

**Urban Expression
Financial statements
for the year ended 31 December 2021**

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**Urban Expression
Trustees' annual report
for the year ended 31 December 2021**

Full name Urban Expression

Charity Number 1090734

Principal address

PO Box 16991
Birmingham
B32 9HX

Trustees

Rev Bev Thomas
Sheila Jane Thompson
Philip Warburton
Louise Brown resigned (26/3/2021)
Andrew Turner
Elspeth Barron
Dirk Uitterdijk
Andy Dorton

Bankers

The Co-operative Bank

Independent examiner

Daryl Denson ACMA
Employee of VAST
The Dudson Centre
Hope Street
Hanley
Stoke on Trent
ST1 5DD

Urban Expression Trustees' annual report for the year ended 31 December 2021

Objectives and activities

The objectives of the charity are:

- To advance the Christian faith in London and in such parts of the United Kingdom as the trustees may from time to time think fit by recruiting, equipping, deploying and supporting teams which will pioneer innovative and relevant expressions of the Christian Church.
- To fulfil such other purposes which are exclusively charitable in the law of England and Wales and are connected with the charitable work of the Trust.

Structure, Governance and Management

Urban Expression is a registered charity, governed by declaration of trust executed on the 8 October 2001 as amended 11 June 2008 and by deeds of variation dated 21 April 2010 and 12 July 2010.

Funds held as custodian trustee on behalf of others.

New Housing Hub is a new charity with similar aims to Urban Expression, which is in the process of completing the paperwork etc to be properly established with the charity commission. Since their funders require the money to be held by a registered charity, we have agreed to host them temporarily.

At the year end we are holding £10,193 in cash in a restricted fund.

Public Benefit

In common with many other organisations, Urban Expression has been deeply impacted by the three lockdowns and other restrictions imposed during the past 18 months in light of the pandemic. Although we have continued to operate locally through our 24 teams and to coordinate the overall work through our dispersed team of coordinators, this has been a period in which many plans have necessarily been on hold. No new teams have been deployed in the past year, although we are in conversation with several people and these conversations may result in the emergence of new teams soon.

However, we have explored the opportunities of online activities, recognising both their potential and shortcomings. While we are likely to make increasing use of online activities, we enjoyed meeting in person again at two teams' days in July and November.

The trustees confirm that they have complied with the requirements of section 17 of the Charities Act 2011 to have due regard to the public benefit guidance published by the Charity Commission for England and Wales.

Summary of the main activities undertaken

We had no option but to cancel the Crucible modules scheduled for May/June 2020. Over the summer we invested a large amount of time in revising the teaching material and converting the course for online delivery. Three of the modules ran online in the autumn, two more ran between Christmas and Easter and the sixth module ran in May and June 2021– enabling us to offer all the modules in a single year for the first time. We decided to continue running online modules during the autumn of 2021 and the first half of 2022.

For some years we have been concerned about levels of poverty and deprivation in many seaside towns and coastal communities – this is often hidden behind the façade of holiday destinations and beautiful scenery. One of our coordinators, Barney Barron, spent 12 months a few years ago researching this for us. In March, we secured some funding to enable Barney to devote a day a week, in addition to his role as an Urban Expression coordinator, to develop 'Coastal Expression', building a network of people involved in mission in coastal communities and offering support. For the time being, this initiative will remain part of Urban Expression and accountable to our trustees.

Urban Expression
Trustees' annual report (continued)
for the year ended 31 December 2021

Alongside the final Crucible module in May, we ran an online course exploring a range of issues, including the Black contributions to church history, the legacy of colonialism, racism, reverse mission and multicultural church. This Black Light course first ran in London in the late 1990s and we have revamped this as an online course. It proved to be very popular with 94 registrations and was enthusiastically received. We ran running it again in the autumn. This is a joint initiative between Urban Expression and Ascension Trust.

The basic structure of Urban Expression has not changed, although some of the personnel have. Our trustees meet twice a year to provide overall direction, support and accountability. Potential new trustees are invited to a trustee meeting. Our finances continue on an even keel and we are operating within budget. At the year end the charity has £50,158 in unrestricted funds. The HEBA restricted fund is in deficit as the report to the HEBA was not sent until November. The funds from HEBA are due in February 2022.

The organisation's policy on reserves

1. Urban Expressions is a small charity entirely dependent upon grants and donations. UE is a values-driven organisation which is both shaped and served by those values including the importance of taking risks that it is acceptable to fail.

As such, the trustees do not believe it would be appropriate for Urban Expressions to build up substantial long-term reserves.


Whilst expenditure is relatively stable, income, however, has proved to be very volatile. Over the last five years, total income has been as low as £72,000 and as high as £140,000. Urban Expression has no guaranteed income beyond the current financial year.

2. The trustees believe, therefore, that it is not unreasonable for the charity to aspire to hold reserves of up to twelve months' core running costs. While this figure is high, the trustees believe it is necessary to allow sufficient time to raise further income, or, if unsuccessful to give staff the contracted six months' notice. As a minimum, therefore, Urban Expression will hold reserves of six months' salaries costs. This figure will not include the costs of those paid a regular fee, but who are not on Urban Expression's payroll.

3. Reserves will be measured excluding expenditure only incurred as a result of specific income. For example, fees received for services delivered which would not have been otherwise delivered or income received to be passed on as donations to specific individuals. Reserves will be measured to include grants received to span more than one financial year. They will also include grants received for specific purposes where it has not been possible to spend the money within the period, but where it is still intended to incur that expenditure.

4. Reserves will be reported to trustees six monthly as part of the management accounts.

Signed on behalf of the trustees:

Signed  Date 27/02/2022
Name Philip Warburton
Position Chair of Trustees

**Independent examiner's report to the trustees of
Urban Expression ("The Trust")
for the year ended 31 December 2021**

Responsibilities and basis of report

I report to the trustees on my examination of the accounts of the Trust for the year ended 31 December 2021.

As the charity trustees of the Trust, you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ("the Act").

I report in respect of my examination of the Trust's accounts carried out under section 145 of the 2011 Act and in carrying out my examination, I have followed the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

Independent Examiner's statement

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination which gives me cause to believe that in, any material respect:

- accounting records were not kept in accordance with section 130 of the Act or;
- the accounts do not accord with the accounting records

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Signed _____ Date _____
Daryl Denson ACMA
VAST

Urban Expression
Receipts & payments account
for the year ended 31 December 2021

	2021 £	2021 £	2021 £	2020 £
	Unrestricted Funds	Restricted Funds	Total	Total
Receipts				
Donations	3,548	-	3,548	5,284
Grants Received	44,334	30,193	74,527	85,440
Events	8,561	-	8,561	1,896
Other	-	-	-	563
Total receipts	56,443	30,193	86,636	93,183
Payments				
Staff Costs	19,924	25,710	45,634	51,835
Coordinators fees	23,973	-	23,973	7,015
Travel and Subsistence	2,658	-	2,658	2,772
Administration	2,531	-	2,531	1,343
Training Events	2,704	-	2,704	2,005
Publicity	79	-	79	-
Insurance	585	-	585	560
Payroll Fees	67	-	67	197
Other Costs	1,540	500	2,040	431
Independent Examiner's fee	792	-	792	-
Total payments	54,853	26,210	81,063	66,158
Net receipts/(payments)	1,590	3,983	5,573	27,025
Transfers between funds	8,853	(8,853)	-	-
Cash funds brought forward	40,715	16,559	57,274	30,249
Cash funds carried forward	51,158	11,689	62,847	57,274


**Urban Expression
Statement of Assets and Liabilities
at 31 December 2021**

	2021	2020
	£	£
Cash assets		
Current account	56,596	54,659
Savings account	1,535	1,534
Paypal	4,716	1,081
	<u>62,847</u>	<u>57,274</u>

Liabilities		
Independent Examiner's Fee	414	800
	<u>414</u>	<u>800</u>

These financial statements are accepted on behalf of the organisation by:

Insert text here

Signed  Date 27/02/2022

Name Philip Warburton

Position Chair of Trustees

Insert text here

Urban Expression
Notes to the accounts
for the year ended 31 December 2021

1. Receipts & payments accounts

Receipts and payments accounts are statements that summarise the movement of cash into and out of the organisation during the financial year. In this context “cash” includes cash equivalents, for example, bank accounts where cash can be readily withdrawn to pay for debts as they become due.

2. Creditors

	2021	2020
	£	£
Accountancy	414	800
	<u>414</u>	<u>800</u>

3. Trustees’ remuneration

No trustees received remuneration during the period. The number of trustees who were reimbursed expenses was 0(2020:0).

4. Movement of Funds

	Opening balance	Receipts	(Payments)	Transfer	Closing balance
	£	£	£	£	£
Restricted funds					
BMS	698	-	-	-	698
EMBA	215	-	-	-	215
HEBA	1,680	-	(6,771)	-	(5,091)
YBA	400	-	-	-	400
Other	1,996	-	-	-	1,996
A.S.Charitable Trust	764	6,250	(5,999)	-	1,015
Mennonite Trust	8,853	-	-	(8,853)	-
Rural Ministries	55	-	-	-	55
Mennonite Grant	1,898	10,000	(9,690)	-	2,208
Mennonite AM Trust	-	3,250	(3,250)	-	-
New Housing Hub	-	10,693	(500)	-	10,193
	<u>16,559</u>	<u>30,193</u>	<u>(26,210)</u>	<u>(8,853)</u>	<u>11,689</u>
	Opening balance	Receipts	(Payments)		Closing balance
	£	£	£		£
Unrestricted funds					
General Funds	40,715	56,443	(54,853)	8,853	51,158
	<u>40,715</u>	<u>56,443</u>	<u>(54,853)</u>	<u>8,853</u>	<u>51,158</u>
Total funds	<u>57,274</u>	<u>86,636</u>	<u>(81,063)</u>	<u>0</u>	<u>62,847</u>

**Urban Expression
Notes to the accounts
for the year ended 31 December 2021**

5. Purposes of Restricted Funds

BMS World Mission give Crucible bursaries to assist those who could not otherwise attend the training conference due to costs of fees and accommodation.

EMBA, HEBA and YBA have all contributed towards the stipend of a Coordinator for their region.

BIC donated funds to be used for the support of a staff member's networking and development role.

A.S Charitable Trust provided funding for coordinator roles.

Mennonite Trust provided funding for a coordinator role.

Rural Ministries provided funding for support of the Crucible Course.

Mennonite Grant provided funding for a coordinator role.

New Housing Hub This is a new charity with similar aims to Urban Expression, which is in the process of completing the paperwork etc to be properly established with the charity commission. Since their funders require the money to be held by a registered charity, we have agreed to host them temporarily.