



ECHOES



“Journeying together for mission”

Bursar Session
06 -11 May 2024
Generalate-Rome



PARTICIPANTS

ADMINISTRATION OF GOODS TEAM

Áine HAYDE	-	Britain & Ireland
Maria PERNET	-	France & Belgium
Christaline OCKERSZ	-	France & Belgium
Lucilla BONNAVENTHOOR	-	Britain & Ireland
Vinisriya PERERA	-	Generalate

General Leadership Team

Ana María ALCALDE DE ARRIBA
Geni DOS SANTOS CAMARGO
Jesmin FERNANDO
Christa MARIATHAS
Georgine MUFOGOTO
Veronica RAPITSO

AMERICA

Francina IRUDAYANATHAN	-	Canada
Ramona CHAPPE	-	Paraguay

EUROPE

Daniela MUZZACHI	-	Generalate
Ma Dolores SANZBERRO	-	Vicariate
Gertie PEIRIS	-	Italy
Agnieszka BURA	-	Poland
M ^a de los Angeles Murcia PINEIRO	-	Spain

AFRICA

Ewa Maria STANKOWSKA	-	Cameroun/Chad
Nicole SWAMA	-	Congo/Burkina Faso
Victoria MOTA	-	Lesotho
Mary Regin Joseph	-	Rwanda/Uganda
Pricilla MASUKU	-	South Africa

ASIA

Shevoni Surangika FERNANDOPULLE	-	Colombo, Sri Lanka
Maristella SOOSAIPILLAI	-	Jaffna, Sri Lanka
Vimala Kumari DUBBAKU	-	India
Saira ANJUM	-	Pakistan
Subhashini	-	Philippines

Secretary

Marie-Pierre OTIBA

Information

Mercy Rani JEBAMALAI

Translators

Daniella PERSIA
Gabriella PISANTI

The International Bursar Session took place in the Generalate, Rome, from May 6 -11, 2024, with the theme "Journeying together for mission."

This meeting gathered the Bursars of all the Units and Vicariate, the International Administration of Goods Team, and the General Council.

Welcoming

Christa Mariathas, the General Councillor, welcomed the participants on behalf of the Administration of Goods Team. In a special way, she welcomed **Francina Irudayanathan (Canada)**, **Maria Dolores Sanzberro (Vicariate)**, and **Maria Pernet (France and Belgium)**, who participated on behalf of the respective bursars.

The participants were invited to introduce themselves and share their expectations. Some were familiar with each other. For others, however, it was their first time in this kind of session. The expectations expressed are as follows:

- ☞ Learn from each other.
- ☞ Listen to and share with each other.
- ☞ Become more aware of the institute's financial reality.
- ☞ Walk together towards the mission.
- ☞ Learn more about resource management.
- ☞ Find ways to become sustainable.
- ☞ Welcome the surprises and move forward.

Opening Prayer



The opening prayer invited the participants to enter an atmosphere of silence in order to be aware of God's presence. They were invited to a symbolical walk on Mother Earth, in a circle, and feel her closeness, who nurtures us and does wonders in our everyday lives.

Some thoughts were an invitation to go deeper into the call for mission:

We are called and sent into the world to announce the message of Communion, a message that will become credible and convincing, not so much through what we say as through what and how we live.

While responding to our personal call to holiness, we have been called to commit ourselves in the Family of Pierre Bienvenu Noailles to live his dream for a new society in our time. While times change, the call remains the same.

"Our Charism is a fire that was kindled in the heart of Pierre Bienvenu Noailles. It is still burning, for we are here today. In the footsteps of those who have gone before us, we are called to light a fire at the heart of the world". If we do not share it, it will remain hidden and eventually be extinguished.

(Meeting Point 6, 2019, pp.5, 15)

Ana Maria Alcalde lit the Pascal Candle - **Jesus is our light.**

Veronica Rapitso lit the small candles - **We receive and share the light of Christ with the world.**

The Bursars of each Unit and Vicariate placed in the centre, the placards of the **virtues of the Holy Family in between the coloured ribbons which illustrated unity and diversity.**



Objective

Veronica Rapitso, the General Bursar, explained the objectives of this session.

- ◎ To come together for our ongoing formation.
- ◎ To share the wisdom and difficulties of this service.
- ◎ To become better acquainted with the diversity of the Institute in its international and multicultural reality.
- ◎ To spend quality time in reflections and discussions with regard to financial resources and the administration of goods
- ◎ To take daring steps to protect the future of the Family and the Planet.

Opening Address

Dear Sisters, you are all welcome to this first face-to-face meeting of Bursars after the General Chapter 2021. Up to this point, the work has been done using the new communication technologies, involving all of us and the advisors. However, a face-to-face meeting is different, and I am sure it will be.

As we begin this meeting, I would like to share some reflections with you.

With regard to the administration of goods, we are also called to “pass over to the other side” (Mk 4:35) and to “throw off the cloak” (Mk 10:50); these are gospel texts

Ana Maria Alcalde, Superior General

that challenged us during the General Chapter.

We are taking steps to put into practice the decisions we took at the Chapter and, therefore, also those concerning the finances of the Institute. One of the aspects to which we are giving particular attention is the sustainability of the Charism and the Mission because it is a vital issue for the future. We are motivated and challenged by the guiding thread of the General Chapter: **“Will we be able to live our purpose in our third century?”** The steps we have taken-the evaluation of our presences; the analysis of demographic reality and its evolution in the



coming years; the register of patrimony; and the 10-year plans-offer us important information to analyze the present and try to foresee the future as objectively as possible.

The data obtained from all this gives us a profile that touches on many aspects: the evolution

of the mission; the decrease in the number of members in the Institute; the need to transform the structures; moving towards a different mentality in the sisters and in the leaders; and much more. We are all involved and responsible, at different levels, to do what we can with the aim of moving **“to the other shore.”** We are looking for operational responses to the challenges and opportunities that arise from this. One important issue is finding a balance between needs and available resources. The imbalance between these two areas has worsened in recent years.

The realization that everything is interconnected will allow us to adopt operational strategies that involve all members, or as many as possible, in the solution and in the implementation of the decisions we are making or will make in the future. Decisions that are difficult in some situations but which our reality imposes.

The reason for the measures we have taken or will take is not limited to the reasons mentioned above, but must have a wider scope in the sense that they are a call to live with greater depth and discernment in the personal, community, and group choices and attitudes in order to sustain the sustainability of the

Charism and the Mission.

They are a call to live evangelical and charismatic attitudes that directly touch our way of living the vow of poverty today: lifestyle; consumption habits; the sharing of goods; the use of resources; infrastructure, etc. It is not just a matter of committing ourselves to plans that may seem complex but of awakening the mystique of **“being more with less”** that drives, motivates, and gives meaning to the choices we make at all levels (personal, community, institutional, etc.). It is a challenge as we are permeated by a capitalist, individualistic, consumerist, accumulative, environmentally destructive culture... They have to be **“voluntarily chosen and communally sustained choices.”** We need to help each other; otherwise, how can we live with another cultural paradigm and make use of the means at our disposal today without being dominated by them?⁽¹⁾

We are touching on the deep meaning of the **“common good”**⁽²⁾ which is not limited to the “ad-intra” level but to the common good of all humanity and of the planet. That is, of the whole of creation. It is a call to conversion, to justice and responsibility, seeing and feeling the suffering of the poor

and of the Earth. It is a call to sobriety⁽³⁾ and self-restraint of desires out of solidarity and a sense of universal interdependence.

In the writings of the Founder, we find many references to poverty and to the style of life that he desires and insistently proposes to the sisters. And with regard to goods, he tells us, **“They will be considered the patrimony of the poor”**⁽⁴⁾. In making our discernments, how often do we consider the poor as the owners of our goods and have them as a reference for our lifestyle? Here we have a criterion of discernment to guide us, even if it can be disturbing.

In conclusion, I thank each one of you for your service to the Institute, and I ask you to carry out your role according to what the Constitution says. Of the various responsibilities, I underline this one: **“to collaborate with the Council in the animation of the life of poverty and the promotion of justice.”** Help us to **“give freely what we have received freely”**⁽⁵⁾.

May these days be a rich experience of communion and participation for the good of the Mission. Thank you very much for your attention.

¹Laudato Sì, no. 108

²Laudato Sì, no. 220

³Sobriety is a virtue of moderation and control that allows us to discern what we really need in order to live a simple and honest life... to have what is indispensable, and to know how to divest ourselves of what is excessive, excessive or ornamental (Ref. Francesc TORRALBA, La sobriedad - Ed. Milenio).

⁴Constitutions, Art. 149.1

⁵Mt 10,8

Sharing our reality

Challenges in the responsibility entrusted to Bursars; How do we normally deal with them?

The reflections of the groups were shared and discussed in the plenary session:

- ⇒ We need trust and support from the ULT.
- ⇒ We need to change our mindset.
- ⇒ Sustainability is not only economic but also in our Charism and in our Mission.
- ⇒ The local community Bursar is depending on the ULT Bursar for tiny tasks.
- ⇒ There are big issues with renovations.
- ⇒ High expectations from the members when presenting the budget.
- ⇒ Challenges of policies from the Government.
- ⇒ Bursar has to do lots of work alone.
- ⇒ Need for professional training
- ⇒ Need external expertise

After the Continental Meetings

In the afternoon, the sharing of reality continued, focusing on what the Sisters lived regarding **Administration of Goods after the Continental meetings** (*new insights, surprises, challenges, and what needs more consideration for the future of the institute*):

- ⇒ To maintain the clear registration of properties, there should be a very clear contract between the Church and the Holy Family.
- ⇒ Balance in sustainability for mission - Future of our Institute needs to be balanced not only in finance, but also in living the Charism.
- ⇒ Listening to one another helped us get to know other Units in a better way.
- ⇒ We need to maintain a balance between younger and older Sisters and have a positive approach to continue the mission.
- ⇒ Growing Units need new structures, and declining Units are selling their properties. So, it's necessary to have a balance in both situations.

Sustainability

Time was dedicated to discussing and clarifying the understanding of sustainability. Some points were raised and retained by the group:

- ☞ Sustainability is the capacity of the Institute, to live our mission with financial and human resources.
- ☞ We need to think of our future. What Europe is facing now is a vocation crisis that will be faced by all of us some years later.
- ☞ We need to be aware we're at a crossroads-to go to the other side, we need to overcome our resistance to letting go.
- ☞ To have a clear contract for any investment.
- ☞ We're called to walk together, in discernment, as a whole.

Day: 2 PROJECTS AND FUNDRAISING

The Bursars of Asia led the morning prayer.

God of the Universe, we gather in your presence. May your presence fill us with positive energies and help us start the day with newness and hope.

We recognised the energy of being and working together as family for mission in the diversity that enriches and unites us, thus becoming a sign of the hope that is so longed-for by our world." The word of God was emphasised to deepen our chapter call. "Let us go across to the other side"

(Mk 4:35 - 20th General Chapter)

Overnight thoughts

Echoes of some overnight thoughts were shared:

- ⊇ ***The word sustainability needs a clear understanding in order to continue the mission.***
- ⊇ ***Being sustainable means having financial and human resources that help us fulfil our mission.***
- ⊇ ***Let us go over to the other side. Still, there is resistance; the challenge to leave is there.***
- ⊇ ***The theme of the session, "Journeying Together," can help us to accompany one another on this journey.***
- ⊇ ***Journeying together and being accountable.***

Funding Organizations

Veronica Rapitso introduced the theme of the day and explained why we need funding from other organizations.

- ⊙ Living mission in today's context entails different challenges, one of which is finances.
- ⊙ Every year, we draw so much from the investments for ordinary and extraordinary expenses due to requests from different Units and for General Administration. This poses a challenge to us, as an Institute, because our capital is not growing as it should be, in order to *sustain the sustainability of the Charism and the Mission*, as Ana Maria mentioned yesterday in her opening speech.
- ⊙ There are times when we are conscious of



our needs and request something from the PBN Foundation s, but for one or other reason our requests are not accepted. For that, the General Administration also steps in by sharing with those who are in need sometimes we are not able to do.

- ⊙ Discerning on how to improve our financial situation, starting from the past years, we have been exploring some other possibilities, including the use of some of the lands and properties that we have, for the purpose of income generation and letting go of the places that are no longer needed for Mission.
- ⊙ Still, with the same purpose of improving our financial situation, we continue to explore more possibilities to support

the needs of the Units. While we are also aiming for the growth of our capital, we have to look for other alternative opportunities where possible.

- ⊙ This will help the Institute to be able to respond to those needs for which we really do not have any alternative funding and move towards growing our capital for financial sustainability.
- ⊙ There are some funding organizations that are willing to fund those who are working at the grassroots, for instance: ACN International Aid to the Church in Need is dedicated to the service of Christians around the world, wherever they are persecuted, oppressed, or

suffering material need. *“Our Mission is to support Christians in Need. Founded in 1947 as a Catholic aid organisation for war refugees and recognised as a Pontifical Foundation since 2011”.*

This session is to help us understand clearly regarding the management of external projects. Though they are external organizations, we are still required to abide by our Guidelines for the Administration of Goods before carrying out the activities that are being funded by these funding organizations. We still have to engage in reflection and discernment to see that we aim at responding to the needs of those living the mission.

Projects and Fundraising Landscapes Today

Fr. Lord Winner, CMF

Christa introduced and welcomed Fr. Lord Winner.

At present, he is a **General Mission Procurator in the Claretian Congregation, Rome**. He has been working for more than 20 years in the field of projects. He is the founder of PRISMA, the Claretian project management platform to train Catholic religious leaders in the field of project management



and fundraising. He was awarded the Certificate of Merit by **“Fundación Proclade”** in Spain for the design and

implementation of the tsunami rehabilitation project in Kanyakumari, Tamil Nadu, India, with 400 housing and livelihood components. He is the co-author of a book on tsunami rehabilitation, **“Disaster and Determination.”** He has conducted more than sixty project management training programmes in different countries for various groups.

Fr. Lord presented the plan for this session, following three aspects:

- ☞ **Dimensions of the project**
- ☞ **Fund raising**
- ☞ **Donor agency**

A. Dimensions of the project

Project in the Life of the Congregation:

- ☞ Projects are concrete to support the existing Apostolates of the Congregation and can be in the fields of education, health, social development, renewable energy, disaster management, etc.
- ☞ Projects can assist in starting new ministries as per the signs of the times. Ministry

among Migrants, Victims of Trafficking, and HIV/AIDS.

- ☞ Projects can also support various needs for the formation of religious personnel: Minor seminary, Novitiate, Juniorate, Specialization.
- ☞ Projects can lead to the financial sustainability of the congregation.

Classification of projects

- ☞ Pastoral Projects and projects with budgets of less than €20,000 classified as Small Social projects follow a simple methodology.
- ☞ Congregational projects are also considered as Pastoral Projects.

- ☞ Large projects attract lot of preparation, set of complex tools for monitoring the implementation.
- ☞ Volume of Projects – a deciding factor. If less volume, need a small office, large volume – large office is needed.

Types of Pastoral Projects

- ☞ Primary Evangelization
- ☞ Nurturing Faith Communities
- ☞ Mature Faith Communities supporting others
- ☞ Formation and Sustenance of Church Personnel
- ☞ Priestly Formation, Religious Formation, Elderly Care

Types of Social Projects

- ☞ Disaster Management Projects
- ☞ Welfare Projects – Charitable Projects
- ☞ Capacity Building Projects
- ☞ Livelihood Projects and Health and Sanitation Projects
- ☞ Rights Based Projects

Phases in a Project – Corresponding Requirements

- ☞ **Conceptual Phase:** Scope, Problem, Proposed Solution
- ☞ **Design Phase:** Components, Format, Donor Agency
- ☞ **Implementation Phase:** Monitoring, Evaluation, Sustainability

Basic Components of any Project Proposal

- ☞ Organizational Profile
- ☞ Project Area Profile
 - Problem Analysis and Justification - Logical Framework Matrix
- ☞ Time Management
- ☞ Financial Budgeting
- ☞ Documentation and Reporting Plan
- ☞ Monitoring and Evaluation Plan
 - Sustainability of the Project

B. Dynamics of Fundraising

- ◎ **Common Good**
- ◎ **Donor**

◎ Gift

People don't give money to causes; they give to PEOPLE with causes!

Fund-raising: Creating long-term relationships with people interested in your Organization and letting them invest in it.

- ✓ Regular funding for the apostolates of the Congregation
- ✓ Systematic establishment with budget and staff.

Seven Principles of Fundraising

- ☞ Cause - why people give
- ☞ Need - how much is needed
- ☞ Donors - who is going to give
- ☞ Gifts - what and when they give
- ☞ Vehicles – the means of receiving the gifts
- ☞ Strategy – Fundraising plan
- ☞ Action – Engagement with Ethics

Three types of fundraising

- ☞ Individual Giving
- ☞ Community Fundraising
- ☞ Organizational Fundraising

Guidelines for Successful Fundraising

1.Integrity: Conduct fundraising activities with honesty, transparency, and ethical behaviour. Donors should trust that their contributions will be used for the intended purposes and that the organization operates with integrity.

2.Donor-Centred Approach: Focus on building relationships with donors based on mutual respect, trust, and understanding. Recognize donors as partners in the Organization's mission and show appreciation for their support.

3.Storytelling: Craft compelling narratives that resonate with your audience. Share stories that illustrate the impact of your Organization's work or how donations will make a difference. Personal anecdotes and testimonials can be power-

ful tools for connecting emotionally with donors.

4. Transparency and Accountability: Be transparent about how donations will be used and demonstrate accountability in your financial management. Donors want to feel confident that their contributions are making a meaningful impact and being used effectively.

5. Relationship Building: Cultivate strong relationships with donors, volunteers, and other stakeholders. Show appreciation for their support, keep them informed about your organization's activities, and engage them in meaningful ways.

6. Diversification of Funding Sources: Relying on a single source of funding can be risky. Explore various avenues for fundraising, including individual donations, corporate sponsorships, grants, events, and online crowdfunding platforms. Diversifying your funding sources can help

mitigate risks and ensure financial stability.

7. Professionalism and Continuous Improvement: Uphold professional standards in fundraising activities and strive for continuous improvement in fundraising strategies, techniques, and outcomes.

Final observances of the session:

- ☞ Several expressed delight to know about the many agencies.
- ☞ It needs to be balanced not to be discouraged when the application is rejected.
- ☞ Train people for project management.
- ☞ Set up a project management office at the Congregational level.
- ☞ We need to put in lots of energy for the work.
- ☞ In order to save our capital fund, we need to be aware and take courageous steps to move forward.

“Synodality or Journeying Together in the Holy Family”



In the afternoon, **Áine Hayde** shared the thoughts on **“Synodality or Journeying Together in the Holy Family”**.

“The root meaning of the word **“synodality”** is **“walking”** or **“journeying”** **together**. In synodality, everyone has a voice that needs to be listened to and respected. What affects everyone must be discussed and approved by

everyone. And when I say **“approved by everyone”**, I do not mean a majority vote. Majority voting can be very unjust and discriminatory. I am speaking about consensus which is far more difficult. Consensus means working at an idea until we reach a solution that everyone can live with even though it may not have been their first choice. It is hard work. Of course, all this implies that everyone has the responsibility of participating as fully as possible and of speaking honestly without fear of being judged or criticised. In other words, we are asked to behave as mature adults.

Pauline Machet, one of our First Mothers, tells us some-

thing very interesting about our Founder’s way of journeying together with the early members of the Holy Family. She tells us: Our Founder wrote to Mother Marie de Jésus Peychaud one day telling her that she would do well to assemble her council. Pauline Machet goes on to comment: **‘Our Good Father could have made decisions about all matters himself; he had the authority of a superior and his daughters were perfectly ready to obey him blindly; but he wanted to form them in good administration. And he feared nothing more for them than the inclination, in matters of government, to follow only their own inspirations without any check or control. That is**

why he insisted strongly that there should be a council. The people he was speaking about in this letter were only postulants but if they had not been there, he would have appointed children to form the council. He often said, "If you have no one else to consult but children, you must consult them. Among the many childish things they may say, perhaps you will find some good ideas from which you could benefit."

That was the lesson he never ceased giving us during the 41 years which he spent founding the Association.

We know from early writings that the Good Father used to go for walks with the Sisters, in Martillac, and discuss all kinds of matters regarding organisation and administration with them.

That was how synodality was

practised in the early days of the Holy Family. You will find other examples in Meeting Point 7 which I am sure you have read.

How is synodality practised (or, perhaps, not practised) at the present time?

How we journey together in the Holy Family in the 21st century?

In theory, although we called it by different names, we have been living synodality in the Holy Family for many years. But have we been living it in practice?

I am asking you to look at the real situation as objectively and honestly as possible and not to pretend that we are perfect. We are not perfect in this or any other aspect of life. It is only if we see things as they really are that we can improve

on how we are behaving.

We need to look at our assumptions, which can very often be unconscious, and recognise them if we are to be able to enter into a process of transformation. Let us ask ourselves what story we tell ourselves about ourselves and see how accurate it is."

The participants were invited to reflect, personally and in groups, about how to improve our way of journeying together in the Holy Family, remembering how essential real listening and real honesty and openness are in all our discussions. There can be no discernment without honesty and openness and a real acceptance of what each one is saying – whether we agree with it or not. We need to be courageous enough to **"Speak the truth in love"** as we are told to do in the Letter to the Ephesians.



After the group discussion, the participants freely and honestly shared their reflections:



- ☞ Looking at the past, we've improved, but looking at the today's reality, we need to improve more. In theory, we are in synodality, but there are also attitudes, reactions which say we are still **"pyramidal"**.
- ☞ Need to shift from theory to practical
- ☞ Leaders are not at the centre of any decision. But the members are responsible for taking any decision.
- ☞ Need to be aware of hierarchical or pyramidal leadership.
- ☞ Synodality calls us to express our opinions without any judgmental attitude.
- ☞ Always work together, not alone (ex. our Founder and Early Mothers).
- ☞ Do we have the courage to change things?
- ☞ What structures would you like to change in order to journey together?



Day: 3 GENERAL AUDIENCE

In the morning, the participants attended the General Audience with Pope Francis in St. Peter's Square.



In the evening, a short meeting was held to prepare for the next day's session.

Pooling and Sharing: The Graph of the Financial Situation of the Institute for 2022 and 2023 was explained in a nutshell.

Investments are the main source of income for the institute.

- ✓ Investment is a conscious act of an individual or any entity that involves the deployment of money (cash) in securities or assets issued by any financial institution with a view to obtaining the target returns over a specified period of time.
- ✓ There are some Units/Vicariate that have long-term investments, and some have medium and/or short-term investments. It is important to have investments and to know how to make ethical investments. The choice of investment depends on

when we will need the funds, thus the call for proper budgeting.

Charitable Incorporated Organisation (CIO): Financial Report of 2023 (Religious of the Holy Family of Bordeaux) CIO, 1187768). Some clarifications were given regarding the CIO, which is functioning from the United Kingdom.

Property Registers and 10-year plan: this was not just to fill out the templates or to respond to the questions about construction or major renovations, closures, and new insertions, pooling with the General Administration, but it had to be a process of continual reflection. The **10-year plan** is not automatically accepted, but there will be follow-up and discussion with every Unit.

Day: 4 CIO AND PROPERTY REGISTRATION

The opening prayer was led by the American Continent.

Veronica welcomed Amanda Francis, who was connected with the participants via Zoom. Though the participants have already listened to Amanda's sharing on the CIO and property register, during the Continental meetings, this session gave a clear picture of the property of the Institute - at the Unit level, Continental level, and as a Whole.



Property – introduction

- ☞ Property and investments are the key asset of the Institute
- ☞ Many of the valuable properties have traditionally been in the developed Countries
- ☞ Some properties will need to be retained, but may still cost money. Property is an asset, but also a liability – it costs money!
- ☞ As time goes by, some of these properties will become surplus to requirement and so, in the future, some properties will need to be sold - some will prove challenging to sell.
- ☞ This proceeds will give rise to additional investment funds or the proceeds may be used to purchase new properties as needs change.

The role of property

- ☞ The main reason for holding property is to assist in the fulfilment of mission:
 - The provision of living accommodation for the Sisters.
 - The provision of space, offices and accommodation for projects and the works of the Sisters.
- ☞ Property has a value – both a monetary value but also less tangible value in terms of the benefit it brings.
- ☞ In order to assess both of these forms of value, it is important to review the property assets and assess their “worth” (both now and into the future) by considering their location, their condition and their general suitability.

Property assessment

Understanding the value of and cost of retaining a property:

- ✓ Is the property fulfilling its purpose effectively now and will it continue to do so?
- ✓ Is the property in the right location?
- ✓ Is the property safe and comfortable?
- ✓ Is the property overly expensive to occupy?
- ✓ Does the property need significant expenditure on maintenance and repair?
- ✓ Can the property be sold and are there complications?
- ✓ What is its value on the market?
- ✓ Is it for the short, medium or long term?

Compiling a property register

Collate a detailed list of the properties occupied by the Institute and divide it into two categories:

- ☞ **Owned and occupied**
- ☞ **Occupied but not owned**

For each property, in any categories, information had been given by the Units:

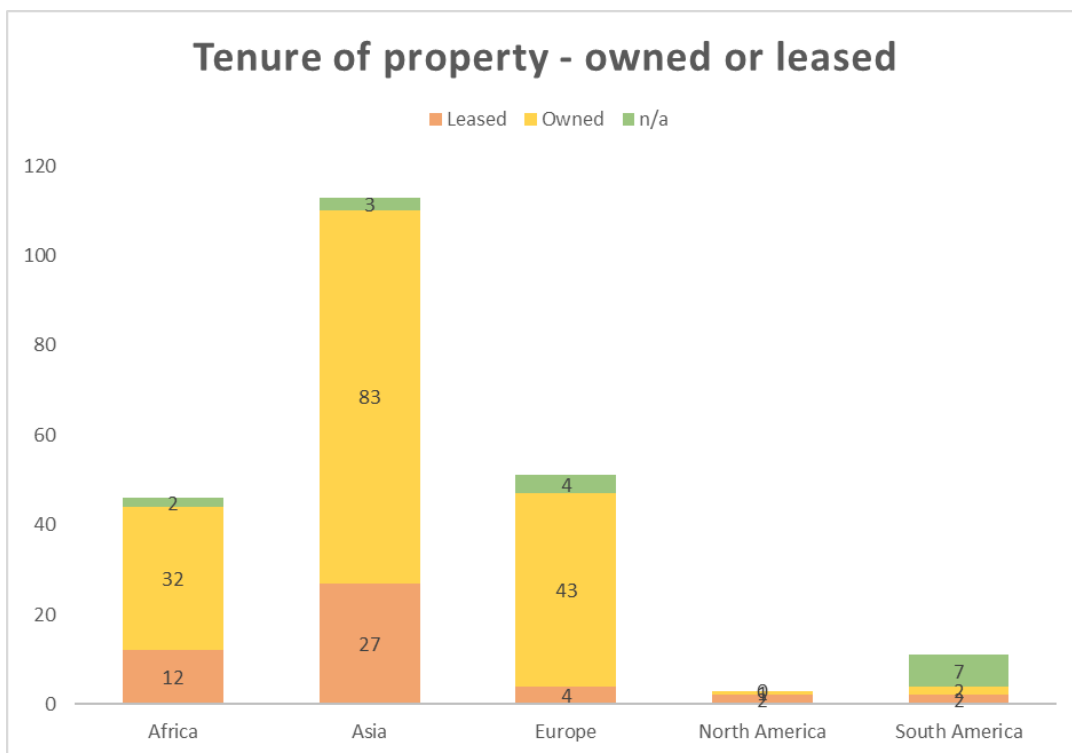
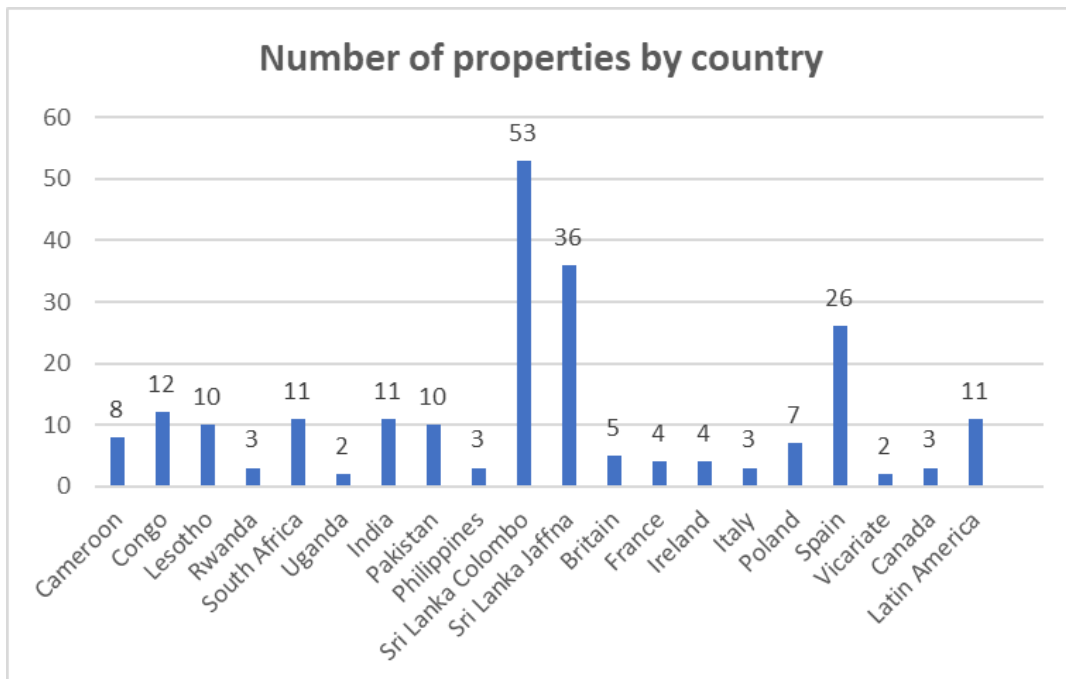
- ☞ The address
- ☞ Any registration numbers or other identifying detail
- ☞ Date of purchase or date of occupation
- ☞ A general description of the property – size, number of rooms, gardens, etc
- ☞ The original cost if owned
- ☞ The annual rent if not owned
- ☞ The annual cost of utilities, insurance, etc
- ☞ The annual cost of maintaining the property

- ☞ Details and cost of any major work and when carried out
- ☞ Any specific future needs and an estimate of cost

The properties that Holy Family hold in the Continental level

- ☞ Africa – 46
- ☞ Asia – 113
- ☞ Europe – 51
- ☞ North America – 3
- ☞ South America – 11

Number of properties by country



Property Nature

Continent	No of properties	Defective	Non-defective	Status unknown
Asia	113	8	98	7
Europe	51	1	45	5
Africa	46	6	36	4
South America	11	0	2	9
North America	0	0	3	0

Condition of the Property Continental Level

Continental	Fair	Good	N/A	Poor	Very good	Very poor
Asia	19%	61%	6%	6%	7%	1%
Europe	8%	68%	10%		12%	2%
Africa	24%	43%	9%	13%	11%	
South America		18%	82%			
North America		100%				

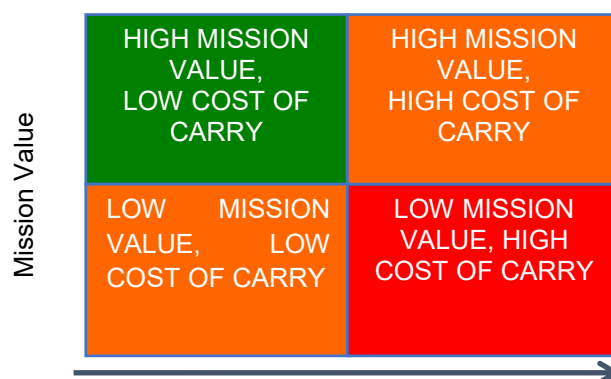
Why is a property register important?

- ☞ **The register should help the Institute and Units make informed decisions.** Property is a very valuable asset, but needs to serve its purpose and benefit the mission of the Congregation and to do so in a cost-effective manner.
- ☞ The data provided has been summarised in a spreadsheet which needs to be considered by the General Council, as part of a strategic plan for the Institute, and used for long term planning – for each Unit and for the Institute as a whole.
- ☞ This will require detailed discussions with the leadership of each Unit to consider each of the properties in turn and evaluate their value to the mission

and identify any that are inappropriate, too expensive to retain or require work/maintenance.

- ☞ The condition of individual properties needs to be assessed and a programme of work considered in respect to those described as in poor/fair condition. Ideally, this work needs to be scheduled to take place over a period of say five years and a **“rolling programme”** of maintenance instigated in respect to all other properties.
- ☞ A plan needs to be put in place for the sale of those properties surplus to requirements or where the properties are not suitable/too expensive for the Institute.

PROPERTY STRATEGY ALIGNED WITH PURPOSE



“Journeying together for mission”

Cost of Retaining

Property strategy aligned with purpose

- ☞ Strategic Property Plan
- ☞ Property Projects
- ☞ Property Management Plan
- ☞ Tactical Property Plan

Property assessment – Next steps

- ☞ Will the property be retained or disposed of?
- ☞ If to be disposed of, what is the timing and what needs to happen to bring the property to market?
- ☞ If the property is to be retained – future oversight?
- ☞ How will properties as a whole be monitored and what will the oversight process be?

CIO (Charitable Incorporated Organisation (CIO))

Facilitating the long-term strategic plan – a charitable incorporated organisation (CIO)

The establishment of a Charitable Incorporated Organization (CIO)

Veronica Rapitso continued the session by raising the following questions to be discussed in the room:

As we discussed more about CIOs and property registers,

- ✓ What are my reactions? What emotions or feelings do I have?
- ✓ What impressed me most from what I heard?
- ✓ What are my concerns?
- ✓ What am I at peace with?
- ✓ What ideas come to mind?
- ✓ What is the Spirit saying to us?
- ✓ How or where is the Spirit leading us?
- ✓ What steps is the Spirit calling us to take together?

Some of the responses in common are:

- ☞ Happy to know with clear understanding regarding CIO
- ☞ When the fund is centralised, there is a need to accompany the Sisters in their emotional reaction
- ☞ It is a long process, but it is the right time

- ☞ What is a CIO?
- ☞ Why is it needed going forward?
- ☞ How does it operate?
 - ✓ Governance structure
 - ✓ Future assets and liabilities
 - ✓ Grant making role
 - ✓ Accountability

Next steps

- ☞ Establishment of a bank account – already done
- ☞ Transferring investments assets into the CIO
- ☞ Oversight of the investments
- ☞ Grant making processes and procedures consistent with the overall strategic plan for the Institute

The participants had the opportunity to ask for clarifications regarding the property register and CIO.

to go over to the other shore with pain and suffering. If not, then when?

- ☞ Need to go to the other shore from theory to practice
- ☞ Change the pattern of saying “my” and “mine” to “our” and “we.”
- ☞ Significant changes are taking place, mostly due to climate change. Many areas need to be prepared.
- ☞ Units need to be prepared to take the crossroads.

In the afternoon, Veronica used the Units’ expenses graph sheet for 2022 and 2023 and explained clearly the reason for the increased expenses of some of the Units. She also mentioned some of the practical points that need to be taken care of.

Guidelines for Administration of Goods: Reading and familiarising ourselves with this document, helping the ULTs to understand it, complying with the Annexes for different requests, and

using it for formation on the administration of goods in our Units.

Good practice when it comes to financial management: **Frequent reporting to the ULTs, preparation of annual financial reports, more than one signatory for bank accounts, etc.**

Constitution, Article 149: *“The Provincial Bursar administers temporal goods under the direction of the Provincial” -The provincial Bursar collaborates with the Council.*

There is a need for mindful reflection in the preparation of the budgets and adherence to the approved budgets. More often than not, when we check the annual financial reports, we find that some of the Units have deviated from the approved budgets without any explanation.

We are really grateful for the pooling that we receive from the Units to the General Administration; it helps us to respond to the needs of the institute in parts of the Holy Family World. We thank those Units that, despite the laws and regulations of the Countries, find alternative ways

to support the institute. I shared the example of Canada, and with France, the General Administration is no longer supporting the Centre in Martillac; it is supported by the Unit of France/Belgium. Also, there are some Units that, having been supported by General Administration for many years, are now able to respond to their own needs, like Poland. And all other Units, as I mentioned earlier, are trying their best to manage with the minimum possible. All these initiatives help us not to continue withdrawing from our investments and letting our capital grow. So, we are still humbly requesting that, as Units, we continue to reflect more on how we can improve our pooling for General Administration.

As for the CIO, I mentioned that now the funds that are in the CIO account are those that came from the Units. Up to now, the GLT has not made a final decision on which capital held in the Units on behalf of the General Administration will be transferred to the ownership of the CIO. We are still finding more information and exploring more possibilities, considering different factors. When we have come to those decisions, we will communicate with the Units in question.

Day: 5

THE ETHIC OF JUST ENOUGH

The African Bursars led the morning prayer on the theme “Laudato Si” on the Care of Our Common Home.

☞ *How can I become more appreciative of the gift of the beauty of creation? How do I*

respond to creation as a gift?

☞ *How can I change my perspective on how I use material goods? Do I see that every creature has beauty and a purpose of its own?*

Overnight thoughts

- ⇒ Oneness among ourselves
- ⇒ To put everything in common—human and financial resources.
- ⇒ In order to cross the other shore, let go of our emotional attachment.
- ⇒ See things positively for the good of the Units
- ⇒ Energy and desire are there to go forward.
- ⇒ How can we persevere with our energy and desire to move forward
- ⇒ Accept the reality.

The ethic of just enough

Maria Pernet and Christaline shared “the ethic of just enough.”. To live the ethic of just enough, we have several people as models and examples before us: Our Founder, The Family of Nazareth, Pope Francis, with his latest writings, *Laudato Si*, *Laudate Deum*, and surely many others.

In the Preface of 1851, we read:

There are flowers whose beauty we admire, whose fragrance we imbibe, but which wither quickly if they are not protected. There are others that are no less beautiful, no less sweet, even if they are exposed to all the rigours of winter and in summer, they have only the water of storms or torrents to quench their thirst. I love to see the sweet image of my daughters, yes, scattered here and there in the world and showing themselves on all the paths taken by poor travellers.... you share with them, according to your strength, all the fatigue, the trials and dangers of the journey.

Drawing up an annual budget will help to provide what is necessary for the Sisters, for the apostolate, and for sharing and pooling with the Institute.

The Chapter on Poverty in our Constitutions will enlighten us at all levels, with the Family of Nazareth as a model and the simplicity of their lives as tireless apostles.

Constitution: Art.102
Evangelical poverty frees our hearts; it enables us to value others for what they are, to be close to them, and to welcome Jesus in everyone. It enables us to move forward, abandoned to the Father, in the joy of his presence, and to receive with gratitude all things from Providence.

The ethic of just enough implies, in our desire to choose life, opting for a universal and cosmic outlook. We must not forget that we human beings have been given the mission of protecting the life of all creation and making it fruitful.

What is the concept of ethics?

First of all, ethics refers to well-founded standards of right and wrong that prescribe what humans should do, usually in terms of rights, obligations, benefits to society, fairness, or specific virtues.

What are ethics in human life?

Ethics are the principles that guide us to ensure that our decisions and actions have a positive impact. Ethics play an important role not only in our personal lives, but also in the business world. We are all encouraged to make ethical choices and to apply ethics in all areas of our lives.

Living with just enough by Azby Brown:

By now, we're all extremely familiar with the litany of challenges we face as a global



species, the threats of scarcity that pit state against state and community against community, the man-made problems visible in nature: population growth, increasing urbanisation, deforestation, damage to water supplies, over-consumption of resources, energy shortages, waste, pollution.

Each of us could easily add to this list.

Our lifestyle today

☞ *Can we read the signs of the times?*

☞ *Since our foundation, our style of commitment has changed. Needs are no longer the same as they were 200 years ago. Is our creativity ready to respond to today's needs?*

The Pope invites us and appeals to us through his various encyclicals:

It all begins ...

**with our Vow of Poverty,
with the desire to follow
Christ and his Gospel.**

with the invitation of PBN

(cf. Preface)

**with the great desire
to live in Communion.**

Reflection in the group

- ✓ What elements will help me determine "just enough"?
- ✓ What do I keep as a guideline for myself, for my community and for my Unit, where I live?

Reflection shared:

- ☞ Solidarity with vulnerable
- ☞ The ethics of just enough
- ☞ Community project reporting every 3 months will be good and help us know the reality of expenditures.
- ☞ Own experience of the past, experience of where we present, discernment, community and personal budget, gospel attitudes...
- ☞ COVID-19 helped us to live just enough. But now there is a question about our way of living.
- ☞ We should appreciate what we have. PBN is the best example of the ethic of just enough.
- ☞ We need to identify the difference between needs and wants.

FAITH-BASED INVESTING

Veronica and Lucilla continued the session by sharing on "Faith-based investing".

Faith-Based Investing

- ⇒ Faith-based investing means investing according to the moral, ethical and social sensibilities that arise from one's religious beliefs.
- ⇒ Faith-based investing is when investors have a portfolio that matches their religious beliefs

Where do we derive our Religious Beliefs?

- ✓ From Charism, Foundational Stories, Traditions and teachings, Sacred Texts, Catholic Social Teachings
- ✓ From Core values shared among many faith groups
- ✓ Officially approved statements or position papers

Why Faith-Based Investing?

- It is a divine call for all investors
- A vision for a just and sustainable world
- Faith-Based Investment helps religious groups to invest in line with their values

Aligning Faith Values and Mission with Investment Strategies

- Upholding the intrinsic dignity of human life
- Avoiding destructive behaviour
- Recognising global and sustainability impacts
- Securing Environmental Protection

Faith-Based Investment Principles as expressed in the Investment Policy Statement

- ⊙ An investment policy statement (IPS) is a formal document drafted between a portfolio manager or financial advisor and a client that outlines general rules for the manager.
- ⊙ This statement provides the general investment goals and objectives of a client and describes the strategies that the manager should employ to meet these objectives.
- ⊙ Specific information on matters such as asset allocation, risk tolerance, and liquidity requirements are included in an investment policy statement.
- ⊙ A well-conceived IPS enables both the manager and the investor to stay focused on the long-term objectives.

Examples of Investment Policy Statement

- ⇒ Investment Policy Statement of Britain Yearly Meeting of the Religious Society of Friends (Quakers)
- ⇒ Investment Policy Statement of Sisters of the Holy Family of Bordeaux.

Incorporating Faith into Investment Policy, Involving Investment Managers to ensure sustained faith alignment

- ⇒ Mahatma Gandhi advocates: **“Your beliefs become your thoughts; your thoughts become your words; your words become your actions; your actions become your habits; your habits become your values; your values become your destiny.”**
- ⇒ A faith organisation’s **investment policy statement and investment guidelines** are the essential governing documents required for the successful integration of faith values with investments. They have to be there, and be evaluated
- ⇒ Translating well-documented faith values into investment objectives, parameters and instructions, or **“faith positions”** lies at the heart of this important exercise.
- ⇒ **Screening, engagement, and impact** represent three major types of **“faith positions”** that faith organisations can use for integrating faith values with investments via the investment policy and investment guidelines.
- ⇒ Faith organisations should be pragmatic and process-oriented when integrating their faith values with their investments, as implementing faith positions may be constrained today by factors like the investable universe or technology, though these constraints are changing rapidly.

Way forward: some of suggested steps

- ☞ **Review our investment policies to see if they are in line with faith-investing, with our values.**
- ☞ **Giving ourselves time to go through quarterly portfolios to acquaint ourselves with the companies in which our money is invested**
- ☞ **Share with the Sisters in the Units who are decision makers in financial matters, wherever we are working, ex. Schools, health centres, NGO’s.**

- ☞ **Communicate with investment managers for them to understand what we are expecting of them.**
- ☞ **And many more steps depending on our various contexts**

Laudato Si Goals – LSGs - Measuring Integral Ecology in the spirit of Laudato Si

1. **Response to the Cry of the Earth** (greater use of clean renewable energy and reducing fossil fuels in order to achieve carbon neutrality, efforts to protect and promote biodiversity, guaranteeing access to clean water for all, etc.)
2. **Response to the Cry of the Poor** (defence of human life from conception to death and all forms of life on Earth, with special attention to vulnerable groups such as indigenous communities, migrants, children at risk through slavery, etc.)
3. **Ecological Economics** (sustainable production, Fair-trade, ethical consumption, ethical investments, divestment from fossil fuels and any economic activity harmful to the planet and the people, investment in renewable energy, etc.)
4. **Adoption of Simple Lifestyles** (sobriety in the use of resources and energy, avoid single-use plastic, adopt a more plant-based diet and reduce meat consumption, greater use of public transport and avoid polluting modes of transportation, etc.)
5. **Ecological Education** (re-think and re-design educational curricula and educational institutional reform in the spirit of integral ecology to create ecological awareness and action, promoting the ecological vocation of young people, teachers and leaders of education etc.)
6. **Ecological Spirituality** (recover a religious vision of God’s creation, encourage greater contact with the natural world in a spirit of wonder, praise, joy and gratitude, promote creation-centred liturgical celebrations, develop ecological catechesis, prayer, retreats, formation, etc.)
7. **Emphasis on Community involvement** and participatory action to care for creation at the local, regional, national and international levels (promote advocacy and people’s campaigns, encourage rootedness in local territory and neighbourhood ecosystems, etc.)

Finally, the participants asked for clarifications regarding faith-based investments.

- ☞ Need to deposit or invest something in the bank (example, 3 or 6 months or 1 year).
- ☞ Faith-based investment.
- ☞ To draw investment policy.
- ☞ Give awareness to the members where we buy things and whom we are supporting.
- ☞ Since each context is different, we need to write investment policies according to our way of life

INTERNET SECURITY

Marco GROTTESE is the IT technician of the Generalate, a friendly and highly responsible person who provides technical support. He is also an expert on the Internet servers used by several religious Organizations including our own. He very briefly and clearly explained the importance of Internet security. Some practical tips were given to the participants in order to protect themselves from the dangers.



He strongly advised the participants to use authorised mail rather than unknown mail. Example. **Gmail, Yahoo, and Outlook**

- ☉ **Be aware of hackers and how each member of the Institute is hacked, and each person has to take serious steps about her email in order to save the other.**
- ☉ **Downloading any kinds of things on the internet needs to be taken care of.**
- ☉ **Each computer must be protected by a password.**
- ☉ **We need to be aware of the use of personal and congregational mail in order to avoid unnecessary problems.**

Income-generating programmes

The participants freely shared the **income-generating programme in their Units** which helps single mothers and women in the local areas to support their families.

Lesotho: Sewing uniforms, making bread (selling to schoolchildren and shops), chicken, poultry, and honey.

Jaffna: Sewing, grocery items, poultry, retreat centre, preparing vine, herbal materials, ginger.

India: dish and floor wash liquids; plantation of mango trees.

Congo: cultivate organic vegetables, fruits, crops, and fish farming.

Philippines: rosaries, earrings, making fruit vinegar, dishwashers liquids, vines, collaboration with other congregations for selling the product...

Rwanda and Uganda: sewing uniforms, gardening, recycling bags, etc.

Colombo: Sewing (purse and clothes), home gardening, recycling project.

Pakistan: making rosaries and cultivating vegetables.

Day: 6 FINAL DAY

The morning prayer was led by the Sisters from the Continent of Europe.

Áine Hayde invited the participants to share their overnight thoughts.

Time was given for personal and group reflection and to bring concrete, real, and possible calls for the plenary. The following calls were shared in the plenary:



COMMON CALLS FOR THE UNITS

- ✎ *To deepen the spirit of “Just Enough”.*
- ✎ *To improve awareness that human and financial resources are for the common Mission of the Institute.*
- ✎ *To write or revise our Investment Policies.*
- ✎ *To continue to revise our property registers in view of discernment for Mission.*
- ✎ *To have projects to support the Units and to sustain the Mission*

SUGGESTIONS FOR THE GLT

- ☞ *To create an office for the Project Manager and to have a Unit link person. There is a need to clarify this topic and the nature of projects carried out with other organisations, as well as those funded by the PBN Foundation.*
- ☞ *To develop common Investment Policy Guidelines for the entire Institute.*
- ☞ *To have online shopping for Holy Family Products in the Future*
- ☞ *To follow up what was discussed in the Bursars’ Session – continuing accompaniment and animation for the Bursars. For example, on Investment Policies, the Ethic of “Just Enough”, ... and not forgetting the documents that we already have.*

The closing talk of Ana Maria



Dear Sisters,

We are closing this session, but not the commitment to continue moving forward, if we really want to **"cross over to the other shore"**. We are now more aware, more informed of where we are in this process, with what vision and what direction we need to go.

We have seen that there are no miraculous or easy solutions, but there are choices we can make at all levels (personal, community, institutional). Walking in the same direction and in synergy is indispensable, with attitudes of cooperation, collaboration and co-responsibility.

The reality that we have to face in today's society, and specifically in the economic field, is complex. Hence the need to share our knowledge, to rely on external consultants, to listen to the poor, to feel the urgency of the mission... We all need to go further in collaboration among ourselves and with others, and to do so harmoni-

ously. To do so, we need to adapt to the common rhythm, to communicate, to be informed and to be trained, because it is a matter of implementing a new way of managing our goods and of sharing them, taking into account the sustainability of the mission.

The reasons why we need to make significant changes in the administration of common goods have an unquestionable foundation in our charism and in the Holy Family tradition. What is urgent for us today is to find new ways and new forms of being faithful to who we are.

"The need to project and plan can in no way be interpreted as a reduction of ideals, as a limit to creativity, as a lack of trust in Providence. On the contrary, where the charismatic purpose is recognized, the economy is placed at the service of prophecy in a concrete and effective project". (Ref. CVCSVA - Economy at the service of Charism and Mission - Orientations, no. 35).

As bursars, your responsibility is to offer alternative proposals to your Councils and to the Sisters, with advice and support, according to the role that is proper to you. If after this Session you continue to think and act as you have done so far, the changes we need will not happen. Time is pressing. We do not have much more time to react.

I remind you that your role is not limited to the administration of material goods, but that you also have the responsibility to encourage all that is related to poverty, motivating a lifestyle that is simple, close to and in solidarity with the poor, sustainable and that safeguards nature. If we live in this way, we will be a counter-cultural witness wherever we are.

What is asked of all of us is to be faithful stewards of the common good.

May St. Joseph, the provider of the Holy Family bless you.

Closing Prayer

In the afternoon, the participants gathered in front of the hall for the closing prayer.

As we conclude our Session, let us carry the spirit of communion, the wisdom of teachings, and the light of hope with us. Let us go forth strengthened in our faith, united in purpose, and inspired to spread kindness and compassion in our daily lives. As a sign of crossing the river with Jesus, Sister Ana Maria will lead us to the hall carrying the **Paschal Candle**. Let us enter meditatively.

“We regard the material goods which are at the disposal of the Institute as the patrimony

of the poor. Each Sister is called to live an effective personal poverty in solidarity with the poor, to be satisfied with what is necessary and to accept privations willingly. In this way, we are able to share with those in need.” (Constitutions No.100)

The participants exchanged the candle with the neighbours and wished them new hope and a new beginning.

Finally, in French, the song: “Ensemble, ensemble...” Together, *we can...*

