



Love Heals Body Mind & Spirit Ministry

Business Plan

UK Charity Commission Number: 1174317

Last updated 14 August 2020

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Executive Summary

We are a UK charity dedicated to the treatment of addiction and the alleviation of spiritual or material poverty.

Our main activity areas are:

1. Retreat activities
2. Rehabilitation activities
3. Respite activities
4. Fundraising activities.

Our treatment approach is summed up by our name: love heals body mind and spirit – this is an explicitly holistic approach combining these three dimensions in a tried and tested way.

The next stage of our charity's development is to purchase a property in Castelo De Vide, Portugal, to host the retreat, rehabilitation and respite activities. In order to achieve this we are currently focussing our fundraising activities on our aim of raising £1 million. This business plan sets out the information to enable potential donors to understand our aims, beliefs, methods and activities in more detail.

You can contact us as follows:

- Chair and main contact: David Brum, 37 Heath Drive, Raynes Park, Wimbledon SW20 9BE
- Tel: 020 8542 2476
- Website: www.lovehealsbodymindspirit.com
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Organisation Details

“Love Heals Body Mind and Spirit Ministry”, also known as “LHBMS”, was registered with the UK Charities Commission on 18 August 2017. It is constituted as a Charitable Incorporated Organisation (“CIO”) and its constitution document, dated 5 August 2017, is included as Appendix A to this document.

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What the Organisation Does

Vision

To provide a centre in Portugal offering holistic healing for addiction, religious retreats, and respite programmes for those in need.

Mission Statement

Our purpose is to help individuals achieve love and healing in a holistic way that addresses the body, the mind and the spirit. We aim to achieve this by:

1. Organising regular religious retreats, for the furtherance of the Word of God.
2. Rehabilitating people suffering from drug and alcohol addiction in a spiritual and medical healing process based on the Catholic tradition with the help of the professionally trained medical Sisters of St Joseph of Kerala, India.
3. Running respite programmes for families in crisis, such as those who are unable to have a short holiday due to their financial circumstances.
4. Working in affiliation with other religious organisations with a similar ethos to ours.
5. Raising funds to assist with and fulfil these aims, including but not limited to the purchase of property/properties to host the retreat, rehabilitation and respite activities.

Values

Our values can be summarised as follows:

1. Love heals in a holistic way, through the body, the mind and the spirit.
2. Everybody qualifies for love and healing, irrespective of their colour, creed, sex, religious faith, material wealth, geographical location, or any other circumstance.

Background

The idea of spiritual healing through Christian Charismatic and Holistic religious faith has been around for many centuries, especially in India. Love Heals Body Mind and Spirit puts this age old Indian Christian Spirituality into today’s multi-cultural context.

This particular form of spirituality has a historical legacy from the time of St Thomas the Apostle. A number of the trustees have had the good fortune to travel to Kerala in South India where St Thomas is so renowned, and they have become involved with the Catholic Order of religious sisters called “The Medical Sisters of St Joseph”. Three of the trustees are Lay Associate Members of the Order of The Medical Sisters of St Joseph.

This Order was founded in 1944 by the Reverend Father Joseph Panjikaran. He was a Catholic priest of the Syro Malabar Catholic Rite, under the auspice of the Roman Catholic Pontiff in Rome, and governed by the Holy See of Rome. Father Joseph stated that his mission was to help all those in need regardless of colour, creed, sex, religious faith, or material wealth. He formed the Order of the Medical Sisters to administer to the sick, the dying, the homeless, and those living in abject poverty. All Sisters are professionally educated as doctors, dentists, nurses, paramedics, psychologists, psychiatrists or social workers.

The Order provided all treatment and services free of charge, with the intention “that it should radiate the compassionate life of Jesus Christ to all that approach for medical aid”. This ethos is still carried through to this day. The Medical Sisters of St Joseph now number over 1,000 and administer to the sick and needy all over the world. They take an oath of Obedience, Charity, and Poverty. Their aim is to provide free complete health care effectively and efficiently without any discrimination of caste, creed, religion, age, or sex.

The Mother Superior of the Medical Sisters is one of the Trustees of the charity LHBMS. Her plan is to send a number of Sisters to become resident religious sisters at the Mem Soares Retreat House in Portugal when the charity has taken control of the property. The main purpose for the use of this property and a requisite to the charity’s Mission and fundraising activities are described later in this document.

LHBMS’s Spiritual Director is Sister Doctor Betty Nina who is a practising General Practitioner and Physician with over 40 years’ experience, and who originally welcomed the ministry to the Retreat Centre that she founded in Kerala. The principles of her treatments are described in a separate section of this document.

Activities

The activities of the charity LHBMS are set out under the following four sub-sections:

5. Retreat activities
6. Rehabilitation activities
7. Respite activities
8. Fundraising activities.

Retreat activities:

Morning and day retreats in London

The ministry currently provides monthly morning/day retreats in London, which include Holy Mass, Holy Rosary, talks based on scripture, adoration of the Blessed Sacrament, Catholic meditation, healing prayers, and social gathering over lunch.

These retreats take a meditative, reflective approach, offering time for quietness with Jesus and receiving his holy sacraments. They are well attended and successful.

Below is an example review from one of our attendees:

"I am happy to share my reflections on our day of retreat at the Church of Our Lady and St Gregory near Regent Street, central London on June 30th 2012. First of all I would like to say it was my second day of retreat that I spent with the Body Mind and Spirit Meditation group.

I first attended at the Meditation group at the Church of Sacred Heart in Wimbledon on June 16th and was delighted to find something so uplifting and encouraging. This is something I have been searching for many years and I was not disappointed in what I found.

David began by kindly welcoming us and saying today we are going to do Lectio Divina, imagine you are in the scene and be still. It was a beautiful meditation. I imagined I was sitting on a bench beside Jesus and he said to me: "Do you want to follow me 100% Rose?" "Yes I do" I replied and He told me to persevere in prayer. Stay close to Him.

Being in an atmosphere of trust I felt relaxed enough to be open with my "brothers and sisters" about how I responded to the text. It was simple but sincere. Everyone in the group shared and the respect and trust between the group grew very quickly.

Afterwards we shared lunch and we chatted and enjoyed each other's company as if we had known one another for years. This aspect of the day was a healing in warmth. It was a divine gift.

After lunch we had a seminar about the Trinity which furthered my understanding.

We had a short break for a strawberry and cream tea, generously presented to us by Eileen who celebrated the tennis at Wimbledon with this treat for us! No wonder we were so happy like a little family.

The highlight for me was to come:

The laying on of hands in healing. The team prayed over us individually and Sara prayed over me. As she did so I felt a tremendous warmth in my neck and head just like when Jesus said: "I am the potter, you are the clay".

There was a change occurring within me that was tangible and a sense of true healing, body and soul. Sara hardly touched my head and neck but it was as though I was putty in the hands of the Maker.

It is the most welcoming and friendly place to be with a team of kind enthusiastic leaders who make you feel immediately a part of the family.

There is a balanced mixture of prayer, reflection and sharing which feeds the soul in a delicate gentle manner. One senses God in the midst of these people and a loving atmosphere of support for one another.

David, Eileen, Sara and the team are witness to a real commitment to the work for the community in Kerala.

Thank you so much for this day.”

The ministry has been running these retreats for 20 years.

There is no charge for these retreats and everyone is welcome.

7-day retreats in Portugal

7-day retreats are also provided (currently once or twice a year) at Mem Soares Retreat House, Castelo De Vide, Portugal, and are also very successful.

The week includes the following:

- Full Board
- Dedicated Priest / Chaplain
- One day excursion to the Shrine of Our Lady of Fatima
- Visit to historical local town of Castelo De Vide
- Holy Mass at the Cathedral of Portalegre
- Rosary at the Blessed Chapel of Our Lady of Penha, Castelo De Vide
- Visit to lakes situated in the adjacent National Park
- Visit to Lisbon, including St Anthony’s birthplace, Lisbon Cathedral, and exploration of the surrounding area of the historical part of Lisbon
- Daily Rosary (usually in the open air – weather permitting – in front of Our Lady’s statue)
Daily Mass, Blessed Adoration
- Talks given by the Team based on Dr Sister Betty Nina's Philosophy.

Here is an example review from one of our pilgrims:

“Well! What can I say? How to condense the marvellous spiritual experience I enjoyed at Mem Soares? On the evening we arrived we were welcomed by a group of kindly nuns. They mainly spoke Portuguese but their smiles spoke volumes. I was struck by the peace and stillness of the place. It enveloped me like a warm comfort blanket although that was definitely not needed in the warm Portuguese sunshine.

A routine soon developed of daily mass, the rosary outside under the sun's benevolent rays. Talks, Christian meditation, and evening services. The excursions were wonderful. In particular was the day at Fatima, the visit to the tiny chapel of Our Lady of Penha and the awe inspiring lakes and scenery of the National Park.

As the week slipped past I felt my cares and worries dissolving. I became much more aware of the deep and abiding love that God has for all of us. It made me feel stronger and closer to God. I realized the power of prayer and the importance of it in my life.

After a fantastic last day in Lisbon where we visited St. Anthony's Cathedral, I felt sad as we made our way to the airport looking at the old world elegance of the streets of Lisbon from the coach window. I wanted to come back again!

After exchanging phone numbers with other members of the group (a very friendly bunch), I was left with many happy memories of a retreat that affected me so positively.”

LHMBS have been running these retreats for 6 years.

Currently a nominal amount is charged for these retreats which covers the cost of the return flight, full board and coach travel whilst in Portugal. The most expensive part of these retreats is the cost paid for the use of Mem Soares; this is one of the reasons why the charity needs to acquire the property, which is described in more detail in a later section.

Rehabilitation and Respite activities (future):

Rehabilitation activities: To provide spiritual and medical healing based on the Catholic ethos to people suffering from drug and alcohol addiction with the treatment provided by the medical Sisters of St Joseph of Kerala, India. This also incorporates the twelve step approach (AA Big Book).

Respite activities: To provide supported respite activities for those who due to their financial circumstances are unable to have a short holiday.

The rehabilitation and respite activities will be initiated when the property in Mem Soares, Portugal, has been secured. The purchase of the property will also provide permanent community accommodation for the Medical Sisters of St Joseph, who will arrive from Kerala to manage the rehabilitation programme. The local Archbishop is keen for us to purchase the property and for the Medical Sisters of St Joseph to start the rehabilitation and respite activities.

Fundraising activities:

The main focus of our fundraising activity currently is to raise funds to acquire the Mem Soares Retreat House. This will enable us to provide the required accommodation for the Medical Sisters, undertake the addiction and rehabilitation activities, increase the spiritual retreat activities and commence providing respite activities for the poor. The proceeds from any fee-paying participants will be re-invested into LHMBS's ongoing charitable activities. All the trustees are non-paid volunteers.

Mem Soares is currently owned by the local diocese with whom we have had many discussions and maintain regular contact. They are keen to sell the property to LHMBS for around one million euros and a tentative verbal arrangement (not legally binding) has been agreed. This price is much less than the price of any comparable property in the UK, and is one of the main reasons for Portugal as the chosen location for these activities. A further reason is that it provides a greater degree of separation from the home environment which is critical during the early stages of the treatment for addiction, so that common habit-driven factors are not reinforced. The climate in Portugal is also better suited for the retreat experience.

The charity's current aim is to raise a significant proportion of the one million Euros through charitable funding. More detail of this is set out in the Fundraising section below.

Methodology and Results

The Medical Detoxification (rehabilitation) Centre will be co-managed by the Medical Sisters of St. Joseph and LHBMS.

The medical detoxification treatment/therapy will be based on the well tested detox process currently being successfully used in India. It will be provided following individual assessment of the patient and will be based on the patient's specific medical requirements, in a therapeutic environment with an element of spirituality.

At Mem Soares the treatment will be in an environment away from the familiar home surroundings so that individuals do not have opportunities for self-medication or easy access to drugs and alcohol, but providing them the opportunity to concentrate solely on their recovery. They will be constantly supported by the medical sisters of St Joseph, and other medically trained staff including doctors, nurses and counsellors, in a safe and protected environment.

The assessment of patients will start following the recommendations from various drug or alcohol registered bodies, especially through the network of the Catholic Churches.

Individuals themselves must be fully compliant with the referral process and willing to participate in the allocated programme of treatment and the time involved.

Funding for the treatment can be from private sources/medical insurance and or charities.

The Ayurvedic clinic will offer a wide range of treatments, always starting with a consultation from an Ayurvedic Consultant to discuss and agree personalised tailored treatment. The treatments will be carried out by both male and female nurses, all fully trained in the field of Ayurvedic practice.

The Ayurvedic* approach is closely related to nature and its resources. Its aim is to create more "ojas**" which provides energy, enthusiasm, happiness, clarity of thought, better coordination between heart and mind, and also immunity.

*** Ayurveda** is the traditional South Asian system of medicine and is based on the concept of balancing the body to achieve total wellness. A diet centred on Ayurveda teaches us that the right food can ultimately balance and heal us.

**** Ojas** is the culmination of the pure essence of the "7 vital tissues". In the body it is formed during the biosynthesis of these tissues and represents the albumin (protein in the plasma), globulin, (protein in the blood), and many essential hormones and neurotransmitters. Ojas plays a major role in the immune system.

Many people around the world are seeking instant satisfactions to forget inner frustration, stress and deeper emptiness, and are living somewhere between peace and turbulence. To attain wholeness, a total healing of the soul, mind and body is needed.

The rehabilitation and retreat centre will offer these unique experiences, in a natural and beautiful environment, where one can enjoy the calming effects of nature and its enhanced serenity. The grounds will also provide the opportunity to take physical exercise such as walking,

swimming in the full-size outdoor pool or relaxing in the calm surroundings and giving the opportunity to be at one with nature.

Combined with these programmes there will be the opportunity to confidentially discuss anything that one wishes with the trained counsellors in a safe environment.

What is addiction

UK NHS data shows that over 7% of all hospital admissions are related to alcohol.

Addiction is a complex brain disorder that involves the production of “pleasure” neurotransmitters like dopamine. A behaviour that causes the production of extra dopamine gives the sensation of a “high” and the brain reinforces the drive to replicate the activity in question, in order to repeat the pleasurable sensation. But there is a feedback loop whereby the brain produces less dopamine (and reduces dopamine receptors). The individual then has to increase the frequency and the amount (dosage) of the addictive behaviour to maintain the high.

The person suffering from this addictive process has an emotional attachment to the object of his/her addiction, which provides a (false) sense of security. This can go beyond the level of comfort or safety to a more complex feeling of well-being and competence.

The individual “engages” with the object of his/her addiction because that object allows them to feel “self-confident”, “courageous”, “masterful”. The object thereby becomes a sort of friend or even lover. In “The Big Book of Alcoholics Anonymous” there are many examples of individuals referring to alcohol as a friend or companion. Of course, the object of an addiction is not a friend and the “relationship” experienced by the addict is more of a hyper-attachment orientation than an ordinary emotional attachment. The individual will put engagement with the object of addiction before relationships with people who genuinely love them.

A characteristic of addiction is to feel “all-right” when practising the addiction and not all-right when not practising it, and that is what enslaves a person to it. Addiction has also been defined as “not knowing how to love the self”. That is probably how many addictions start - seeking pleasures that are damaging in the long term rather than seeking true love.

In addition, once in the grip of the addiction the individual has a constant feeling of guilt knowing the damage he/she is causing to self and others. This constant sense of guilt increases the desire for the object of addiction in order to soothe the pain of guilt. This has been called The Circle of Defeat.

The individual has to replace a false love with a genuine love. This implies not to substitute for example an alcohol or smoking addiction with another addiction, like unhealthy food - less obviously damaging than alcohol or smoking but no less insidious in the light of the latest research. According to a study published in The Lancet in 2019, poor diet in the UK kills 89,900 people per year, very similar to the 96,000 killed by smoking.

Processed and refined food (meat especially), fried and sugary food and animal products above 20% of the total diet have been clearly linked to the major western illnesses including mood and mental illnesses. The evidence for this is very strong, from recent clinical and epidemiological studies. Mainstream paradigms are not always valid: for example, cigarettes used to be

considered healthy and were recommended by doctors until around 1940, and were even advertised as “...doctor recommends...”

Why Love Heals?

The sisters of this medical order offer to those suffering from addiction unconditional non-condemnation. This is the first step in breaking the circle of defeat of addiction. No condemnation means less guilt and therefore less need to silence the pain of it.

Christian faith and values lie at the very heart of LHBMS. We believe that:

- We should give loving service to all people, and strive to carry out the commands of Jesus Christ to be his modern day disciples, by promoting his example of love when he taught and healed during his time on earth.
- He continues to heal, love and minister to all from heaven seated at the right hand of God the Father.
- Our team’s prayers for each and every individual we minister to, as well as our aim to help them meet their practical needs, helps to heal.
- Healing takes place using a loving holistic approach, as described below.

Salient features of the holistic approach include:

1. Treatment – person oriented rather than disease oriented
2. Objective – full vibrant health (positive) not symptom amelioration
3. Respects – valid contribution of current medical science and practices
4. Democratic and tolerant, not authoritarian
5. Focuses on internal healing
6. Tri-level (physical, emotional, spiritual) approach, not uni-level (physical)
7. Life cycle oriented, not based on specific events
8. Focuses on primary prevention, not crisis intervention
9. Major responsibility on the client, not on medicine or doctor
10. A long-term process
11. Comprehensive and systematic, not fragmented
12. The client is an active and committed partner in the healing process
13. Recommends use of gentle natural forms of healing
14. Recognizes the value of what works
15. Recognizes the value of the scientific approach
16. Recognizes that not all illness is bad
17. More than a preventative medicine
18. Recognizes that medicine and health are not synonyms but vitally interdependent
19. Process of centring, integrating, balancing, harmonizing and vitalizing.

Principles of Holistic Medicine:

1. Patient seen as a being of body, mind and spirit in historical, social and political contexts
2. Shared responsibility between doctor and patient for diagnosis
3. The patient as a potential self-healing agent
4. Ability to offer a wide range of interventions
5. The doctor needs to be holistic in his own personal development, behaviour and life-style.

Aims of the Love Heals rehabilitation and holistic treatment centre:

1. To cause total healing through a personal approach (love heals)
2. To heal psychosomatic diseases by alleviating the mental stress and energising the inner power of a person through a process of body mind spirit integration
3. To change the lifestyle and attitude of a person towards a state of harmony with God, oneself, others and nature
4. Treatment of those suffering from alcoholism and drug addiction - to have a complete transformation in their personal and family life
5. To educate and “conscientise” patients about the role of negative emotions (fear, hatred, guilt, inferiority complex, anxiety) in causing illness, and how to cure it through the positive power of healing.

Mode of treatment of the Love Heals rehabilitation and holistic treatment centre:

1. Complete medical check-up
2. Minimum medicines
3. Personal concern and love for each person
4. Necessary laboratory investigation
5. Healing of memories – inner healing prayer and psychotherapy
6. Centring prayer and meditations
7. Meditation on The Word of God
8. Praise and worship
9. Bhajan meditation (a bhajan has no prescribed form or set rules, it is in free form, normally lyrical and based on melodic chants or melodies)
10. Forgiveness and letting go
11. Enhancing faith and hope
12. Teaching the value and meaning of pain and suffering
13. Mental relaxation techniques
14. Alternative therapies – acupressure, panic healing.

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Spirituality of Holistic Healing (by Sister Betty Nina M.D.)

After fifteen years of my healing ministry as a medical doctor, I came to the realisation that healing is not merely physical healing, it is the integration of body, mind and soul, which makes a person fully human and fully divine.

Within twenty years of my medical practice, as I was sitting in the clinic I had encounters with a good number of patients suffering from chronic diseases like bronchial asthma, rheumatoid arthritis, hypertension etc., and they were totally dependent on the doctor and the medicine. I had written the same prescription for the same patient for more than ten years without having a complete cure. I was pondering over my failure in my service as a religious nun and as a medical doctor, for not being able to give a permanent cure to my patients. I perceived my profession as very empty without giving fullness of life to the sick.

When I opened the Bible, I got chapter 37 of Ezekiel where I could see the picture of a valley with dry bones and the miraculous way of these bones uniting together, and I could see flesh and skin had covered them. Finally breath came to them. I was convinced more that Jesus is the only physician who can give life. (John 10:10) says, "I came that they may have life and have it abundantly" Jesus healed the paralysed man by saying "your sins are forgiven".

This changed all my attitudes towards health and healing. Unless the **soul** is liberated from sin, and the **mind** is healed from negative thoughts, emotions and attitudes, **physical** healing will never happen and the sole mediator of the healing is Jesus. With a new spirit I entered into the field of holistic healing and I cherish it in my heart as an art of healing soul, mind and body.

I could see wonders happening in my ministry. This was my inspiration for starting a holistic healing centre in Kerala, South India, where 10 of our religious sisters along with lay doctors and nurses work as a team with the aim of total healing of the sick and suffering. This aim corresponds with the motto of our congregation, LOVE HEALS THROUGH THE BODY TO THE SOUL.

Today all over the world there is a growing belief that the holistic approach to healing is far more effective than a particular system of medicine. Holistic health is a direction towards integration of body, mind and soul including consciousness by exploring one's inner space which is the indwelling and temple of the Holy Trinity. This integration of a whole person is the sine qua non of perfect health, which includes both curative and preventative dimensions. Most health professionals around the world have a wrong view, where the patient is like a piece of machinery with damaged parts needing repair, and these damaged parts are the diseases and symptoms. The person as a whole is completely out of this picture.

This leads to the reluctance of doctors to hear patiently what the sick and desperate patient has to say. It leads to the exclusive dependence on diagnostic devices to find the cause of illness with an emphasis on medical and surgical intervention to the almost complete exclusion of steps to reach the troubled and distressed mind and soul.

Holistic healing is a challenge to renew the vision and mode of treatment of modern allopathic medicine.

There are three progressive steps for holistic healing:

- The first step is a warm welcome and a compassionate attitude to each and every person who is in pain, followed by a complete medical check-up.
- The second step is personal and family counselling with awareness classes to liberate the patient from all negative emotions and mental attitudes.
- The third step, which is very important, is the spiritual dimension of healing.

Our centre in Kerala has much advanced in this process and at present there is a holistic retreat centre along with allopathic and ayurvedic treatments. Negative emotions like fear, resentment, lack of forgiveness, guilt, anxiety, rejection and loneliness can become the root cause of psycho somatic diseases like allergies, irritable bowel disorder, rheumatoid arthritis, hypertension, muscular and neurological disorders etc. The inner healing of the mind and soul is the core

process of a total healing, and this takes place through the healing touch of Jesus in the inner core of a person.

Here is an example of one of the healings that took place in our centre. A man aged 35 was brought to the centre with paralysis of both lower limbs for one month. He could not sit up or walk. He had already received treatment in one of the famous neurological centres in Kerala, with no effect on his physical condition. As I was counselling the patient, Jesus was showing me a picture of a knife and I wondered whether he was involved in a crime of murder.

As I was asking him the details, his first response was that he could never forgive his own brother-in-law. They had a shared business and as the business was flourishing they were very happy and had enjoyed a good friendship. But all of a sudden there came a decline in the business and it started running into debts. The brother-in-law then cheated him by putting all the charges against him. He was so upset with this that he developed a strong hatred towards the brother-in-law, culminating in a decision to stab him to death during the early hours of the morning. Whilst he slept, he kept a sharpened knife under his pillow, and as dawn broke he was about to get up and take the knife to stab his brother-in-law. However, he found himself paralysed and was taken to hospital.

At this point, I told him that this buried resentment and the strong impulse of hatred and revenge was the cause of his paralysis. I asked him to pray for the grace of forgiveness. In the beginning, he was not at all cooperative. But, after a few days, he was filled with the Holy Spirit and with many tears, and he said he could forgive his brother-in-law from the heart.

At that very moment he started moving his toes, and within a day he started walking without support. The miracle of holistic healing had happened!

There are many other instances which I can convey where the touch of the Divine has taken place.

To conclude: Holistic healing provides the cure and liberation from physical illness, addiction and other mental and spiritual bondages of the modern era. It is a new way of thinking and new mode of action in the healing ministry. The Christian healing ministry can rise up to a new challenge in the field of health and education by raising the banner of holistic health atop the portals of all Christian hospitals and teaching institutions.

Through self-awareness and integration, the transformation of individuals and their families is within the reach of Holistic Health. Holistic healing is a way of life that many people have not yet travelled.

Our Goals

In the Next 2 Years

The charity's current main priority is to raise adequate funds to purchase Mem Soares, the retreat house in Portugal.

Initial enquiries suggest that the charity may need around Euro 750k in order to support a mortgage for the remaining required capital.

The charity intends to achieve this goal within the next two years, but it realises that this will depend on whether it is able to attract the required donations. The charity's ongoing fundraising activities (mission brunch, articles in the Catholic newspapers, new year dance, grand draw etc) are very active but the income from these is relatively marginal.

In the Next 3-5 Years

Following the purchase of the property, the charity's activities will progress speedily as it will be able to permanently house the medical sisters and manage the retreat centre autonomously.

The charity's goals are that within a 5 year timeframe it will have a continuous full occupancy of the retreat centre, for the combined use of those in need of rehabilitation, retreat and respite. It will also be able to consider, in more detail, the possibilities of facilitating corporate retreats as a way of raising funds, to accelerate the payment of any remaining mortgage on the property.

Mem Soares Retreat House



The Mem Soares Retreat House is a Catholic consecrated retreat house, set in 33 acres of unspoilt rural landscape through which a natural stream runs and it is situated in the Diocese of

Portalegre & Branco Portugal. Within its 33 acres is a small farm with pastureland, numerous sheep, goats and ducks, managed by a shepherd; olive groves, cork trees and several types' of fruit trees including apple and fig trees. Olives are harvested yearly and the cork every five years. Vegetables are also grown on the land. In the evening the night sky offers an amazing vivid canvas of stars and in the morning one is woken up by the crowing of cockerels.

Mem Soares retreat house boasts 44 bedrooms, each with en-suite bathroom and toilet, two conference rooms, a pilgrims' lounge with TV, a 50-seat dining room, a commercial kitchen, a large consecrated chapel and a further smaller chapel for private prayer and adoration. Adjacent to the main house there is a further building which contains seven one and two bedroom apartments and a small café. There is also a commercial sized laundry, and a large open-air swimming pool with adjoining changing rooms on the premises and open land suitable for walking.

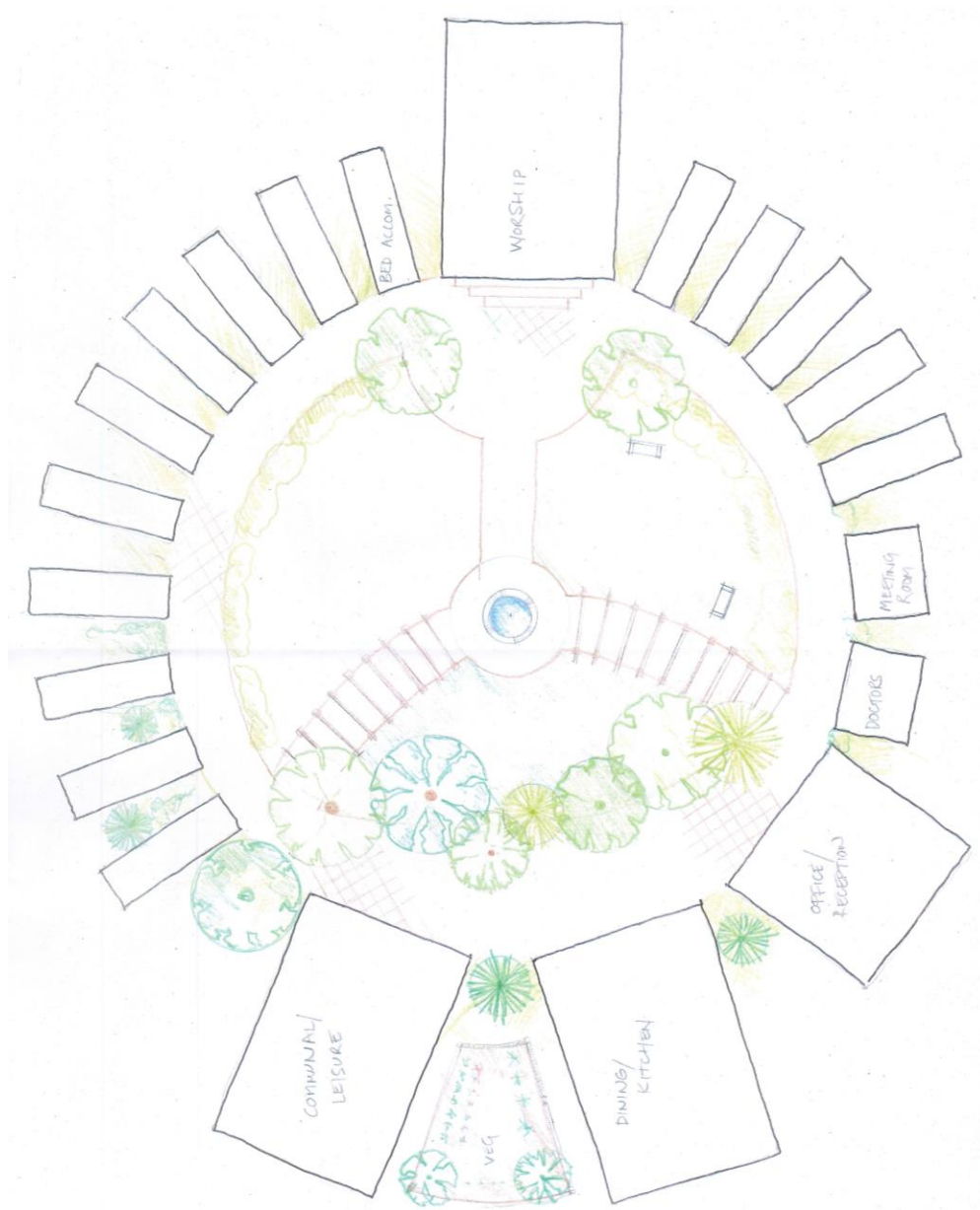
The property is situated 4 km from the medieval town of Castelo De Vide and is about a 2 hour drive (in a north-easterly direction) from Lisbon and 2 hours from Fatima. It borders the National Park and is only 20 km from the Spanish border.

There are numerous sights and interesting buildings and churches in the nearby town of Castelo De Vide. The oldest synagogue in Portugal is in the medieval part of town and is now a very interesting museum. The views from Our Lady of Phena Chapel, on top of a nearby hill, are stunning.

The National Park gives the opportunity to take in the natural beauty and cultural history of the surrounding area, including the nearby ancient Megalithic sites. This rural, peaceful location abounds with birds, wildlife, and an amazing range of wild plants that attract an array of beautiful butterflies and insects.

Plan for rehabilitation facilities

The following diagram sets out the planned design of the rehabilitation facilities to be implemented within the grounds of the Mem Soares Retreat Centre.



Marketing and Fundraising

Donations

LHBMS are targeting charitable trusts whose purpose is to donate significant funds to relevant charities such as Love Heals, as well as high net worth individuals.

Website

The LHBMS website sets out its aims and approaches, and enables anyone to donate online with the option to select GiftAid (which provides Love Heals an additional 25% of the net donation amount).

Ongoing retreats

The charity is continuing with its monthly 1-day and half-day religious retreats in London, and annual/biennial 7-day retreats at the Mem Soares retreat house in Portugal. The retreats currently raise little or no funds after expenses, but they help to raise awareness of the charity.

Parish mission roadshow

The trustees of the charity are soon to launch a “mission roadshow” of short talks, about the work of the charity, around a number of London churches to raise the charity’s profile.

Events

The charity is continuing with various one-off events similar to the recent New Year dance, raffle and lottery events.

Other Incentives

The trustees have produced a book of spiritual teachings, which they plan to sell to the public at a low price, which will enable those most in need to purchase it while at the same time contributing to our fundraising needs.

The intention is also to employ a professional fundraiser, either as a volunteer or to be compensated on the basis of a percentage of funds raised.

People, management and governance

Board of Trustees

- Chairman: David Brum, BA (Hons)
- Director of Fundraising: John Boniface, FIIRM
- Director of Religious Advancement and Data Protection Officer: Tony Boyce
- Director of Indian Catholic Spiritual Ethos: Mother Pia Superior General MSJ
- Treasurer and Director of Strategy and Operations: Phil Cuddeford, MA, PhD, FIA
- Director of Marketing and Communications: Eileen Brum
- Director of Health Education: Licia Cuddeford, MSc

Volunteers and associate members

LHMBS has a growing number of associate members and volunteers who help the trustees on an informal basis in several ways including fundraising and organising and running the one and seven day retreats.

Management Team and Staff

The trustees are currently the management team and have no staff (in the formal sense of employees). This situation will change when it owns Mem Soares.

Financial Forecasts

The high level forecasts below are structurally very different in the pre and post property acquisition phases. The key assumptions made in that regard are:

1. Purchase in 2 years
2. Purchase price Euro 1m
3. Purchase via Euro 800k of capital and Euro 200k of mortgage
4. Mortgage interest rate 1.5% pa
5. 10 year repayment mortgage

Pre-acquisition (total 2 years): EURO		
Donations	790,000	This is what's needed to have 800,000 net funds for mortgage
Other income	50,000	Assumed broadly as previous years - Portuguese retreats plus fundraising events
Expenses	-40,000	Assumed broadly as previous years - mainly costs of Portuguese retreats
Net income	800,000	

Post-acquisition (annual): EURO		
Retreat income	131,250	Assumed as 35 people x 5 times a year x Euro 750
Retreat income (externally run)	50,400	Organised by e.g. parish/diocese groups; assumed 4 per year
Rental income (ad hoc tourism)	10,000	Assumed income after costs of Euro 50 per person per night, and average of 200 people-nights pa
Excursions for other groups	23,600	Assumed same as external retreats - shown net of costs
Apartments let weekly	10,000	Assumed Euro 70 per night per person - self catering, Euro 20 costs, 200 people nights pa
Net income from on-site café	9,000	Assumed (net of outgoings) income of Euro 300 per week and average of 30 weeks pa
Farm etc income	2,000	Assumed as cork plus fruit
Donations	10,000	
Other fundraising income	2,000	Assumes 2 events per year including lottery
Costs of LHBMS retreats	-88,750	Assumed as 35 people x 4 times a year - includes flights, coach transfer, full-board, staff wages
Costs of external retreats	-26,800	Organised by e.g. parish/diocese groups; assumed 4 per year
Mortgage payments	-25,000	Based on mortgage assumptions
Property maintenance costs	-24,000	Assumed as Euro 2,000 per month on average
Local staff costs	-24,000	Assumed as Euro 2,000 per month on average
Net income (annual)	59,700	To be invested within reserve for property repairs and any other expenses or investments needing capital

Notes

- The resident shepherd pays Euro 1,000 annual rent for his residence and the use of the land
- Potential development of land asset including orchard
- "Mortgage" may instead be a direct loan depending on future discussions with potential providers of capital.

Charitable Reserves

The charity intends to hold 2 separate reserves – one for the exclusive use of the property acquisition, and a separate general reserve for all other charitable purposes.

Investment policy for Charitable Reserves

Property Acquisition Reserve (PAR):

The investment timeframe is very short. The investment policy is therefore to invest in instruments that preserve capital value with a small expectation of positive returns in the short term. This leads to a combination (details to be finalised) of:

- Cash (50%)
- Short term (up to 2 years) government bonds (35%)
- Short term (up to 2 years) high quality (at least A rated) corporate bonds (15%)

Tracker funds will be used where possible, to eliminate the risks of investment manager under-performance.

Further consideration will be given to the mix of UK and Euro denominated assets, in order to manage the exchange rate risk that we are exposed to.

General reserve (GR):

The investment timeframe is not as short as for the PAR, although maintaining liquidity will be a key concern. The investment policy is therefore based on that of the PAR, but to provide a greater degree of diversification, some degree of growth seeking assets, while retaining sufficient liquidity for potential calls on the GR. This leads to a combination (details to be finalised) of:

- Cash (30%)
- Short and medium term (up to 8 years) government bonds (35%)
- Short and medium term (up to 8 years) high quality (at least BBB rated) corporate bonds (15%)
- Growth funds (equities, property) (20%)

Tracker funds will be used where possible, to eliminate the risks of investment manager under-performance.

Further consideration will be given to the mix of UK and Euro denominated assets, in order to manage the exchange rate risk that we are exposed to.

Risk Management

Some of the key risks and their mitigation actions are set out in the table below.

Risk	Risk mitigation
Insufficient donations in first 2 years	Extend timeline
Purchase price increases above Euro 1m	Negotiate with Diocese (they can only sell to religious organisations)
Mem Soares is sold to another purchaser	Seek similar property in Portugal or Spain
Euro:£ exchange rate deteriorates (weaker £)	Invest some of reserves in Euro denominated assets
Unable to secure mortgage	Extend timeline
Lack of uptake of charity's services	Increase marketing activities
Change of approach of Portuguese tax etc	Religious status is helpful in Portugal; seek local legal and tax advice
Medical Sisters withdraw	Mother Superior is a Trustee
Fire etc damage to building	Insurance

Appendices

The following appendices are available upon request.

Constitution document

Annual Report and Accounts (Period ending 31 December 2018)

LHBMS policies

- Safeguarding and DBS policy
- GDPR policy