



# **GAINING INSIGHT INTO YOUR INSTITUTE'S REALITY**

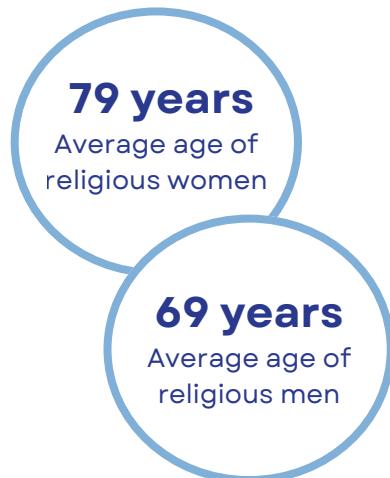
The questions to ask  
The resources available

**November 2025**

**CORREF&COMPAGNIE**

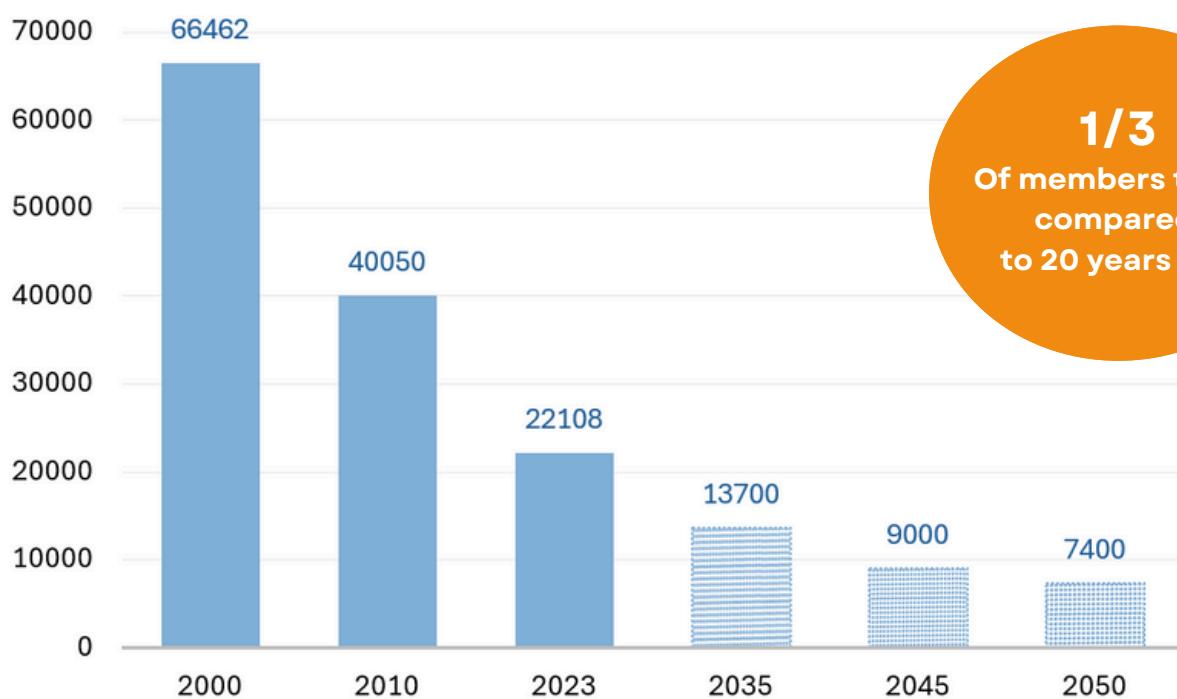


# CONTEXT AND CHALLENGES



**Aging and demographic decline are major concerns for Institutes that are a part of the CORREF (Conference of Religious Men and Women in France).**

**With an average age of 79 for religious women and 69 for religious men, it is crucial to anticipate, today, the effects and consequences in the medium to long term.**



Between 2000 and 2023 the members of the CORREF decreased significantly, from 66,000 to 22,000 individual members, which represents a loss of 2/3<sup>rd</sup> of the total membership.

Projections show that by 2045, the number of members could fall below 10,000.

# WARNING SIGNS

## An ageing community

- A high median age (75 years and above);
- A significant drop in membership over the past 20 years;
- No new vocations in the last 15 years ;
- Members experience increasing fatigue and health concerns; changes become harder to manage;
- A decline in community life ;
- The community's liturgy is fragile and limited.

## Increased difficulties in governance

- Key members of the institute lose the energy or desire to carry leadership roles;
- No one is there to replace them: it is difficult to find superiors, members of the general or provincial council, a bursar;
- International members need education and/or training before taking on leadership roles and tasks.

## Financial worries

- How to take care of members over the next 5, 10, 15 years?
- Which properties should be kept? Which should be sold?
- What type of maintenance or renovation work is needed?
- How to keep funding international works and ministries in a sustainable way?

# WHY YOU SHOULD ANTICIPATE



Anticipation means more options are available to care for members' needs in the coming decades.

Decisions must be made before people's capacities become affected by age or health.

Planning must begin before the situation overwhelms members of the institute.

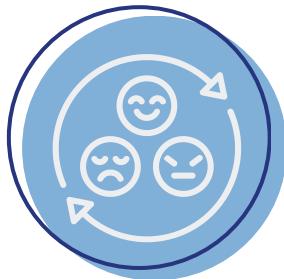


The implementation process takes time (selling a property, deciding the future of the motherhouse, regrouping members into one place).

Decisions must be taken freely and with clarity.

Work with laypeople and seek advice from experts.

Make sure to inform ecclesial authorities of important changes.



Prepare hearts and minds for the changes to come; offer spiritual guidance and emotional support to your members.

Be mindful of the insecurity your members might feel when faced with the reality of decreasing membership and the potential disappearance of the institute.

**If you do not make your own decisions,  
in a crisis someone else may be forced to make them for you.**

# CARING FOR YOUR MEMBERS



## Housing

Discern whether members should be gathered into fewer locations to ensure financial sustainability. What will be the future of the motherhouse?



## Administrative records

Keep personal and administrative documents up to date.



## Spiritual life

Maintain a liturgical life; participate in ecclesial life.



## Spiritual heritage

Take steps to preserve the memory and history of the institute, its archives, spiritual heritage (founding texts and biblical foundations).



## Healthcare

Ensure that members receive appropriate care in a manner that respects their dignity.



## Everyday assistance

Prepare and plan for day-to-day support: personal services, medical monitoring, night care, housing adaptation.

**Build a network of solidarity with other institutes; develop relationships with the local Church and associations; seek support from professionals and lay staff.**

# RECOGNISING AREAS OF FRAGILITY

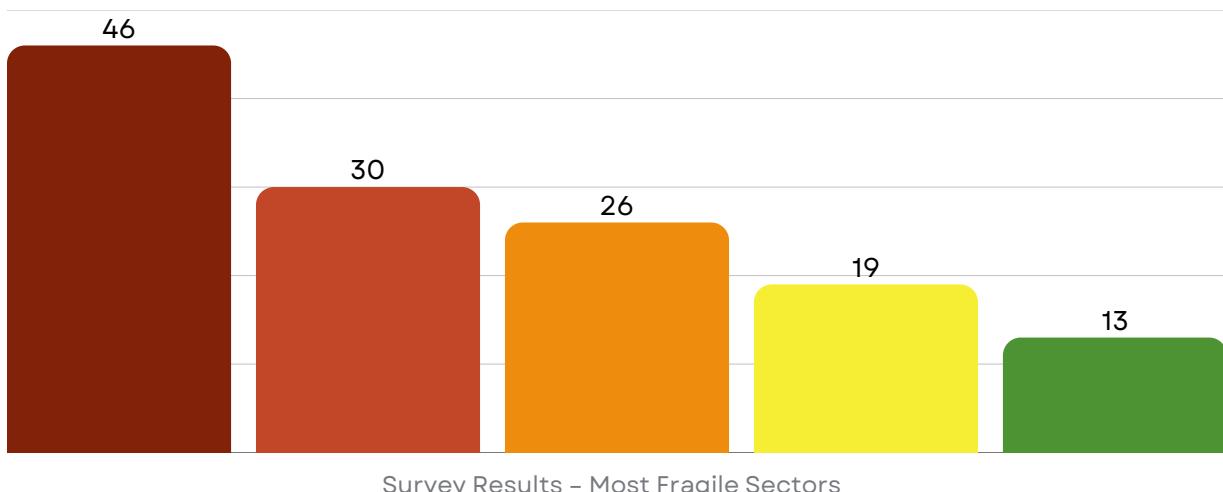
Between February and May 2025, CORREF & COMPAGNIE conducted a self-assessment survey among congregations.

They were invited to identify the areas where they felt most vulnerable. Governance emerged as the primary difficulty, followed by financial management and the care of elderly members.

Responding to these challenges requires time, as well as human and financial resources. Anticipation is essential.

**CORREF & CIE offers tailored support to religious institutes facing these vulnerabilities.**

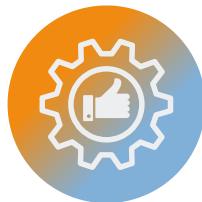
● Governance     ● Economic management     ● Care of elderly brothers/sisters  
● Real estate     ● Mission/ministries



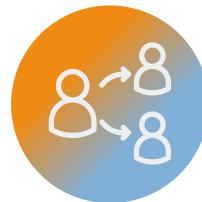
# FINANCIAL MANAGEMENT



**CALCULATION**



**SIMPLIFICATION**



**ALLOCATION**

## 1. CALCULATING NECESSARY FUNDS

- Ensure that the institute has the funds required to support all members until the death of the last member (taking into account all potential expenses, including housing, medical care, etc.).
- Set aside financial reserves for unforeseen events, emergencies or changes beyond the institute's control.

## 2. SIMPLIFYING THE PROCESSES

- Simplify daily management: reduce the number of accounts; prepare legal/financial authorisations; give power of attorney to a third party or to CORREF in case the person responsible becomes unexpectedly incapacitated.
- Outsource financial management.

## 3. ALLOCATION OF FUNDS

- Plan now how any surplus funds will be allocated upon the death of the last member;
- Plan how the Institute will be dissolved;
- Consider donating to CORREF & COMPAGNIE for the benefit of other institutes.

# PROPERTIES



**MAKE A PROPERTY  
INVENTORY**



**PLAN THE DISPOSAL  
OR SALE OF PROPERTIES**



**ENSURE FUNDING  
FOR MAINTENANCE**

## **1. MAKE A PROPERTY INVENTORY**

- Draw up an inventory of all properties (land and buildings) in France and abroad: locate property deeds; identify legal owners (institute, trust, company, etc.); check possible constraints (listed building, donated property with restricted use, etc.). For leases: confirm the duration of the contract, the potential penalties for breaking the lease, and the nature of the legal ties between the institute and each property or entity.

## **2. PLAN THE DISPOSAL OR SALE OF PROPERTIES**

- Outline a communal housing plan.
- Identify which properties can be sold, and set a timeline for their sale/disposal.

## **3. ENSURE FUNDING FOR MAINTENANCE**

- Set aside the necessary funds to ensure the maintenance of the remaining properties.

# WORKS AND MINISTRIES



**TRANSFER  
MAJOR MINISTRIES**



**RETAIN  
CERTAIN MINISTRIES**

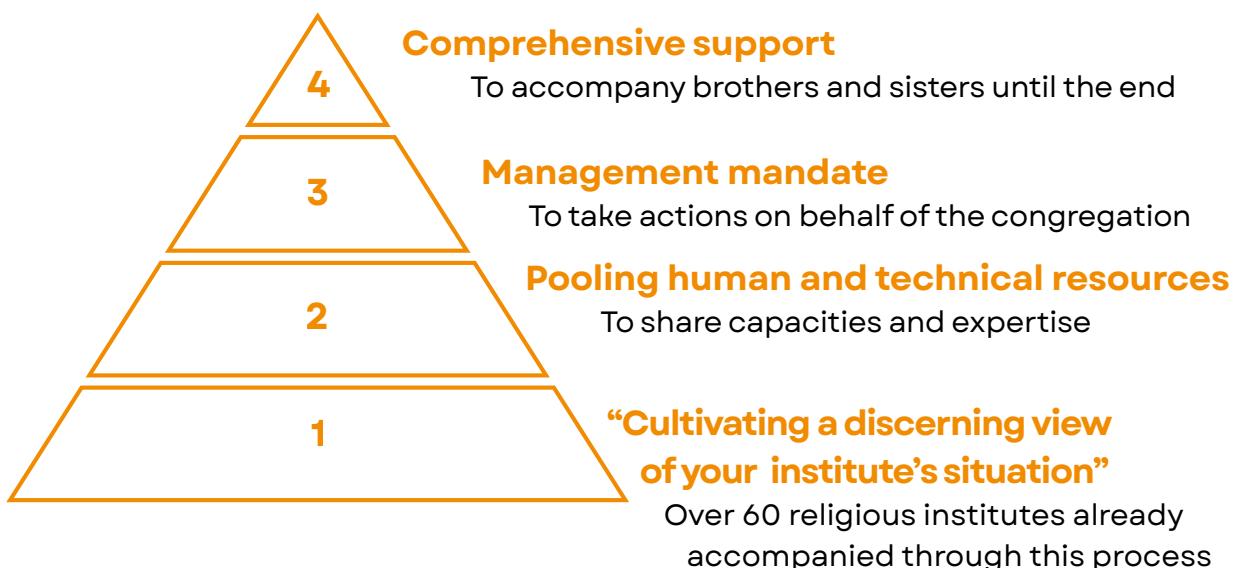


**ENSURE  
SUSTAINABILITY**

- **Has the institute prepared the institutional succession for its major ministries (schools, retirement homes, etc.)?**
  - Establish contracts with associations/foundations/networks to take over activities (and adapt statutes);
  - Organise a transfer of authority within the associations or companies that oversee the ministries, in order to step back from their leadership or presidency.
- **Identify the works or ministries** which must cease once members of the institute can no longer be involved and those which could continue even after the institute dissolves.
- **Anticipate the financial resources** needed to ensure the long-term viability of the ministries.

# WHAT CAN CORREF & CIE PROVIDE ?

CORREF & CIE's services are structured around four pillars:



Additionally:

- An external perspective to help identify issues objectively;
- Support for the congregation's leadership, including with management mandates.
- Demographic, property, and financial projections to help with planning over 5, 10 and 15 years;
- Support for bursars: redefining tasks and responsibility levels between canonical and lay bursars;
- Shared staff across congregations, help with outsourcing (accounting, etc.).
- Comprehensive audits (governance, financial management, properties), medico-social audits, guidance, and reviews...

# HOW TO SHOW SOLIDARITY?

**Invest in the shared fund**  
« Sicav Porteurs d'espérance »  
for the benefit of CORREF & COMPAGNIE.

50% of the total management fees  
are redistributed to CORREF & CIE

**Code ISIN FR001400SVU5**

## Make a donation

By cheque : payable to CORREF & COMPAGNIE,  
sent to : 3 rue Duguay-Trouin, 75006 Paris, FRANCE.

By wire transfer : IBAN FR76 3000 3015 3800 0501 7063 841  
BIC SOGEFRPP

**CORREF & CIE relies on the generosity  
of congregations, solidarity among institutes,  
and support from private donors via  
the Fondation Nationale pour le Clergé.**

**FONDATION NATIONALE  
POUR LE CLERGÉ**  
Fondation reconnue d'utilité publique

# CORREF&COMPAGNIE

**Do you have questions ?  
Our team is here to help.**



**Sr Véronique Margron**

President of the CORREF  
President of CORREF & COMPAGNIE



**Sr Anne Chapell**

Vice-President of the CORREF  
Board Member of CORREF & COMPAGNIE



**Sr Catherine Sesboüé**

Secretary General of the CORREF  
Board Member of CORREF & COMPAGNIE



**Sr Catherine Hoymans**

Expert for CORREF & COMPAGNIE



**Ms Anne de Richecourt**

Managing Director of CORREF & COMPAGNIE

**CORREF & CIE also relies on the contribution  
of 14 volunteers (solicitors, accountants, financial  
experts, etc.) who place their expertise at your service.**

🌐 [www.correfetcompagnie.fr](http://www.correfetcompagnie.fr)

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