THE CRUSADERS' UNION

England & Wales · Charity number 1144923

Details

Other names	THE CRUSADER'S UNION, URBAN SAINTS
Status	Registered
Legal form	Charitable company
Company number	07771037
Registered	2011-12-06
Register	View on the Charity Commission register

Contact

Address	Urban Saints Westbrook Centre Oakhill Road Ryde Isle Of Wight PO33 1PU
Phone	01582 589850
Email	email@urbansaints.org
Website	www.urbansaints.org

Activities

Objects: 3. THE COMPANY'S OBJECTS ARE SPECIFICALLY RESTRICTED TO TEACHING YOUNG PEOPLE ABOUT OUR LORD JESUS CHRIST AS PRESENTED IN THE BIBLE WITH A VIEW TO DEVELOPING A PERSONAL FAITH IN CHRIST AND AN EFFECTIVE CHRISTIAN LIFE SERVICE FOR THE PUBLIC BENEFIT. THE OBJECTS SHALL BE CARRIED OUT IN PARTICULAR BY:-3.1 SHARING THE GOOD NEWS OF JESUS CHRIST;3.2 SPIRITUAL, MORAL, SOCIAL, EDUCATIONAL AND PHYSICAL DEVELOPMENT OF LEADERS, YOUNG PEOPLE AND THEIR FAMILIES THROUGH INVOLVEMENT IN RELATIONAL YOUTH WORK; AND3.3 PROVIDING FACILITIES FOR TRAINING, RESIDENTIAL EXPERIENCES AND OTHER EVENTS TO ENABLE SUCH DEVELOPMENT.

Activities: Since 1906 the charity has been reaching out to children and young people with the good news of Jesus Christ. We are passionate about working with children and young people, helping them to realise their full God-given potential as theyjourney from childhood to adulthood, encouraging them to develop a personal faith in Christ and an effective Christian life of service.

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Classification

- **How:** Acts As An Umbrella Or Resource Body
- **What:** Religious Activities
- **Who:** Children/young People

Geography

- Ireland
- Northern Ireland
- Scotland
- Throughout England And Wales

Finances

Period end	Income	Expenditure	Assets	Employees
2024-12-31	£2,031,654	£2,352,071	£3,640,217	40
2023-12-31	£2,690,177	£2,493,493	£3,960,634	40
2022-12-31	£2,271,426	£2,800,413	£3,763,950	48
2021-12-31	£1,815,194	£1,962,257	£4,292,937	42
2020-12-31	£1,993,368	£1,958,859	£4,440,000	46

Trustees

Name	Role	Appointed
Jane Meryl Showell-Rogers		2025-11-18
John Richard Adam Greaves		2025-03-07
Mark Victor Instone		2021-10-30
Matthew Judson		2019-05-01
Paul Marchant		2018-11-24
Ramsey Martin Filippides		2024-12-13
Simeon Dendy		2026-01-27

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THE CRUSADERS' UNION

England & Wales - Charity number 1144923

Accounts



URBAN SAINTS

Annual Report and Financial Statements for The Crusaders' Union

31st December 2024

Operating under the name of Urban Saints. Company number: 07771037
Charity registration: 1144923 in England and Wales, SC039313 in Scotland

URBAN SAINTS

Contents

Trustees' Report 4

Our Impact in 2024 5

Plans and Priorities for 2025 8

Financial Review 9

Charitable Objectives and Organisation Structure 11

Statement of Risks and Uncertainties 14

Trustees, CEO and Advisors 15

Statement of Trustees' Responsibilities 16

Independent Auditor's Report 17

Statement of Financial Activities 22

Balance Sheet 24

Cashflow Statement 25

Principal Accounting Policies 26

Notes to Financial Statements 30

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Cover image: iStock

Large print copy available on request.

Urban Saints is the operating name of The Crusaders' Union, a company limited by guarantee and registered in England & Wales number 07771037, charity number 1144923 and in Scotland, charity number SC039313.

From 1906 to 2006 Urban Saints was known as Crusaders.

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Trustees' Report

The Trustees, who are the directors for the purposes of company law, are pleased to present their Annual Report and Accounts together with the financial statements of The Crusaders Union, operating as Urban Saints for the year ended 31 December 2024. Reference and administrative information set out on page 16 forms part of this report.

Our Mission

Equipping leaders with everything they need to disciple young people everywhere.

Our Vision

To see young people everywhere walking with Jesus.

Our Values

Respect, Learning, Collaboration, Clarity, Excellence.



Our Impact in 2024

Since 1906, Urban Saints has been reaching young people with the good news of Jesus, helping them live lives of faith, hope and love. From the beginning, we have seen local leaders equipping young people to live like Jesus and make a positive impact in their communities and beyond. From connecting with young people and seeing them for who they are, to releasing them to live a life of meaning and purpose, we are as committed as we have ever been to seeing young people everywhere walking with Jesus – living lives of faith, hope and love.

Energize

Energize remains a core part of how we will achieve our Vision and Mission at Urban Saints. 2024 saw the beginning of a partnership with Raise Up Faith to bring Energize resources to a wider audience, and to further develop the resources available to our subscribers, through modernising some content and developing brand new resources. At the end of 2024 our total subscribers stood at 1,510.

Additional Needs

This has been the busiest year ever for the Additional Needs Ministry, with **88** training and conference events reaching around **1,850** children's, youth and families workers, church leaders, parents carers and guardians, and others who journey with and support children and young people with additional needs. We know that on average each person trained positively supports two children and young people, so that's around **3,700** more who are included, supported, and helped to belong during 2024!

"I've been telling so many people about your brilliant workshops since yesterday! So informative and useful whilst being kind and affirming throughout. Genuinely the best (for so many reasons) things I've been to for years. Thank you."

Feedback from workshop sessions at the 'Joined Up' conference

We've worked in partnership with church denominations and Christian organisations to help them share ways to ensure that no child or young person is excluded from knowing about the Good News of Jesus. During 2024 we have also got involved in more media activity, including featuring on BBC TV's 'Songs of Praise' and their Radio 4 'Sunday Worship' programmes, as well as being regular contributors to Premier Radio and others.

Writing continues to be a growing way for the Additional Needs Ministry to share our message, and as well as writing articles for UK based and international publications, we are writing a new book for Grove, 'Creating Inclusive Collective Worship For All', to help churches and school include everyone in collective worship.

As the work of the Additional Needs Ministry continues to thrive and grow, it increasingly permeates through all areas of Urban Saints wider ministry, ensuring that all that we do is accessible, inclusive, and supportive for all.

Westbrook Academy Launch

November 2024 saw the launch of Urban Saints very own training and equipping arm – Westbrook Academy.

The academy is aimed at equipping youth leaders, workers and volunteers to be the best version of themselves through accredited training courses plus other short course continuous professional development options. This is a huge undertaking, over the coming months seeing the implementation of platforms and systems, along with the production of procedures and courses, to position Westbrook Academy as a major trainer and equipper within this challenging yet important market.

A lot has been achieved in the first few months: Operational systems are in place and accredited partnerships have been established. Our first cohort of students commenced (2nd April 2025). Taster webinars have been delivered to increase awareness of the Academy and related courses – a total of around 150 people were in attendance across the first three in early 2025.

Westbrook Centre

In 2024, the Westbrook Centre was reintegrated into the heart of Urban Saints. Now the charity's registered office, Westbrook Centre is being restored and refreshed to better serve youth leaders and young people for years to come.

Planning is already underway with architects to upgrade the facilities while retaining the character and history so many supporters value. We're also reconnecting with churches, schools, and Christian organisations on the Isle of Wight and beyond. Many are already booked to return through to 2027 - a sign of Westbrook Centre's renewed role in our mission.

With increased bookings, improved stewardship, and fresh vision from the leadership team, Westbrook is firmly part of our future - ready to serve the next generation of young people and those who lead them.

"I can't thank you enough for the amazing trip my class and I have just returned from. You were all fantastic, the experience was fantastic, the food was fantastic. It was absolutely perfect. We felt well provided for, well informed and well organised. We love how we have the freedom to respond to the needs of the children within safe (and exciting) grounds and accommodation. The amount of space and facilities are excellent. The children had so much fun whilst being challenged and offered real learning opportunities. It is fabulous that we can continue our religious school routines (prayers before meals and references to the holy trinity etc) without feeling 'weird' or out of place.
It was my second year there and fully intend to return next year.
I asked each child what their favourite part was as they left and they basically covered every part of our trip between them! My support staff (who have many, many years of residential - island and mainland-experience have said how much they enjoy being there too.
So many thanks to you all, for your dedication, enthusiasm and care."

Digital Outreach

2024 has seen a focused effort to enhance our digital outreach.

In partnership with GoChatter, and later with Groundwire, we began a pilot programme with the purpose of exploring techniques to engage young people and share the message of Jesus on TikTok.

In November, we welcomed a Digital Outreach Coordinator to the team. Work began with assessing Urban Saints' existing online platforms and presence, alongside strategic planning for new creative initiatives. So far this has included the improvement of Urban Saints' TikTok page which was revitalized with a refreshed feed and consistent content uploads to promote the work of Urban Saints and highlight the benefits of youthwork in making a positive impact in the lives of young people. In addition, groundwork was laid for the launch of a new Urban Saints podcast—a project designed to bring something fresh to the digital space, with youth workers specifically in mind.

Groups

2024 marked a shift in how Urban Saints supports youth discipleship. With a continued decline in the number of active Urban Saints groups, leaders stepping back, and fewer young people attending, the time had come for change.

Our groups have been supported by a dedicated team, to become independent, releasing them to thrive in ways that best suit their local context. Urban Saints is no longer overseeing a formal network of groups. Instead, we are focusing on equipping all youth leaders - whether part of a previous Urban Saints group, a church youth team, or a new ministry - through high-quality training, practical resources, and intentional community. This approach allows us to serve a wider range of leaders and reach even more young people across the UK and Ireland.

Schools

As part of our schools ministry project, we've connected with over 20 school trusts across England to learn about the schools' ministry context and build more community for them which will form the early foundations of our ongoing work in this area to support more leaders to walk with young people in school contexts.

Plans and Priorities for 2025

2025 marks a significant chapter in the journey of Urban Saints as we focus on equipping youth leaders with everything they need to disciple young people everywhere. Our commitment is clear: to ensure no youth leader walks this journey alone.

Our mission will take shape through three key areas of investment: Training, Resources, and Community.

Training - Meeting passion with purpose.

Through Westbrook Academy and other accessible formats, we're developing opportunities for youth leaders to grow in confidence and competence. From accredited qualifications, short-form learning, and free webinars, our aim is to offer relevant and practical training that supports leaders in real-world ministry.

We'll also expand digital webinars, in-person events, and course offerings to meet leaders where they are - in churches, schools, communities, and online spaces.

Resources - Practical tools to support discipleship

We will continue to invest in high-quality resources that serve youth leaders week by week. This includes developing and modernising content with Energize, releasing new session plans and faith-building tools, and creating downloadable and physical resources shaped by current youth culture and discipleship needs.

We want to ensure that leaders have what they need in their hands - not just to run programmes, but to walk with young people meaningfully in faith.

Community - creating spaces to walk together

We know ministry can be isolating. That's why we're building a stronger sense of community among youth leaders, where encouragement, prayer, peer support, and shared learning can thrive.

Whether online or in person, we're forming a connected network of leaders across the UK and Ireland who can journey together - sharing ideas, asking questions, and finding belonging.

Together these three areas will enable more young people to walk with Jesus - living lives of faith, hope, and love - supported in confident, resourced, and connected leaders.

Financial Review

In 2024, total income was £2,031,654 and total expenditure was £2,352,071, resulting in a deficit of £320,417 (2023 surplus: £196,684). A deficit budget of £174,610 had been approved by the Trustees for the year to enable the utilisation of reserves in support of the charity's strategic objectives. The larger-than-anticipated deficit primarily reflects investment in strategic activities during a period of transition. These activities are expected to be partially funded by the sale of property, which completed in 2025.

While income was lower than in the previous year—particularly in donations and income from charitable activities—the charity made effective use of its strong cash position to maximise interest income. Legacy income continued to provide a substantial contribution to overall income and exceeded budgeted expectations. A small surplus has been budgeted for 2025, largely due to the sale of Kestin house, which will support our new strategic initiatives such as the launch of Westbrook Academy, the re-opening of the Westbrook Centre amongst others.

In 2024, the charity received:

- Donations: £485,097 (2023: £618,680)
- Grants: £nil (2023: £200)
- Legacies: £488,064 (2023: £607,636)

We remain deeply grateful to God and to our faithful supporters for their continued generosity and commitment to our mission.

Income from charitable activities totalled £1,006,071 (2023: £1,429,959), reflecting reduced programme activity compared to the previous year, as detailed in the previous annual report. Interest income increased to £52,422 (2023: £33,702), contributing to the total income of £2,031,654 for the year.

As at 31 December 2024, total funds stood at £3,640,217, comprising:

- Fixed Asset Fund: £2,062,391 – representing the value of fixed assets held on behalf of the charity
- Designated Funds: £411,183 – allocated by the Trustees for specific purposes
- Restricted Funds: £39,649 – donated for specific purposes
- General Reserves: £1,126,994

The charity's reserves policy is to maintain sufficient reserves to provide stability and flexibility in response to changing circumstances. The target for general reserves is the equivalent of three months' budgeted expenditure. As at 31 December 2024, general reserves were equivalent to seven months of budgeted expenditure, providing a strong financial foundation to support the charity's ongoing operations and future development.



Charitable Objectives and Organisation Structure

The mission of Urban Saints is to equip people with everything they need to disciple young people everywhere.

Public Benefit

All activities are carefully assessed for risk and therefore, provide safe and fun environments for the development of children and young people. The social and spiritual well-being of young people is developed through The Crusaders' Union; therefore, the Trustees consider that all of the aims and objectives detailed in this report combine to benefit the public.

The public benefit of The Crusaders' Union's activities is far reaching into all areas of the UK and a diversity of communities. Children, young people and leaders are connecting with the organisation in a positive way; and the organisation in turn is having a huge impact on children and young people, as it has done for more than 100 years, training and equipping them for all walks of life both at home and abroad.

Accordingly, the Trustees believe that they have complied with the duty in section 4 of the Charities Act 2011 to have due regard to the public benefit guidance published by the Charity Commission and section 8 of the Charities and Trustee Investment (Scotland) Act 2005.

Governance

The Charity was formed in 1906 as an unincorporated association and incorporated as a company limited by guarantee on the 12 September 2011. As The Crusaders' Union operates in Scotland, the charity has a registration with the Office of the Scottish Charity Regulator (OSCR) as a Cross Border Charity under the registration number SCO39313. The Crusaders' Union also operates in Northern Ireland and has confirmed interest in registering with the Charity regulator there.

At 31 December 2024 there were 375 company members with voting rights consisting of Honorary Life Members, Group Leaders, Support Leaders and Trustees. Our members play a vital part in delivering the mission of Urban Saints, supporting through prayer, time, financial giving and being advocates for us as we seek to lead young people to our Saviour Christ Jesus.

Trustees of the charity are directly elected by Members of The Crusaders' Union at an Annual General Meeting (AGM) or by postal ballot. Under the Memorandum and Articles, no Trustee may serve for a consecutive total of more than 12 years before taking at least a one-year sabbatical.

Trustees are Members of The Crusaders' Union, and can be nominated to stand for election to the Board in one of two ways:

- They can be nominated by two other Members. A communication is sent annually to every voting Member asking for nominations to be submitted for this; or
- Members can be nominated by the Board of Trustees.

In either case nominees go forward for election via a vote at an Annual General Meeting or through a postal/electronic ballot. If a nominated Member receives sufficient votes (over 50% of the votes cast) they are elected as a Trustee usually for a period of three years.

The Board may also co-opt up to 4 people as Trustees in order to ensure the Board has the requisite skills and/or fill a casual vacancy and/or ensure that the majority of Trustees are actively involved in voluntary relational children's or youth work.

Prospective Trustees receive an information pack that lets them know what the duties and responsibilities are that they will be accountable for. Elected Trustees go through an induction

process so they can quickly become familiar with the operating practices of the Board of Trustees.

The Annual General Meeting was held online on Tuesday 10th December. The following were accepted by the members:

- The re-election of Paul Marchant for 3 years
- The re-election of Matthew Judson for 3 years
- The re-election of Rachel Retallick-Cheel for 3 years
- The re-election of Mark Instone for 2 years
- The re-election of William James for 1 year
- The election of Janet Dawson for 2 years
- The annual report and accounts
- The appointment of Buzzacott as auditors

Management Team

The Executive Team comprises the Chief Executive Officer, Head of Operations, Head of Finance and Head of People and Organisational Development.

They work with the Leadership Team which also includes the Head of Development, Head of the Westbrook Academy, Head of Safeguarding, Head of Communications, and Company Secretary.

Pay Policy for Key Management

Salaries for all paid Team members, including key management personnel are reviewed and any increases agreed as part of the annual budget process. Our salaries are benchmarked against industry standards and we are committed to increasing salaries by CPI each year

Fundraising Statement

Approach

The role of our Fundraising and Development team is to maintain and grow the income which Urban Saints receive from a variety of sources. These funds come from grants from Trusts and Foundations, regular giving by supporters, responses to appeals and gifts bequeathed in wills. We also receive income from our Energize resources.

We did not use external professional fundraisers or commercial participators but employed 1 FTE who focus solely on fundraising and supporter relations. During Q3, this individual left the organisation, and their role was outsourced to an external third party organisation who provide supporter care, design, print and provide fulfilment for our campaigns.

We have a Head of Development who oversees all the charitable and earned income in Urban Saints and works closely with the Head of Communications and the Head of Finance, as well as the third party external organisation providing supporter care.

Our external third party organisation has GDPR procedures in place and we do not sell on any data. Our 'external data processor' agreements set out clear guidelines to ensure compliance with all legislation, regulation, and our internal standards. All communications are approved by Urban Saints prior to distribution. We are conscious of being cost effective in our fundraising. We continue to deliver value for money in all our charitable activities.

Regulatory Standards

We are registered with the Fundraising Regulator. Everything possible is done to meet the needs of current and potential supporters.

Compliance

Due to the nature of requesting and receiving donations across the UK, we are aware of the potential for fundraising regulatory breaches. We seek to minimise these risks through clear role descriptions, team induction and training, centralised awareness and reporting of all fundraising activity, the agreed involvement of Fundraising and Finance team from the Support Centre for types of fundraising, and monthly reviews of fundraising reports to ensure all income is designated corrected and is posted to the correct Reserve/Fund. Urban Saints has a Whistleblowing policy, which as with all policies, is included in our training system to ensure that all team members read, understand, and agree to comply with each Urban Saints' policy.

Monitoring Fundraising Activities Carried Out on our Behalf

We did not use external professional fundraisers or commercial participators.

Complaints

We did not receive any fundraising complaints in 2024.

Statement of Risks and Uncertainties

Urban Saints actively manages risk to protect the integrity and sustainability of our mission. The Trustees regularly review key risks and ensure appropriate controls are in place.

- **Financial Sustainability**
  As a donor-funded organisation, we are exposed to fluctuations in income and economic uncertainty. We mitigate this through careful financial planning, income diversification, and maintaining adequate reserves.
- **Reputation**
  Our credibility is vital. Any misalignment between our values and actions could affect stakeholder trust. We maintain high standards of transparency, accountability, and ethical conduct across all areas of our work.
- **Organisational Capacity**
  Strategic growth and change carry risks related to resourcing and infrastructure. We address this through robust planning, clear governance, and investment in systems and staff development.
- **Compliance**
  We are committed to meeting all legal and regulatory obligations. Regular reviews and expert advice help ensure continued compliance across governance, employment, and financial management.
- **Technology and Data**
  Reliance on digital systems increases exposure to cyber threats and data breaches. We have strong data protection measures in place and review our IT security regularly to ensure resilience and GDPR compliance.
- **Safeguarding**
  We frequently review our practices and training, as we are aware that this will always be an area of risk that requires ongoing assessment and management.

The Trustees review the risk register annually, with updates as needed. Urban Saints remains committed to effective governance and proactive risk management to support our ongoing impact.

Trustees, CEO and Advisors

Trustees

The following served during 2024 and were in post at the time of this report:

Janet Dawson (until 20th May 2025)
David Fowler
Mark Instone
William James
Matthew Judson (Acting Chair until 20th May 2025, Vice Chair thereafter)
Paul Marchant (Acting Vice Chair until 20th May 2025)
Rachel Retallick Cheel
Jonathan Storkey (Until 18th May 2024)
Wendy Pawsey (From 16th March 2024 until 6th April 2024)
Martin Filippides (From 13th December 2024)
John Greaves (From 1st March 2025. Chair from 20th May 2025)

CEO

Interim Chief Executive Officer – Richard Giles (until 30th April 2024)
Chief Executive Officer - Mark Markiewicz (From 13th May 2024)

Bankers

Lloyds Bank, 36 Chequer Street, St Albans, Hertfordshire, AL1 3YQ

Auditor

Buzzacott Audit LLP, 130 Wood Street, London, EC2V 6DL

Legal Advisors

Anthony Collins Solicitors LLP, 134 Edmund Street Birmingham B3 2ES
Keelys LLP, 28 Dam St, Lichfield, Staffordshire, WS13 6AA

Registered and Principal Offices

Urban Saints Westbrook Centre, Oakhill Road, Ryde, PO33 1PU
Telephone: 01582 589850
E-mail: email@urbansaints.org
Web: www.urbansaints.org

Company Number

07771037 in England and Wales

Charity Registration Numbers

1144923 in England and Wales
SC039313 in Scotland

Statement of Trustees' Responsibilities

The Trustees (who are also Directors of The Crusaders' Union for the purposes of company law) are responsible for preparing the Trustees' Report and the financial statements in accordance with applicable law and United Kingdom accounting standards (United Kingdom Generally Accepted Accounting Practice).

Company law requires the Trustees to prepare financial statements for each financial year that give a true and fair view of the state of affairs of the charitable company and of the incoming resources and application of resources, including the income and expenditure, of the charitable company for that period.

In preparing these financial statements, the Trustees are required to:

- select suitable accounting policies and then apply them consistently.
- observe the methods and principles in the Statement of Recommended Practice (Accounting and Reporting by Charities) (the Charities' SORP);
- make judgments and estimates that are reasonable and prudent.
- state whether applicable United Kingdom accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements; and
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charitable company will continue in operation.

The Trustees are responsible for keeping proper accounting records that disclose with reasonable accuracy at any time the financial position of the charitable company and enable them to ensure that the financial statements comply with the Companies Act 2006, the Charities and Trustee Investment (Scotland) Act 2005 and the Charities Accounts (Scotland) Regulations 2006. They are also responsible for safeguarding the assets of the charitable company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Each of the Trustees confirms that:

- so far as the Trustee is aware, there is no relevant audit information of which the charitable company's auditors are unaware; and
- the Trustee has taken all the steps that he/she ought to have taken as a Trustee in order to make himself/herself aware of any relevant audit information and to ensure that the charitable company's auditors are aware of that information.

This confirmation is given and should be interpreted in accordance with the provisions of s418 of the Companies Act 2006.

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

Approved by the Trustees on 20th September 2025 and signed on their behalf by John Greaves.

Signed: 

Date: 20.9.25

Independent Auditor's Report

to the Trustees and Members of The Crusaders' Union

Opinion

We have audited the financial statements of the Crusaders' Union (the 'charitable company') for the year ended 31 December 2024 which comprise the statement of financial activities, the balance sheet, the statement of cash flows, the principal accounting policies and the notes to the financial statements. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' (United Kingdom Generally Accepted Accounting Practice).

In our opinion, the financial statements:

- give a true and fair view of the state of the charitable company's affairs as at 31 December 2024 and of its income and expenditure for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- have been prepared in accordance with the requirements of the Companies Act 2006, the Charities and Trustee Investment (Scotland) Act 2005 and regulation 8 of the Charities Accounts (Scotland) Regulations 2006 (as amended).

Basis for opinion

We conducted our audit in accordance with International Standards on Auditing (UK) (ISAs (UK)) and applicable law. Our responsibilities under those standards are further described in the auditor's responsibilities for the audit of the financial statements section of our report. We are independent of the charitable company in accordance with the ethical requirements that are relevant to our audit of the financial statements in the UK, including the FRC's Ethical Standard, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Conclusions relating to going concern

In auditing the financial statements, we have concluded that the trustees' use of the going concern basis of accounting in the preparation of the financial statements is appropriate.

Based on the work we have performed, we have not identified any material uncertainties relating to events or conditions that, individually or collectively, may cast significant doubt on the charitable company's ability to continue as a going concern for a period of at least twelve months from when the financial statements are authorised for issue.

Our responsibilities and the responsibilities of the trustees with respect to going concern are described in the relevant sections of this report.

Other information

The trustees are responsible for the other information. The other information comprises the information included in the annual report, other than the financial statements and our auditor's report thereon. Our opinion on the financial statements does not cover the other information and, except to the extent otherwise explicitly stated in our report, we do not express any form of assurance conclusion thereon.

In connection with our audit of the financial statements, our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent

with the financial statements or our knowledge obtained in the audit or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether there is a material misstatement in the financial statements or a material misstatement of the other information. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact.

We have nothing to report in this regard.

Opinions on other matters prescribed by the Companies Act 2006

In our opinion, based on the work undertaken in the course of the audit:

- the information given in the trustees' report, which is also the directors' report for the purposes of company law, for the financial year for which the financial statements are prepared is consistent with the financial statements; and
- the trustees' report, which is also the directors' report for the purposes of company law, has been prepared in accordance with applicable legal requirements.

Matters on which we are required to report by exception

In the light of the knowledge and understanding of the charitable company and its environment obtained in the course of the audit, we have not identified material misstatements in the trustees' report.

We have nothing to report in respect of the following matters in relation to which the Companies Act 2006 or the Charities Accounts (Scotland) Regulations 2006 (as amended) require us to report to you if, in our opinion:

- proper and adequate accounting records have not been kept, or returns adequate for our audit have not been received from branches not visited by us; or
- the financial statements are not in agreement with the accounting records and returns; or
- certain disclosures of trustees' remuneration specified by law are not made; or
- we have not received all the information and explanations we require for our audit;
- the trustees were not entitled to prepare the financial statements in accordance with the small companies regime and take advantage of the small companies' exemptions in preparing the trustees' report and from the requirement to prepare a strategic report.

Responsibilities of Trustees

As explained more fully in the trustees' responsibilities statement, the trustees (who are also the directors of the charitable company for the purposes of company law) are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view, and for such internal control as the trustees determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, the trustees are responsible for assessing the charitable company's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the trustees either intend to liquidate the charitable company or to cease operations, or have no realistic alternative but to do so.

Auditor's responsibilities for the audit of the financial statements

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with ISAs (UK) will always detect a material misstatement

when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

Irregularities, including fraud, are instances of non-compliance with laws and regulations. We design procedures in line with our responsibilities, outlined above, to detect material misstatements in respect of irregularities, including fraud. The extent to which our procedures are capable of detecting irregularities, including fraud is detailed below:

Our approach to identifying and assessing the risks of material misstatement in respect of irregularities, including fraud and non-compliance with laws and regulations, was as follows:

- the engagement team collectively had the appropriate competence, capabilities and skills to identify or recognise non-compliance with applicable laws and regulations;
- we obtained an understanding of the legal and regulatory frameworks that are applicable to the charity and determined that the most significant frameworks which are directly relevant to specific assertions in the financial statements are those that relate to the reporting framework (Statement of Recommended Practice: Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102) and the Charities Act 2011) and those that relate to data protection (General Data Protection Regulation).
- identified laws and regulations were communicated within the audit team regularly and the team remained alert to instances of non-compliance throughout the audit.

We assessed the susceptibility of the charity's financial statements to material misstatement, including obtaining an understanding of how fraud might occur, by:

- making enquiries of management as to their knowledge of actual, suspected and alleged fraud; and
- considering the internal controls in place to mitigate risks of fraud and non-compliance with laws and regulations.

To address the risk of fraud through management bias and override of controls, we:

- performed analytical procedures to identify any unusual or unexpected relationships;
- assessed whether judgements and assumptions made in determining the accounting estimates were indicative of potential bias; and
- tested authorisation controls on expenditure items, ensuring all expenditure was approved in line with the charity's financial procedures.

In response to the risk of irregularities and non-compliance with laws and regulations, we designed procedures which included, but were not limited to:

- agreeing financial statement disclosures to underlying supporting documentation;
- reading the minutes of meetings of those charged with governance; and
- enquiring of management as to actual and potential litigation and claims.

There are inherent limitations in our audit procedures described above. The more removed that laws and regulations are from financial transactions, the less likely it is that we would become aware of non-compliance. Auditing standards also limit the audit procedures required to identify non-compliance with laws and regulations to enquiry of the trustees and other management and the inspection of regulatory and legal correspondence, if any.

Material misstatements that arise due to fraud can be harder to detect than those that arise from error as they may involve deliberate concealment or collusion.

A further description of our responsibilities for the audit of the financial statements is located on the Financial Reporting Council's website at www.frc.org.uk/auditorsresponsibilities. This description forms part of our auditor's report.

Use of our report

This report is made solely to the charitable company's members, as a body, in accordance with Chapter 3 of Part 16 of the Companies Act 2006 and to the charity's trustees as a body, in accordance with Section 44(1)(c) of the Charities and Trustee Investment (Scotland) Act 2005 and Regulation 10 of the Charities Accounts (Scotland) Regulations 2006. Our audit work has been undertaken so that we might state to the charitable company's members those matters we are required to state to them in an auditor's report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the charitable company and the charitable company's members as a body, for our audit work, for this report, or for the opinions we have formed.

Edward Finch (Senior Statutory Auditor)
For and on behalf of Buzzacott LLP, Statutory Auditor
130 Wood Street
London
EC2V 6DL

Date: 24 September 2025

Buzzacott LLP is eligible to act as an auditor in terms of section 1212 of the Companies Act 2006.





Statement of Financial Activities

Year ended 31 December 2024	Notes	Unrestricted Funds 2024	Restricted Funds 2024	Total Funds 2024	Total Funds 2023
		£	£	**£**	**£**
INCOME					
Donations Grants and Legacies	1	946,598	26,563	**973,161**	1,226,516
Income Earned from Charitable Activities	2				
Groups		113,363	-	**113,363**	92,698
Energize		275,917	-	**275,917**	338,942
Camps		168,750	-	**168,750**	469,653
Westbrook Residential Centre		384,404	-	**384,404**	458,250
Additional Needs training		15,129	-	**15,129**	13,155
Other		48,508	-	**48,508**	57,261
Other Income					
Interest receivable		52,422	-	**52,422**	33,702
Total Income		**2,005,091**	**26,563**	**2,031,654**	**2,690,177**
EXPENDITURE					
Cost of raising funds	3	194,528	-	**194,528**	194,757
Cost of Charitable Activities	4				
Groups		601,215	66,931	**668,146**	434,220
Energize		181,667	17,229	**198,896**	199,765
Camps		352,896	-	**352,896**	810,600
Westbrook Residential Centre		672,529	2,143	**674,672**	671,074
Additional Needs training		89,930	-	**89,930**	88,091
Other		145,929	27,074	**173,003**	94,986
Total Expenditure		**2,238,694**	**113,377**	**2,352,071**	**2,493,493**
Net income / (expenditure) for the year		(233,603)	(86,814)	**(320,417)**	**196,684**
Transfer between Funds		-	-	**-**	-
Net movement in Funds					**196,684**
Reconciliation of Funds					
Total funds brought forward 1 January		3,834,171	126,463	**3,960,634**	**3,763,950**
Balance carried forward 31 December		3,600,568	39,649	**3,640,217**	**3,960,634**

Year ended 31 December 2023	Notes	Unrestricted Funds 2023	Restricted Funds 2023	Total Funds 2023
		£	£	**£**
INCOME				
Donations and Legacies	1	1,045,003	181,513	**1,226,516**
Income Earned from Charitable Activities	2			
Groups		92,698	-	**92,698**
Energize		338,942	-	**338,942**
Camps		469,653	-	**469,653**
Westbrook Residential Centre		458,250	-	**458,250**
Additional Needs training		13,155	-	**13,155**
Other		57,261	-	**57,261**
Other Income				
Interest receivable		33,702	-	**33,702**
Profit on sale of assets		-	-	**-**
Total Income		**2,508,664**	**181,513**	**2,690,177**
EXPENDITURE				
Cost of raising funds	3	194,757	-	**194,757**
Cost of Charitable Activities	4			
Groups		376,372	57,848	**434,220**
Energize		191,608	8,157	**199,765**
Camps and Overseas Adventures		776,920	33,680	**810,600**
Westbrook Residential Centre		667,767	3,307	**671,074**
Additional Needs training		52,101	35,990	**88,091**
Other		69,802	25,184	**94,986**
Other Expenditure		-	-	**-**
Total Expenditure		**2,329,327**	**164,166**	**2,493,493**
Net income/ (expenditure) for the year		179,337	17,347	**196,684**
Transfer between funds		(25)	25	**-**
Net movement in Funds		179,312	(29,285)	**(528,987)**
Reconciliation of funds				
Total funds brought forward 1 January		3,654,859	109,091	**3,763,950**
Balance carried forward 31 December		3,834,171	126,463	**3,960,634**

Balance Sheet

As at 31 December	Notes	2024	2024	2023	2023
		£	£	£	£
FIXED ASSETS					
Tangible fixed assets	7	2,062,391		2,111,393	
			2,062,391		**2,111,393**
CURRENT ASSETS					
Stocks	8	171		197	
Debtors	9	333,470		196,859	
Cash at Banks and in Hand	10	1,413,904		1,874,511	
		1,747,545		2,071,567	
LIABILITIES					
Creditors amounts falling due within one year	11	(169,719)		(222,326)	
Net current assets			**1,577,826**		**1,849,241**
Total assets less current liabilities			**3,640,217**		**3,960,634**
Creditor amounts falling due after one year			**-**		-
Total net assets			**3,640,217**		**3,960,634**
FUNDS					
Unrestricted funds					
General funds	12		**1,126,994**		550,000
Designated funds	12		**411,183**		1,172,778
Property and fixed assets fund	12		**2,062,391**		2,111,393
Restricted funds	13		**39,649**		126,463
Total Charity Funds			**3,640,217**		**3,960,634**

Approved by the Trustees on 20th September 2025 and signed on their behalf by John Greaves.

Signed: 

Date: 20.9.25

Cashflow Statement

	2024	2023
	£	£
Cash flows from operating activities		
Net cash provided by / (used) in operating activities	**(507,730)**	**202,198**
Cash flows from investing activities		
Dividends, interest and rent from investments	**52,422**	33,702
Proceeds from the sale of property, plant and equipment	**-**	1,055
Purchase of property, plant and equipment	**(5,299)**	(25,464)
Net cash provided by / (used) in investing activities	**47,123**	**9,293**
Change in cash and cash equivalents in the reporting period	**(460,607)**	**211,491**
Cash and cash equivalents at the beginning of the reporting period	**1,874,511**	**1,663,089**
Change in cash and cash equivalents due to exchange rate movements	**-**	**(69)**
Cash and cash equivalents at the end of the reporting period	**1,413,904**	**1,874,511**

	2023	2023
	£	£
Net movement in funds for the reporting period	**(320,417)**	**196,684**
Adjustments for:		
Depreciation charges	**37,964**	38,602
Impairment of assets	**16,337**	-
Dividends, interest and rents from investments	**(52,422)**	(33,702)
Exchange rate movement	**-**	69
Loss / (Gain) on sale of fixed assets	**-**	18,106
(Increase)/Decrease in stocks	**26**	1,686
(Increase)/Decrease in debtors	**(136,611)**	(26,773)
Increase/(Decrease) in creditors	**(52,607)**	7,526
Net cash provided by / (used) in operating activities	**(507,730)**	**202,198**

Analysis Of Change In Net Debt

	As at 1 Jan 2024	Movement in Year	As at 31 Dec 2024
	£	£	£
Cash at banks and in hand	**1,874,511**	(460,607)	**1,413,904**
Total cash and cash equivalents	**1,874,511**	**(460,607)**	**1,413,904**

Principal Accounting Policies

Basis of Accounting

The financial statements have been prepared under the historical cost convention and in accordance with the requirements of the Companies Act 2006, the Charities and Trustee Investment (Scotland) Act 2005 and Regulation 8 of the Charities Accounts (Scotland) Regulations 2006. Applicable United Kingdom accounting standards (United Kingdom Generally Accepted Accounting Practice), including FRS 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland" and the Statement of Recommended Practice "Accounting and Reporting by Charities" (SORP 2019) have been followed in the preparation of these financial statements.

Going Concern

The Trustees have assessed whether the use of the going concern assumption is appropriate in preparing these financial statements. The Trustees have made this assessment in respect to a period of one year from the date of approval of these financial statements.

The Trustees of the charity have concluded that there are no material uncertainties related to events or conditions that may cast significant doubt on the ability of the charity to continue as a going concern. The Trustees are of the opinion that the charity will have sufficient resources to meet its liabilities as they fall due.

Income

Income is recognised in the period in which the Charity is entitled to receipt if it is probable that the income will be received and the amount can be measured with reasonable certainty. Income is deferred only when the Charity has to fulfil conditions before becoming entitled to it or where the donor or funder has specified that the income should be expended in a future accounting period.

Expenditure and the Basis of Apportioning Costs

Expenditure is included in the statement of financial activities when incurred and includes attributable VAT that cannot be recovered. Expenditure comprises the following:

a. the costs of raising funds including salaries, direct costs and overheads associated with generating voluntary income; and
b. the costs of charitable activities comprising expenditure on the Charity's primary charitable purposes as described in the Trustees' Report. Such costs relate to:
   - Groups
   - Energize
   - Camps
   - Westbrook
   - Additional Needs training
   - Other projects

Many costs are directly attributable to specific activities and have been apportioned as such. In order to carry out the primary purposes of the Charity it is necessary to provide support to the activities in the form of personnel development, financial procedures, provision of office services and equipment, a suitable working environment as well as marketing, communications and governance costs.

Group financial statements are incorporated based on the year end of the Group.

Debtors

Debtors are recognised at their settlement amount, less any provision for non-recoverability. Prepayments are valued at the amount prepaid.

Termination Payments

Termination payments are recognised as an expense immediately, when the company demonstrates commitment to the terminate the employment of an employee or to provide termination payments.

Cash at Bank and in Hand

Cash at bank and in hand represents such accounts and instruments that are available on demand or have a maturity of less than three months from the date of acquisition.

Creditors and Provisions

Creditors and provisions are recognised when there is an obligation at the balance sheet date as a result of a past event, it is probable that a transfer of economic benefit will be required in settlement, and the amount of the settlement can be estimated reliably. Creditors and provisions are recognised at the amount the Charity anticipates it will pay to settle the debt.

Fund Accounting

Restricted funds comprise monies raised for, or their use restricted to, a specific purpose, or contributions subject to donor-imposed conditions.

Designated funds comprise monies set aside out of unrestricted general funds for specific future purposes or projects. They include funds representing property and other tangible fixed assets that could not be realised without curtailing the activities of the Charity.

General funds represent those monies that are freely available for application towards achieving any charitable purpose that falls within the Charity's charitable objects.

Pension Costs

Contributions in respect of the group personal money purchase pension scheme are charged to the statement of financial activities in the year in which they are due, representing the full value of the Charity's liability.

Tangible Fixed Assets

All assets costing more than £500 and with an expected useful life exceeding one year are capitalised.

Functional freehold property

The Charity's policy is to provide depreciation against the cost of freehold buildings to the extent that it is envisaged that their realisable value at the end of their useful life will be lower than the original cost. For the majority of the Charity's freehold property the Trustees do not believe that it is appropriate to provide depreciation due to the very long anticipated lives of the buildings, and the realisable value is in excess of the value in the financial statements. It is also likely that any such charge would be regarded as immaterial.

Where it is determined that it is appropriate to make a provision for depreciation, this is provided in equal instalments over the property's anticipated useful life, which is between 25 and 50 years.

Impairment reviews are conducted on an annual basis. If any asset is found to have a carrying value materially higher than the building's recoverable amount it is written down accordingly. Freehold land is not depreciated.

Some properties are carried at valuations from the time when FRS15 "Tangible Fixed Assets" was implemented, and those have been retained by the Charity and treated as deemed cost under section 35 of FRS 102.

Other tangible fixed assets

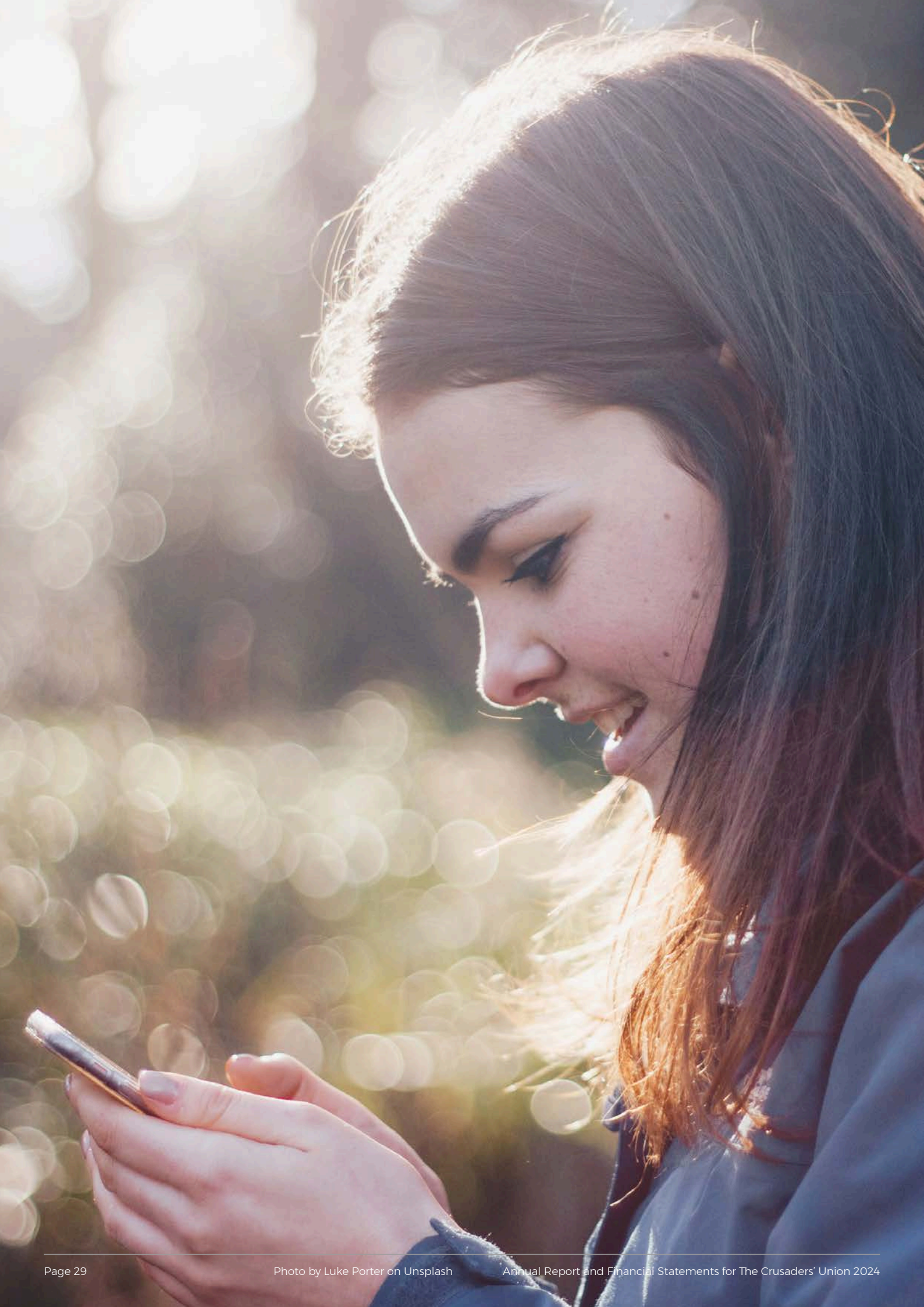
These are capitalised and depreciated at the following annual rates based on cost in order to write them off over their estimated useful lives:

- Building improvements 5% to 10% per annum
- Furniture and fittings 10% to 20% per annum
- Computer equipment 25% per annum
- Other 10% to 33% per annum

Groups

The Groups included in these accounts are some of our Urban Saints Groups. There are 3 categories:

- Church/School linked – these Groups are not required to submit annual returns as their accounts are consolidated within their church's accounts.
- Groups with monies under £2,000 – Groups who have income/expenditure and balances of less than £2,000 are not required to submit accounts. This reduces the amount of work for Group leaders and has no material impact on these Financial Statements.
- Groups whose accounts are included in these financial statements – the remaining Groups are required to return information about income and expenditure, balances on bank accounts and any other assets held.



Notes to the Financial Statements

1. Income from Donations, Grants and Legacies

	Unrestricted Funds 2024	Restricted Funds 2024	Total Funds 2024	Unrestricted Funds 2023	Restricted Funds 2023	Total Funds 2023
	£	£	£	£	£	£
Donations and gifts	**458,534**	**26,563**	**485,097**	438,167	180,513	**618,680**
Grants received	-	-	-	200	-	**200**
Legacies	**488,064**	-	**488,064**	606,636	1,000	**607,636**
Total	**946,598**	**26,563**	**973,161**	1,045,003	181,513	**1,226,516**

2. Income Earned from Charitable Activities - Other

This income is Kestin House rental income and the sale of Urban Saints merchandise.

3. Cost of Raising Funds

	Unrestricted Funds 2024	Restricted Funds 2024	Total Funds 2024	Unrestricted Funds 2023	Restricted Funds 2023	Total Funds 2023
	£	£	£	£	£	£
Paid Team and Consultancy Costs	**171,825**	-	**171,825**	100,044	-	**100,044**
Mailings and publications	**22,703**	-	**22,703**	27,294	-	**27,294**
Support costs	-	-	-	67,419	-	**67,419**
Total	**194,528**	-	**194,528**	194,757	-	**194,757**

4. Cost of Charitable Activities

	Unrestricted Funds 2024	Restricted Funds 2024	Total Funds 2024	Unrestricted Funds 2023	Restricted Funds 2023	Total Funds 2023
	£	£	**£**	£	£	**£**
Groups Ministry						
Groups costs	**601,215**	**66,931**	**668,146**	376,372	57,848	**434,220**
Energize Ministry						
Energize costs	**181,667**	**17,229**	**198,896**	191,608	8,157	**199,765**
Camps Ministry						
Camps costs	**352,896**	-	**352,896**	776,920	33,680	**810,600**
Westbrook Centre Ministry						
Westbrook Centre costs	**672,529**	**2,143**	**674,672**	667,767	3,307	**671,074**
Additional Needs Ministry						
Additional Needs costs	**89,930**	-	**89,930**	52,101	35,990	**88,091**
Other including Support costs	**145,929**	**27,074**	**173,003**	69,802	25,184	**94,986**
Total	**2,044,166**	**113,377**	**2,157,543**	**2,134,570**	**164,166**	**2,298,736**

5. Paid Team Costs

Total Paid Team Costs	**2024**	**2023**
	£	**£**
Wages and salaries	**894,675**	932,054
Social security costs	**72,382**	79,654
Pension costs	**44,971**	49,817
Other costs	**94,287**	41,851
Redundancy costs	**38,431**	5,987
Total	**1,144,746**	**1,109,363**
Key Management Personnel Staff Costs	**2024**	**2023**
	£	**£**
Wages and salaries	**197,843**	211,554
Social security costs	**21,716**	22,541
Pension costs	**10,973**	11,762
Other costs	-	29,198
Total	**230,532**	**275,055**

The Crusaders' Union operates a group personal pension scheme and the charge for the year is shown above within pension costs.

No employees earned £60,000 per annum or more in 2024 (2023: zero).

The average number of employees (headcount) in 2024 was 40 (2023: 40.5).

The number of employees (full time equivalent) at year end, analysed by function, was:

Full Time Equivalent	**2024**	**2023**
Raising Funds	**1**	1
Charitable Activities	**24**	23
Governance	**1**	1
Total	**26**	**25**

Two Trustees (2023: three) received reimbursement of expenses during the year whilst acting in their capacity as Trustees, totalling £162 (2023: £365).

During 2024 no Trustee received any remuneration (2023: zero).

6. Support Costs

Many costs are directly attributable to specific activities and have been apportioned as such. To carry out the primary purposes of the Charity it is necessary to provide support to the activities in the form of personnel development, financial procedures, provision of office services and equipment, a suitable working environment as well as marketing, communications and governance costs.

The 2024 audit fee was £19,800 (2023: £18,900).

7. Tangible Fixed Assets

	Freehold land & buildings	**Fixtures & fittings**	**Computer equipment**	**Other**	**Total**
	£	£	£	£	**£**
Cost or valuation					
At 1 January 2024	**2,667,127**	**471,049**	**66,773**	**7,500**	**3,212,449**
Additions at cost	-	1,850	3,449	-	**5,299**
Disposals	-	-	-	-	**-**
At 31 December 2024	**2,667,127**	**472,899**	**70,222**	**7,500**	**3,217,748**
Accumulated depreciation					
At 1 January 2024	**624,553**	**407,382**	**61,621**	**7,500**	**1,101,056**
Disposals	-	-	-	-	-
Impairment of Assets	16,337	-	-	-	16,337
Charge for the year	12,568	20,559	4,837	-	37,964
At 31 December 2024	**653,458**	**427,941**	**66,458**	**7,500**	**1,155,357**
Net book value					
At 31 December 2024	**2,013,669**	**44,958**	**3,764**	**-**	**2,062,391**
At 31 December 2023	**2,042,574**	**63,667**	**5,152**	**-**	**2,111,393**

8. Stocks

	2024	2023
	£	£
Books	**171**	197
Total	**171**	**197**

9. Debtors

	2024	2023
	£	£
Tax recoverable	**5,717**	9,318
Trade debtors	**41,637**	45,047
Other debtors	**9,977**	6,920
Accrued Income	**209,874**	111,789
Prepayments	**66,265**	23,785
Total	**333,470**	**196,859**

10. Cash at Bank and in Hand

This includes the Trotsworth Hall funds of £14,924.

11. Creditors: Amounts Falling Due Within One Year

	2024	2023
	£	£
Accruals	**20,574**	59,790
Deferred Income	**6,379**	81,606
Other creditors	**142,766**	80,930
Total	**169,719**	**222,326**

Deferred Income

	2024	2023
	£	£
Opening balance 1 Jan	**81,606**	83,702
Amount released in the period	**(81,606)**	(83,702)
Amount deferred in the period	**6,379**	81,606
Total	**6,379**	**81,606**

Any amounts deferred in the period relate to income earned from charitable activities that will be provided in the future and has been recognised as such.

12. Unrestricted Funds

The unrestricted funds of the Charity include the General funds, which can be used for the general purposes of the Charity, and the Designated funds where the Board of Trustees have set aside funds for a specific intention.

The movement in the unrestricted funds is as follows:

	01-Jan-24	Income	Expenditure and designations	Transfers	31-Dec-24
	£	£	£	£	£
General funds	**550,000**	1,823,572	(1,965,767)	719,189	**1,126,994**

	01-Jan-24	New designations	Utilised	Transfers	31-Dec-24
	£	£	£	£	£
Designated funds					
Impact Fund	**594,967**	-	(7,631)	(587,336)	**-**
Miscellaneous Designated Fund	**313,474**	9,268	(122,173)	-	**200,569**
Groups, Areas, Camps & Studland site	**264,337**	179,370	(180,878)	(52,215)	**210,614**
Total	**1,172,778**	**188,641**	**(310,682)**	**639,551**	**411,183**

The movement in the unrestricted funds in the prior year was as follows:

	01-Jan-23	Income	Expenditure and designations	Transfers	31-Dec-23
	£	£	£	£	£
General Funds	**517,154**	1,897,334	(1,580,266)	(284,222)	**550,000**

	01-Jan-23	New designations	Utilised	Transfers	31-Dec-23
	£	£	£	£	£
Designated funds					
Impact Fund	**308,112**	-	-	286,855	**594, 967**
Development funds from property sales	**339,170**	1,984	(27,680)	-	**313,474**
Groups, Areas and Camps and Studland site	**346,731**	609,346	(684,774)	(6,966)	**264,33 7**
Total	**994,013**	611,330	(712,454)	279,889	**1,172,778**

Impact Fund

At the start of 2018 the Trustees set up the Impact Fund designating money from the general fund. However, to bring simplicity and clarity to our financial reporting, this fund has been consolidated in to our general funds at year end. This transfer is present in the above table.

Development funds from property sales - now Miscellaneous Designated Fund

This has been renamed into the Miscellaneous Designated Fund going forwards to bring simplicity

and clarity to our financial reporting and represent the mixed nature of these funds.

Groups, Areas, Camps and Studland Site

These are the funds held by groups, areas, camps and the Studland site for use in their own locality and as such are not considered available for general use.

Fixed Assets Fund

This fund represents the cost of all fixed assets held by The Crusaders' Union including assets held for sale. These funds are not available for the day to day use of the Charity.

	01-Jan-24	Income	Expenditure and designations	Transfers	31-Dec-24
	£	£	£	£	£
Tangible fixed assets, investment properties and programme related investments	**2,111,393**	-	(54,301)	5,299	**2,062,391**

The movement in the prior year was as follows:

	01-Jan-23	Income	Expenditure and designations	Transfers	31-Dec-23
	£	£	£	£	£
Tangible fixed assets, investment properties and programme related investments	**2,143,692**	-	(36,607)	4,308	**2,111,393**

13. Restricted Funds

	01-Jan-24	Incoming Resources	Expenditure and designations	Transfers	31-Dec-24
	£	£	£	£	£
Restricted funds	**126,463**	26,563	(113,377)	-	**39,649**

These include donations for Ireland, Scotland, Wales and Additional Needs Ministry as well as other specific donations including donations to the Camps Bursary Fund for young people.

The movement in the prior year was as follows:

	01-Jan-23	Incoming Resources	Expenditure and designations	Transfers	31-Dec-23
	£	£	£	£	£
Restricted funds	**109,091**	181,513	(164,166)	25	**126,463**

14. Analysis of Net Assets Between Funds

	Restricted funds	Designated funds	General funds	Total 2024
	£	£	£	**£**
Fund balances at 31 December 2024 are represented by:				
Fixed assets	-	2,062,391	-	**2,062,391**
Net current assets	39,649	411,183	1,126,994	**1,577,826**
Total	**39,649**	**2,473,574**	**1,126,994**	**3,640,217**

The prior year balances were as follows:

	Restricted funds	Designated funds	General funds	Total 2023
	£	£	£	**£**
Fund balances at 31 December 2023 are represented by:				
Fixed assets	-	2,111,393	-	**2,111,393**
Net current assets	126,463	1,172,778	550,000	**1,849,241**
Total	**126,463**	**3,284,171**	**550,000**	**3,960,634**

15. Taxation

The Crusaders' Union is a registered Charity and therefore is not liable for corporation tax on income derived from its charitable activities, as it falls within the various exemptions available to registered charities.

16. Related Parties

The Crusaders' Union is the sole shareholder of Urban Saints Limited, a dormant company registration 05816338. During the year, payments of £468 were made to Vox Caritas Ltd of which our CEO, Mark Markiewicz has significant control. These were all incurred after he joined Urban Saints as CEO.

17. Post Balance Sheet Events

Following the year end, the charity completed the sale of its office building at Kestin House, 45 Crecent Road, Luton. Any gain on disposal will be recognised in the 2025 financial year.





URBAN SAINTS

urbansaints.org

THE CRUSADERS' UNION

England & Wales - Charity number 1144923

Accounts

URBAN SAINTS



Annual Report and Financial Statements for The Crusaders' Union

31st December 2023

Operating under the name of Urban Saints. Company number: 07771037
Charity registration: 1144923 in England and Wales, SC039313 in Scotland

URBAN SAINTS

Contents

Trustees' Report 4

Our Impact in 2023 5

Plans and Priorities for 2024 9

Financial Review 10

Charitable Objectives and Organisation Structure 12

Statement of Risks and Uncertainties 15

Trustees, CEO and Advisors 17

Statement of Trustees' Responsibilities 18

Independent Auditor's Report 19

Statement of Financial Activities 24

Balance Sheet 26

Cashflow Statement 27

Principal Accounting Policies 28

Notes to Financial Statements 32

Urban Saints
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Large print copy available on request.

Urban Saints is the operating name of The Crusaders' Union, a company limited by guarantee and registered in England & Wales number 07771037, charity number 1144923 and in Scotland, charity number SC039313.

From 1906 to 2006 Urban Saints was known as Crusaders.

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Reaching young people with the good news of Jesus, helping them live lives of faith, hope and love.

Trustees' Report

The Trustees are pleased to present the Annual Report and Financial Statements for The Crusaders' Union, operating as Urban Saints, for the year ended 31 December 2023.

Our Mission

Giving young people opportunities to encounter Jesus and explore all that it means to follow Him, in safe and supportive settings.

Equipping children and young people across the UK and Ireland to live like Jesus and make a positive impact in their communities and beyond.

Our Vision

Reaching young people with the good news of Jesus, helping them live lives of faith, hope and love.

Our Values



Belonging
We are a united community where everyone is welcome.



Serving
We serve each other, following the example of Jesus.



Faithful
We journey together in faith, committing to support each other.



Grace-filled
We value second chances, showing kindness and forgiveness to others, just like Jesus.



Innovative
We embrace creativity and are pioneering in our approach.

Our Impact in 2023



Since 1906, Urban Saints volunteer leaders have been reaching young people with the good news of Jesus, helping them live lives of faith, hope and love. From the beginning, we have seen local leaders equipping young people to live like Jesus and make a positive impact in their communities and beyond. From connecting with young people and seeing them for who they are, to releasing them to live a life of meaning and purpose, we are as committed as we have ever been to equipping volunteer leaders to create safe spaces for young people to encounter Jesus and to explore all that it means to follow Him.

Groups

2023 has seen a net increase in the number of Groups; from 76 to 83, made up of 11 new groups launched, and 4 closed or opting to become independent. Groups continue to meet in a variety of settings including community halls, cafés and schools and each is led by a dedicated team of volunteer leaders trained and supported by the Impact Team. Many Groups operate multiple age Groups meaning they continue to provide for the needs of young people and journey with them as they grow. Young people speak of valuing a safe space and a place to be with their friends, both having fun and exploring life and faith together. In these post-pandemic times with the cost-of-living crisis biting, an increasing number of Groups are regularly providing food as they meet. In many areas, clusters of Group leaders continue to meet together each term, in person and online, giving them the opportunity to support one another, pray together and plan inter-group events and further training etc.

We continue to prioritise youth empowerment, creating opportunities for young people to be involved in decision making and to serve and bring influence both within and beyond their Group. One Group has made an impact in their community by running a pancake party for the wider community - working hard to serve pancakes and raising money for a charity chosen by them. A number of younger Groups have older young people involved in leadership and one region is pioneering a termly training event for younger helpers. It is great to see young people discovering just how much they can do, and it's exciting that they carry this knowledge into many aspects of their lives.

> **"One thing I like about coming to the Group is it's a nice community and it feels like a family."**
> *Young person*

Energize

Energize took a step back from developing new material in 2023, due to some internal staff changes and review of Urban Saints' vision as a whole. During this time, we continued our partnerships with Messy Church and Go Chatter, so were able to provide fresh resources for our subscribers, in addition to the sessions which had already been commissioned. We produced a new all-age Christmas collection of activities and started a monthly Top Tips for youth & children's leaders to continue to serve our subscribers.

During this review, Energize was deemed a key part of Urban Saints going forward into 2024 and beyond. We are keen to equip youth groups to reach out and are working to develop more materials for use with unchurched young people.

Despite the temporary pause on new resources, there were 1,538 organisations subscribing to Energize at the end of 2023. This is an increase of 83 on the previous year.

> **"Just wanted to say...thanks for all you do with Energize! I'm using it for the first time for a kids talk and a youth talk tomorrow night at two of my groups and it makes planning lessons so much easier!" "**
> *Youth Leader from London*

Camps

This has been a highly successful year for Urban Saints' camps with 31 holidays run in over a dozen different places across the UK and Ireland. Each camp was led by a dedicated volunteer team with a mix of ages and experience. All of them have been action-packed with exciting activities and opportunities for children, young people and families to hear and respond to the Good News of Jesus. Our camps programme began in the Spring with a canoeing camp in North Wales. This was followed by 2 Easter camps in Northern Ireland and then Spree weekends in the South West, Scotland and Wales before heading into a full summer of 25 camps. Leaders have shared reports of great fun and of many young people responding to the Gospel. This year marked the 90th anniversary of camping at Studland where, in addition to a full programme of summer camps, a special celebration event was held and even a book of memories published.

Meanwhile, at Nefyn, C camp hosted BBC's 'Songs of praise' team who filmed part of an episode focussed on young Christians. This included interviews with young people, camp leaders and Richard Giles - our interim CEO. The episode was broadcast on Sunday 10th September. Once again, our camps bursary fund was well used supporting many young people who would otherwise not have been able to attend. We are grateful for support given in this way.

Following review of our ministry at the end of 2022, this was the final year of Urban Saints' national camps programme. From here on, we will focus our energies on regional camps for young people connected to Urban Saints Groups. However, we have worked hard to enable camps which have run previously to continue and become independent of Urban Saints and are pleased to report that most are continuing in 2024. We continue in relationship with many and pray God's richest blessing on them as they continue.

> **"A huge thank you for the amazing camp my son has enjoyed - he has really enjoyed retelling all the stories and adventures."**
> *Parent*

Westbrook Residential Centre

The year of 2023 has been a time of finding the "new normal" way of working that reflects the common challenges experienced by many residential centres in a post-Covid world. With ever-rising running costs, as well as increased maintenance costs, it has been a challenging year for Westbrook, but one which also saw encouraging fruit, made possible through the hard work, dedication, and perseverance of our staff and volunteers. We have also been able to identify a number of possible efficiency savings, which has contributed to our ability to run Westbrook in a more sustainable manner. We give thanks to God for His faithfulness in providing all that we needed, which may not have been quite the same as what we thought we wanted or had asked for. Connections and relationships with local churches and Christian partner organisations have been the strongest they have been for many years, and we give thanks to all those who have been involved in reaching out to them in Gospel partnership. Through Westbrook, we have seen many young lives impacted for the sake of the Gospel, for which we give thanks and praise to God.

Additional Needs

Once again it has been a really busy year for the Additional Needs Ministry. In 2023 we ran many in-building training events across the UK, as well as online and hybrid training sessions, to ensure that everyone could take part. We had the privilege of speaking about additional needs inclusion at many conferences and events during the year, including Word Alive and New Wine.

Overall, in 2023 we trained approaching 1,600 leaders across 73 training and conference events.

We worked in partnership on several projects in 2023, including with the Church of England to develop a resource to help schools create inclusive Collective Worship Assemblies for all. We also joined with the Salvation Army in creating training resources for their 'RAISE' programme, as well as podcasts and other resources.

In 2023 we developed a new addition to our 'All Inclusive?' training portfolio, called 'How to Include Children and Young People with ADHD in Church'. This new training programme launched in early 2024 and is already proving helpful to everyone taking part.

Feedback regarding the Additional Needs Ministry is positive, with this example being representative:

> **"Absolutely brilliant session on Saturday, and so many useful resources to consider. Thank you, too, for your very helpful email. Again, a huge thank you, and every blessing as you continue to campaign for inclusion, accessibility, and simply sharing the love of Jesus with everyone!"**

Plans and Priorities for 2024

Urban Saints is committed to reaching young people with the good news of Jesus; helping them live lives of faith, hope and love, and equipping them to live like Jesus and make a positive impact in their communities and beyond. To achieve this in an effective and sustainable way, we have made it a priority for 2024 to revisit and revise our strategy.

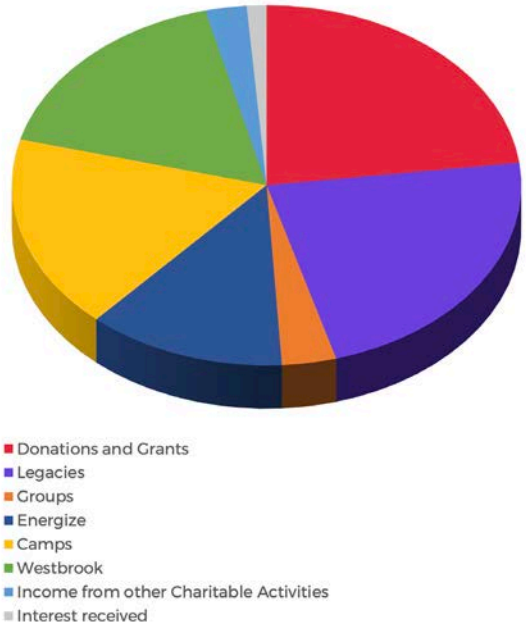
With young people at our heart, we want to equip volunteer leaders across the nations to reach them where they are with the good news of Jesus. In a fast-changing world, this means we need to explore fresh ways to enable our volunteer leaders to build meaningful relationships and journey with young people as they explore what it means to live like Jesus, and to reach young people in a variety of ways, through groups, digital opportunities, and through schools' work.

As we look towards these new opportunities, consider what others God may be inviting us into, and celebrate all that God has already done through Urban Saints, we invite you to continue with us in prayer. We bring our thanks and praise to God and we ask that he would continue to lead us forward in our mission of Giving young people opportunities to encounter Jesus, exploring all that it means to follow Him, in safe and supportive settings, equipping children and young people across the UK and Ireland to live like Jesus and make a positive impact in their communities and beyond.

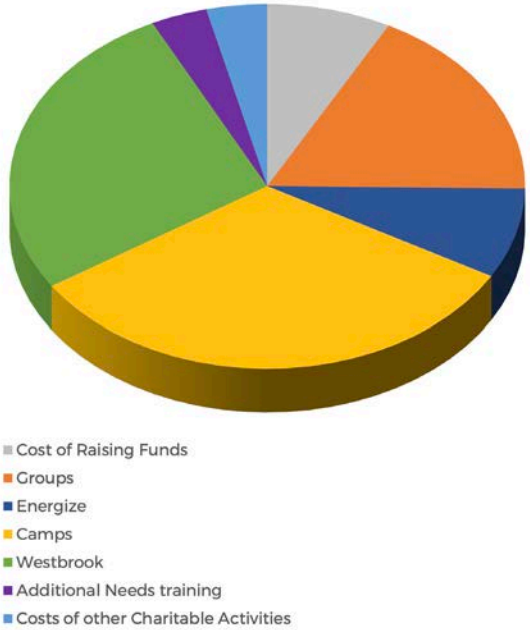
Financial Review

In 2023, the Income for the year was £2,690,177 and Expenditure was £2,493,493 resulting in a surplus for the year of £196,684 (2022 deficit £528,987). A deficit budget of £194,576 had been agreed by the Trustees for 2023 to intentionally utilise some reserves to further the ministry. Although donations were lower than budget, legacy income was more than five times budget, resulting in an overall surplus. As donations are forecast to be lower in 2024, a deficit budget has also been agreed for that year.

INCOME 2023



EXPENDITURE 2023



In 2023 we received Donations of £618,680 (2022 £783,459), Grants of £200 (2022 £4,199) and Legacies of £607,636 (2022 £148,574). We are so grateful to God and our faithful donors for this income. Income from Charitable Activities was £1,429,959 (2022 £1,324,583). This increase was mostly due to increased activity within Camps and the Westbrook Residential Centre. Interest received in the year was £33,702 (2022 £10,611) resulting in total income for the year of £2,690,177.

Funds at 31 December 2023 totalled £3,960,634. This included a £2,111,393 Fixed Asset Fund which represents the cost of all Fixed Assets held on behalf of the Charity. £1,172,778 represented funds designated by the Trustees for specific purposes. £126,643 were restricted funds given for a particular purpose and £550,000 were general reserves.

Our reserves policy is to maintain a level of reserves that gives adequate time to address changes that might be needed to charitable activities or staffing issues. The required level of reserves is subject to the needs, risks and operating environment being considered each year as part of the budget process. The Trustees have stated that the general funds should be 3 months of budgeted expenditure. The general funds at 31 December 2023 of £550,000 are in line with this policy.



Charitable Objectives and Organisation Structure

The mission of Urban Saints is to give young people opportunities to encounter Jesus and explore all that it means to follow Him, in safe and supportive settings.

Equipping children and young people across the UK and Ireland to live like Jesus and make a positive impact in their communities and beyond.

Public Benefit

All activities are carefully assessed for risk and therefore, provide safe and fun environments for the development of children and young people. The social and spiritual well-being of young people is developed through The Crusaders' Union; therefore, the Trustees consider that all of the aims and objectives detailed in this report combine to benefit the public.

The public benefit of The Crusaders' Union's activities is far reaching into all areas of the UK and a diversity of communities. Children, young people and leaders are connecting with the organisation in a positive way; and the organisation in turn is having a huge impact on children and young people, as it has done for more than 100 years, training and equipping them for all walks of life both at home and abroad.

Accordingly, the Trustees believe that they have complied with the duty in section 4 of the Charities Act 2011 to have due regard to the public benefit guidance published by the Charity Commission.

Governance

The Charity was formed in 1906 as an unincorporated association and incorporated as a company limited by guarantee on the 12th September 2011. As The Crusaders' Union operates in Scotland, the charity has a registration with the Office of the Scottish Charity Regulator (OSCR) as a Cross Border Charity under the registration number SCO39313. The Crusaders' Union also operates in Northern Ireland and has confirmed interest in registering with the Charity regulator there.

At 31 December 2023 there were 406 company members with voting rights consisting of Honorary Life Members, Group Leaders, Support Leaders and Trustees. Our members play a vital part in delivering the mission of Urban Saints, supporting through prayer, time, financial giving and being advocates for us as we seek to lead young people to our Saviour Christ Jesus.

Trustees of the charity are directly elected by Members of The Crusaders' Union at an Annual General Meeting (AGM) or by postal ballot. Under the Memorandum and Articles, no Trustee may serve for a consecutive total of more than 12 years before taking at least a one-year sabbatical.

Trustees are Members of The Crusaders' Union, and can be nominated to stand for election to the Board in one of two ways:

- They can be nominated by two other Members. A communication is sent annually to every voting Member asking for nominations to be submitted for this; or
- Members can be nominated by the Board of Trustees.

In either case nominees go forward for election via a vote at an Annual General Meeting or through a postal/electronic ballot. If a nominated Member receives sufficient votes (over 50% of the votes cast) they are elected as a Trustee usually for a period of three years.

The Board may also co-opt up to four people as Trustees in order to ensure the Board has the requisite skills and/or fill a casual vacancy and/or ensure that the majority of Trustees are actively involved in voluntary relational children's or youth work.

Prospective Trustees receive an information pack that lets them know what the duties and responsibilities are that they will be accountable for. Elected Trustees go through an induction training process so that they can quickly become familiar with the operating practices of the Board of Trustees.

The Annual General Meeting was held online on Saturday 18th November without quorum. The CEO and Chair of Trustees shared future plans, but no votes were taken. On the 16th March 2024 Janet Dawson and Wendy Pawsey were co-opted onto the Board of Trustees.

The Board of Trustees has considered and approved the risk appetite and risk management policy of Urban Saints. It has delegated the regular scrutiny to the Enabling Sub-Committee which is made up of the Chair of the Committee and Trustees as well as independent Committee members that are experienced in particular aspects of Finance and Compliance.

Management Team

The National Leadership Team has been through a time of transition and at the time of signing the accounts comprises a CEO, Missions Lead, interim Operations Lead, Designated Safeguarding Lead, Head of People and Organisational Development, Head of Fundraising and Marketing, Digital Transformation Lead, PA to the CEO & Company Secretary.

Richard Giles resigned as Interim CEO on 30th April 2024 and Mark Markiewicz was appointed as CEO on 13th May 2024.

Pay Policy for Key Management

Salaries for all paid Team members, including key management personnel are reviewed and any increases agreed as part of the annual budget process. In addition to the Trustees, key management personnel are the National Leadership Team (NLT) comprising of the CEO and Department Leads. Some members of the NLT are engaged as consultants.

Fundraising Statement

Approach

Our fundraising team work hard to provide the income to resource all Urban Saints' activities for young people and children - our weekly Groups, volunteer and team training, Camps, Resources, and our Westbrook Residential Centre. These funds come from grants from Trusts and Foundations, regular giving by supporters, responses to appeals, local events and gifts bequeathed in wills. Giving can be designated for Groups, regions, or activities. For example, our local Impact Team Leaders raise funds for regions or nations, groups will raise funds for group activities and other Team members will raise funds from donors who are particularly interested in those activities, such as Additional Needs training or the Friends of Westbrook. We did not use external professional fundraisers or commercial participators but employed 1 FTE who focus solely on fundraising and supporter relations.

In June 2023 we started to work with a Fundraising Consultant who is supported by a Marketing and Communications Consultant whose brief includes social media advertising and digital communications. We do engage professional third parties to produce and distribute direct mailings.

These are all GDPR approved, and we do not sell on any data. Our 'external data processor' agreements set out clear guidelines to ensure compliance with all legislation, regulation, and our internal standards. All communications are approved by Urban Saints prior to distribution. We are conscious of minimising the costs of fundraising. We continue to deliver value for money in all our charitable activities. Fundraising is carried out centrally and controlled centrally. As we are Cross Border, the E&W Fundraising Regulator would be the place to approach if there is any concern about fundraising in Scotland.

Regulatory Standards

We are members of the Institute of Fundraising and registered with the Fundraising Regulator. Everything possible is done to meet the needs of current and potential supporters, including protecting all vulnerable people, following the Code of Fundraising Practice and all Data Protection legislation.

Compliance

Due to the nature of requesting and receiving donations across the UK, we are aware of the potential for fundraising regulatory breaches. We seek to minimise these risks through clear role descriptions, team induction and training, centralised awareness and reporting of all fundraising activity, the agreed involvement of Fundraising and Finance team from the Support Centre for types of fundraising, and monthly reviews of fundraising reports to ensure all income is designated corrected and is posted to the correct Reserve/Fund. Urban Saints has a Whistleblowing policy, which as with all policies, is included in our training system to ensure that all team members read, understand, and agree to comply with each Urban Saints' policy.

Monitoring Fundraising Activities Carried Out on our Behalf

We did not use external professional fundraisers or commercial participators.

Complaints

We did not receive any fundraising complaints in 2023 (2022: one). Any expressions of dissatisfaction are used to improve our fundraising approaches and procedures. The policy also details when serious complaints are escalated to the National Leadership Team or Trustees. The complaints policy is included in our training system that ensures that all team members read, understand, and agree to comply with each Urban Saints' policy. The policy is published on our website.

Statement of Risks and Uncertainties

The Trustees are ultimately responsible for risk management and the effectiveness of Urban Saints' internal control processes. The major risks to which Urban Saints are exposed, as identified by the Trustees, are reviewed regularly, and we are continuously improving our systems and procedures to manage them.

The Board of Trustees has considered and approved the risk appetite and risk management policy of Urban Saints. It has delegated the regular scrutiny to the Enabling Sub-Committee which is made up of the Chair of the Committee and Trustees as well as independent Committee members that are experienced in particular aspects of Finance and Compliance.

Since the organisational restructure at the start of 2023, there have been a number of opportunities which Urban Saints have taken full advantage of. However, there have also been a number of new risks that have emerged in our ever-changing world, and so there are now new plans to ensure the health of the organisation through the mitigation of these risks.

The top five risks (in no particular order) are:

- **Safeguarding:** Whilst we continue to update our practices and training, and have no specific concerns at this time, we are aware that this will always be an area of risk that requires ongoing assessment and management.
- **Finance:** The pattern of giving appears to have changed since Covid-19 and the cost-of-living crisis. General donations and Trust income has reduced. A detailed fundraising review has been undertaken, and an action plan is being worked out in 2024 to reverse the patterns observed. Costs for the organisation have also been rising as a result of worldwide events, resulting in energy costs rising, which directly impact costs of the entire supply chain. This inflation has made it more expensive to run the organisation at all levels, and therefore cuts have been needed in order to keep overall expenditure lower.
- **Westbrook:** Whilst Westbrook bookings are looking healthy going into 2024, there are still challenges relating to operating the residential centre in a sustainable way that benefits the organisation in the long term. A number of options are presently being explored by the Board of Trustees, which will allow Westbrook to serve its purpose more effectively in the future.
- **Organisational Restructure:** Part of reducing expenditure was to reduce our total number of staff team, so that Urban Saints can run in a more streamlined way and focus on the ministry areas that are core to the organisation. However, this is not without the difficulties associated with restructuring any organisation, and plans are in place to ensure the longevity of the organisation post-restructure.
- **Governance:** A number of governance issues have become apparent in 2023, some of which are complex and not straightforward to resolve. In order to make sure that Urban Saints is operating as it should, both in an efficient way as well as in a manner that is in accordance with our strategy and values, an external governance review has been completed in early 2024. This has highlighted the key risks for the organisation going forward, and allowed the Board of Trustees to make key decisions to protect the future of Urban Saints through healthy and modernised governance structures.

Urban Saints is committed to safeguarding the children and young people under our care, we do this through our Safeguarding policy, good practice guidelines and regular safeguarding training for all team members.

Urban Saints' systems and procedures are designed to inform and manage risk and to provide reasonable assurance against material misstatement or loss. Senior management ensure that the culture and process of risk management are embedded across the organisation through the effective implementation of policies and processes. Risk registers have been developed at corporate, department and major project levels. Risks are assessed and rated on their likelihood and potential

impact along with the mitigation strategies in place to manage them in line with the Board's risk appetite.

Operational Management review and update the corporate risk register on a quarterly basis and this is shared with the Enabling Sub Committee when they meet, before being reviewed formally by the Board. There are a number of working groups that manage risks in high-risk areas and risk events are logged and tracked to inform the ongoing development of risk management strategies and lessons learnt. Serious incidents and compliance across the organisation are assessed internally by all departments through a monthly process, which is reported on and reviewed by the leadership team and the Enabling Sub-Committee.

We work with the support of our partners and volunteers, taking on board their advice to implement mitigation actions for our strategic, operational, financial, and compliance risks.

Trustees, CEO and Advisors

Trustees

The following served during 2023 and were in post at the time of this report:

Janet Dawson (Until 31st December 2023 & Co-opted from 16th March 2024)
David Fowler
Miriam Hanley (until 25th June 2023)
Mark Instone
William James
Matthew Judson (Acting Chair)
Paul Marchant (Acting Vice Chair)
Anthony Obayori (Until 31st December 2023)
Rachel Retallick-Cheel
Jonathan Storkey (until 18th May 2024)
Wendy Pawsey (From 16th March 2024 until 6th April 2024)

CEO

Interim Chief Executive Officer – Richard Giles (until 30th April 2024)
Chief Executive Officer – Mark Markiewicz (from 13th May 2024)

Bankers

Lloyds Bank, 36 Chequer Street, St Albans, Hertfordshire, AL1 3YQ

Auditor

Buzzacott LLP, 130 Wood Street, London, EC2V 6DL

Legal Advisors

Anthony Collins Solicitors LLP, 134 Edmund Street Birmingham B3 2ES
Keelys LLP, 28 Dam St, Lichfield, Staffordshire, WS13 6AA

Registered and Principal Offices

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Telephone: 01582 589850
E-mail: email@urbansaints.org
Web: www.urbansaints.org

Company Number

07771037 in England and Wales

Charity Registration Numbers

1144923 in England and Wales
SC039313 in Scotland

Statement of Trustees' Responsibilities

The trustees (who are the trustees of the charitable company for the purposes of company law) are responsible for preparing the trustees' report and the financial statements in accordance with applicable law and regulations.

Company law requires the trustees to prepare financial statements for each financial year. Under that law, the trustees have elected to prepare the financial statements in accordance with United Kingdom Generally Accepted Accounting Practice (United Kingdom Accounting Standards and applicable law). Under company law the trustees must not approve the financial statements unless they are satisfied that they give a true and fair view of the state of affairs of the company and of the profit or loss of the company for that period.

In preparing these financial statements, the trustees are required to:

- ·select suitable accounting policies and then apply them consistently;
- ·make judgements and estimates that are reasonable and prudent;
- ·state whether applicable UK Accounting Standards have been followed, subject to any material departures disclosed and explained in the financial statements; and
- ·prepare the financial statements on the going concern basis unless it is inappropriate to presume that the company will continue in business.

The trustees are responsible for keeping adequate accounting records that are sufficient to show and explain the company's transactions and disclose with reasonable accuracy at any time the financial position of the company and enable them to ensure that the financial statements comply with the Companies Act 2006, the Charities and Trustee Investment (Scotland) Act 2005 and the Charities Accounts (Scotland) Regulations 2006. They are also responsible for safeguarding the assets of the company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

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

Approved by the Trustees on 25th September 2024 and signed on their behalf by Matthew Judson

Signed: 

Date: 25th September 2024

Independent Auditor's Report

to the Trustees and Members of The Crusaders' Union

Opinion

We have audited the financial statements of the Crusaders Union (the 'charitable company') for the year ended 31 December 2023 which comprise the statement of financial activities, the balance sheet, the statement of cash flows, the principal accounting policies and the notes to the financial statements. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' (United Kingdom Generally Accepted Accounting Practice).

In our opinion, the financial statements:

- give a true and fair view of the state of the charitable company's affairs as at 31 December 2023 and of its income and expenditure for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- have been prepared in accordance with the requirements of the Companies Act 2006, the Charities and Trustee Investment (Scotland) Act 2005 and regulation 8 of the Charities Accounts (Scotland) Regulations 2006 (as amended).

Basis for opinion

We conducted our audit in accordance with International Standards on Auditing (UK) (ISAs (UK)) and applicable law. Our responsibilities under those standards are further described in the auditor's responsibilities for the audit of the financial statements section of our report. We are independent of the charitable company in accordance with the ethical requirements that are relevant to our audit of the financial statements in the UK, including the FRC's Ethical Standard, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Conclusions relating to going concern

In auditing the financial statements, we have concluded that the trustees' use of the going concern basis of accounting in the preparation of the financial statements is appropriate.

Based on the work we have performed, we have not identified any material uncertainties relating to events or conditions that, individually or collectively, may cast significant doubt on the charitable company's ability to continue as a going concern for a period of at least twelve months from when the financial statements are authorised for issue.

Our responsibilities and the responsibilities of the trustees with respect to going concern are described in the relevant sections of this report.

Other information

The trustees are responsible for the other information. The other information comprises the information included in the annual report and financial statements, other than the financial statements and our auditor's report thereon. Our opinion on the financial statements does not cover the other information and, except to the extent otherwise explicitly stated in our report, we do not express any form of assurance conclusion thereon.

In connection with our audit of the financial statements, our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with

the financial statements or our knowledge obtained in the audit or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether there is a material misstatement in the financial statements or a material misstatement of the other information. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact.

We have nothing to report in this regard.

Opinions on other matters prescribed by the Companies Act 2006

In our opinion, based on the work undertaken in the course of the audit:

- the information given in the trustees' report, which is also the directors' report for the purposes of company law, for the financial year for which the financial statements are prepared is consistent with the financial statements; and
- the trustees' report, which is also the directors' report for the purposes of company law, has been prepared in accordance with applicable legal requirements.

Matters on which we are required to report by exception

In the light of the knowledge and understanding of the charitable company and its environment obtained in the course of the audit, we have not identified material misstatements in the trustees' report.

We have nothing to report in respect of the following matters in relation to which the Companies Act 2006 and the Charities Accounts (Scotland) Regulations 2006 (as amended) requires us to report to you if, in our opinion:

- proper and adequate accounting records have not been kept, or returns adequate for our audit have not been received from branches not visited by us; or
- the financial statements are not in agreement with the accounting records and returns; or
- certain disclosures of trustees' remuneration specified by law are not made; or
- we have not received all the information and explanations we require for our audit; or
- the trustees were not entitled to prepare the financial statements in accordance with the small companies regime and take advantage of the small companies' exemptions in preparing the trustees' report and from the requirement to prepare a strategic report.

Responsibilities of Trustees

As explained more fully in the trustees' responsibilities statement, the trustees (who are also the directors of the charitable company for the purposes of company law) are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view, and for such internal control as the trustees determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, the trustees are responsible for assessing the charitable company's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the trustees either intend to liquidate the charitable company or to cease operations, or have no realistic alternative but to do so.

Auditor's responsibilities for the audit of the financial statements

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with ISAs (UK) will always detect a material

misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

Irregularities, including fraud, are instances of non-compliance with laws and regulations. We design procedures in line with our responsibilities, outlined above, to detect material misstatements in respect of irregularities, including fraud. The extent to which our procedures are capable of detecting irregularities, including fraud is detailed below:

Our approach to identifying and assessing the risks of material misstatement in respect of irregularities, including fraud and non-compliance with laws and regulations, was as follows:

- the engagement team collectively had the appropriate competence, capabilities and skills to identify or recognise non-compliance with applicable laws and regulations;
- we obtained an understanding of the legal and regulatory frameworks that are applicable to the charity and determined that the most significant frameworks which are directly relevant to specific assertions in the financial statements are those that relate to the reporting framework (Statement of Recommended Practice: Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102) and the Charities Act 2011) and those that relate to data protection (General Data Protection Regulation).
- identified laws and regulations were communicated within the audit team regularly and the team remained alert to instances of non-compliance throughout the audit.

We assessed the susceptibility of the charity's financial statements to material misstatement, including obtaining an understanding of how fraud might occur, by:

- making enquiries of management as to their knowledge of actual, suspected and alleged fraud; and
- considering the internal controls in place to mitigate risks of fraud and non-compliance with laws and regulations.

To address the risk of fraud through management bias and override of controls, we:

- performed analytical procedures to identify any unusual or unexpected relationships;
- assessed whether judgements and assumptions made in determining the accounting estimates were indicative of potential bias; and
- tested authorisation controls on expenditure items, ensuring all expenditure was approved in line with the charity's financial procedures.

In response to the risk of irregularities and non-compliance with laws and regulations, we designed procedures which included, but were not limited to:

- • agreeing financial statement disclosures to underlying supporting documentation;
- • reading the minutes of meetings of those charged with governance; and
- • enquiring of management as to actual and potential litigation and claims.

There are inherent limitations in our audit procedures described above. The more removed that laws and regulations are from financial transactions, the less likely it is that we would become aware of non-compliance. Auditing standards also limit the audit procedures required to identify non-compliance with laws and regulations to enquiry of the trustees and other management and the inspection of regulatory and legal correspondence, if any.

Material misstatements that arise due to fraud can be harder to detect than those that arise from error as they may involve deliberate concealment or collusion.

A further description of our responsibilities for the audit of the financial statements is located on the

Financial Reporting Council's website at www.frc.org.uk/auditorsresponsibilities. This description forms part of our auditor's report.

Use of our report

This report is made solely to the charitable company's members, as a body, in accordance with Chapter 3 of Part 16 of the Companies Act 2006 and to the charity's trustees as a body, in accordance with Section 44(1)(c) of the Charities and Trustee Investment (Scotland) Act 2005 and Regulation 10 of the Charities Accounts (Scotland) Regulations 2006. Our audit work has been undertaken so that we might state to the charitable company's members those matters we are required to state to them in an auditor's report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the charitable company and the charitable company's members as a body, for our audit work, for this report, or for the opinions we have formed.



Edward Finch (Senior Statutory Auditor)
For and on behalf of Buzzacott LLP, Statutory Auditor
130 Wood Street
London
EC2V 6DL

Date: 26th September 2024

Buzzacott LLP is eligible to act as an auditor in terms of section 1212 of the Companies Act 2006.


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Statement of Financial Activities

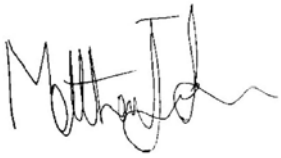
Year ended 31 December 2023	Notes	Unrestricted Funds 2023	Restricted Funds 2023	Total Funds 2023	Total Funds 2022
		£	£	**£**	**£**
INCOME					
Donations Grants and Legacies	1	1,045,003	181,513	**1,226,516**	936,232
Income Earned from Charitable Activities	2				
Groups		92,698	-	**92,698**	89,410
Energize		338,942	-	**338,942**	336,717
Camps		469,653	-	**469,653**	407,539
Westbrook Residential Centre		458,250	-	**458,250**	426,648
Additional Needs training		13,155	-	**13,155**	11,684
Other		57,261	-	**57,261**	52,585
Other Income					
Interest receivable		33,702	-	**33,702**	10,611
Profit on sale of assets		-	-		-
Total Income		**2,508,664**	**181,513**	**2,690,177**	**2,271,426**
EXPENDITURE					
Cost of raising funds	3	194,757	-	**194,757**	242,237
Cost of Charitable Activities	4				
Groups		376,372	57,848	**434,220**	538,690
Energize		191,608	8,157	**199,765**	324,783
Camps		776,920	33,680	**810,600**	752,282
Westbrook Residential Centre		667,767	3,307	**671,074**	725,441
Additional Needs training		52,101	35,990	**88,091**	101,212
Other		69,802	25,184	**94,986**	115,768
Total Expenditure		**2,329,327**	**164,166**	**2,493,493**	**2,800,413**
Net income / (expenditure) for the year		179,337	17,347	**196,684**	(528,987)
Transfer between Funds		(25)	25	**-**	-
Net movement in Funds		179,312	17,372	**196,684**	**(528,987)**
Reconciliation of Funds					
Total funds brought forward 1 January		3,654,859	109,091	**3,763,950**	**4,292,937**
Balance carried forward 31 December		3,834,171	126,463	**3,960,634**	**3,763,950**

Year ended 31 December 2022	Notes	Unrestricted Funds 2022	Restricted Funds 2022	Total Funds 2022
		£	£	**£**
INCOME				
Donations and Legacies	1	720,080	216,152	**936,232**
Income Earned from Charitable Activities	2			
Groups		89,410	-	**89,410**
Energize		336,717	-	**336,717**
Camps		407,539	-	**407,539**
Westbrook Residential Centre		426,648	-	**426,648**
Additional Needs training		11,684	-	**11,684**
Other		52,585	-	**52,585**
Other Income				
Interest receivable		10,611	-	**10,611**
Profit on sale of assets		-	-	**-**
Total Income		**2,055,274**	**216,152**	**2,271,426**
EXPENDITURE				
Cost of raising funds	3	242,237	-	**242,237**
Cost of Charitable Activities	4			
Groups		454,866	83,824	**538,690**
Energize		294,034	30,749	**324,783**
Camps and Overseas Adventures		714,080	38,202	**752,282**
Westbrook Residential Centre		718,965	6,476	**725,441**
Additional Needs training		72,184	29,028	**101,212**
Other		75,367	40,401	**115,768**
Other Expenditure		-	-	**-**
Total Expenditure		**2,571,733**	**228,680**	**2,800,413**
Net income/ (expenditure) for the year		(516,459)	(12,528)	**(528,987)**
Transfer between funds		16,757	(16,757)	**-**
Net movement in Funds		(499,702)	(29,285)	**(528,987)**
Reconciliation of funds				
Total funds brought forward 1 January		4,154,561	138,376	**4,292,937**
Balance carried forward 31 December		3,654,859	109,091	**3,763,950**

Balance Sheet

As at 31 December	Notes	2023	2023	2022	2022
		£	£	£	£
FIXED ASSETS					
Tangible fixed assets	7	**2,111,393**		**2,143,692**	
			2,111,393		**2,143,692**
CURRENT ASSETS					
Stocks	8	**197**		**1,883**	
Debtors	9	**196,859**		**170,086**	
Cash at Banks and in Hand	10	**1,874,511**		**1,663,089**	
		2,071,567		**1,835,058**	
LIABILITIES					
Creditors amounts falling due within one year	11	**(222,326)**		**(214,800)**	
Net current assets			**1,849,241**		**1,620,258**
Total assets less current liabilities			**3,960,634**		**3,763,950**
Creditor amounts falling due after one year			**-**		**-**
Total net assets			**3,960,634**		**3,763,950**
FUNDS					
Unrestricted funds					
General funds	12		**550,000**		**517,154**
Designated funds	12		**1,172,778**		**994,013**
Property and fixed assets fund	12		**2,111,393**		**2,143,692**
Restricted funds	13		**126,463**		**109,091**
Total Charity Funds			**3,960,634**		**3,763,950**

Approved by the Trustees on 25th September 2024 and signed on their behalf by Matthew Judson

Signed: 

Date: 25th September 2024

Cashflow Statement

	2023	2022
	£	£
Cash flows from operating activities		
Net cash provided by / (used) in operating activities	**202,198**	**(583,639)**
Cash flows from investing activities		
Dividends, interest and rent from investments	**33,702**	**10,611**
Proceeds from the sale of property, plant and equipment	**1,055**	**-**
Purchase of property, plant and equipment	**(25,464)**	**(27,618)**
Net cash provided by / (used) in investing activities	**9,293**	**(17,007)**
Change in cash and cash equivalents in the reporting period	**211,491**	**(600,646)**
Cash and cash equivalents at the beginning of the reporting period	**1,663,089**	**2,263,592**
Change in cash and cash equivalents due to exchange rate movements	**(69)**	**143**
Cash and cash equivalents at the end of the reporting period	**1,874,511**	**1,663,089**

	2023	2022
	£	£
Net movement in funds for the reporting period	**196,684**	(528,987)
Adjustments for:		
Depreciation charges	**38,602**	40,730
Dividends, interest and rents from investments	**(33,702)**	(10,611)
Exchange rate movement	**69**	(143)
Loss / (Gain) on sale of fixed assets	**18,106**	-
(Increase)/Decrease in stocks	**1,686**	(1,442)
(Increase)/Decrease in debtors	**(26,773)**	(29,046)
Increase/(Decrease) in creditors	**7,526**	(54,140)
Net cash provided by / (used) in operating activities	**202,198**	**(583,639)**

Analysis Of Change In Net Debt

	As at 1 Jan 2023	Movement in Year	As at 31 Dec 2023
	£	£	£
Cash at banks and in hand	**1,663,089**	211,422	**1,874,511**
Total cash and cash equivalents	**1,663,089**	**211,422**	**1,874,511**

Principal Accounting Policies

Basis of Accounting

The financial statements have been prepared under the historical cost convention and in accordance with the requirements of the Companies Act 2006, the Charities and Trustee Investment (Scotland) Act 2005 and Regulation 8 of the Charities Accounts (Scotland) Regulations 2006. Applicable United Kingdom accounting standards (United Kingdom Generally Accepted Accounting Practice) and the Statement of Recommended Practice "Accounting and Reporting by Charities" (SORP 2015) have been followed in the preparation of these financial statements.

Going Concern

The Trustees have assessed whether the use of the going concern assumption is appropriate in preparing these financial statements. The Trustees have made this assessment in respect to a period of one year from the date of approval of these financial statements.

The Trustees of the charity have concluded that there are no material uncertainties related to events or conditions that may cast significant doubt on the ability of the charity to continue as a going concern. The Trustees are of the opinion that the charity will have sufficient resources to meet its liabilities as they fall due.

Income

Income is recognised in the period in which the Charity is entitled to receipt if it is probable that the income will be received and the amount can be measured with reasonable certainty. Income is deferred only when the Charity has to fulfil conditions before becoming entitled to it or where the donor or funder has specified that the income should be expended in a future accounting period.

Expenditure and the Basis of Apportioning Costs

Expenditure is included in the statement of financial activities when incurred and includes attributable VAT that cannot be recovered. Expenditure comprises the following:

a. the costs of raising funds including salaries, direct costs and overheads associated with generating voluntary income; and
b. the costs of charitable activities comprising expenditure on the Charity's primary charitable purposes as described in the Trustees' Report. Such costs relate to:
   - Groups
   - Energize
   - Camps
   - Westbrook
   - Additional Needs training
   - Other projects

Many costs are directly attributable to specific activities. Certain shared costs are apportioned over the charitable activities. In order to carry out the primary purposes of the Charity it is necessary to provide support to the activities in the form of personnel development, financial procedures, provision of office services and equipment, a suitable working environment as well as marketing, communcations and governance costs. These costs are allocated on the basis of time, number of paid Team members or actual use.

Amounts relating to Groups are incorporated based on the year end of the Group.

Debtors

Debtors are recognised at their settlement amount, less any provision for non-recoverability. Prepayments are valued at the amount prepaid.

Cash at Bank and in Hand

Cash at bank and in hand represents such accounts and instruments that are available on demand or have a maturity of less than three months from the date of acquisition.

Creditors and Provisions

Creditors and provisions are recognised when there is an obligation at the balance sheet date as a result of a past event, it is probable that a transfer of economic benefit will be required in settlement, and the amount of the settlement can be estimated reliably. Creditors and provisions are recognised at the amount the Charity anticipates it will pay to settle the debt.

Fund Accounting

Restricted funds comprise monies raised for, or their use restricted to, a specific purpose, or contributions subject to donor-imposed conditions.

Designated funds comprise monies set aside out of unrestricted general funds for specific future purposes or projects. They include funds representing property and other tangible fixed assets that could not be realised without curtailing the activities of the Charity.

General funds represent those monies that are freely available for application towards achieving any charitable purpose that falls within the Charity's charitable objects.

Pension Costs

Contributions in respect of the group personal money purchase pension scheme are charged to the statement of financial activities in the year in which they are due, representing the full value of the Charity's liability.

Tangible Fixed Assets

All assets costing more than £1,000 and with an expected useful life exceeding one year are capitalised.

Functional freehold property

The Charity's policy is to provide depreciation against the cost of freehold buildings to the extent that it is envisaged that their realisable value at the end of their useful life will be lower than the original cost. For the majority of the Charity's freehold property the Trustees do not believe that it is appropriate to provide depreciation due to the very long anticipated lives of the buildings, and the realisable value is in excess of the value in the financial statements. It is also likely that any such charge would be regarded as immaterial.

Where it is determined that it is appropriate to make a provision for depreciation, this is provided in equal instalments over the property's anticipated useful life, which is between 25 and 50 years.

Impairment reviews are conducted on an annual basis. If any asset is found to have a carrying value materially higher than the building's recoverable amount it is written down accordingly. Freehold land is not depreciated.

Some properties are carried at valuations from the time when FRS15 “Tangible Fixed Assets” was implemented, and those have been retained by the Charity and treated as deemed cost under section 35 of FRS 102.

Other tangible fixed assets

These are capitalised and depreciated at the following annual rates based on cost in order to write them off over their estimated useful lives:

- Building improvements 5% to 10% per annum
- Furniture and fittings 10% to 20% per annum
- Computer equipment 25% per annum
- Other 10% to 33% per annum

Groups

The Groups included in these accounts are some of our Urban Saints Groups. There are 3 categories:

- Church/School linked – these Groups are not required to submit annual returns as their accounts are consolidated within their church’s accounts.
- Groups with monies under £2,000 – Groups who have income/expenditure and balances of less than £2,000 are not required to submit accounts. This reduces the amount of work for Group leaders and has no material impact on these Financial Statements.
- Groups whose accounts are included in these financial statements – the remaining Groups are required to return information about income and expenditure, balances on bank accounts and any other assets held.



Notes to the Financial Statements

1. Income from Donations, Grants and Legacies

	Unrestricted Funds 2023	Restricted Funds 2023	Total Funds 2023	Unrestricted Funds 2022	Restricted Funds 2022	Total Funds 2022
	£	**£**	**£**	£	£	**£**
Donations and gifts	**438,167**	**180,513**	**618,680**	567,307	216,152	**783,459**
Grants received	**200**	**-**	**200**	4,199	-	**4,199**
Legacies	**606,636**	**1,000**	**607,636**	148,574	-	**148,574**
Total	**1,045,003**	**181,513**	**1,226,516**	720,080	216,152	**936,232**

2. Income Earned from Charitable Activities - Other

This income is Kestin House rental income and the sale of Urban Saints merchandise.

3. Cost of Raising Funds

	Unrestricted Funds 2023	Restricted Funds 2023	Total Funds 2023	Unrestricted Funds 2022	Restricted Funds 2022	Total Funds 2022
	£	**£**	**£**	**£**	£	**£**
Paid Team and Consultancy Costs	**100,044**	**-**	**100,044**	136,560	**-**	**136,560**
Mailings and publications	**27,294**	**-**	**27,294**	27,293	**-**	**27,293**
Support costs	**67,419**	**-**	**67,419**	78,384	**-**	**78,384**
Total	**194,757**	**-**	**194,757**	242,237	**-**	**242,237**

4. Cost of Charitable Activities

	Unrestricted Funds 2023	Restricted Funds 2023	Total Funds 2023	Unrestricted Funds 2022	Restricted Funds 2022	Total Funds 2022
	£	£	**£**	£	£	**£**
Groups						
Individual Groups	59,875	-	**59,875**	97,393	-	**97,393**
Volunteer Support & Training	165,599	57,848	**223,447**	176,317	83,824	**260,141**
Support Costs	150,898	-	**150,898**	181,156	-	**181,156**
	376,372	**57,848**	**434,220**	**454,866**	**83,824**	**538,690**
Energize						
Energize costs	72,936	8,157	**81,093**	139,406	30,749	**170,155**
Support costs	118,672	**-**	**118,672**	154,628	**-**	**154,628**
	191,608	**8,157**	**199,765**	**294,034**	**30,749**	**324,783**
Camps						
Individual Camps, & Studland Site	487,347	-	**487,347**	386,521	-	**386,521**
Volunteer Support & Training	67,932	33,680	**101,612**	151,262	38,202	**189,464**
Support costs	127,734	-	**127,734**	176,297	-	**176,297**
Grants given	93,907	-	**93,907**	-	-	**-**
	776,920	**33,680**	**810,600**	**714,080**	**38,202**	**752,282**
Westbrook Residential Centre						
Westbrook costs	544,542	3,307	**547,849**	574,917	6,476	**581,393**
Support costs	123,225	-	**123,225**	144,048	-	**144,048**
	667,767	**3,307**	**671,074**	**718,965**	**6,476**	**725,441**
Additional Needs training						
Training costs	27,563	35,990	**63,553**	33,823	29,028	**62,851**
Support costs	24,538	-	**24,538**	38,361	-	**38,361**
	52,101	**35,990**	**88,091**	**72,184**	**29,028**	**101,212**
Other including Support costs	**69,802**	**25,184**	**94,986**	**75,367**	**40,401**	**115,768**

5. Paid Team Costs

Total Paid Team Costs	2023	2022
	£	£
Wages and salaries	932,054	1,164,798
Social security costs	79,654	105,564
Pension costs	49,817	62,131
Other costs	47,838	123,564
Total	1,109,363	1,456,057
Key Management Personnel Staff Costs	2023	2022
	£	£
Wages and salaries	211,554	210,950
Social security costs	22,541	25,906
Pension costs	11,762	12,442
Other costs	29,198	42,543
Total	275,055	291,841

The Crusaders' Union operates a group personal pension scheme and the charge for the year is shown above within pension costs.

No employees earned £60,000 per annum or more in 2023 (2022: one).

The average number of employees (headcount) in 2023 was 40.5 (2022: 48). Many of these were part time and the reduction in numbers was due mainly to redundancies.

The number of employees (full time equivalent) at year end, analysed by function, was:

Full Time Equivalent	2023	2022
Raising Funds	1	2
Charitable Activities	23	29
Governance	1	1
Total	25	32

Three Trustees (2022: four) received reimbursement of expenses during the year whilst acting in their capacity as Trustees, totalling £365 (2022 £1,187)

During 2023 no Trustee received any remuneration.

6. Support Costs

Many costs are directly attributable to specific activities. Certain Support costs are apportioned over the charitable activities. In order to carry out the primary purposes of the Charity it is necessary to provide support to the activities in the form of personnel development, financial procedures, provision of office services and equipment, a suitable working environment as well as marketing, communications and governance costs. These costs are allocated on the basis of time, number of paid team or actual use.

The 2023 audit fee was £18,900 (2021 £18,000).

7. Tangible Fixed Assets

	Freehold land & buildings	Fixtures & fittings	Computer equipment	Other	Total
	£	£	£	£	**£**
Cost or valuation					
At 1 January 2023	**2,667,127**	**504,898**	**69,431**	**7,500**	**3,248,956**
Additions at cost	-	25,465	-	-	**25,465**
Disposals	-	(59,314)	(2,658)	-	**(61,972)**
At 31 December 2023	**2,667,127**	**471,049**	**66,773**	**7,500**	**3,212,449**
Accumulated depreciation					
At 1 January 2023	**611,996**	**426,453**	**59,315**	**7,500**	**1,105,264**
Disposals	-	(40,817)	(1,993)	-	**(42,810)**
Charge for the year	12,557	21,746	4,299	-	**38,602**
At 31 December 2023	**624,553**	**407,382**	**61,621**	**7,500**	**1,101,056**
Net book value					
At 31 December 2023	**2,042,574**	**63,667**	**5,152**	**-**	**2,111,393**
At 31 December 2022	**2,055,131**	**78,445**	**10,116**	**-**	**2,143,692**

8. Stocks

	2023	2022
	£	**£**
Books	**197**	1,883
Total	**197**	**1,883**

9. Debtors

	2023	2022
	£	**£**
Tax recoverable	**9,318**	10,999
Other debtors	**6,920**	5,408
Accrued Income	**156,836**	118,215
Prepayments	**23,785**	35,464
Total	**196,859**	**170,086**

10. Cash at Bank and in Hand

This includes the Trotsworth Hall funds of £91,156.

11. Creditors: Amounts Falling Due Within One Year

	2023	2022
	£	£
Accruals	**59,790**	19,910
Deferred Income	**81,606**	83,702
Other creditors	**80,930**	111,188
Total	**222,326**	**214,800**

12. Unrestricted Funds

The unrestricted funds of the Charity include the General funds, which can be used for the general purposes of the Charity, and the Designated funds where the Board of Trustees have set aside funds for a specific intention.

The movement in the unrestricted funds is as follows:

	01-Jan-23	Income	Expenditure and designations	Transfers	31-Dec-23
	£	£	£	£	**£**
General funds	**517,154**	1,897,334	(1,580,266)	(284,222)	**550,000**

	01-Jan-23	New designations	Utilised	Transfers	31-Dec-22
	£	£	£	£	**£**
Designated funds					
Impact Fund	**308,112**	-	-	286,855	**594,967**
Development funds from property sales	**339,170**	1,984	(27,680)	-	**313,474**
Groups, Areas, Camps & Studland site	**346,731**	609,346	(684,774)	(6,966)	**264,337**
Total	**994,013**	611,330	(712,454)	279,889	**1,172,778**

The movement in the unrestricted funds in the prior year was as follows:

	01-Jan-22	Income	Expenditure and designations	Transfers	31-Dec-22
	£	£	£	£	**£**
General Funds	**498,645**	1,481,288	(1,455,017)	(17,762)	**517,154**

	01-Jan-22	New designations	Utilised	Transfers	31-Dec-22
	£	£	£	£	**£**
Designated funds					
Impact Fund	**1,041,854**	-	(521,122)	(212,620)	**308,112**
Development funds from property sales	**129,018**	682	(3,150)	212,620	**339,170**
Groups, Areas and Camps and Studland site	**328,240**	573,304	(561,713)	6,900	**346,731**
Total	**1,499,112**	573,986	(1,085,985)	6,900	**994,013**

Impact Fund

At the start of 2018 the Trustees set up the Impact Fund designating money from the general fund and also adding to it as two properties were sold. Its purpose was to accelerate implementation of the new strategy and encourage growth.

Development funds from property sales

The majority of this relates to the sale of Trotsworth Hall. This money is managed on behalf of the Trustees by a group comprising former leaders of the Virginia Water Group.

Groups, Areas, Camps and Studland Site

These are the funds held by groups, areas, camps and the Studland site for use in their own locality and as such are not considered available for general use.

Property and fixed assets fund

This fund represents the cost of all fixed assets held by The Crusaders' Union including assets held for sale. These funds are not available for the day to day use of the Charity.

	01-Jan-23	Income	Expenditure and designations	Transfers	31-Dec-23
	£	£	£	£	**£**
Tangible fixed assets, investment properties and programme related investments	**2,143,692**	-	(36,607)	4,308	**2,111,393**

The movement in the prior year was as follows:

	01-Jan-22	Income	Expenditure and designations	Transfers	31-Dec-22
	£	£	£	£	**£**
Tangible fixed assets, investment properties and programme related investments	**2,156,804**	-	(40,730)	27,618	**2,143,692**

13. Restricted Funds

	01-Jan-23	Incoming Resources	Expenditure and designations	Transfers	31-Dec-23
	£	£	£	£	**£**
Restricted funds	**109,091**	181,513	(164,166)	25	**126,463**

These include donations for Ireland, Scotland, Wales and Additional Needs Ministry as well as other specific donations including donations to the Camps Bursary Fund for young people.

The movement in the prior year was as follows:

	01-Jan-22	Incoming Resources	Expenditure and designations	Transfers	31-Dec-22
	£	£	£	£	**£**
Restricted funds	**138,376**	216,152	(228,680)	(16,757)	**109,091**

14. Analysis of Net Assets Between Funds

	Restricted funds	Designated funds	General funds	Total 2023
	£	£	£	**£**
Fund balances at 31 December 2023 are represented by:				
Fixed assets	-	2,111,393	-	**2,111,393**
Net current assets	126,463	1,172,778	550,000	**1,849,241**
Total	**126,463**	**3,284,171**	**550,000**	**3,960,634**

The prior year balances were as follows:

	Restricted funds	Designated funds	General funds	Total 2022
	£	£	£	**£**
Fund balances at 31 December 2022 are represented by:				
Fixed assets	-	2,143,692	-	**2,143,692**
Net current assets	109,091	994,013	517,154	**1,620,258**
Total	**138,176**	**3,137,705**	**498,645**	**3,763,950**

15. Taxation

The Crusaders' Union is a registered Charity and therefore is not liable for corporation tax on income derived from its charitable activities, as it falls within the various exemptions available to registered charities.

16. Related Parties

The Crusaders' Union is the sole shareholder of Urban Saints Limited, a dormant company registration 05816338.

17. Post Balance Sheet Events

Following the year end the charity has entered into provisional agreement for the sale of its office building at Kestin House, 45 Crescent Road, Luton. It is anticipated the sale will be concluded in early 2025 at which point the gain on disposal, which is expected to be in the region of £1.0m after associated disposal costs, will be recognised.





URBAN SAINTS

urbansaints.org

THE CRUSADERS' UNION

England & Wales - Charity number 1144923

Accounts



Annual Report and Financial Statements for The Crusaders' Union

31st December 2022

Operating under the name of Urban Saints. Company number: 07771037
Charity registration: 1144923 in England and Wales, SC039313 in Scotland

URBAN SAINTS

Contents

Trustees' Report 4

Our Impact in 2022 5

Plans and Priorities for 2023 9

Financial Review 10

Charitable Objectives and Organisation Structure 12

Statement of Risks and Uncertainties 15

Trustees, CEO and Advisors 17

Statement of Trustees' Responsibilities 18

Independent Auditor's Report 19

Statement of Financial Activities 24

Balance Sheet 26

Cashflow Statement 27

Principal Accounting Policies 28

Notes to Financial Statements 32

Urban Saints
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Large print copy available on request.

Urban Saints is the operating name of The Crusaders' Union, a company limited by guarantee and registered in England & Wales number 07771037, charity number 1144923 and in Scotland, charity number SC039313.

From 1906 to 2006 Urban Saints was known as Crusaders.

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The mission of Urban Saints is to make young disciples for Jesus.

Trustees' Report

The Trustees are pleased to present the Annual Report and Financial Statements for The Crusaders' Union, operating as Urban Saints, for the year ended 31 December 2022.

Since 1906 The Crusaders' Union, now operating as Urban Saints, has been reaching out to children and young people with the good news of Jesus Christ. We are passionate about working with children and young people, helping them to realise their full, God given potential, as they journey from childhood to adulthood.

Our Mission

The mission of Urban Saints is to make young disciples for Jesus. This is our core purpose and it's why we exist. Whenever we decide to do anything, we will make sure that it fits with this mission.

Our Vision

Urban Saints will be an effective disciple-making movement, reaching young people in every community in the UK and Ireland.

Our Values

Within the organisation, we seek to live by and reflect the following values:



Belonging
We are a united community where everyone is welcome.



Serving
We are servants of God and each other, seeking Kingdom impact.



Faithfulness
We journey together in faith to disciple the next generation.



Grace-filled
We are filled with God's love, seeking to live and lead like Jesus.



Innovative
We embrace creativity and are pioneering in our approach to reach young people.



Our Impact in 2022

From its beginning, Urban Saints has been about accompanying young people on their faith journey with Jesus whatever their starting point. Our DNA, from the beginning, has been about local leaders connecting with local young people. We have emerged from the pandemic with a fresh hunger to see young people connected through our Groups and Camps because we know that community Is necessary for mental and spiritual health. We are committed to creating safe spaces to explore life and faith, together for the long haul. At Urban Saints we know that lifelong faith is a journey, and we are committed to young people, whatever their starting point and wherever the faith journey takes them.

Groups

At present, we have 76 Groups of various sizes meeting across the UK, including two online. Since the pandemic we have had increasing opportunity to provide safe spaces in schools. One of these Groups started in Ripon and by the end of 2022 had over 100 young people attending on a weekly basis. To help facilitate our work in schools we have purchased a number of Spider Domes. These large, inflatable gazebos are printed in colour with culturally relevant design and questions. They provide a visual sign of our presence, a sense of identity and a safe space that is distinctly different from a classroom.

We are now seeing a greater connection between Groups, with part of our focus being supporting networks of Groups to form and coordinate activities together as we move away from the pandemic. In 2022 one cluster of groups launched a monthly youth worship event where young people are empowered to take the lead, plan the evening and disciple their peers. While the adults are present for support the driving force behind the event is the young people themselves.

Youth empowerment has been a significant focus for Urban Saints in 2022. It is the process of involving children and young people in the decision making process of their local communities. This helps them understand that they are respected, that they are valuable and presents a meaningful avenue through which they can make their voices heard and recognize their power.

> **"This year all our group moved further along their faith journey with two commitments being made for the first time."**
> *Leader*

Energize

From creating sessions on identity and justice, to providing resources to help young people engage with major national and international stories, such as the war in Ukraine and the Queen's death – Energize has continued to be the 'go-to' place for Christian youth and children's workers.

We have continued to invest in the development of our Leaders with the creation of training resources exploring topics such as suicide prevention and addiction.

We launched two major new discipleship courses for young people. 'The Difference' encourages young people to put their faith into action in their local communities and beyond. 'Take the Lead' helps young people develop their leadership skills by exploring topics such as character, courage and competence.

We worked with key partners to increase the amount of video content on the site and our 'Christmas Down Here' video was well received by those looking for content for unchurched young people.

There were 1,455 organisations subscribing to Energize at the end of 2022. This is an increase of 25 on the previous year.

> **"Having Energize as a resource also helps to develop other leaders and give them confidence to lead sessions."**
> *Lucy from Bedfordshire*

Camps

Our prayer at the start of the 2022 season was for all involved in Camps ministry to experience life in all its fullness (John 10:10) – young people, leaders, behind-the-scenes team and prayer/financial supporters. We ran 38 Camps across four nations, enabled by over 500 volunteers, with around 20,000 young people, children and families hearing the Gospel message.

The year started with the return of the Easter house-parties in Ireland and was followed by Whit Camp celebrating 70 years with a brilliant weekend in Herefordshire. June saw four Sprees returning after a three-year hiatus and then a full summer programme ran. It was a busy but rewarding season as we have seen hundreds of young people make a decision to follow Christ and many more deepen their faith. The summer season concluded with Nefyn celebrating 60 years of Camps over the bank holiday weekend.

The Camps Development fund and Bursary fund were heavily utilised to ensure we maximised the opportunities at all sites and enable our Camps to be as accessible as possible. We granted more than 100 bursaries (over three times the usual amount).

Improvements to the 24/7 helpline we operate, to support those running Camps have worked well. We have also launched a dedicated Camps online prayer space to engage with a new generation of prayer supporters, whilst also retaining our existing (greatly valued) faithful prayer warriors.

> **"My daughter had a brilliant time at camp. She has come back asking to be baptised which is amazing."**
> *Parent*

Westbrook Residential Centre

There were various challenges in 2022 such as unexpected repairs needed on the Westbrook site and dealing with an ever-changing environment since the pandemic but when we pause and reflect, we can also see God's faithfulness in providing all that we need. We had the opportunity to open our site to many young people for them to have a chance to go away for a few days at a time and consider the big questions of life and faith. We have also been able to bring in new team members and make good use of their skills in the operation of Westbrook. On top of this, we have wonderfully been able to build stronger relationships with some local schools and local churches. One of the joys has been to see young people on site more and more, and to see them having a great time during their visits.

> **"Thank you so so much for giving them so many fond memories. They have both commented how interesting the Bible is."**
> *Parent*

> **"Both of our children have come home with tales of adventure and new knowledge of Christ."**
> *Parent*

Additional Needs

This year has been a busy one for the Additional Needs Ministry. Post-pandemic it has been great to be back in person for some training events. We continue to utilize our online training programme as this enables the reach to go further and enables more churches and youth groups to provide welcoming and safe spaces for children and young people with additional needs.

In 2022 we trained 2,000 leaders across 78 training and conference events.

The Additional Needs Alliance provides a social media group for children's, youth and families workers, as well as church leaders, parents and carers, to share stories, ask questions, offer resources, and journey together to help all children and young people with additional needs to be included and belong.

In 2022 we wrote a new book 'How to Include Autistic Children and Young People in Church' and also turned it into a new training course. A further training course 'Invited to Belong:2U' which we produced in collaboration with Youthscape helps leaders break down barriers so that all children and young people can belong in groups. We are convinced that safe spaces for the most vulnerable children is something vital to our ministry.

> **"Thank you for another really interesting and thought-provoking session. Thanks also for the excellent resources! Fantastic training. I would wholeheartedly recommend to others."**
> *Re: 'All Inclusive?' – Supporting Families*

Plans and Priorities for 2023

Urban Saints is committed to equipping a movement of volunteers to disciple young people for Jesus, meeting and supporting them in their local context. As part of our thinking of what is the best way to achieve this, as well as wanting to be an increasingly financially-sustainable organisation, we made the difficult decision to restructure, focusing on a return to our local ministry blueprint and core mission.

At Urban Saints, we are passionate about providing safe spaces for all young people to explore life and faith. We believe that this is best done through weekly Groups that foster an environment for children and teenagers to belong, flourish and encounter Jesus through authentic relationships with their Leaders.

During 2022, four "core purpose" statements were agreed to help focus on our primary commitment and support the budget development and organisational restructure:

- Encouraging frequent interaction between Urban Saints volunteers and young people.
- Gathering and accompanying young people on their faith journey with Jesus.
- Equipping and investing in our Urban Saints volunteers bespoke to their context.
- Doing life and embodying Urban Saints values with young people.

This work is now being developed further with the Re-envisioning Working Group, which is a collaborative group consisting of Board, staff and independent members. The Working Group is carrying out a detailed strategic review, listening to different voices and diverse perspectives. They will be presenting several strategic options to the Board to be costed. The aim is to begin implementing the revised strategy during the Autumn, completing the process by the end of 2023. In the meanwhile, our Groups will be the key area that we will continue to invest in. We plan to invest in our Groups by intentionally increasing our support for the volunteer leaders who run them, equipping them for the future to lead their Groups more effectively, and in a sustainable manner. Building relationships between the staff team in the different regions of the UK and the Group Leaders will also be a priority for this year.

Whilst we recognise that our online resources (Energize) are used widely by those outside of Urban Saints it is also important for us to provide quality resources that help our local weekly Groups to reach the young people in their communities including engagement through digital platforms. In its current format, we believe Energize is a comprehensive resource. Therefore, we are reducing new developments of the platform while we consider a more cohesive digital strategy that will include Energize. Energize will still, however be the ever-useful tool for our current users, as it has always been. However, a new digital stream is currently also being considered for the organisation's future.

We will continue to encourage our Group Leaders and the Impact Team to develop and build residential experiences, equipping our volunteers at a local and regional level. However, the primary purpose of these residential experiences will be to support the year-round work of the local Groups. As such, all Camps that are on the national camps programme will sadly not run after Summer 2023. We are currently exploring with those who form part of the current national camps programme whether their ministry can continue independently or in partnership with other organisations in the future.

The Westbrook Residential Centre has encouragingly had more bookings than in previous years, and we are looking forward to welcoming a number of different guests on site. As part of the Re-envisioning Working Group, a review is presently taking place to determine how Westbrook can continue to improve the way it supports the organisation's core purpose in the future.

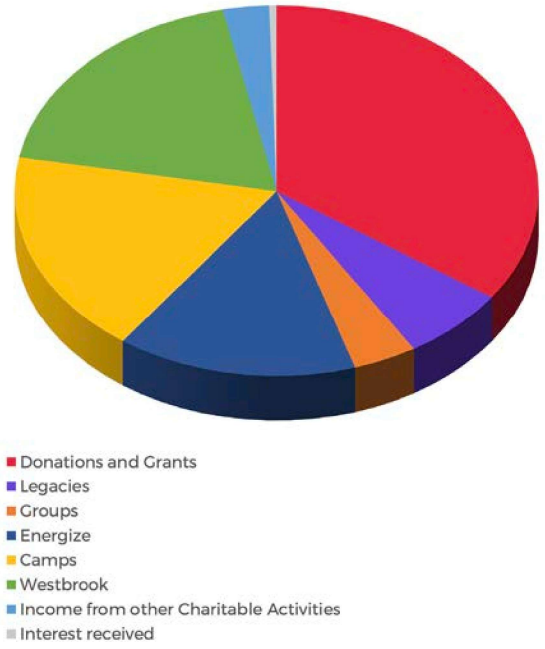
Additional Needs Ministry will continue, but with a renewed focus on supporting our year-round Groups to be more accessible to those with additional needs.

As with any organisational restructure, there will be roles that will no longer form part of the future of Urban Saints which have therefore sadly become redundant. We thank these members of the team for their dedication and commitment to young people through the years and wish them the best for the future.

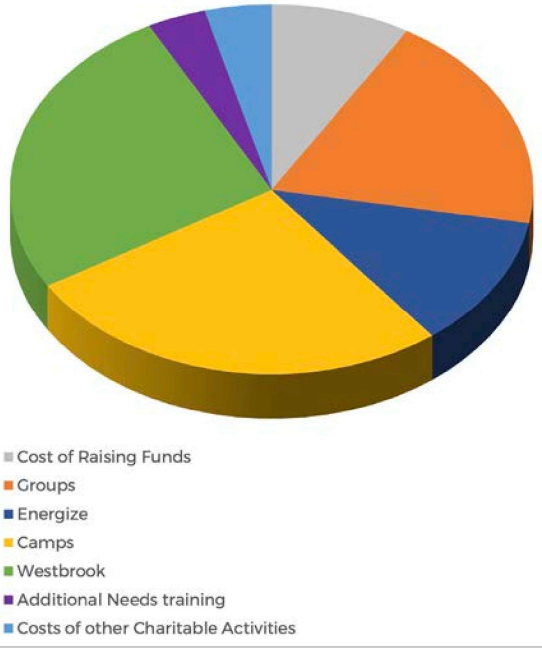
Financial Review

In 2022 the Income for the year was £2,271,426 and Expenditure was £2,800,413 resulting in a deficit for the year of £528,987 (2021 deficit £147,063). A deficit budget had been agreed by the Trustees for 2022 to intentionally utilise some reserves to further the ministry but the deficit was larger than budgeted, mainly due to legacy income and donations being less than budget. Although a deficit budget has again been agreed for 2023 this budget carries significantly less risk in legacy income and moves towards having a break-even budget in 2024.

INCOME 2022



EXPENDITURE 2022



In 2022 we received Donations of £783,459 (2021 £816,528), Grants of £4,199 (2021 £74,674) and Legacies of £148,574 (2021 £242,565). We are so grateful to God and our faithful donors for this income. Income from Charitable Activities was £1,324,583 (2021 £666,152). This increase was mostly due to a full year of activity within Camps and the Westbrook Residential Centre as opposed to reduced levels of activity in 2021 due to the pandemic. Interest received in the year was £10,611 (2021 £275) resulting in total income for the year of £2,271,426

Funds at 31 December 2022 totalled £3,763,950. This included a £2,143,692 Fixed Asset Fund which represents the cost of all Fixed Assets held on behalf of the Charity. £994,013 represented funds designated by the Trustees for specific purposes, £109,091 were restricted funds given for a particular purpose and £517,154 were general reserves.

Our reserves policy is to maintain a level of reserves that gives adequate time to address changes that might be needed to charitable activities or staffing issues. The level of reserves required is subject to the needs, risks, and operating environment being considered each year as part of the budget process. The Trustees have stated that the general funds should be 3 months of budgeted expenditure. The general funds at 31 December 2022 were £517,154, which is just above the policy level.



Charitable Objectives and Organisation Structure

The mission of Urban Saints is to make young disciples for Jesus. This is our core purpose and it's why we exist. Whenever we decide to do anything, we will make sure that it fits with this mission.

Public Benefit

All activities are carefully assessed for risk and therefore, provide safe and fun environments for the development of children and young people. The social and spiritual well-being of young people is developed through The Crusaders' Union; therefore, the Trustees consider that all of the aims and objectives detailed in this report combine to benefit the public.

The public benefit of The Crusaders' Union's activities is far reaching into all areas of the UK and a diversity of communities. Children, young people and leaders are connecting with the organisation in a positive way; and the organisation in turn is having a huge impact on children and young people, as it has done for more than 100 years, training and equipping them for all walks of life both at home and abroad.

Accordingly, the Trustees believe that they have complied with the duty in section 4 of the Charities Act 2011 to have due regard to the public benefit guidance published by the Charity Commission.

Governance

The Charity was formed in 1906 as an unincorporated association and incorporated as a company limited by guarantee on the 12 September 2011. As The Crusaders' Union operates in Scotland, the charity has a registration with the Office of the Scottish Charity Regulator (OSCR) as a Cross Border Charity under the registration number SCO39313. The Crusaders' Union also operates in Northern Ireland and has confirmed interest in registering with the Charity regulator there.

At 31 December 2022 there were 390 company members with voting rights consisting of Honorary Life Members, Group Leaders, Support Leaders and Trustees. Our members play a vital part in delivering the mission of Urban Saints, supporting through prayer, time, financial giving and being advocates for us as we seek to lead young people to our Saviour Christ Jesus.

Trustees of the charity are directly elected by Members of The Crusaders' Union at an Annual General Meeting (AGM) or by postal ballot. Under the Memorandum and Articles, no Trustee may serve for a consecutive total of more than 12 years before taking at least a one-year sabbatical.

Trustees are Members of The Crusaders' Union, and can be nominated to stand for election to the Board in one of two ways:

- They can be nominated by two other Members. A communication is sent annually to every voting Member asking for nominations to be submitted for this; or
- Members can be nominated by the Board of Trustees.

In either case nominees go forward for election via a vote at an Annual General Meeting or through a postal/electronic ballot. If a nominated Member receives sufficient votes (over 50% of the votes cast) they are elected as a Trustee usually for a period of three years.

The Board may also co-opt up to 4 people as Trustees in order to ensure the Board has the requisite skills and/or fill a casual vacancy and/or ensure that the majority of Trustees are actively involved in voluntary relational children's or youth work.

Prospective Trustees receive an information pack that lets them know what the duties and responsibilities are that they will be accountable for. Elected Trustees go through an induction

training process so that they can quickly become familiar with the operating practices of the Board of Trustees.

On 15 October 2022 we gathered together online for the last hour of a 24/2 prayer event and following this an Annual General Meeting was held where 85 members voted (including proxy votes). Four serving Trustees, Jonathan Storkey, Anthony Obayori, David Fowler and Sharon Prior were elected.

On March 10th 2023 Sharon Prior stepped down as Chair and Matthew Judson, Vice Chair, became interim Chair.

Management Team

The National Leadership Team has been through a time of transition and at the time of signing the accounts comprises an Interim CEO/Transition Director, Missions Lead and Enabling Lead.

Pay Policy for Key Management

Salaries for all paid Team members, including key management personnel are reviewed and any increases agreed as part of the annual budget process. In addition to the Trustees, key management personnel are the National Leadership Team comprising of the CMO and Directors.

Fundraising Statement

1. Approach

Our fundraising team work hard to provide the income to resource all Urban Saints' activities for young people and children - our weekly Groups, volunteer and team training, Camps, Resources, and our Westbrook Residential Centre. These funds come from grants from Trusts and Foundations, regular giving by supporters, responses to appeals, local events and gifts bequeathed in wills.

Giving can be designated for Groups, regions, or activities. For example, our local Impact Team Leaders raise funds for regions or nations, groups will raise funds for group activities and other Team members will raise funds from donors who are particularly interested in those activities, such as Additional Needs training or the Friends of Westbrook.

We did not use external professional fundraisers or commercial participators but employed 1.7 FTE who focus solely on fundraising and supporter relations. In October 2022 we started to work with a Fundraising Consultant (0.2 FTE) who has worked on some grant applications, and added capacity to the Fundraising Team. Fundraising staff were supported by 2 FTE in Marketing and Communications whose brief includes social media advertising and digital communications. We do engage professional third parties to produce and distribute direct mailings.

Our fundraising practises are all GDPR approved, and we do not sell on any data. Our 'external data processor' agreements set out clear guidelines to ensure compliance with all legislation, regulation, and our internal standards. All communications are approved by Urban Saints prior to distribution.

We are conscious of minimising the costs of fundraising. We continue to deliver value for money in all our charitable activities. Fundraising is carried out centrally and controlled centrally and we are Cross Border, and the E&W Fundraising Regulator would be the place to approach if there is any concern about fundraising in Scotland.

2. Regulatory Standards

The charity is a member of the Institute of Fundraising and registered with the Fundraising Regulator. Everything possible is done to meet the needs of current and potential supporters, including protecting all vulnerable people, following the Code of Fundraising Practice and all Data

Protection legislation.

3. Compliance

Due to the nature of requesting and receiving donations across the UK, we are aware of the potential for fundraising regulatory breaches. We seek to minimise these risks through clear role descriptions, team induction and training, centralised awareness and reporting of all fundraising activity, the agreed involvement of Fundraising and Finance team from the Support Centre for types of fundraising, and monthly reviews of fundraising reports to ensure all income is designated corrected and is posted to the correct Reserve/Fund. Urban Saints has a Whistleblowing policy, which as with all policies, is included in our training system to ensure that all team members read, understand, and agree to comply with each Urban Saints' policy.

4. Monitoring Fundraising Activities Carried Out on our Behalf

We did not use external professional fundraisers or commercial participators.

5. Complaints

We received one fundraising complaint in 2022 (2021: one). This complaint was resolved by our team in line with our complaints policy. This policy, updated in January 2020, requires that we provide a response to individuals in a timely manner. This complaint was resolved amicably. Any expressions of dissatisfaction are used to improve our fundraising approaches and procedures. The policy also details when serious complaints are escalated to the National Leadership Team or Trustees. The complaints policy is included in our training system that ensures that all team members read, understand, and agree to comply with each Urban Saints' policy. The policy is published on our website.

Statement of Risks and Uncertainties

The Trustees are ultimately responsible for risk management and the effectiveness of Urban Saints' internal control processes. The major risks to which Urban Saints are exposed, as identified by the Trustees, are reviewed regularly, and we are continuously improving our systems and procedures to manage them.

The Board of Trustees has considered and approved the risk appetite and risk management policy of Urban Saints. It has delegated the regular scrutiny to the Enabling Sub Committee which is made up of the Chair of the Committee and other Trustees as well as independent Committee members that are experienced in particular aspects of Finance and Compliance.

Since re-opening up the organisation and engaging in more activities after Covid-19, there have been a number of opportunities which Urban Saints have taken full advantage of. However, there have also been a number of new risks that have emerged in our ever-changing world, and so there are now new plans to ensure the health of the organisation through the mitigation of these risks.

The top five risks (in no particular order) are:

- **Safeguarding:** Whilst we continue to update our practices and training, and have no specific concerns at this time, we are aware that this will always be an area of risk that requires ongoing assessment and management.
- **Fundraising Income:** The pattern of giving appears to have changed since Covid-19 and the cost-of-living crisis. General donations and Trust income has reduced. A detailed fundraising review is being undertaken.
- **Expenditure:** Costs for the organisation have risen as a result of worldwide events, resulting in energy costs rising, which directly impact costs of the entire supply chain. This inflation has made it more expensive to run the organisation at all levels, and therefore cuts have been needed in order to keep overall expenditure lower.
- **Westbrook:** Whilst Westbrook bookings are looking healthy going into 2023, there are still challenges relating to operating the residential centre in a sustainable way that benefits the organisation in the long term. There is currently a plan to review how Westbrook is used going forward.
- **Organisational Restructure:** Part of reducing expenditure was to reduce our total number of staff team, so that Urban Saints can run in a more streamlined way and focus on the ministry areas that are core to the organisation. However, this is not without the difficulties associated with restructuring any organisation, and plans are in place to ensure the longevity of the organisation post-restructure.

Urban Saints is committed to safeguarding the children and young people under our care, we do this through our Safeguarding policy, good practice guidelines and regular safeguarding training for all team members.

Urban Saints' systems and procedures are designed to inform and manage risk and to provide reasonable assurance against material misstatement or loss. Senior management ensure that the culture and process of risk management are embedded across the organisation through the effective implementation of policies and processes. Risk registers have been developed at corporate, department and major project levels. Risks are assessed and rated on their likelihood and potential impact along with the mitigation strategies in place to manage them in line with the Board's risk appetite.

Operational Management review and update the corporate risk register on a monthly basis and it is shared with the Enabling Sub Committee when they meet. The Board formally reviews it when they meet regularly. There are a number of working groups that manage risks in high-risk areas and risk events are logged and tracked to inform the ongoing development of risk management strategies and lessons learnt. Serious incidents and compliance across the organisation are assessed

internally by all departments through a monthly process, which is reported on and reviewed by the leadership team and the Enabling Sub-Committee.

We work with the support of our partners and volunteers, taking on board their advice to implement mitigation actions for our strategic, operational, financial, and compliance risks.

Trustees, CEO and Advisors

Trustees

The following served during 2022 and were in post at the time of this report:

Janet Dawson
Stephen Dengate (resigned 31 December 2022)
David Fowler
Miriam Hanley (resigned 21 June 2023)
Mark Instone
William James
Matthew Judson (Vice Chair until 10th March and then Interim Chair from 11th March 2023)
Paul Marchant
Anthony Obayori
Sharon Prior (Chair) (resigned 10th March 2023)
Rachel Retallick Cheel
Jonathan Storkey

CEO

CEO - Ant Horton (until 8th June 2023)
Interim CEO / Transition Director - Richard Giles (from 17th April 2023)

Bankers

Lloyds Bank, 36 Chequer Street, St Albans, Hertfordshire, AL1 3YQ

Auditors

Buzzacott LLP, 130 Wood Street, London, EC2V 6DL

Legal Advisors

Anthony Collins Solicitors LLP, 134 Edmund Street Birmingham B3 2ES
Keelys LLP, 28 Dam St, Lichfield, Staffordshire, WS13 6AA

Registered and Principal Offices

Kestin House, 45 Crescent Road, Luton, LU2 0AH
Telephone: 01582 589850
E-mail: email@urbansaints.org
Web: www.urbansaints.org

Company Number

07771037 in England and Wales

Charity Registration Numbers

1144923 in England and Wales
SC039313 in Scotland

Statement of Trustees' Responsibilities

The Trustees (who are also Directors of The Crusaders' Union for the purposes of company law) are responsible for preparing the Trustees' Report and the financial statements in accordance with applicable law and United Kingdom accounting standards (United Kingdom Generally Accepted Accounting Practice).

Company law requires the Trustees to prepare financial statements for each financial year that give a true and fair view of the state of affairs of the charitable company and of the incoming resources and application of resources, including the income and expenditure, of the charitable company for that period.

In preparing these financial statements, the Trustees are required to:

- select suitable accounting policies and then apply them consistently.
- observe the methods and principles in the Statement of Recommended Practice (Accounting and Reporting by Charities) (the Charities' SORP);
- make judgments and estimates that are reasonable and prudent.
- state whether applicable United Kingdom accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements; and
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charitable company will continue in operation.

The Trustees are responsible for keeping proper accounting records that disclose with reasonable accuracy at any time the financial position of the charitable company and enable them to ensure that the financial statements comply with the Companies Act 2006, the Charities and Trustee Investment (Scotland) Act 2005 and the Charities Accounts (Scotland) Regulations 2006. They are also responsible for safeguarding the assets of the charitable company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Each of the Trustees confirms that:

- so far as the Trustee is aware, there is no relevant audit information of which the charitable company's auditors are unaware; and
- the Trustee has taken all the steps that he/she ought to have taken as a Trustee in order to make himself/herself aware of any relevant audit information and to ensure that the charitable company's auditors are aware of that information.

This confirmation is given and should be interpreted in accordance with the provisions of s418 of the Companies Act 2006.

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

Approved by the Trustees on 14th July 2023 and signed on their behalf by Matthew Judson

Signed: 

Date: 14th July 2023

Independent Auditor's Report

to the Trustees and Members of The Crusaders' Union

Opinion

We have audited the financial statements of The Crusaders' Union (the 'charitable company') for the year ended 31 December 2022 which comprise the statement of financial activities, the balance sheet, the statement of cash flows, the principal accounting policies and the notes to the financial statements. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' (United Kingdom Generally Accepted Accounting Practice).

In our opinion, the financial statements:

- give a true and fair view of the state of the charitable company's affairs as at 31 December 2022 and of its income and expenditure for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- have been prepared in accordance with the requirements of the Companies Act 2006, the Charities and Trustee Investment (Scotland) Act 2005 and regulation 8 of the Charities Accounts (Scotland) Regulations 2006 (as amended).

Basis for opinion

We conducted our audit in accordance with International Standards on Auditing (UK) (ISAs (UK)) and applicable law. Our responsibilities under those standards are further described in the auditor's responsibilities for the audit of the financial statements section of our report. We are independent of the charitable company in accordance with the ethical requirements that are relevant to our audit of the financial statements in the UK, including the FRC's Ethical Standard, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Conclusions relating to going concern

In auditing the financial statements, we have concluded that the trustees' use of the going concern basis of accounting in the preparation of the financial statements is appropriate.

Based on the work we have performed, we have not identified any material uncertainties relating to events or conditions that, individually or collectively, may cast significant doubt on the charitable company's ability to continue as a going concern for a period of at least twelve months from when the financial statements are authorised for issue.

Our responsibilities and the responsibilities of the trustees with respect to going concern are described in the relevant sections of this report.

Other information

The trustees are responsible for the other information. The other information comprises the information included in the annual report and financial statements, other than the financial statements and our auditor's report thereon. Our opinion on the financial statements does not cover the other information and, except to the extent otherwise explicitly stated in our report, we do not express any form of assurance conclusion thereon.

In connection with our audit of the financial statements, our responsibility is to read the other

information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the audit or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether there is a material misstatement in the financial statements or a material misstatement of the other information. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact.

We have nothing to report in this regard.

Opinions on other matters prescribed by the Companies Act 2006

In our opinion, based on the work undertaken in the course of the audit:

- the information given in the trustees' report, which is also the directors' report for the purposes of company law for the financial year for which the financial statements are prepared is consistent with the financial statements; and
- the trustees' report, which is also the directors' report for the purposes of company law, has been prepared in accordance with applicable legal requirements.

Matters on which we are required to report by exception

In the light of the knowledge and understanding of the charitable company and its environment obtained in the course of the audit, we have not identified material misstatements in the trustees' report.

We have nothing to report in respect of the following matters in relation to which the Companies Act 2006 and the Charities Accounts (Scotland) Regulations 2006 (as amended) requires us to report to you if, in our opinion:

- proper and adequate accounting records have not been kept, or returns adequate for our audit have not been received from branches not visited by us; or
- the financial statements are not in agreement with the accounting records and returns; or
- certain disclosures of trustees' remuneration specified by law are not made; or
- we have not received all the information and explanations we require for our audit; or
- the trustees were not entitled to prepare the financial statements in accordance with the small companies regime and take advantage of the small companies' exemptions in preparing the trustees' report and from the requirement to prepare a strategic report.

Responsibilities of Trustees

As explained more fully in the trustees' responsibilities statement, the trustees (who are also the directors of the charitable company for the purposes of company law) are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view, and for such internal control as the trustees determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, the trustees are responsible for assessing the charitable company's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the trustees either intend to liquidate the charitable company or to cease operations, or have no realistic alternative but to do so.

Auditor's responsibilities for the audit of the financial statements

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's

report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with ISAs (UK) will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

Irregularities, including fraud, are instances of non-compliance with laws and regulations. We design procedures in line with our responsibilities, outlined above, to detect material misstatements in respect of irregularities, including fraud. The extent to which our procedures are capable of detecting irregularities, including fraud is detailed below:
Our approach to identifying and assessing the risks of material misstatement in respect of irregularities, including fraud and non-compliance with laws and regulations, was as follows:

- the engagement team collectively had the appropriate competence, capabilities and skills to identify or recognise non-compliance with applicable laws and regulations;
- we obtained an understanding of the legal and regulatory frameworks that are applicable to the charity and determined that the most significant frameworks which are directly relevant to specific assertions in the financial statements are those that relate to the reporting framework (Statement of Recommended Practice: Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102) and the Charities Act 2011) and those that relate to data protection (General Data Protection Regulation).
- identified laws and regulations were communicated within the audit team regularly and the team remained alert to instances of non-compliance throughout the audit.

We assessed the susceptibility of the charity's financial statements to material misstatement, including obtaining an understanding of how fraud might occur, by:

- making enquiries of management as to their knowledge of actual, suspected and alleged fraud; and
- considering the internal controls in place to mitigate risks of fraud and non-compliance with laws and regulations.

To address the risk of fraud through management bias and override of controls, we:

- performed analytical procedures to identify any unusual or unexpected relationships;
- assessed whether judgements and assumptions made in determining the accounting estimates were indicative of potential bias; and
- tested authorisation controls on expenditure items, ensuring all expenditure was approved in line with the charity's financial procedures.

In response to the risk of irregularities and non-compliance with laws and regulations, we designed procedures which included, but were not limited to:

- agreeing financial statement disclosures to underlying supporting documentation;
- reading the minutes of meetings of those charged with governance; and
- enquiring of management as to actual and potential litigation and claims.

There are inherent limitations in our audit procedures described above. The more removed that laws and regulations are from financial transactions, the less likely it is that we would become aware of non-compliance. Auditing standards also limit the audit procedures required to identify non-compliance with laws and regulations to enquiry of the trustees and other management and the inspection of regulatory and legal correspondence, if any.

Material misstatements that arise due to fraud can be harder to detect than those that arise from error as they may involve deliberate concealment or collusion.

A further description of our responsibilities for the audit of the financial statements is located on the Financial Reporting Council's website at www.frc.org.uk/auditorsresponsibilities. This description forms part of our auditor's report.

Use of our report

This report is made solely to the charitable company's members, as a body, in accordance with Chapter 3 of Part 16 of the Companies Act 2006 and to the charity's trustees as a body, in accordance with Section 44(1)(c) of the Charities and Trustee Investment (Scotland) Act 2005 and Regulation 10 of the Charities Accounts (Scotland) Regulations 2006. Our audit work has been undertaken so that we might state to the charitable company's members those matters we are required to state to them in an auditor's report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the charitable company and the charitable company's members as a body, for our audit work, for this report, or for the opinions we have formed.

Signed: 

Date: 24 July 2023

Edward Finch (Senior Statutory Auditor)
For and on behalf of Buzzacott LLP, Statutory Auditor
130 Wood Street
London
EC2V 6DL

Buzzacott LLP is eligible to act as an auditor in terms of section 1212 of the Companies Act 2006.


BIRMINGHAM
ST MARY'S
HOSPICE

Statement of Financial Activities

Year ended 31 December 2022	Notes	Unrestricted Funds 2022	Restricted Funds 2022	Total Funds 2022	Total Funds 2021
		£	£	**£**	**£**
INCOME					
Donations Grants and Legacies	1	720,080	216,152	**936,232**	**1,133,767**
Income Earned from Charitable Activities	2				
Groups		89,410	-	**89,410**	**49,901**
Energize		336,717	-	**336,717**	**329,046**
Camps		407,539	-	**407,539**	**124,545**
Westbrook Residential Centre		426,648	-	**426,648**	**120,462**
Additional Needs training		11,684	-	**11,684**	**6,655**
Other		52,585	-	**52,585**	**35,543**
Other Income					
Interest receivable		10,611	-	**10,611**	**275**
Profit on sale of assets		-	-	-	**15,000**
Total Income		**2,055,274**	**216,152**	**2,271,426**	**1,815,194**
EXPENDITURE					
Cost of raising funds	3	242,237	-	**242,237**	**201,878**
Cost of Charitable Activities	4				
Groups		454,866	83,824	**538,690**	**441,859**
Energize		294,034	30,749	**324,783**	**246,324**
Camps		714,080	38,202	**752,282**	**384,481**
Westbrook Residential Centre		718,965	6,476	**725,441**	**467,493**
Additional Needs training		72,184	29,028	**101,212**	**88,264**
Other		75,367	40,401	**115,768**	**131,958**
Other Expenditure		-	-	**-**	**-**
Total Expenditure		**2,571,733**	**228,680**	**2,800,413**	**1,962,257**
Net expenditure for the year		(516,459)	(12,528)	**(528,987)**	**(147,063)**
Transfer between Funds		16,757	(16,757)	**-**	**-**
Net movement in Funds		(499,702)	(29,285)	**(528,987)**	**(147,063)**
Reconciliation of Funds					
Total funds brought forward 1 January		4,154,561	138,376	**4,292,937**	**4,440,000**
Balance carried forward 31 December		3,654,859	109,091	**3,763,950**	**4,292,937**

Year ended 31 December 2021	Notes	Unrestricted Funds 2021	Restricted Funds 2021	Total Funds 2021
		£	£	**£**
INCOME				
Donations and Legacies	1	856,430	277,337	**1,133,767**
Income Earned from Charitable Activities				
Groups		49,901	-	**49,901**
Energize		329,046	-	**329,046**
Camps		124,545	-	**124,545**
Westbrook Residential Centre		120,462	-	**120,462**
Additional Needs training		6,655	-	**6,655**
Other	2	35,543	-	**35,543**
Other Income				
Interest receivable		275	-	**275**
Profit on sale of assets		15,000	-	**15,000**
Total Income		**1,537,857**	**277,337**	**1,815,194**
EXPENDITURE				
Cost of raising funds	3	201,878	-	**201,878**
Cost of Charitable Activities	4			
Groups		383,255	58,604	**441,859**
Energize		245,824	500	**246,324**
Camps and Overseas Adventures		353,013	31,468	**384,481**
Westbrook Residential Centre		432,466	35,027	**467,493**
Additional Needs training		47,805	40,459	**88,264**
Other		103,286	28,672	**131,958**
Other Expenditure		-	-	**-**
Total Expenditure		**1,767,527**	**194,730**	**1,962,257**
Net (expenditure) / income for the year		(229,670)	82,607	**(147,063)**
Transfer between funds		-	-	**-**
Net movement in Funds		(229,670)	82,607	**(147,063)**
Reconciliation of funds				
Total funds brought forward 1 January		4,384,231	55,769	**4,440,000**
Balance carried forward 31 December		4,154,561	138,376	**4,292,937**

Balance Sheet

As at 31 December	Notes	2022	2022	2021	2021
		£	**£**	£	£
FIXED ASSETS					
Tangible fixed assets	7	**2,143,692**		2,156,804	
			2,143,692		2,156,804
CURRENT ASSETS					
Stocks	8	**1,883**		441	
Debtors	9	**170,086**		141,040	
Cash at Banks and in Hand	10	**1,663,089**		2,263,592	
		1,835,058		2,405,073	
LIABILITIES					
Creditors amounts falling due within one year	11	**(214,800)**		(268,940)	
Net current assets			**1,620,258**		2,136,133
Total assets less current liabilities			**3,763,950**		4,292,937
Creditor amounts falling due after one year			**-**		-
Total net assets			**3,763,950**		4,292,937
FUNDS					
Unrestricted funds					
General funds	12		**517,154**		498,645
Designated funds	12		**994,013**		1,499,112
Property and fixed assets fund	12		**2,143,692**		2,156,804
Restricted funds	13		**109,091**		138,376
Total Charity Funds			**3,763,950**		4,292,937

Approved by the Trustees on 14th July 2023 and signed on their behalf by Matthew Judson

Signed: 

Date: 14th July 2023

Cashflow Statement

	2022	2021
Cash flows from operating activities	**£**	**£**
Net cash (used in) / provided by operating activities	**(583,639)**	**45,746**
Cash flows from investing activities		
Dividends, interest and rent from investments	**10,611**	**275**
Proceeds from the sale of property, plant and equipment	**-**	**35,000**
Purchase of property, plant and equipment	**(27,618)**	**(11,206)**
Write down of property, plant and equipment	**-**	**4,072**
Net cash (used in) / provided by investing activities	**(17,007)**	**28,141**
Change in cash and cash equivalents in the reporting period	**(600,646)**	**73,887**
Cash and cash equivalents at the beginning of the reporting period	**2,263,592**	**2,189,745**
Change in cash and cash equivalents due to exchange rate movements	**143**	**(40)**
Cash and cash equivalents at the end of the reporting period	**1,663,089**	**2,263,592**

	2022	2021
	£	**£**
Net movement in funds for the reporting period	**(528,987)**	**(147,063)**
Adjustments for:		
Depreciation charges	**40,730**	**44,012**
Dividends, interest and rents from investments	**(10,611)**	**(275)**
Exchange rate movement	**(143)**	**40**
Loss / (Gain) on sale of fixed assets	**-**	**(15,000)**
(Increase)/Decrease in stocks	**(1,442)**	**(441)**
(Increase)/Decrease in debtors	**(29,046)**	**167,206**
Increase/(Decrease) in creditors	**(54,140)**	**(2,733)**
Net cash (used in) / provided by operating activities	**(583,639)**	**45,746**

Analysis Of Change In Net Debt

	As at 1 Jan 2022	Movement in Year	As at 31 Dec 2022
	£	£	£
Cash at banks and in hand	2,263,592	(600,503)	**1,663,089**
Total cash and cash equivalents	**2,263,592**	**(600,503)**	**1,663,089**

Principal Accounting Policies

Basis of Accounting

The financial statements have been prepared under the historical cost convention and in accordance with the requirements of the Companies Act 2006, the Charities and Trustee Investment (Scotland) Act 2005 and Regulation 8 of the Charities Accounts (Scotland) Regulations 2006. Applicable United Kingdom accounting standards (United Kingdom Generally Accepted Accounting Practice) and the Statement of Recommended Practice "Accounting and Reporting by Charities" (SORP 2015) have been followed in the preparation of these financial statements.

Going Concern

The Trustees have assessed whether the use of the going concern assumption is appropriate in preparing these financial statements. The Trustees have made this assessment in respect to a period of one year from the date of approval of these financial statements.

The Trustees of the charity have concluded that there are no material uncertainties related to events or conditions that may cast significant doubt on the ability of the charity to continue as a going concern. The Trustees are of the opinion that the charity will have sufficient resources to meet its liabilities as they fall due.

Income

Income is recognised in the period in which the Charity is entitled to receipt if it is probable that the income will be received, and the amount can be measured with reasonable certainty. Income is deferred only when the Charity has to fulfil conditions before becoming entitled to it or where the donor or funder has specified that the income is to be expended in a future accounting period.

Expenditure and the Basis of Apportioning Costs

Expenditure is included in the statement of financial activities when incurred and includes attributable VAT that cannot be recovered. Expenditure comprises the following:

a. the costs of raising funds including salaries, direct costs and overheads associated with generating voluntary income; and
b. the costs of charitable activities comprising expenditure on the Charity's primary charitable purposes as described in the Trustees' Report. Such costs relate to:
   - Groups
   - Energize
   - Camps
   - Westbrook
   - Additional Needs training
   - Other projects

Many costs are directly attributable to specific activities. Certain shared costs are apportioned over the charitable activities. In order to carry out the primary purposes of the Charity it is necessary to provide support to the activities in the form of personnel development, financial procedures, provision of office services and equipment, a suitable working environment as well as marketing, communcations and governance costs. These costs are allocated on the basis of time, number of paid Team members or actual use.

Amounts relating to Groups are incorporated based on the year end of the Group.

Debtors

Debtors are recognised at their settlement amount, less any provision for non-recoverability. Prepayments are valued at the amount prepaid.

Cash at Banks and in Hand

Cash at bank and in hand represents such accounts and instruments that are available on demand or have a maturity of less than three months from the date of acquisition.

Creditors and Provisions

Creditors and provisions are recognised when there is an obligation at the balance sheet date as a result of a past event, it is probable that a transfer of economic benefit will be required in settlement, and the amount of the settlement can be estimated reliably. Creditors and provisions are recognised at the amount the Charity anticipates it will pay to settle the debt.

Fund Accounting

Restricted funds comprise monies raised for, or their use restricted to, a specific purpose, or contributions subject to donor-imposed conditions.

Designated funds comprise monies set aside out of unrestricted general funds for specific future purposes or projects. They include funds representing property and other tangible fixed assets that could not be realised without curtailing the activities of the Charity.

General funds represent those monies that are freely available for application towards achieving any charitable purpose that falls within the Charity's charitable objects.

Pension Costs

Contributions in respect of the group personal money purchase pension scheme are charged to the statement of financial activities in the year in which they are due, representing the full value of the Charity's liability.

Tangible Fixed Assets

All assets costing more than £1,000 and with an expected useful life exceeding one year are capitalised.

Functional freehold property

The Charity's policy is to provide depreciation against the cost of freehold buildings to the extent that it is envisaged that their realisable value at the end of their useful life will be lower than the original cost. For the majority of the Charity's freehold property the Trustees do not believe that it is appropriate to provide depreciation due to the very long anticipated lives of the buildings, and the realisable value is in excess of the value in the financial statements. It is also likely that any such charge would be regarded as immaterial.

Where it is determined that it is appropriate to make a provision for depreciation, this is provided in equal instalments over the property's anticipated useful life, which is between 25 and 50 years.

Impairment reviews are conducted on an annual basis. If any asset is found to have a carrying value materially higher than the building's recoverable amount it is written down accordingly. Freehold land is not depreciated.

Some properties are carried at valuations from the time when FRS15 “Tangible Fixed Assets” was implemented, and those have been retained by the Charity and treated as deemed cost under section 35 of FRS 102.

Other tangible fixed assets

These are capitalised and depreciated at the following annual rates based on cost in order to write them off over their estimated useful lives:

- Building improvements 5% to 10% per annum
- Furniture and fittings 10% to 20% per annum
- Computer equipment 25% per annum
- Other 10% to 33% per annum

Groups

The Groups included in these accounts are some of our Urban Saints Groups. There are 3 categories:

- Church/School linked – these Groups are not required to submit annual returns as their accounts are consolidated within their church’s accounts.
- Groups with monies under £2,000 – Groups who have income/expenditure and balances of less than £2,000 are not required to submit accounts. This reduces the amount of work for Group leaders and has no material impact on these Financial Statements.
- Groups whose accounts are included in these financial statements – the remaining Groups are required to return information about income and expenditure, balances on bank accounts and any other assets held.



Notes to the Financial Statements

1. Income from Donations, Grants and Legacies

	Unrestricted Funds 2022	Restricted Funds 2022	Total Funds 2022	Unrestricted Funds 2021	Restricted Funds 2021	Total Funds 2021
	£	£	**£**	£	£	**£**
Donations and gifts	567,307	216,152	**783,459**	551,577	264,951	**816,528**
Grants received	4,199	-	**4,199**	74,674	-	**74,674**
Legacies	148,574	-	**148,574**	230,179	12,386	**242,565**
Total	720,080	216,152	**936,232**	856,430	277,337	**1,133,767**

2. Income Earned from Charitable Activities - Other

This income is Kestin House rental income and sale of Urban Saints merchandise.

3. Cost of Raising Funds

	Unrestricted Funds 2022	Restricted Funds 2022	Total Funds 2022	Unrestricted Funds 2021	Restricted Funds 2021	Total Funds 2021
	£	£	**£**	£	£	£
Paid Team and Consultancy Costs	136,560	**-**	**136,560**	103,987	**-**	**103,987**
Mailings and publications	27,293	**-**	**27,293**	33,194	**-**	**33,194**
Support costs	78,384	**-**	**78,384**	64,697	**-**	**64,697**
Total	242,237	**-**	**242,237**	201,878	**-**	**201,878**

4. Cost of Charitable Activities

	Unrestricted Funds 2022	Restricted Funds 2022	Total Funds 2022	Unrestricted Funds 2021	Restricted Funds 2021	Total Funds 2021
	£	£	**£**	£	£	£
Groups						
Individual Groups	97,393	-	**97,393**	32,810	-	**32,810**
Volunteer Support & Training	176,317	83,824	**260,141**	219,879	58,604	**278,483**
Support Costs	181,156	-	**181,156**	130,566	-	**130,566**
	454,866	**83,824**	**538,690**	**383,255**	**58,604**	**441,859**
Energize						
Energize costs	139,406	30,749	**170,155**	129,321	500	**129,821**
Support costs	154,628	**-**	**154,628**	116,503	**-**	**116,503**
	294,034	**30,749**	**324,783**	**245,824**	**500**	**246,324**
Camps						
Individual Camps, & Studland Site	386,521	-	**386,521**	116,191	-	**116,191**
Volunteer Support & Training	151,262	38,202	**189,464**	128,808	31,468	**160,276**
Support costs	176,297	-	**176,297**	108,014	-	**108,014**
	714,080	**38,202**	**752,282**	**353,013**	**31,468**	**384,481**
Westbrook Residential Centre						
Westbrook costs	574,917	6,476	**581,393**	328,563	35,027	**363,590**
Support costs	144,048	-	**144,048**	103,903	-	**103,903**
	718,965	**6,476**	**725,441**	**432,466**	**35,027**	**467,493**
Additional Needs training						
Training costs	33,823	29,028	**62,851**	19,370	40,459	**59,829**
Support costs	38,361	-	**38,361**	28,435	-	**28,435**
	72,184	**29,028**	**101,212**	**47,805**	**40,459**	**88,264**
Other						
Youth Participation	18,978	-	**18,978**	-	-	**-**
Urban Saints' brand refresh	-	-	**-**	13,320	1,584	**14,904**
Volunteer support process improvements	-	-	**-**	14,053	-	**14,053**
Other including support costs	56,389	40,401	**96,790**	75,913	27,088	**103,001**
	75,367	**40,401**	**115,768**	**103,286**	**28,672**	**131,958**

5. Paid Team Costs

Total Paid Team Costs	2022	2021
	£	£
Wages and salaries	**1,164,798**	1,012,835
Social security costs	**105,564**	86,678
Pension costs	**62,131**	57,996
Other costs	**123,564**	54,859
Total	**1,456,057**	**1,212,368**
Key Management Personnel Staff Costs	**2022**	**2021**
	£	£
Wages and salaries	**210,950**	124,496
Social security costs	**25,906**	14,163
Pension costs	**12,442**	6,648
Other costs	**42,543**	41,708
Total	**291,841**	**187,015**

Included within 2022 other costs is £57,256 provision for redundancy costs as a result of the restructure.

The Crusaders' Union operates a group personal pension scheme and the charge for the year is shown above within pension costs.

One employee earned £60,000 per annum or more in 2022 (2021: none).

The average number of employees (headcount) in 2022 was 48 (2021: 42). Many of these were part time. As mentioned earlier there has been a restructure and sadly some redundancies and so headcount in 2023 will be significantly lower.

The number of employees (full time equivalent) at year end, analysed by function, was:

Full Time Equivalent	2022	2021
Raising Funds	**2**	2
Charitable Activities	**29**	31
Governance	**1**	1
Total	**32**	**34**

Four Trustees (2021: five) received reimbursement of expenses during the year whilst acting in their capacity as Trustees, totalling £1,187 (2021: £2,017).

During 2022 no Trustee received any remuneration.

6. Support Costs

Many costs are directly attributable to specific activities. Certain Support costs are apportioned over the charitable activities. In order to carry out the primary purposes of the Charity it is necessary to provide support to the activities in the form of personnel development, financial procedures, provision of office services and equipment, a suitable working environment as well as marketing, communications and governance costs. These costs are allocated on the basis of time, number of paid team or actual use.

The 2022 audit fee was £18,000 (2021 £16,742).

Included within support costs in 2022 is £57,256 provision for redundancy costs as a result of the restructure.

7. Tangible Fixed Assets

	Freehold land & buildings	Fixtures & fittings	Computer equipment	Other	Total
	£	£	£	£	**£**
Cost or valuation					
At 1 January 2022	2,667,127	481,973	64,738	7,500	**3,221,338**
Additions at cost	-	22,925	4,693	-	**27,618**
At 31 December 2022	**2,667,127**	**504,898**	**69,431**	**7,500**	**3,248,956**
Accumulated depreciation					
At 1 January 2022	599,439	403,543	54,052	7,500	**1,064,534**
Charge for the year	12,557	22,910	5,263	-	**40,730**
At 31 December 2022	**611,996**	**426,453**	**59,315**	**7,500**	**1,105,264**
Net book value					
At 31 December 2022	**2,055,131**	**78,445**	**10,116**	**-**	**2,143,692**
At 31 December 2021	**2,067,688**	**78,430**	**10,686**	**-**	**2,156,804**

8. Stocks

	2022	2021
	£	**£**
Books	**1,883**	441
Total	**1,883**	**441**

9. Debtors

	2022	2021
	£	£
Tax recoverable	**10,999**	17,220
Other debtors	**5,408**	5,555
Accrued Income	**118,215**	74,915
Prepayments	**35,464**	43,350
Total	**170,086**	**141,040**

10. Cash at Banks and in Hand

This includes the Trotsworth Hall funds of £89,172.

11. Creditors: Amounts Falling Due Within One Year

	2022	2021
	£	£
Accruals	**19,910**	26,766
Deferred Income	**83,702**	96,578
Other creditors	**111,188**	145,596
Total	**214,800**	**268,940**

12. Unrestricted Funds

The unrestricted funds of the Charity include the General funds, which can be used for the general purposes of the Charity, and the Designated funds where the Board of Trustees have set aside funds for a specific intention.

The movement in the unrestricted funds is as follows:

	01-Jan-22	Income	Expenditure and designations	Transfers	31-Dec-221
	£	£	£	£	£
General funds	**498,645**	1,481,288	(1,445,017)	(17,762)	**517,154**

	1 Jan 22	New designations	Utilised	Transfers	31-Dec-22
	£	£	£	£	**£**
Designated funds					
Impact Fund	**1,041,854**	-	(521,122)	(212,620)	**308,112**
Development funds from property sales	**129,018**	682	(3,150)	212,620	**339,170**
Groups, Areas, Camps & Studland site	**328,240**	573,304	(561,713)	6,900	**346,731**
Total	**1,499,112**	573,986	(1,085,985)	6,900	**994,013**

The movement in the unrestricted funds in the prior year was as follows:

	01-Jan-21	Income	Expenditure and designations	Transfers	31-Dec-21
	£	£	£	£	£
General Funds	**713,113**	1,308,349	(1,546,888)	24,071	**498,645**

	01-Jan-21	New designations	Utilised	Transfers	31-Dec-21
	£	£	£	£	**£**
Designated funds					
Impact Fund	1,043,055	-	(1,201)	-	**1,041,854**
Development funds from property sales	128,950	68	-	-	**129,018**
Groups, Areas and Camps and Studland site	285,432	218,236	(175,428)	-	**328,240**
Total	1,457,437	218,304	(176,629)	-	**1,499,112**

Impact Fund

At the start of 2018 the Trustees set up the Impact Fund designating money from the general fund and also adding to it as 2 properties were sold. Its purpose was to accelerate implementation of the new strategy and encourage growth.

Development funds from property sales

The majority of this relates to the sale of Trotsworth Hall. This money is managed on behalf of the Trustees by a group comprising former leaders of the Virginia Water Group.

Groups, Areas, Camps and Studland Site

These are the funds held by groups, areas, camps and the Studland site for use in their own locality and as such are not considered available for general use.

Property and fixed assets fund

This fund represents the cost of all fixed assets held by The Crusaders' Union including assets held for sale. These funds are not available for the day to day use of the Charity.

	01-Jan-22	Income	Expenditure and designations	Transfers	31-Dec-22
	£	£	£	£	**£**
Tangible fixed assets, investment properties and programme related investments	**2,156,804**	-	(40,730)	27,618	**2,143,692**

The movement in the prior year was as follows:

	01-Jan-21	Income	Expenditure and designations	Transfers	31-Dec-21
	£	£	£	£	**£**
Property and Fixed asset fund	2,213,681	11,206	(44,012)	(24,071)	**2,156,804**

13. Restricted Funds

	01-Jan-22	Incoming Resources	Expenditure and designations	Transfers	31-Dec-22
	£	£	£	£	£
Restricted funds	**138,376**	216,152	(228,680)	(16,757)	**109,091**

These include donations for Ireland, Scotland, Wales and Additional Needs Ministry as well as other specific donations including donations to the Camps Bursary Fund for young people.

The movement in the prior year was as follows:

	01-Jan-21	Incoming Resources	Expenditure and designations	Transfers	31-Dec-21
	£	£	£	£	£
Restricted funds	55,769	277,337	(194,730)	-	**138,376**

14. Analysis of Net Assets Between Funds

	Restricted funds	Designated funds	General funds	Total 2022
	£	£	£	**£**
Fund balances at 31 December 2022 are represented by:				
Fixed assets	-	2,143,692	-	**2,143,692**
Net current assets	109,091	994,013	517,154	**1,620,258**
Total	**109,091**	**3,137,705**	**517,154**	**3,763,950**

The prior year balances were as follows:

	Restricted funds	Designated funds	General funds	Total 2021
	£	£	£	**£**
Fund balances at 31 December 2021 are represented by:				
Fixed assets	-	2,156,804	-	**2,156,804**
Net current assets	138,376	1,499,112	498,645	**2,136,133**
Total	**138,376**	**3,655,916**	**498,645**	**4,292,937**

15. Taxation

The Crusaders' Union is a registered Charity and therefore is not liable for corporation tax on income derived from its charitable activities, as it falls within the various exemptions available to registered charities.

16. Related Parties

The Crusaders' Union is the sole shareholder of Urban Saints Limited, a dormant company registration 05816338.


Ranger
piranha



URBAN SAINTS

urbansaints.org

THE CRUSADERS' UNION

England & Wales - Charity number 1144923

Accounts

URBAN SAINTS



Annual Report and Financial Statements

for The Crusaders' Union

31st December 2021

Operating under the name of Urban Saints. Company number: 07771037
Charity registration: 1144923 in England and Wales, SCO39313 in Scotland

URBAN SAINTS

Contents

Trustees' Report 4

Our Impact in 2021 5

Plans and Priorities for 2022 8

Financial Review 10

Charitable Objectives and Organisation Structure 11

Statement of Risks and Uncertainties 14

Trustees, CEO and Advisors 15

Statement of Trustees' Responsibilities 16

Independent Auditor's Report 17

Statement of Financial Activities 21

Balance Sheet 23

Cashflow Statement 24

Principal Accounting Policies 26

Notes to Financial Statements 29

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Large print copy available on request.

Urban Saints is the operating name of The Crusaders' Union, a company limited by guarantee and registered in England & Wales number 07771037, charity number 1144923 and in Scotland, charity number SCO39313.

From 1906 to 2006 Urban Saints was known as Crusaders.

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The mission of Urban Saints is to make young disciples for Jesus.

Trustees' Report

The Trustees are pleased to present the Annual Report and Financial Statements for The Crusaders' Union, operating as Urban Saints, for the year ended 31 December 2021.

Since 1906 The Crusaders' Union, now operating as Urban Saints, has been reaching out to children and young people with the good news of Jesus Christ. We are passionate about working with children and young people, helping them to realise their full, God given potential, as they journey from childhood to adulthood.

Our Mission

The mission of Urban Saints is to make young disciples for Jesus. This is our core purpose and it's why we exist. Whenever we decide to do anything, we will make sure that it fits with this mission.

Our Vision

Urban Saints will be an effective disciple-making movement, reaching young people in every community in the UK and Ireland.

Our Values

We have three core values at Urban Saints:

Adventure

Urban Saints are adventurous and pioneering, just like Jesus. We encourage young people to look beyond their own world, what is comfortable, and into a world of faith, challenge and following Jesus.

Discipleship

Urban Saints know that becoming like Jesus doesn't happen instantly, by accident or alone; it takes lifelong training and committed support. Through biblical, prayerful and active learning we seek to prepare young people for Christian life, leadership and service.

Justice

Urban Saints will always seek to act justly. We empower our young people to engage with justice issues and to understand the importance of loving others first, they are then ready to respond to a world that cries out for justice.

We work out these values together week by week. Young people and Leaders shape our movement through their commitment to these values. There is a strong sense that every young person involved has a place where they belong.



Our Impact in 2021

This year we were flexible and committed to the adventure as we found our way through the COVID 19 pandemic. Every area of Urban Saints' work with young people navigated the different government restrictions, as well as the individual needs and concerns. There were definitely challenges, but our Teams of volunteers who led groups on the ground and our paid Team who supported those volunteers were creative, resilient and committed. As a result we engaged with young people and moved the mission forward together.

> **"This is the one place I feel that I can be loved and accepted because I can't do this at home."**
> *J, age 16*

Groups

During the first quarter of 2021, the Impact Team dedicated their time to training and supporting Group Leaders. This enabled them to take their ministries online and helped them to find innovative ways to sustain relationships with their young people. Creative solutions were experimented with, as the Impact Team Leaders produced online resources, video content, and increased Urban Saints direct engagement with young people via social media. Networks continued to be developed with local contacts, with discussions about potential new Groups when the pandemic regulations would allow.

Weekly online Groups were a much needed safe space for many young people, in the midst of otherwise isolating circumstances.

> **"(The Zoom meetings) were dependable when school had suddenly stopped. They were engaging and interesting when I was tempted to just drift around. And they were encouraging - I often left the Zoom meetings thinking "That was just what I needed to hear today!"**

As we moved further into the year, Urban Saints Groups started to make plans for returning in person. From doing doorstep conversations and phone calls, some Groups managed to adapt to the new circumstances, operating small groups that met outside when restrictions allowed. Regular communications (emails, calls) with Group Leaders were continued by the Impact Team Leaders.

> **"This is the best part of my week because I can just come and enjoy myself."**
> *P, age 11*

Although the focus has been on supporting existing Groups and their Leaders, the Impact Team have managed to follow up on conversations with people who were exploring starting new Groups. This included hosting 'vision' meetings with groups of potential volunteers and church partners. During the year, this training evolved from meeting virtually, to a hybrid of online and in person. We continued to use social media to try and connect with young people, Group Leaders and supporters. This included Tiktok, Facebook, Twitter and Instagram.

> **"This conversation has inspired me to start again."**
> *Group leader in South Wales*

Energize

Energize continued to help those supporting young people with resources and material that could be used online or in person.

> **"Oh, you work for Urban Saints. Your materials literally saved my youth group as we didn't know how to run our group on Zoom and Pick n' Mix was perfect for our group."**
> *Douglas, volunteer*

The number of Energize subscribers continued to decrease in the first half of the year as youth groups were still not fully meeting in person. We were thankful that many subscribers chose to keep their subscription even though they may not have been using it as much as they could. Whilst the reach of Energize did not increase in the first half of the year, the Team were using the time working hard to develop new materials and update some of the content that was on the platform.

As groups and churches began to meet in person in the second half of the year we saw a re-engagement of subscribers to Energize. Although still not to the level of pre-pandemic, it was a glimmer of a sign that leaders were beginning to meet with young people.

There were 1,430 subscribers at the end of 2021.

Camps

Having run seventeen virtual Camps between Easter and December 2020 we took the decision to try and run some camps in person in 2021. This was a significant risk as we were still in the pandemic. There were questions around whether volunteer leaders would be willing to be 'in person' leading camps and whether young people and families would have the confidence to meet in this setting. There was also the financial risk of Camps potentially having to be cancelled at short notice. There was, however also the risk of not running Camps, the biggest being young people not having somewhere to have a positive experience following such a tough year and a half.

"Being at camp made life feel normal again, for the first time in nearly 2 years my anxiety level was manageable."

Once the decision was taken to run camps then came the immense work of navigating government and National Youth Agency restrictions and guidelines. This sometimes changed every couple of days. It is a sign of the passion, commitment and competence of our Camps Leadership Teams who are mostly volunteers and our Camps Team Leader, that we were able to run 24 Camps. This saw approximately 1,000 young people and families attend and over 300 volunteers serve on these Camps.

Additional Needs

Having moved to digital platforms the previous year we delivered 55 training events/ conferences for those working with children and young people with additional needs in 2021. As a result, we trained and inspired over 1,539 church children's, youth and families' workers, and some parents, to reach out to children and young people with additional needs and disabilities, who can feel really isolated and forgotten. In collaboration with Youthscape we produced and launched our 'Invitation To Belong' resource at the National Youth Ministry Weekend (NYMW) in November 2021, with this resource given to around 800 Youth Workers.

"I'm so excited to use this resource. It's in line with things I've been trying to set up within our church."

"Really inspirational, thank you for the incredible resource! Great job!"

"Great to listen to Mark Arnold from Urban Saints talking about a new resource to equip churches to be more welcoming and inclusive to young people with additional needs. This is so important and central to the gospel."

Quotes from leaders attending the National Youth Ministry Weekend

We gathered parents at 'The Dad's Fire Circle', a website, gathering and Facebook group for dads of children with Additional Needs. Our Additional Needs Ministry Director continued to write the 'All Inclusive' monthly column for Premier Youth & Children's Work (YCW) magazine along with articles published by Evangelical Focus, Firefly, Key Ministry, Different Dream. 'The Additional Needs Blogfather' site had 92,293 visitors and 115,535 views by year-end, double 2020 totals. The 'Additional Needs Alliance' social media community had 2,727 members by year-end, up 196 on 2020. He also wrote a Grove Youth series book, 'How To Include Autistic Children And Young People In Church' which was launched early in 2022.

"Thanks so much for coming to be with us on Tuesday night. The team and I really valued and enjoyed the session, and lots of folks have been talking and thinking about it all week. We really appreciate everything you brought, and I believe it's the good next step for us as a church in becoming more welcoming, inclusive and accessible."
Feedback from a church Youth Leader.

"Thank you for everything you have done for me. You have helped me out a lot over the last year, giving me the chance to be able to boost my confidence and experience new things. This year has been hard but doing stuff with Urban Saints has kept me going. Thank you for asking me to come to the conference. I had so much fun and laughter. Everyone was really nice to me and I felt like part of the team."
Tom, age 14

Westbrook Residential Centre

As 2021 progressed it was great to be able to welcome schools, youth groups, church groups and Urban Saints Groups back to our centre on the Isle of Wight and for the centre to become "alive" again with all the opportunities it has to offer. During this time it has been good to build some closer relationships with the schools on the island. The impact of COVID 19, and the associated restrictions, did limit those staying but the opportunity was taken to continue to make improvements to the site and buildings where funding and other opportunities arose. Whilst most staff have been retained staffing the centre at the right levels and with the right skills continues to be a challenge.

Overseas Adventures

All Overseas Adventures were unable to run due to the COVID-19 pandemic.

Plans and Priorities for 2022

Groups

Groups are our focus for 2022. We want young people to encounter Jesus in the safe space that our weekly Groups provide. We want to see both the number of Groups and the number of young people in our Groups increase. Our primary goal for 2022 is to support our volunteers as they provide a positive holistic foundation for young people. We pay attention to their spiritual, relational, emotional, mental, and physical development. The outworking of these principles varies in each context. We will connect the regions through opportunities like Our Big Journey, and our 24/2 prayer events. The mission is the same across the regions to connect young people with the abundant love of Jesus.

Energize

Under the organisation's restructure Energize will become more intentionally part of the Missions Team. This will increase the number of Energize subscribers and provide our subscribers with a closer relationship with Urban Saints. We are hopeful that this will enable new resources developed among the Impact Team to be shared more widely so that Church youth groups can use material aimed at engaging unchurched young people. We will develop some new series, including the introduction of bespoke animations. We want to see how Energize can become a key element in our digital plans moving forward. We will also review the ongoing Content Update plan to help Energize remain high quality, up to date and relevant.

Camps

We are planning and preparing for a full Camps programme in 2022. We will keep disciple making at the centre and work with our Camps Leaders to explore practical way that Camps can engage with young people.

This year we will see significant anniversary celebrations for two of our Camps - Nefyn Camps (60th) and WhitCamp (70th).

At the end of the year we will gather our Camp Leaders together and explore how we might best support each other.

Additional Needs Training

We will build on the launch of our 'Invited to Belong' resource. We will take opportunities to engage and develop our Groups, Camps and church partners through training. We will also follow up any opportunities that will come from the launch of our Grove Book 'How To Include Autistic Children And Young People In Church' We will look to deepen our partnership, the Additional Needs Alliance as this will help scale up the work by sharing training opportunities that come up across the UK.

Westbrook Residential Centre

This coming year will hopefully see us back to a full year of welcoming young people from Urban Saints Groups, schools, church youth groups and community groups using Westbrook for their residentials and activity days. We want to invest in the team and areas where God is working, and continue to make improvements with the aim of growth in ministry at Westbrook.

Overseas Adventures

In 2021 we took the decision to not run any Overseas Adventures for the foreseeable future due to the continuing uncertainty with the COVID-19 pandemic. We will review this in 2022.

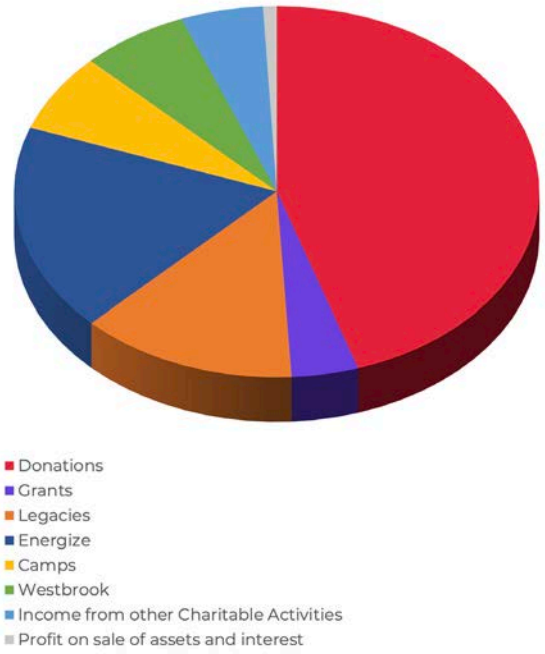


South East Summer Camp
August 2021

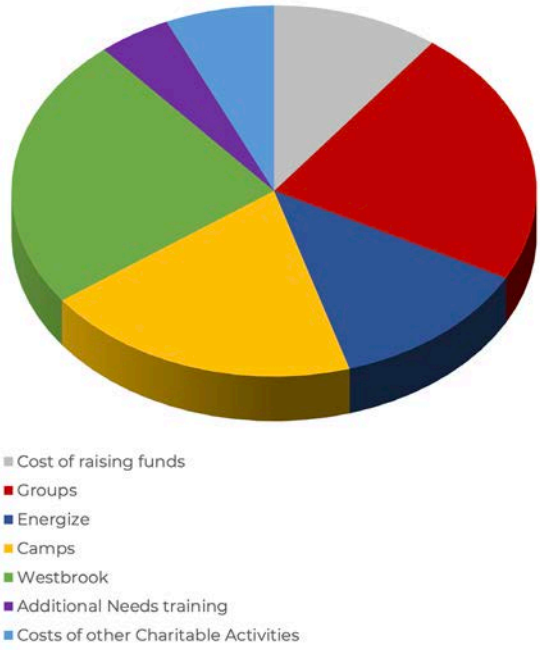
Financial Review

In 2021 Income for the year was £1,815,194 and Expenditure was £1,962,257 resulting in a deficit for the year of £147,063 (2020 surplus £34,509). A deficit budget had been agreed due to the pandemic and expected losses at Westbrook. In reality the deficit was less than forecast due to receipt of government grants, a pause on any new recruitment and other cost savings.

INCOME 2021



EXPENDITURE 2021



In 2021 we received Donations of £816,528 (2020 £813,563), Government Grants of £74,674 (2020 £74,246) and Legacies of £242,565 (2020 £506,240). We are so grateful to God and our faithful donors for this income. The Government Grants received in 2021 were related to COVID-19 and included £49,817 Furlough Scheme monies and £24,857 Grants for Westbrook. Income from Charitable Activities (mostly Energize, Camps and Westbrook) was £666,152 (2020 £593,993). The increase from 2020 was mostly due to some face to face Camps taking place in 2021. Interest received in the year was £275 (2020 £5,326) and there was profit on sale of some land of £15,000 resulting in a total income for the year of £1,815,194, (2020 £1,993,368)

Funds at 31 December 2021 totalled £4,292,937. This included £2,156,804 Fixed Asset Fund which represents the cost of all Fixed Assets held on behalf of the Charity. £1,499,112 represented funds designated by the Trustees for specific purposes, £138,376 were restricted funds given for a particular purpose and £498,645 were general reserves.

Our reserves policy is to maintain a level of reserves that gives adequate time to address changes that might be needed to charitable activities or staffing issues. The level of reserves required is subject to the needs, risks, and operating environment being considered each year as part of the budget process. The Trustees have stated that the general funds should be 3 months of budgeted expenditure. The general funds as of 31 December 2021 were £498,645.

The charity has considered the impact of the current coronavirus pandemic on the charity's operations, with a particular focus on its effect on the charity's financial position including the charity's income, expenditure and reserves; the charity's beneficiaries; and the charity's employees and does not consider this to impact the charity's ability to continue as a going concern.

Charitable Objectives and Organisation Structure

The mission of Urban Saints is to make young disciples for Jesus. This is our core purpose and it's why we exist. Whenever we decide to do anything, we will make sure that it fits with this mission.

Public Benefit

All activities are carefully assessed for risk and therefore, provide safe and fun environments for the development of children and young people. The social and spiritual well-being of young people is developed through The Crusaders' Union; therefore, the Trustees consider that all of the aims and objectives detailed in this report combine to benefit the public.

The public benefit of The Crusaders' Union's activities is far reaching into all areas of the UK and a diversity of communities. Children, young people and leaders are connecting with the organisation in a positive way; and the organisation in turn is having a huge impact on children and young people, as it has done for more than 100 years, training and equipping them for all walks of life both at home and abroad.

Accordingly, the Trustees believe that they have complied with the duty in section 4 of the Charities' Act 2011 to have due regard to the public benefit guidance published by the Charity Commission.

Governance

The Charity was formed in 1906 as an unincorporated association and incorporated as a company limited by guarantee on the 12 September 2011. As The Crusaders' Union operates in Scotland, the charity has a registration with the Office of the Scottish Charity Regulator (OSCR) as a Cross Border Charity under the registration number SCO39313. The Crusaders' Union also operates in Northern Ireland and has confirmed interest in registering with the Charity regulator there.

At 31 December 2021 there were 408 company members with voting rights consisting of Honorary Life Members, Group Leaders, Support Leaders and Trustees. Our members play a vital part in delivering the mission of Urban Saints, supporting through prayer, time, financial giving and being advocates for us as we seek to lead young people to our Saviour Christ Jesus.

Trustees of the charity are directly elected by Members of The Crusaders' Union at an Annual General Meeting (AGM) or by postal ballot. Under the Memorandum and Articles, no Trustee may serve for a consecutive total of more than 12 years before taking at least a one-year sabbatical.

Trustees are Members of The Crusaders' Union, and can be nominated to stand for election to the Board in one of two ways:

- They can be nominated by two other Members. A communication is sent annually to every voting Member asking for nominations to be submitted for this; or
- Members can be nominated by the Board of Trustees.

In either case nominees go forward for election via a vote at an Annual General Meeting or through a postal/electronic ballot. If a nominated Member receives sufficient votes (over 50% of the votes cast) they are elected as a Trustee usually for a period of three years.

The Board may also co-opt up to 4 people as Trustees in order to ensure the Board has the requisite skills and/or fill a casual vacancy and/or ensure that the majority of Trustees are actively involved in voluntary relational children's or youth work.

Prospective Trustees receive an information pack that lets them know what the duties and responsibilities are that they will be accountable for. Elected Trustees go through an induction training process so that they can quickly become familiar with the operating practices of the Board of Trustees.

In April 2021 an audit of the skills of each Trustee was carried out and the gaps in skills were identified with the intention of strengthening the Trustee Board with the skills required to lead the organisation forward over the coming years.

On 30 October 2021 we gathered together online for the last hour of a 24/2 prayer event to celebrate what God had done over the last year, particularly celebrating the role of leaders in moving the Mission forwards. This was a wonderful time of encouragement. Following this event an Annual General Meeting was held where 80 members voted (including proxy votes). Three serving Trustees, Matthew Judson, Paul Marchant and Rachel Retallick Cheel, were re-elected for a second term and 2 new Trustees, Mark Instone and William James, were elected for their first term. A further new Trustee, Jonathan Storkey was co-opted from 1 February 2022.

On 6 February 2021 Celia Macklin was appointed by the Trustees to act as Company Secretary. Celia, a long serving member of the finance team works closely with the Trustee Board and Leadership Team to ensure a close working relationship on governance matters within the organisation.

Management Team

As Interim CEO during the first half of 2021 Claire Murphy led the team forwards in delivering 2021 goals and navigating the challenges and opportunities of COVID-19 and we are very grateful for her leadership at that time.

On 11 March 2021 it was announced that Anthony Horton (Ant) had been appointed as Urban Saints new Chief Mission Officer (this replaces the former CEO role as the emphasis is on mission). Ant comes with much experience as the CEO of ***east to west***, a Christian youth work charity based in Egham. Ant joined the team on 14 June 2021.

A review of the paid team structure towards the end of 2021 has resulted in some changes in roles and from 2022 onwards the National Leadership Team now comprises the following roles Chief Mission Officer, Missions Lead, People Lead, Engagement Lead and Enabling Lead.

The Trustees are grateful to all who have served in 2021, both voluntary and paid. All have played a role in moving the mission forward and reaching children and young people with the gospel.

Pay Policy for Key Management

Salaries for all paid Team members, including key management personnel are reviewed and any increases agreed as part of the annual budget process. In addition to the Trustees, key management personnel are the National Leadership Team comprising of the CMO and Directors.

Fundraising Statement

1. Approach

Our fundraising team work tirelessly to provide the income to resource all Urban Saints' activities for young people and children - our weekly Groups, volunteer and team training, Camps, Resources, and our Westbrook Residential Centre. These funds come from grants from Trusts and Foundations, regular giving by supporters, responses to appeals, local events and gifts bequeathed in wills. Giving can be designated for Groups, regions, or activities. For example, our local Impact Team Leaders raise funds for regions or nations, groups will raise funds for group activities and other Team members will raise funds from donors who are particularly interested in those activities, such as Additional Needs training or the Friends of Westbrook. We did not use external professional fundraisers or commercial participators but employed 1.7 FTE who focus solely on fundraising and supporter relations. These were supported by 2 FTE in Marketing and Communications whose brief includes social media advertising and digital communications. We do engage professional third parties to

produce and distribute direct mailings. These are all GDPR approved, and we do not sell on any data. Our 'external data processor' agreements set out clear guidelines to ensure compliance with all legislation, regulation, and our internal standards. All communications are approved by Urban Saints prior to distribution. We are conscious of minimising the costs of fundraising. We continue to deliver value for money in all our charitable activities.

2. Regulatory Standards

We are members of the Institute of Fundraising and registered with the Fundraising Regulator. Everything possible is done to meet the needs of current and potential supporters, including protecting all vulnerable people, following the Code of Fundraising Practice and all Data Protection legislation.

3. Compliance

Due to the nature of requesting and receiving donations across the UK, we are aware of the potential for fundraising regulatory breaches. We seek to minimise these risks through clear role descriptions, team induction and training, centralised awareness and reporting of all fundraising activity, the agreed involvement of Fundraising and Finance team from the Support Centre for types of fundraising, and monthly reviews of fundraising reports to ensure all income is designated corrected and is posted to the correct Reserve/Fund. Urban Saints has a Whistleblowing policy, which as with all policies, is included in our training system to ensure that all team members read, understand, and agree to comply with each Urban Saints' policy.

4. Monitoring Fundraising Activities Carried Out on our Behalf

We did not use external professional fundraisers or commercial participators.

5. Complaints

We received one fundraising complaint in 2021 (2020: none). This complaint was resolved by our team in line with our complaints policy. This policy, updated in January 2020, requires that we provide a response to individuals in a timely manner. This complaint was resolved amicably. Any expressions of dissatisfaction are used to improve our fundraising approaches and procedures. The policy also details when serious complaints are escalated to the National Leadership Team or Trustees. The complaints policy is included in our training system that ensures that all team members read, understand, and agree to comply with each Urban Saints' policy. The policy is published on our website.

6. Whistleblowing

Urban Saints have established a whistleblowing policy and all team members are provided with this as part of their induction.

7. Protecting the Public and Supporters

We are members of the Fundraising Preference Service. This service ensures that any member of the public can ask to stop receiving fundraising communications from Urban Saints. We received no requests in 2021 (2020: zero). Our direct marketing, whether by mail or email, contains clear instructions on how to unsubscribe or opt-out of receiving future contact. All contact with supporters or potential supporters is registered on our centralised database. This means that we can identify unusual activity and take the appropriate action to protect donors should they become vulnerable. We continue to review our fundraising procedures to take on board best practice in this area. The central database also holds the specific communication purposes and communication media that supporters have opted into receiving from us. They can change these contact preferences at any time.

Statement of Risks and Uncertainties

The Trustees are ultimately responsible for risk management and the effectiveness of Urban Saints' internal control processes. The major risks to which Urban Saints are exposed, as identified by the Trustees, are reviewed regularly, and we are continuously improving our systems and procedures to manage them.

The Board of Trustees has considered and approved the risk appetite and risk management policy of Urban Saints. It has delegated the regular scrutiny to the Support Services Sub Committee which is made up of the Chair of the Committee and three other Trustees as well as independent Committee members that are experienced in particular aspects of Finance and Compliance.

During the last year COVID-19 has figured prominently as we have considered the risk it creates in the outworking of our mission, safety of the team, together with finance risk and expenditure. We are in a good position, however, having strong finances including income and reserves, clear plans to ensure the health and safety of all involved and have taken clear positive action to mitigate the risks.

The top four risks (in no particular order) are:

- **Safeguarding.** Whilst we continue to update our practices and training, and have no specific concerns at this time, we are aware that this will always be an area of risk that requires ongoing assessment and management.
- **Fundraising income.** The pattern of giving appears to have changed. General donations and Trust income has reduced. A detailed fundraising review is being undertaken.
- **Data control and GDPR.** Whilst we are not aware of any specific issues or risks at this time processes and practices are being reviewed and updated where necessary.
- **Westbrook.** As COVID 19 restrictions have changed we are bringing Westbrook back into full use. Bookings and use are likely to be down this year and there are also some challenges with staffing.

Urban Saints is committed to safeguarding the children and young people under our care, we do this through our Safeguarding policy, good practice guidelines and regular safeguarding training for all team members.

Urban Saints' systems and procedures are designed to inform and manage risk and to provide reasonable assurance against material misstatement or loss. Senior management ensure that the culture and process of risk management are embedded across the organisation through the effective implementation of policies and processes. Risk registers have been developed at corporate, department and major project levels. Risks are assessed and rated on their likelihood and potential impact along with the mitigation strategies in place to manage them in line with the Board's risk appetite.

Operational management review and update the corporate risk register on a monthly basis and it is shared with the Support Services Sub Committee when they meet. The Board formally reviews it when they meet regularly. There are a number of working groups that manage risks in high-risk areas and risk events are logged and tracked to inform the ongoing development of risk management strategies and lessons learnt. Serious incidents and compliance across the organisation are assessed internally by all departments through a monthly process, which is reported on and reviewed by the leadership team and the Support Services Sub-Committee.

We work with the support of our partners and volunteers, taking on board their advice to implement mitigation actions for our strategic, operational, financial and compliance risks.

Trustees, CEO and Advisors

Trustees

The following served during 2021 and were in post at the time of this report:

Janet Dawson
Stephen Dengate
David Fowler
Miriam Hanley
Mark Instone *(from 30 October 2021)*
William James *(from 30 October 2021)*
Matthew Judson *(Vice Chair)*
Paul Marchant
Anthony Obayori
Sharon Prior *(Chair)*
Rachel Retallick Cheel
Jonathan Storkey *(from 1 February 2022)*

Chief Mission Officer

Chief Mission Officer - Ant Horton *(from 14 June 2021)*
Interim Chief Executive Officer - Claire Murphy *(to 30 September 2021)*

Bankers

Lloyds Bank, 36 Chequer Street, St Albans, Hertfordshire, AL1 3YQ

Auditors

Buzzacott LLP, 130 Wood Street, London, EC2V 6DL

Legal Advisors

Anthony Collins Solicitors LLP, 134 Edmund Street Birmingham B3 2ES
Keelys LLP, 28 Dam St, Lichfield, Staffordshire, WS13 6AA

Registered and Principal Offices

Kestin House, 45 Crescent Road, Luton, LU2 0AH
Telephone: 01582 589850
E-mail: email@urbansaints.org
Web: www.urbansaints.org

Company Number

07771037 in England and Wales

Charity Registration Numbers

1144923 in England and Wales
SCO39313 in Scotland

Statement of Trustees' Responsibilities

The Trustees (who are also Directors of The Crusaders' Union for the purposes of company law) are responsible for preparing the Trustees' Report and the financial statements in accordance with applicable law and United Kingdom accounting standards (United Kingdom Generally Accepted Accounting Practice).

Company law requires the Trustees to prepare financial statements for each financial year that give a true and fair view of the state of affairs of the charitable company and of the incoming resources and application of resources, including the income and expenditure, of the charitable company for that period.

In preparing these financial statements, the Trustees are required to:

- select suitable accounting policies and then apply them consistently.
- observe the methods and principles in the Statement of Recommended Practice (Accounting and Reporting by Charities) (the Charities' SORP);
- make judgments and estimates that are reasonable and prudent.
- state whether applicable United Kingdom accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements; and
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charitable company will continue in operation.

The Trustees are responsible for keeping proper accounting records that disclose with reasonable accuracy at any time the financial position of the charitable company and enable them to ensure that the financial statements comply with the Companies Act 2006, the Charities and Trustee Investment (Scotland) Act 2005 and the Charities Accounts (Scotland) Regulations 2006. They are also responsible for safeguarding the assets of the charitable company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Each of the Trustees confirms that:

- so far as the Trustee is aware, there is no relevant audit information of which the charitable company's auditors are unaware; and
- the Trustee has taken all the steps that he/she ought to have taken as a Trustee in order to make himself/herself aware of any relevant audit information and to ensure that the charitable company's auditors are aware of that information.

This confirmation is given and should be interpreted in accordance with the provisions of s418 of the Companies Act 2006.

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

Approved by the Trustees of The Crusaders' Union (company number 07771037 in England and Wales) and signed on their behalf by Sharon Prior (Chair).

Signed: 

Date: 14 July 2022

Independent Auditor's Report

to the Trustees and Members of The Crusaders' Union

Opinion

We have audited the accounts of The Crusaders' Union (the 'charity') for the year ended 31 December 2021 which comprise the statement of financial activities, the balance sheet, the statement of cash flows, the principal accounting policies and the notes to the accounts. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' (United Kingdom Generally Accepted Accounting Practice).

In our opinion, the accounts:

- give a true and fair view of the state of the charity's affairs as at 31 December 2021 and of its income and expenditure for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- have been prepared in accordance with the requirements of the Charities Act 2011, the Charities and Trustee Investment (Scotland) Act 2005 and regulation 8 of the Charities Accounts (Scotland) Regulations 2006 (as amended).

Basis for opinion

We conducted our audit in accordance with International Standards on Auditing (UK) (ISAs (UK)) and applicable law. Our responsibilities under those standards are further described in the auditor's responsibilities for the audit of the accounts section of our report. We are independent of the charity in accordance with the ethical requirements that are relevant to our audit of the accounts in the UK, including the FRC's Ethical Standard, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Conclusions relating to going concern

In auditing the accounts, we have concluded that the trustees' use of the going concern basis of accounting in the preparation of the accounts is appropriate.

Based on the work we have performed, we have not identified any material uncertainties relating to events or conditions that, individually or collectively, may cast significant doubt on the charity's ability to continue as a going concern for a period of at least twelve months from when the accounts are authorised for issue.

Our responsibilities and the responsibilities of the trustees with respect to going concern are described in the relevant sections of this report.

Other information

The trustees are responsible for the other information. The other information comprises the information included in the annual report and accounts, other than the accounts and our auditor's report thereon. Our opinion on the accounts does not cover the other information and we do not express any form of assurance conclusion thereon.

In connection with our audit of the accounts, our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the accounts or our knowledge obtained in the audit or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to

determine whether there is a material misstatement in the accounts or a material misstatement of the other information. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact.

We have nothing to report in this regard.

Matters on which we are required to report by exception

We have nothing to report in respect of the following matters in relation to which the Charities Act 2011 and the Charities Accounts (Scotland) Regulations 2006 (as amended) requires us to report to you if, in our opinion:

- the information given in the trustees' annual report is inconsistent in any material respect with the accounts; or
- sufficient and proper accounting records have not been kept; or
- the accounts are not in agreement with the accounting records and returns; or
- we have not received all the information and explanations we require for our audit.

Responsibilities of Trustees

As explained more fully in the trustees' responsibilities statement, the trustees are responsible for the preparation of the accounts and for being satisfied that they give a true and fair view, and for such internal control as the trustees determine is necessary to enable the preparation of accounts that are free from material misstatement, whether due to fraud or error.

In preparing the accounts, the trustees are responsible for assessing the charity's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the trustees either intend to liquidate the charity or to cease operations, or have no realistic alternative but to do so.

Auditor's responsibilities for the audit of the financial statements

Our objectives are to obtain reasonable assurance about whether the accounts as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with ISAs (UK) will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these accounts.

Irregularities, including fraud, are instances of non-compliance with laws and regulations.
We design procedures in line with our responsibilities, outlined above, to detect material misstatements in respect of irregularities, including fraud. The extent to which our procedures are capable of detecting irregularities, including fraud is detailed below:

Our approach to identifying and assessing the risks of material misstatement in respect of irregularities, including fraud and non-compliance with laws and regulations, was as follows:

- the engagement team collectively had the appropriate competence, capabilities and skills to identify or recognise non-compliance with applicable laws and regulations;
- we obtained an understanding of the legal and regulatory frameworks that are applicable to the charity and determined that the most significant frameworks which are directly relevant to specific assertions in the financial statements are those that relate to the reporting framework (Statement of Recommended Practice: Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102) and the Charities Act 2011) and those that relate to data protection (General Data Protection Regulation).
- identified laws and regulations were communicated within the audit team regularly and the team remained alert to instances of non-compliance throughout the audit.

We assessed the susceptibility of the charity's financial statements to material misstatement, including obtaining an understanding of how fraud might occur, by:

- making enquiries of management as to their knowledge of actual, suspected and alleged fraud; and
- considering the internal controls in place to mitigate risks of fraud and non-compliance with laws and regulations.

To address the risk of fraud through management bias and override of controls, we:

- performed analytical procedures to identify any unusual or unexpected relationships;
- assessed whether judgements and assumptions made in determining the accounting estimates were indicative of potential bias; and
- tested authorisation controls on expenditure items, ensuring all expenditure was approved in line with the charity's financial procedures.

In response to the risk of irregularities and non-compliance with laws and regulations, we designed procedures which included, but were not limited to:

- agreeing financial statement disclosures to underlying supporting documentation;
- reading the minutes of meetings of those charged with governance; and
- enquiring of management as to actual and potential litigation and claims.

There are inherent limitations in our audit procedures described above. The more removed that laws and regulations are from financial transactions, the less likely it is that we would become aware of non-compliance. Auditing standards also limit the audit procedures required to identify non-compliance with laws and regulations to enquiry of the trustees and other management and the inspection of regulatory and legal correspondence, if any.

Material misstatements that arise due to fraud can be harder to detect than those that arise from error as they may involve deliberate concealment or collusion.

A further description of our responsibilities for the audit of the accounts is located on the Financial Reporting Council's website at www.frc.org.uk/auditorsresponsibilities. This description forms part of our auditor's report.

Use of our report

This report is made solely to the charity's trustees, as a body, in accordance with section 144 of the Charities Act 2011 and with regulations made under section 154 of that Act and in accordance with Section 44(1)(c) of the Charities and Trustee Investment (Scotland) Act 2005 and Regulation 10 of the Charities Accounts (Scotland) Regulations 2006. Our audit work has been undertaken so that we might state to the charity's trustees those matters we are required to state to them in an auditor's report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the charity and the charity's trustees as a body, for our audit work, for this report, or for the opinions we have formed.

Buzzacott LLP
Statutory Auditor
130 Wood Street
London
EC2V 6DL

Buzzacott LLP is eligible to act as an auditor in terms of section 1212 of the Companies Act 2006.

Signed: 

Date: 26/7/22



Llandderfel Group in North Wales, finally able to meet together again, April 2021

Statement of Financial Activities

Year ended 31 December 2021	Notes	Unrestricted Funds 2021	Restricted Funds 2021	Total Funds 2021	Total Funds 2020
		£	£	**£**	**£**
INCOME					
Donations and Legacies	1	856,430	277,337	**1,133,767**	**1,394,049**
Income Earned from Charitable Activities					
Groups		49,901	-	**49,901**	**24,152**
Energize		329,046	-	**329,046**	**356,727**
Camps		124,545	-	**124,545**	**-**
Westbrook Residential Centre		120,462	-	**120,462**	**155,860**
Additional Needs training		6,655	-	**6,655**	**7,304**
Other	2	35,543	-	**35,543**	**49,950**
Other Income					
Interest receivable		275	-	**275**	**5,326**
Profit on sale of assets		15,000	-	**15,000**	**-**
Total Income		**1,537,857**	**277,337**	**1,815,194**	**1,993,368**
EXPENDITURE					
Cost of raising funds	3	201,878	-	**201,878**	**186,513**
Cost of Charitable Activities	4				
Groups		383,255	58,604	**441,859**	**478,107**
Energize		245,824	500	**246,324**	**258,571**
Camps		353,013	31,468	**384,481**	**305,487**
Westbrook Residential Centre		432,466	35,027	**467,493**	**407,169**
Additional Needs training		47,805	40,459	**88,264**	**74,577**
Other		103,286	28,672	**131,958**	**184,435**
Other Expenditure		-	-	**-**	**64,000**
Total Expenditure		**1,767,527**	**194,730**	**1,962,257**	**1,958,859**
Net (expenditure) / income for the year		(229,670)	82,607	**(147,063)**	**34,509**
Transfer between Funds		-	-	**-**	**-**
Net movement in Funds		(229,670)	82,607	**(147,063)**	**34,509**
Reconciliation of Funds					
Total funds brought forward 1 January		4,384,231	55,769	**4,440,000**	**4,405,491**
Balance carried forward 31 December		4,154,561	138,376	**4,292,937**	**4,440,000**

Year ended 31 December 2020	Notes	Unrestricted Funds 2020	Restricted Funds 2020	Total Funds 2020
		£	£	**£**
INCOME				
Donations and Legacies	1	1,221,487	172,562	**1,394,049**
Income Earned from Charitable Activities				
Groups		24,152	-	**24,152**
Energize		356,727	-	**356,727**
Camps and Overseas Adventures		-	-	**-**
Westbrook Residential Centre		155,860	-	**155,860**
Additional Needs training		7,304	-	**7,304**
Other	2	49,950	-	**49,950**
Other Income				
Interest receivable		5,326	-	**5,326**
Total Income		**1,820,806**	**172,562**	**1,993,368**
EXPENDITURE				
Cost of raising funds	3	186,513	-	**186,513**
Cost of Charitable Activities	4			
Groups		409,482	68,625	**478,107**
Energize		256,762	1,809	**258,571**
Camps and Overseas Adventures		290,863	14,624	**305,487**
Westbrook Residential Centre		400,612	6,557	**407,169**
Additional Needs training		43,347	31,230	**74,577**
Other		164,230	20,205	**184,435**
Other Expenditure	11	64,000	-	**64,000**
Total Expenditure		**1,815,809**	**143,050**	**1,958,859**
Net income before gains and losses on investments		4,997	29,512	**34,509**
Loss on investments		-	-	**-**
Net income for the year		4,997	29,512	**34,509**
Transfer between funds		-	-	**-**
Net movement in Funds		4,997	29,512	**34,509**
Reconciliation of funds				
Total funds brought forward 1 January		4,379,234	26,257	**4,405,491**
Balance carried forward 31 December		4,384,231	55,769	**4,440,000**

Balance Sheet

As at 31 December	Notes	2021	2021	2020	2020
		£	£	£	£
FIXED ASSETS					
Tangible fixed assets	7	**2,156,804**		**2,193,682**	
			2,156,804		**2,193,682**
CURRENT ASSETS					
Asset held for sale		**-**		**20,000**	
Stocks	8	**441**		**-**	
Debtors	9	**141,040**		**308,246**	
Cash at Banks and in Hand	10	**2,263,592**		**2,189,745**	
		2,405,073		**2,517,991**	
LIABILITIES					
Creditors amounts falling due within one year	11	**(268,940)**		**(211,673)**	
Net current assets			**2,136,133**		**2,306,318**
Total assets less current liabilities			**4,292,937**		**4,500,00**
Creditors amounts falling due after one year			**-**		**(60,000)**
Total net assets			**4,292,937**		**4,440,000**
FUNDS					
Unrestricted funds					
General funds	12		**498,645**		**713,113**
Designated funds	12		**1,499,112**		**1,457,437**
Property and fixed assets fund	12		**2,156,804**		**2,213,681**
Restricted funds	13		**138,376**		**55,769**
Total Charity funds			**4,292,937**		**4,440,000**

Approved by the Trustees of The Crusaders' Union (company number 07771037 in England and Wales) and signed on their behalf by Sharon Prior (Chair).

Signed: Sharon Prior

Date: 14 July 2022

Cashflow Statement

	2021	2020
Cash flows from operating activities	**£**	**£**
Net cash provided by / (used in) operating activities	**45,746**	**(96,448)**
Cash flows from investing activities		
Dividends, interest and rent from investments	**275**	**5,326**
Proceeds from the sale of property, plant and equipment	**35,000**	**-**
Purchase of property, plant and equipment	**(11,206)**	**(3,957)**
Write down of property, plant and equipment	**4,072**	**-**
Net cash provided by investing activities	**28,141**	**1,369**
Change in cash and cash equivalents in the reporting period	**73,887**	**(95,079)**
Cash and cash equivalents at the beginning of the reporting period	**2,189,745**	**2,284,845**
Change in cash and cash equivalents due to exchange rate movements	**(40)**	**(21)**
Cash and cash equivalents at the end of the reporting period	**2,263,592**	**2,189,745**

	2021	2020
	£	**£**
Net movement in funds for the reporting period	**(147,063)**	**34,509**
Adjustments for:		
Depreciation charges	**44,012**	**44,604**
Dividends, interest and rents from investments	**(275)**	**(5,326)**
Exchange rate movement	**40**	**21**
Gain on sale of fixed assets	**(15,000)**	**-**
(Increase) / Decrease in stocks	**(441)**	**1,877**
Decrease / (Increase) in debtors	**167,206**	**(112,809)**
Decrease in creditors	**(2,733)**	**(59,324)**
Net cash provided by / (used in) operating activities	**45,746**	**(96,448)**

Analysis Of Change In Net Debt

	As at 1 Jan 2021	Movement in Year	As at 31 Dec 2021
	£	£	£
Cash at banks and in hand	2,189,745	73,847	**2,263,592**
Total cash and cash equivalents	**2,189,745**	**73,847**	**2,263,592**



Tree climbing at Westbrook
May 2021

Principal Accounting Policies

Basis of Accounting

The financial statements have been prepared under the historical cost convention and in accordance with the requirements of the Companies Act 2006, the Charities and Trustee Investment (Scotland) Act 2005 and Regulation 8 of the Charities Accounts (Scotland) Regulations 2006. Applicable United Kingdom accounting standards (United Kingdom Generally Accepted Accounting Practice) and the Statement of Recommended Practice "Accounting and Reporting by Charities" (SORP second edition - 2019) have been followed in the preparation of these financial statements.

Going Concern

The Trustees have assessed whether the use of the going concern assumption is appropriate in preparing these financial statements. The Trustees have made this assessment in respect to a period of one year from the date of approval of these financial statements.

The Trustees of the charity have concluded that there are no material uncertainties related to events or conditions that may cast significant doubt on the ability of the charity to continue as a going concern. The Trustees are of the opinion that the charity will have sufficient resources to meet its liabilities as they fall due.

Despite the global uncertainty in relation to the coronavirus outbreak, there are no concerns regarding the charity's ability to continue as a going concern at this time due to the strong level of cash reserves currently held by the organisation.

Income

Income is recognised in the period in which the Charity is entitled to receipt if it is probable that the income will be received, and the amount can be measured with reasonable certainty. Income is deferred only when the Charity has to fulfil conditions before becoming entitled to it or where the donor or funder has specified that the income is to be expended in a future accounting period.

Expenditure and the Basis of Apportioning Costs

Expenditure is included in the statement of financial activities when incurred and includes attributable VAT that cannot be recovered. Expenditure comprises the following:

a. the costs of raising funds including salaries, direct costs and overheads associated with generating voluntary income; and
b. the costs of charitable activities comprising expenditure on the Charity's primary charitable purposes as described in the Trustees' Report. Such costs relate to:
   - Groups
   - Energize
   - Camps
   - Westbrook
   - Additional Needs training
   - Other projects

Many costs are directly attributable to specific activities. Certain shared costs are apportioned over the charitable activities. In order to carry out the primary purposes of the Charity it is necessary to provide support to the activities in the form of personnel development, financial procedures, provision of office services and equipment, a suitable working environment as well as marketing, communcations and governance costs. These costs are allocated on the basis of time, number of paid Team members or actual use.

Group financial statements are incorporated based on the year end of the Group.

Debtors

Debtors are recognised at their settlement amount, less any provision for non-recoverability. Prepayments are valued at the amount prepaid.

Cash at Banks and in Hand

Cash at banks and in hand represents such accounts and instruments that are available on demand or have a maturity of less than three months from the date of acquisition.

Creditors and Provisions

Creditors and provisions are recognised when there is an obligation at the balance sheet date as a result of a past event, it is probable that a transfer of economic benefit will be required in settlement, and the amount of the settlement can be estimated reliably. Creditors and provisions are recognised at the amount the Charity anticipates it will pay to settle the debt.

Fund Accounting

Restricted funds comprise monies raised for, or their use restricted to, a specific purpose, or contributions subject to donor-imposed conditions.

Designated funds comprise monies set aside out of unrestricted general funds for specific future purposes or projects. They include funds representing property and other tangible fixed assets that could not be realised without curtailing the activities of the Charity.

General funds represent those monies that are freely available for application towards achieving any charitable purpose that falls within the Charity's charitable objects.

Pension Costs

Contributions in respect of the group personal money purchase pension scheme are charged to the statement of financial activities in the year in which they are due, representing the full value of the Charity's liability.

Tangible Fixed Assets

All assets costing more than £1,000 and with an expected useful life exceeding one year are capitalised.

Functional freehold property

The Charity's policy is to provide depreciation against the cost of freehold buildings to the extent that it is envisaged that their realisable value at the end of their useful life will be lower than the original cost. For the majority of the Charity's freehold property the Trustees do not believe that it is appropriate to provide depreciation due to the very long anticipated lives of the buildings, and the realisable value is in excess of the value in the financial statements. It is also likely that any such charge would be regarded as immaterial.

Where it is determined that it is appropriate to make a provision for depreciation, this is provided in equal instalments over the property's anticipated useful life, which is between 25 and 50 years.

Impairment reviews are conducted on an annual basis. If any asset is found to have a carrying value materially higher than the building's recoverable amount it is written down accordingly. Freehold land is not depreciated.

Some properties are carried at valuations from the time when FRS15 “Tangible Fixed Assets” was implemented, and those have been retained by the Charity and treated as deemed cost under section 35 of FRS 102.

Other tangible fixed assets

These are capitalised and depreciated at the following annual rates based on cost in order to write them off over their estimated useful lives:

- Building improvements 5% to 10% per annum
- Furniture and fittings 10% to 20% per annum
- Computer equipment 25% per annum
- Other 10% to 33% per annum

Groups

The Groups included in these accounts are some of our Urban Saints Groups. There are 3 categories:

- Church/School linked – these Groups are not required to submit annual returns as their accounts are consolidated within their church’s accounts.
- Groups with monies under £2,000 – Groups who have income/expenditure and balances of less than £2,000 are not required to submit accounts. This reduces the amount of work for Group leaders and has no material impact on these Financial Statements.
- Groups whose accounts are included in these financial statements – the remaining Groups are required to return information about income and expenditure, balances on bank accounts and any other assets held.

Notes to the Financial Statements

1. Income from Donations, Grants and Legacies

	Unrestricted Funds 2021	Restricted Funds 2021	Total Funds 2021	Unrestricted Funds 2020	Restricted Funds 2020	Total Funds 2020
	£	£	**£**	£	£	**£**
Donations and gifts	551,577	264,951	**816,528**	641,981	171,582	**813,563**
Grants received	74,674	-	**74,674**	74,246	-	**74,246**
Legacies	230,179	12,386	**242,565**	505,260	980	**506,240**
Total	856,430	277,337	**1,133,767**	1,221,487	172,562	**1,394,049**

The Grants received in 2021 were related to COVID-19 and included £49,817 furlough scheme monies and £24,857 Grants for Westbrook.

2. Income Earned from Charitable Activities - Other

This income is Kestin House rental income and sale of Urban Saints merchandise.

3. Cost of Raising Funds

	Unrestricted Funds 2021	Restricted Funds 2021	Total Funds 2021	Unrestricted Funds 2020	Restricted Funds 2020	Total Funds 2020
	£	£	**£**	£	£	£
Paid Team and Consultancy Costs	103,987	**-**	**103,987**	97,599	**-**	**97,599**
Mailings and publications	33,194	**-**	**33,194**	33,739	**-**	**33,739**
Support costs	64,697	**-**	**64,697**	55,175	**-**	**55,175**
Total	201,878	**-**	**201,878**	186,513	**-**	**186,513**

4. Cost of Charitable Activities

	Unrestricted Funds 2021	Restricted Funds 2021	Total Funds 2021	Unrestricted Funds 2020	Restricted Funds 2020	Total Funds 2020
	£	£	**£**	£	£	£
Groups						
Individual Groups	32,810	-	**32,810**	36,482	-	**36,482**
Volunteer Support & Training	219,879	58,604	**278,483**	226,951	68,625	**295,576**
Support Costs	130,566	-	**130,566**	146,049	-	**146,049**
	383,255	**58,604**	**441,859**	**409,482**	**68,625**	**478,107**
Energize						
Energize costs	129,321	500	**129,821**	136,260	1,809	**138,069**
Support costs	116,503	**-**	**116,503**	120,502	**-**	**120,502**
	245,824	**500**	**246,324**	**256,762**	**1,809**	**258,571**
Camps / Overseas Adventures						
Individual Camps, & Studland Site	116,191	-	**116,191**	52,984	-	**52,984**
Individual Overseas Trips	-	-	**-**	10,023	-	**10,023**
Volunteer Support & Training	128,808	31,468	**160,276**	115,633	14,624	**130,257**
Support costs	108,014	-	**108,014**	112,223	-	**112,223**
	353,013	**31,468**	**384,481**	**290,863**	**14,624**	**305,487**
Westbrook Residential Centre						
Westbrook costs	328,563	35,027	**363,590**	295,193	6,557	**301,750**
Support costs	103,903	-	**103,903**	105,419	-	**105,419**
	432,466	**35,027**	**467,493**	**400,612**	**6,557**	**407,169**
Additional Needs training						
Training costs	19,370	40,459	**59,829**	18,897	31,230	**50,127**
Support costs	28,435	-	**28,435**	24,450	-	**24,450**
	47,805	**40,459**	**88,264**	**43,347**	**31,230**	**74,577**
Other						
Urban Saints' brand refresh	13,320	1,584	**14,904**	22,031	-	**22,031**
Volunteer support process improvements	14,053	-	**14,053**	66,138	-	**66,138**
Other including support costs	75,913	27,088	**103,001**	76,061	20,205	**96,266**
	103,286	**28,672**	**131,958**	**164,230**	**20,205**	**184,435**

5. Paid Team Costs

Total Paid Team Costs	**2021**	**2020**
	£	£
Wages and salaries	**1,012,835**	1,105,551
Social security costs	**86,678**	96,419
Pension costs	**57,996**	61,796
Other costs	**54,859**	19,257
Total	**1,212,368**	1,283,023
Key Management Personnel Staff Costs	**2021**	2020
	£	£
Wages and salaries	**124,496**	176,479
Social security costs	**14,163**	20,202
Pension costs	**6,648**	9,677
Other costs	**41,708**	6,340
Total	**187,015**	212,698

There were no redundancy / termination payments in the year.

The Crusaders' Union operates a group personal pension scheme and the charge for the year is shown above within pension costs.

No employee earned £60,000 per annum or more in 2021 (2020: none).

The average number of employees (headcount) in 2021 was 42 (2020: 46). Many of these were part time.

The number of employees (full time equivalent) at year end, analysed by function, was:

Full Time Equivalent	**2021**	**2020**
Raising Funds	**2**	2
Charitable Activities	**31**	34
Governance	**1**	1
Total	**34**	**37**

Five Trustees (2020: six) received reimbursement of expenses during the year whilst acting in their capacity as Trustees, totalling £2,017 (2020: £1,579).

During 2021 no Trustee received any remuneration.

6. Support Costs

Many costs are directly attributable to specific activities. Certain Support costs are apportioned over the charitable activities. In order to carry out the primary purposes of the Charity it is necessary to provide support to the activities in the form of personnel development, financial procedures, provision of office services and equipment, a suitable working environment as well as marketing, communications and governance costs. These costs are allocated on the basis of time, number of paid team or actual use.

The 2021 audit fee was £16,742 (2020 £16,080).

7. Tangible Fixed Assets

	Freehold land & buildings	Fixtures & fittings	Computer equipment	Other	Total
	£	£	£	£	**£**
Cost or valuation					
At 1 January 2021	2,671,199	492,603	53,532	7,500	**3,224,834**
Additions at cost	-	-	11,206	-	**11,206**
Write down of assets	(4,072)	(10,630)	-	-	**(14,702)**
At 31 December 2021	**2,667,127**	**481,973**	**64,738**	**7,500**	**3,221,338**
Accumulated depreciation					
At 1 January 2021	586,637	387,053	49,962	7,500	**1,031,152**
Eliminated on write down	-	(10,630)	-	-	**(10,630)**
Charge for the year	12,802	27,120	4,090	-	**44,012**
At 31 December 2021	**599,439**	**403,543**	**54,052**	**7,500**	**1,064,534**
Net book value					
At 31 December 2021	**2,067,688**	**78,430**	**10,686**	**-**	**2,156,804**
At 31 December 2020	**2,084,562**	**105,550**	**3,570**	**-**	**2,193,682**

8. Stocks

	2021	2020
	£	**£**
Books	**441**	-
Total	**441**	**-**

9. Debtors

	2021	2020
	£	£
Tax recoverable under Gift Aid	**17,220**	8,856
Other debtors	**5,555**	18,068
Accrued Income	**74,915**	233,289
Prepayments	**43,350**	48,033
Total	**141,040**	**308,246**

10. Cash at Banks and in Hand

This includes £275,327 held by Groups, Camps and Areas and the Trotsworth Hall funds of £91,639.

11. Creditors: Amounts Falling Due Within One Year

	2021	2020
	£	£
Accruals	**26,766**	19,196
Deferred Income	**96,578**	88,772
Other creditors	**145,596**	39,705
Provision	**-**	64,000
Total	**268,940**	**211,673**

Included within creditors due within one year at 31 December 2021 is £60,000 in relation to a loan provided to the charity by an individual. Under the terms of the arrangement, the loan was due to be repaid in 2022.

Following the year end, the individual converted the loan to a donation to Urban Saints, and this amount will therefore be written out of creditors and recognised as a donation in the year ending 31 December 2022.

12. Unrestricted Funds

The unrestricted funds of the Charity include the General funds, which can be used for the general purposes of the Charity, and the Designated funds where the Board of Trustees have set aside funds for a specific intention.

The movement in the unrestricted funds is as follows:

	01-Jan-21	Income	Expenditure and designations	Transfers	31-Dec-21
	£	£	£	£	£
General funds	**713,113**	1,308,349	(1,546,888)	24,071	**498,645**

	1 Jan 21	New designations	Utilised	Transfers	31-Dec-21
	£	£	£	£	**£**
Designated funds					
Impact Fund	**1,043,055**	-	(1,201)	-	**1,041,854**
Development funds from property sales	**128,950**	68	-	-	**129,018**
Groups, Areas, Camps & Studland site	**285,432**	218,236	(175,428)	-	**328,240**
Total	**1,457,437**	218,304	(176,629)	-	**1,499,112**

The movement in the unrestricted funds in the prior year was as follows:

	01-Jan-20	Income	Expenditure and designations	Transfers	31-Dec-20
	£	£	£	£	£
General Funds	**410,338**	1,768,680	(1,689,632)	223,727	**713,113**

	01-Jan-20	New designations	Utilised	Transfers	31-Dec-20
	£	£	£	£	**£**
Designated funds					
Impact Fund	1,219,804	-	(8,749)	(168,000)	**1,043,055**
Development funds from property sales	128,950	-	-	-	**128,950**
Groups, Areas and Camps and Studland site	365,813	48,168	(72,822)	(55,727)	**285,432**
Total	1,714,567	48,168	(81,571)	(223,727)	**1,457,437**

Impact Fund

At the start of 2018 the Trustees set up the Impact Fund designating money from the general fund and also adding to it as 2 properties were sold. Its purpose was to accelerate implementation of the new strategy and encourage growth.

Development funds from property sales

The majority of this relates to the sale of Trotsworth Hall. This money is managed on behalf of the Trustees by a group comprising former leaders of the Virginia Water Group.

Groups, Areas, Camps and Studland Site

These are the funds held by groups, areas, camps and the Studland site for use in their own locality and as such are not considered available for general use.

Property and fixed assets fund

This fund represents the cost of all fixed assets held by The Crusaders' Union including assets held for sale. These funds are not available for the day to day use of the Charity.

	01-Jan-21	Income	Expenditure and designations	Transfers	31-Dec-21
	£	£	£	£	**£**
Tangible fixed assets, investment properties and programme related investments	**2,213,681**	11,206	(44,012)	(24,071)	**2,156,804**

The movement in the prior year was as follows:

	01-Jan-20	Income	Expenditure and designations	Transfers	31-Dec-20
	£	£	£	£	**£**
Property and Fixed asset fund	2,254,329	3,957	(44,605)	-	**2,213,681**

13. Restricted Funds

	01-Jan-21	Incoming Resources	Expenditure and designations	Transfers	31-Dec-21
	£	£	£	£	£
Restricted funds	**55,769**	277,337	(194,730)	-	**138,376**

These include donations for Ireland, Scotland, Wales and Additional Needs Ministry as well as other specific donations including donations to the Camps Bursary Fund for young people.

The movement in the prior year was as follows:

	01-Jan-20	Incoming Resources	Expenditure and designations	Transfers	31-Dec-209
	£	£	£	£	£
Restricted funds	26,257	172,562	(143,050)	-	**55,769**

14. Analysis of Net Assets Between Funds

	Restricted funds	Designated funds	General funds	Total 2021
	£	£	£	**£**
Fund balances at 31 December 2021 are represented by:				
Fixed assets	-	2,156,804	-	**2,156,804**
Net current assets	138,376	1,499,112	498,645	**2,136,133**
Total	**138,376**	**3,655,916**	**498,645**	**4,292,937**

The prior year balances were as follows:

	Restricted funds	Designated funds	General funds	Total 2020
	£	£	£	**£**
Fund balances at 31 December 2020 are represented by:				
Fixed assets	-	2,193,682	-	**2,193,682**
Net current assets	55,769	1,477,436	773,113	**2,306,318**
Creditors after more than 1 year	-	-	(60,000)	**(60,000)**
Total	**55,769**	**3,671,118**	**713,113**	**4,440,000**

15. Taxation

The Crusaders' Union is a registered Charity and therefore is not liable for corporation tax on income derived from its charitable activities, as it falls within the various exemptions available to registered charities.

16. Related Parties

The Crusaders' Union is the sole shareholder of Urban Saints Limited, a dormant company registration 05816338.



URBAN SAINTS

urbansaints.org

THE CRUSADERS' UNION

England & Wales - Charity number 1144923

Accounts



Annual Report and Financial Statements for The Crusaders' Union

31st December 2020

Operating under the name of Urban Saints. Company number: 07771037
Charity registration: 1144923 in England and Wales, SCO39313 in Scotland

URBAN SAINTS

Contents

Trustees' Report 4

Our Impact in 2020 5

Plans and Priorities for 2021 9

Financial Review 10

Charitable Objectives and Organisation Structure 11

Trustees, CEO and Advisors 16

Statement of Trustees' Responsibilities 17

Independent Auditor's Report 18

Statement of Financial Activities 22

Balance Sheet 24

Cashflow Statement 25

Principal Accounting Policies 26

Notes to Financial Statements 30

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Urban Saints is the operating name of The Crusaders' Union, a company limited by guarantee and registered in England & Wales number 07771037, charity number 1144923 and in Scotland, charity number SCO39313.

From 1906 to 2006 Urban Saints was known as Crusaders.

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The mission of Urban Saints is to make young disciples for Jesus.

Trustees' Report

The Trustees are pleased to present the Annual Report and Financial Statements for The Crusaders' Union, operating as Urban Saints, for the year ended 31 December 2020.

Since 1906 The Crusaders' Union, now operating as Urban Saints, has been reaching out to children and young people with the good news of Jesus Christ. We are passionate about working with children and young people, helping them to realise their full, God given potential, as they journey from childhood to adulthood.

Our Mission

The mission of Urban Saints is to make young disciples for Jesus. This is our core purpose and it's why we exist. Whenever we decide to do anything, we will make sure that it fits with this mission.

Our Vision

Urban Saints will be an effective disciple-making movement, reaching young people in every community in the UK and Ireland.

Our Values

We have three core values at Urban Saints:

Adventure

Urban Saints are adventurous and pioneering, just like Jesus. We encourage young people to look beyond their own world, what is comfortable, and into a world of faith, challenge and following Jesus.

Discipleship

Urban Saints know that becoming like Jesus doesn't happen instantly, by accident or alone; it takes lifelong training and committed support. Through biblical, prayerful and active learning we seek to prepare young people for Christian life, leadership and service.

Justice

Urban Saints will always seek to act justly. We empower our young people to engage with justice issues and to understand the importance of loving others first, they are then ready to respond to a world that cries out for justice.

We are committed to working out these values together. Young people and leaders play an important role in shaping the movement by working through what the values mean week by week. This builds a strong sense of belonging and accountability.



Our Impact in 2020

Every area of Urban Saints' work with young people was impacted as a result of the pandemic. This required us to consider how we could continue to engage with young people throughout, despite restrictions being in place.

"They've really reached out to us. They didn't make us feel cut off or anything. We really just felt included in the Urban Saints family. It could have been so easy for Camps and our Group to say, 'Alright, we're not doing anything' but they put as much effort in they showed how much they care about us. It was something that was really nice to have even though we were missing out on everything else, Urban Saints was still there." **Young person, Groups & Camps**

Groups

During the first two months of 2020, four new Groups were being launched. From March onwards, volunteer leadership teams were coming together on Zoom, but no further Groups were able to launch due to lockdown. However, networks continued to be developed with local contacts, with discussions of potential new groups when the pandemic regulations would allow. Impact Team Leaders focused on providing additional support for existing Groups and leaders. Over half of the Urban Saints Groups have met via Zoom for a period of time over the last year. The number of Groups meeting on Zoom decreased across the year, but many switched to doing doorstep conversations, phone calls or posting resources through letter boxes. Regular communications (emails, calls) with Group leaders were increased, and the Impact Team Leaders developed weekly Zoom specific resources for use in the Groups. From April 2020, the Impact Team Leaders have written 37 weekly Zoom Group resources, 39 weekly children's packs, 16 parent resource sessions (a new resource), and produced 192 videos, all with the purpose of supporting Group leaders to keep engaging with young people. The weekly Zoom Group resources and children's packs equate to a whole academic year's programme!

"I just want to congratulate you on your resources... The 'Pick 'n' Mix' sessions are spot on with loads of variety - a true life saver for me. Well done! Producing resources is not easy but you have nailed it. Spot on!" **Group leader, Urban Saints Group**

Weekly online Groups have been a needed safe space for many young people, in the midst of otherwise isolating circumstances.

"It made a difference in lockdown because it gave you something to do and have lots of fun. I'm glad that our leaders tried to keep the group going even though we couldn't meet face to face. It made the group feel like they really cared." **Young person, Urban Saints Group**

In considering how we support leaders beyond the pandemic, our Training Manager has further developed the Leaders Training for all group leaders and written a new Trainee & Group Helper training programme.

"It's been hugely time-consuming running the online group and has cost a small fortune in chocolate and postage stamps! However, it is really worth it to keep in touch with the young people and their families and to have played a small part in supporting them through this most difficult time." **Group leader, Urban Saints Group**

In a season where we have been unable to start new Groups, the Impact Team Leaders also focused on ways to connect with young people who may not be connected elsewhere for support or encouragement. This was done by expanding our reach on social media, a key place that young people spent time in lockdown. We sought to make these platforms a more positive space for young people.

Between May and December 2020, the team developed hundreds of social media postings: Tiktok: 223 posts (60,583 reach), Facebook: 143 posts (78,919 reach), Twitter: 137 posts (67,708 reach) and Instagram: 104 posts (27,982 reach). Each serves a different purpose and space for young people to engage.

Energize

As we continued to demonstrate that Energize remained an effective ministry tool during the pandemic, the Energize Team also produced additional resources for use in online meetings. 110 new sessions were added to Energize in 2020 (this figure would average closer to 35 each year). This included a bank of online games with a new 'Weekly Win' section. The frequency of 'Energize in the News' and 'At the Movies' sessions was increased. The Energize team continued to review existing sessions and across 2020 they updated 150 of these sessions.



"You answered the phone when we first were trying to set up lockdown sessions online and the person was both helpful and encouraging. I have seen a lot of new material online for series including more lockdown-friendly resources to do with my church children's group. I'm delighted our church subscribes to the Energize resource, it's a lifeline." **Energize leader**

The number of Energize subscribers decreased by 167 from 2019, with 1,459 subscribers at the end of 2020. Not all closures were directly pandemic related – some accounts were not being used before the pandemic and were cancelled as churches reviewed their expenses – but many of the closures were indicative of the lack of children's and youth work taking place during the pandemic. Whilst the reach of Energize did not increase in 2020, the quality and impact for churches and groups using the resources has increased.

Camps

"I loved the camps. They made such a big effort to make it normal and over social media they did challenges – it was so funny!" **Young person, virtual Camp**

We were able to run seventeen virtual Camps (nearly half our usual number of Camps) between Easter and December 2020. Most virtual Camps took place online – with one doing a mixture of virtual and some in-person in small groups when restrictions permitted. Some Camps provided boxes of resources for young people to engage with at home during sessions. There were games, crafts, activities, teaching sessions, small group discussions and worship, all the usual elements of a Camp, but online. The Camps team developed 8 sessions and 46 videos for running Camps on Zoom. 3 family activity packs were designed, and 1 craft pack provided. These virtual Camps proved a valuable 'stopgap' to provide continuity in this season – for both young people and volunteer leaders.

"Camp-in-a-box came at a very needed time for our family. After lockdown, being back in work and juggling childcare, Camp-in-a-box was something for us all to look forward to. It was like a breath of fresh air." **Parent, virtual camps**

"To sum it up, "It felt like we were on Camp". There was the same camaraderie and pulling together as a team, stretching into areas we had never imagined going down before. We've had some marvellous feedback from the Campers and hope to come together on Zoom for a Camp reunion before meeting up again next summer." **Camp leader**



Additional Needs training

A core focus for the Additional Needs ministry in 2020 was to continue supporting children and young people during the pandemic, to grow both the range and the reach of what we offer. The additional needs ministry training moved to digital platforms, delivering 29 training events. We also participated in 20 conferences relating to working with children and young people with additional needs. As a result, in 2020 we trained and inspired over 1,600 church children's, youth and families' workers, and some parents, to reach out to children and young people with additional needs and disabilities, who can feel really isolated and forgotten. We contributed to events such as Spring Harvest Home and podcasts, as well as participating in other media collaborations, including with Youthscape, National Parenting Initiative and 21st Century Dads. The Additional Needs ministry continued to partner with churches, write articles and resources (Premier Youth and Children's Work magazine, Christian Blind Mission and Bible Reading Fellowship). 'The Additional Needs Blogfather' blog site has had further posts added throughout 2020 and has been viewed nearly 60,000 times across 177 countries in the year.

"Just wanted to say a big thank you for all your hard work in helping me feel 100% more equipped than I did before in leading our children and young people, and reaching out to other families in our community with additional needs and/or disabilities. All the videos, the handbook, the organisation, the breakout space to share ideas was really, really appreciated and makes all the difference when a workshop is so well thought through and organised."
Participant feedback re: 'All Inclusive?' training



Westbrook residential centre

Whilst Westbrook welcomed bookings in the first two months of 2020, the residential centre was unable to host further bookings throughout the year. Although furlough has been applied across the Westbrook team, this has often been in a part-time capacity, allowing team members to progress through planned works to upkeep the site and building.

Overseas Adventures

All five Overseas Adventures due to take place in 2020 were cancelled due to the Covid-19 global pandemic.

Plans and Priorities for 2021

Groups

Urban Saints Groups Leaders will be equipped to continue to provide young people with positive foundations (spiritual, relational, emotional, mental, physical). We will progress the foundational work for new volunteer-led outreach groups to be launched. We will continue to support, train and develop Groups and Group volunteers within the Urban Saints regional/ national structures. Urban Saints Groups will continue to share the gospel message through all they do, whether in person (when permitted), via digital means, or through a hybrid of the two.

Energize

We will grow the number of churches and organisations using Energize regularly. We will complete year two of the Content Update plan to deliver leaders feedback and tag every session correctly, so that Energize remains exciting, up to date, high quality, relevant and easy to use.

Camps

A Camps programme will run in 2021, keeping disciple-making at the heart, working with existing Camps leaders to explore practical ways that Camps can engage with young people. In-person (if permitted), digital and hybrid versions will all be considered. Any Camps due to run before the school summer holidays will not take place in 2021.

Additional Needs training

Urban Saints will be a centre of excellence for inclusion and belonging, for volunteers and young people with additional needs, providing national leadership in the youthwork sector in this field.

Westbrook residential centre

Westbrook will develop its facilities, preparing to open for 2021 schools' summer term programmes and throughout the rest of 2021.

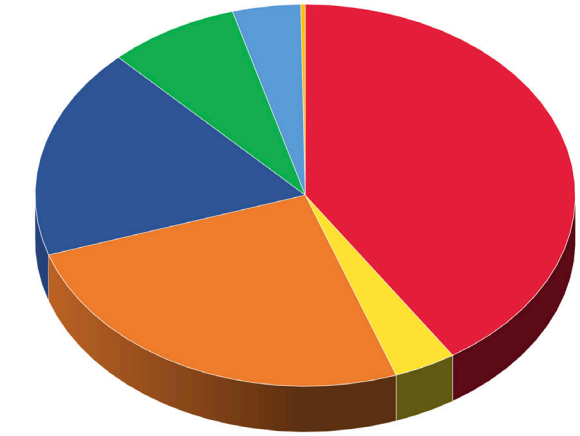
Overseas Adventures

In 2021, Urban Saints will prepare towards providing future opportunities for groups of young people to serve communities in different countries. No Overseas Adventures will run during 2021.

Financial Review

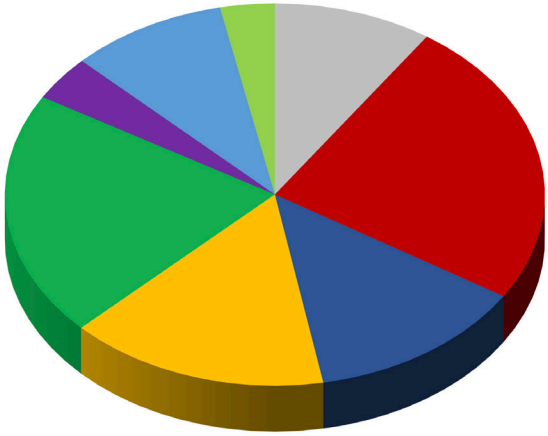
In 2020 Income for the year was £1,993,368 and Expenditure was £1,958,859 resulting in a surplus for the year of £34,509 (2019 deficit £314,156).

Income 2020



- Donations
- Grants
- Legacies
- Energize
- Westbrook
- Income from other Charitable Activities
- Interest received

Expenditure 2020



- Cost of Raising Funds
- Groups
- Energize
- Camps and Overseas
- Westbrook
- Additional Needs training
- Costs of other Charitable Activities
- Other Expenditure

In 2020 we received Donations of £813,563 (2019 £776,369), Government Grants of £74,246 (2019 nil) and legacies of £506,240 (2019 £168,830). We are so grateful to God and our donors for this income in a difficult year. The Government Grants received in 2020 were related to Covid-19 and included £49,246 furlough scheme monies and £25,000 Retail, Hospitality and Leisure Grant for Westbrook. Income from Charitable Activities (mostly Energize and Westbrook) was £593,993 (2019 £1,381,235). The reduction from 2019 was due to the cancellation of face to face Camps and Overseas trips and a reduction of Westbrook fees due to Covid-19. Interest received in the year was £5,326 (2019 £9,879) resulting in a total income for the year of £1,993,368 (2019 £2,336,313).

Expenditure was £1,958,859 in 2020 (2019 £2,648,469). This reduction of £689,610 was again mainly due to the cancellation of face to face Camps and Overseas trips and reduced costs at Westbrook.

The surplus in the year was therefore £34,509 (2019 deficit £314,156). The 2020 surplus is comprised of £29,512 restricted funds and £4,997 unrestricted funds.

Funds at 31 December 2020 totalled £4,440,000. This included £2,213,681 Fixed Asset Fund which represents the net book value of all Fixed Asserts held on behalf of the Charity. £1,457,437 represented funds designated by the Trustees for specific purposes, £55,769 were restricted funds given for a particular purpose and £713,113 were general reserves.

Our reserves policy is to maintain a level of reserves that gives adequate time to address changes that might be needed to charitable activities or staffing issues. The level of reserves required is subject to the needs, risks, and operating environment being considered each year as part of the budget process. The Trustees have stated that the general funds should be 3 months of budgeted expenditure. The general funds as of 31 December 2020 were £713,112 which is higher than this policy due to the notification of significant legacies near year end which have been accrued for in these accounts as well as further use of the furlough scheme and some further cost savings.

The charity has considered the impact of the current coronavirus pandemic on the charity's operations, with a particular focus on its effect on the charity's financial position including the charity's income, expenditure and reserves; the charity's beneficiaries; and the charity's employees and does not consider this to impact the charity's ability to continue as a going concern.

Charitable Objectives and Organisation Structure

The mission of Urban Saints is to make young disciples for Jesus. This is our core purpose and it's why we exist. Whenever we decide to do anything, we will make sure that it fits with this mission.

Public Benefit

All activities are carefully assessed for risk and therefore, provide safe and fun environments for the development of children and young people. The social and spiritual well-being of young people is developed through The Crusaders' Union; therefore, the Trustees consider that all of the aims and objectives detailed in this report combine to benefit the public.

The public benefit of The Crusaders' Union's activities is far reaching into all areas of the UK and a diversity of communities. Children, young people and leaders are connecting with the organisation in a positive way; and the organisation in turn is having a huge impact on children and young people, as it has done for more than 100 years, training and equipping them for all walks of life both at home and abroad.

Accordingly, the Trustees believe that they have complied with the duty in section 4 of the Charities Act 2011 to have due regard to the public benefit guidance published by the Charity Commission.

Governance

The Charity was formed in 1906 as an unincorporated association and incorporated as a company limited by guarantee on the 12 September 2011. As The Crusaders' Union operates in Scotland, the charity has a registration with the Office of the Scottish Charity Regulator (OSCR) as a Cross Border Charity under the registration number SCO39313. The Crusaders' Union also operates in Northern Ireland and has confirmed interest in registering with the Charity regulator there.

At 31 December 2020 there were 392 company members with voting rights consisting of Honorary Life Members, Group Leaders, Support Leaders and Trustees. Our members play a vital part in delivering the mission of Urban Saints, supporting through prayer, time, financial giving and being advocates for us as we seek to lead young people to our Saviour Christ Jesus.

Trustees of the charity are directly elected by Members of The Crusaders' Union at an Annual General Meeting (AGM) or by postal ballot, to serve for a period of 3 years. Under the current constitution, no Trustee may serve for a consecutive total of more than 12 years before taking at least a one-year sabbatical.

Trustees must be Members of The Crusaders' Union, and can be nominated to stand for election to the Board in one of two ways:

- They can be nominated by two other Members. A communication is sent annually to every voting Member asking for nominations to be submitted for this; or
- Members can be nominated by the Board of Trustees.

In either case nominees go forward for election via a vote at an Annual General Meeting or through a postal/electronic ballot. If a nominated Member receives sufficient votes (over 50% of the votes cast) they are elected as a Trustee usually for a period of three years.

Prospective Trustees receive an information pack that lets them know what the duties and responsibilities are that they will be accountable for. Elected Trustees go through an induction training process so that they can quickly become familiar with the operating practices of the Board of Trustees.

In April 2021 an audit of the skills of each Trustee was carried out and the gaps in skills were

identified with the intention of strengthening the Trustee Board with the skills required to lead the organisation forward over the coming year.

During the first half of 2020 five trustees tendered their resignations between the 17 May 2020 and the 5 June 2020. Of the five Trustees that stood down, one was planning to retire in November 2020 and one was due to retire by rotation (but could have sought re-election). The resignations (including the remaining three Trustees) were due to ongoing disagreement as to the strategic direction of travel of the charity and in particular the accountability structure of the Executive and appropriate reporting from the Executive to the Board of Trustees. Following the resignations there were six Trustees remaining on 6 June 2020 and all were committed to support the charity at that time in maintaining strong governance.

In summer 2020 four new Trustees were co-opted all on short term appointments in accordance with the existing powers contained in the Articles of Association. This was done to support the effective management of the charity and the sub-committee functions. The first Trustee co-opted, Patrick Overy has served on the Board previously and had been, until his election (on 13 June 2020), an independent member on the Support Services sub-committee. The second Trustee co-opted, David Fowler is a former member of staff (1993-1997) and currently a lay minister. The third Trustee co-opted, Janet Dawson is an active Group Leader and has strong management, procurement and HR skills and the fourth Trustee co-opted, Miriam Hanley , a Chartered Accountant has taken on the role of Treasurer.

On 3 October 2020 a National Thanksgiving Service was held online to celebrate 120 years of when the first Crusader class was held by Albert Kestin. The event was attended by over 200 and was a real encouragement to all who attended. Following the Thanksgiving Service an Annual General Meeting was held where 128 members voted (including proxy votes). Two serving trustees, Sharon Prior and Stephen Dengate were re-elected for a second term of three years. Three of the four co-opted Trustees, Janet Dawson, David Fowler and Miriam Hanley were elected for their first term of three years. Patrick Overy served as a Trustee until 31 December 2020 and has now reverted back to serving as an independent member of the Support Services Sub Committee.

On 6 February 2021 Celia Macklin was appointed by the Trustees to act as Company Secretary. Celia, a long serving member of the finance team will work closely with the Trustee Board and National Leadership Team to ensure a close working relationship on governance matters within the organisation.

Management Team

On 7 July 2020 Richard Langmead, CEO left Urban Saints to pursue new opportunities. We are thankful to Richard for his contributions to Urban Saints during his time with us. The strategy Richard developed in 2017 established a new, clear and distinctive direction for Urban Saints. The call to return to our roots and start more weekly Groups has led to fourteen new Groups since September 2018. Key areas of work for Urban Saints have been refreshed, including weekly Groups, Camps, Additional needs training, Overseas Adventures and Energize.

Impact Team Director, Claire Murphy, was appointed Interim CEO and has led the team forwards in delivering our 2020 goals, whilst also navigating the challenges and opportunities of Covid-19 and bringing together our strategic plan for 2025. On 11 March 2021 it was announced that Anthony Horton (Ant) has been appointed as Urban Saints new Chief Mission Officer[1]. Ant comes with much experience as the CEO of east to west, a Christian youth work charity based in Egham. Ant joined the team on 14 June 2021.

The Trustees are grateful to all who have served in 2020, both voluntary and paid. All have played a role in moving the mission forward and increasing our witness to those we seek to reach.

(1) This replaces the former CEO role, as the emphasis is on mission.

Pay Policy for Key Management

Salaries for all staff, including key management personnel are reviewed and any increases agreed as part of the annual budget process. In addition to the Trustees, key management personnel are the National Leadership Team comprising of the CEO and Directors.

Fundraising Statement

Approach

Our fundraising team work tirelessly to provide the income to resource all Urban Saints' activities for young people and children - our weekly Groups, Camps, Overseas Adventures, Resources, Westbrook Residential Centre, Additional Needs ministry and volunteer and staff training. These funds come from grants from Trusts and Foundations, regular giving by supporters, responses to appeals, local events and gifts bequeathed in wills. Giving can be designated for particular groups, regions or activities. For example, some of our local Impact Team Leaders raise funds for regions or nations, groups will raise funds for group activities and our Activity Leads will raise funds from donors who are particularly interested in those activities, such as Additional Needs training or the Friends of Westbrook. We did not use external professional fundraisers or commercial participators but employed 1.7 FTE who focus solely on fundraising and supporter relations. These were supported by 2 FTE in Marketing and Communications whose brief includes social media advertising and digital communications. We do engage professional third parties to produce and distribute direct mailings. These are all GDPR approved and we do not sell on any data. Our 'external data processor' agreements set out clear guidelines to ensure compliance with all legislation, regulation and our internal standards. All communications are approved by Urban Saints prior to distribution. We are conscious of minimising the costs of fundraising and benchmark our fundraising activities against similar organisations. We continue to deliver value for money in all our charitable activities.

Regulatory Standards

We are members of the Institute of Fundraising and registered with the Fundraising Regulator. Everything possible is done to meet the needs of current and potential supporters, including protecting all vulnerable people, following the Code of Fundraising Practice and all Data Protection legislation.

Compliance

Due to the nature of requesting and receiving donations across the UK, we are aware of the potential for fundraising regulatory breaches. We seek to minimise these risks through clear role descriptions, staff induction and training, centralised awareness and reporting of all fundraising activity, the agreed involvement of Fundraising and Finance staff from the Support Centre for particular types of fundraising, and monthly reviews of fundraising reports to ensure all income is designated corrected and is posted to the correct Reserve/Fund.

Monitoring fundraising activities carried out on our behalf

We did not use external professional fundraisers or commercial participators.

Complaints

We received no fundraising complaints (2019: none) during the year. Our complaints policy, updated in January 2020, requires that all complaints are responded to individually and in a timely manner. Any expressions of dissatisfaction are used to improve our fundraising approaches and procedures. The policy, which is published on our website, also details when serious complaints are escalated to the National Leadership Team or Trustees. It is included in our training system that ensures that all staff read, understand and agree to comply with each Urban Saints' policy.

Whistleblowing

Urban Saints has a Whistleblowing policy, which as with all policies, is included in our training system to ensure that all staff read, understand and agree to comply with each Urban Saints' policy.

Protecting the public and supporters

We are members of the Fundraising Preference Service. This service ensures that any member of the public can ask to stop receiving fundraising communications from Urban Saints. We received no requests in 2020 (2019: nil). Our direct marketing, whether by mail or email, contains clear instructions on how to unsubscribe or opt-out of receiving future contact. All contact with supporters or potential supporters is registered on our centralised database. This means that we can identify unusual activity and take the appropriate action to protect donors should they become vulnerable. We continue to review our fundraising procedures to take on board best practice in this important area. The central database also holds the specific communication purposes and communication media that supporters have opted into receiving from us. They can change these contact preferences at any time

Statement of Risks and Uncertainties

The Trustees are ultimately responsible for risk management and the effectiveness of Urban Saints' internal control processes. The major risks to which Urban Saints are exposed, as identified by the Trustees, are reviewed regularly, and we are continuously improving our systems and procedures to manage them.

The Board of Trustees has considered and approved the risk appetite and risk management policy of Urban Saints. It has delegated the regular scrutiny to the Support Services Committee (renamed from Finance and Compliance and which now has a broader remit which reflect the responsibilities of that area of operations), which is made up of the Chair of the Committee and three other Trustees as well as independent Committee members that are experienced in particular aspects of Finance and Compliance.

During the last year Covid-19 has figured prominently as we have considered the risk it creates in the outworking of our mission, safety of staff and volunteers, together with finance risk and expenditure. We are in a good position however, having strong finances including income and reserves, clear plans to ensure the health and safety of everyone involved and have taken clear positive action to manage the risks. We have a Covid-19 Risk Register and the National Leadership Team and Trustees regularly monitor and review ministry impact.

The top four risks (in no particular order) are;

- **Camps in 2021.** There is a risk that Government restrictions due to Covid-19 mean we cannot deliver camps as part of our mission to young people and that these cancellations take place late in the planning stage. An Action plan with key decision points is in place.
- **Fundraising income.** The pattern of giving appears to have changed. Trust income has reduced as Trusts often focus on charities at risk. A detailed fundraising review is being undertaken.
- **Retention and Recruitment of staff.** Changes in the Leadership team in the last year have left a number of vacancies. The new CMO has now been appointed and other recruitment is ongoing.
- **Westbrook.** During the Covid -19 pandemic it has not been possible to operate residentials. Financial loss has been limited by the furlough of staff and the implementation of activity days. Monthly review of income/ expenditure is in place with plans to improve bookings once residentials are possible.

Urban Saints is committed to safeguarding the children and young people under our care, we do this through our Safeguarding policy, good practice guidelines and regular safeguarding training for all staff and volunteers.

Urban Saints' systems and procedures are designed to inform and manage risk and to provide

reasonable assurance against material misstatement or loss. Senior management ensure that the culture and process of risk management are embedded across the organisation through the effective implementation of policies and processes. Risk registers have been developed at corporate, department and major project levels. Risks are assessed and rated on their likelihood and potential impact along with the mitigation strategies in place to manage them in line with the Board's risk appetite.

Operational management review and update the corporate risk register on a monthly basis and it is shared with the Support Services Committee when they meet. The Board formally reviews it when they meet regularly. There are a number of working groups that manage risks in high-risk areas and risk events are logged and tracked to inform the ongoing development of risk management strategies and lessons learnt. Serious incidents and compliance across the organisation are assessed internally by all departments through a monthly process, which is reported on and reviewed by the extended leadership team and the Support Services Committee.
We work with the support of our partners and volunteers, taking on board their advice to implement mitigation actions for our strategic, operational, financial and compliance risks.

Trustees, CEO and Advisors

Trustees

The following served during 2020 and, except where stated, were in post at the time of this report:
Janet Dawson *from 4 July 2020*
Stephen Dengate
David Fowler *from 13 June 2020*
Hermione Garner *resigned 5 June 2020*
Miriam Hanley *from 8 August 2020*
Matthew Judson *(Vice Chair from 20 June 2020)*
Paul Marchant
Anthony Obayori
Patrick Overy *from 13 June 2020, resigned 31 December 2020*
Sarah Palmer-Felgate *resigned 5 June 2020*
Sharon Prior (Chair)
Rachel Retallick Cheel
Jeffrey Russell *resigned 17 May 2020*
Benedict Sutton *resigned 30 May 2020*
Cara Wightman *resigned 5 June 2020*

Chief Executive Officer

Chief Executive Officer - Richard Langmead *resigned 7 July 2020*
Interim Chief Executive Officer - Claire Murphy *appointed with effect 8 July 2020*
Chief Mission Officer - Anthony Horton *appointed with effect 14 June 2021*

Bankers

Lloyds Bank, 36 Chequer Street, St Albans, Hertfordshire, AL1 3YQ

Auditors

Buzzacott LLP, 130 Wood Street, London, EC2V 6DL

Legal Advisors

Anthony Collins Solicitors LLP, 134 Edmund Street Birmingham B3 2ES
Keelys LLP, 28 Dam St, Lichfield, Staffordshire, WS13 6AA

Registered and Principal Offices

Kestin House, 45 Crescent Road, Luton, LU2 0AH
Telephone: 01582 589850 E-mail: email@urbansaints.org Web: www.urbansaints.org

Company Number

07771037 in England and Wales

Charity Registration Numbers

1144923 in England and Wales, SCO39313 in Scotland

Statement of Trustees' Responsibilities

The Trustees (who are also Directors of The Crusaders' Union for the purposes of company law) are responsible for preparing the Trustees' Report and the financial statements in accordance with applicable law and United Kingdom accounting standards (United Kingdom Generally Accepted Accounting Practice).

Company law requires the Trustees to prepare financial statements for each financial year that give a true and fair view of the state of affairs of the charitable company and of the incoming resources and application of resources, including the income and expenditure, of the charitable company for that period.

In preparing these financial statements, the Trustees are required to:

- select suitable accounting policies and then apply them consistently.
- observe the methods and principles in the Statement of Recommended Practice (Accounting and Reporting by Charities) (the Charities' SORP);
- make judgments and estimates that are reasonable and prudent.
- state whether applicable United Kingdom accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements; and
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charitable company will continue in operation.

The Trustees are responsible for keeping proper accounting records that disclose with reasonable accuracy at any time the financial position of the charitable company and enable them to ensure that the financial statements comply with the Companies Act 2006, the Charities and Trustee Investment (Scotland) Act 2005 and the Charities Accounts (Scotland) Regulations 2006. They are also responsible for safeguarding the assets of the charitable company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Each of the Trustees confirms that:

- so far as the Trustee is aware, there is no relevant audit information of which the charitable company's auditors are unaware; and
- the Trustee has taken all the steps that he/she ought to have taken as a Trustee in order to make himself/herself aware of any relevant audit information and to ensure that the charitable company's auditors are aware of that information.

This confirmation is given and should be interpreted in accordance with the provisions of s418 of the Companies Act 2006.

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

Approved by the Trustees of The Crusaders' Union (company number 07771037 in England and Wales) on 29th July 2021 and signed on their behalf by Sharon Prior, Trustee.

Signed: 

Date: 29th July 2021

Independent Auditor's Report

to the Trustees and Members of The Crusaders' Union

Opinion

We have audited the accounts of The Crusaders' Union (the 'charity') for the year ended 31 December 2020 which comprise the statement of financial activities, the balance sheet, the statement of cash flows, the principal accounting policies and the notes to the accounts. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' (United Kingdom Generally Accepted Accounting Practice).

In our opinion, the accounts:

- give a true and fair view of the state of the charity's affairs as at 31 December 2020 and of its income and expenditure for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- have been prepared in accordance with the requirements of the Charities Act 2011, the Charities and Trustee Investment (Scotland) Act 2005 and regulation 8 of the Charities Accounts (Scotland) Regulations 2006 (as amended).

Basis for opinion

We conducted our audit in accordance with International Standards on Auditing (UK) (ISAs (UK)) and applicable law. Our responsibilities under those standards are further described in the auditor's responsibilities for the audit of the accounts section of our report. We are independent of the charity in accordance with the ethical requirements that are relevant to our audit of the accounts in the UK, including the FRC's Ethical Standard, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Conclusions relating to going concern

In auditing the accounts, we have concluded that the trustees' use of the going concern basis of accounting in the preparation of the accounts is appropriate.

Based on the work we have performed, we have not identified any material uncertainties relating to events or conditions that, individually or collectively, may cast significant doubt on the charity's ability to continue as a going concern for a period of at least twelve months from when the accounts are authorised for issue.

Our responsibilities and the responsibilities of the trustees with respect to going concern are described in the relevant sections of this report.

Other information

The trustees are responsible for the other information. The other information comprises the information included in the annual report and accounts, other than the accounts and our auditor's report thereon. Our opinion on the accounts does not cover the other information and we do not express any form of assurance conclusion thereon.

In connection with our audit of the accounts, our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the accounts or our knowledge obtained in the audit or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine

whether there is a material misstatement in the accounts or a material misstatement of the other information. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact.

We have nothing to report in this regard.

Matters on which we are required to report by exception

We have nothing to report in respect of the following matters in relation to which the Charities Act 2011 and the Charities Accounts (Scotland) Regulations 2006 (as amended) requires us to report to you if, in our opinion:

- the information given in the trustees' annual report is inconsistent in any material respect with the accounts; or
- sufficient and proper accounting records have not been kept; or
- the accounts are not in agreement with the accounting records and returns; or
- we have not received all the information and explanations we require for our audit.

Responsibilities of trustees

As explained more fully in the trustees' responsibilities statement, the trustees are responsible for the preparation of the accounts and for being satisfied that they give a true and fair view, and for such internal control as the trustees determine is necessary to enable the preparation of accounts that are free from material misstatement, whether due to fraud or error.

In preparing the accounts, the trustees are responsible for assessing the charity's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the trustees either intend to liquidate the charity or to cease operations, or have no realistic alternative but to do so.

Auditor's responsibilities for the audit of the financial statements

Our objectives are to obtain reasonable assurance about whether the accounts as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with ISAs (UK) will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these accounts.

Irregularities, including fraud, are instances of non-compliance with laws and regulations. We design procedures in line with our responsibilities, outlined above, to detect material misstatements in respect of irregularities, including fraud. The extent to which our procedures are capable of detecting irregularities, including fraud is detailed below:

Our approach to identifying and assessing the risks of material misstatement in respect of irregularities, including fraud and non-compliance with laws and regulations, was as follows:

- the engagement team collectively had the appropriate competence, capabilities and skills to identify or recognise non-compliance with applicable laws and regulations;
- we obtained an understanding of the legal and regulatory frameworks that are applicable to the charity and determined that the most significant frameworks which are directly relevant to specific assertions in the financial statements are those that relate to the reporting framework (Statement of Recommended Practice: Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102) and the Charities Act 2011) and those that relate to data protection (General Data Protection Regulation).
- identified laws and regulations were communicated within the audit team regularly and the team remained alert to instances of non-compliance throughout the audit.

We assessed the susceptibility of the charity's financial statements to material misstatement, including obtaining an understanding of how fraud might occur, by:

- making enquiries of management as to their knowledge of actual, suspected and alleged fraud; and
- considering the internal controls in place to mitigate risks of fraud and non-compliance with laws and regulations.

To address the risk of fraud through management bias and override of controls, we:

- performed analytical procedures to identify any unusual or unexpected relationships;
- assessed whether judgements and assumptions made in determining the accounting estimates were indicative of potential bias; and
- tested authorisation controls on expenditure items, ensuring all expenditure was approved in line with the charity's financial procedures.

In response to the risk of irregularities and non-compliance with laws and regulations, we designed procedures which included, but were not limited to:

- agreeing financial statement disclosures to underlying supporting documentation;
- reading the minutes of meetings of those charged with governance; and
- enquiring of management as to actual and potential litigation and claims.

There are inherent limitations in our audit procedures described above. The more removed that laws and regulations are from financial transactions, the less likely it is that we would become aware of non-compliance. Auditing standards also limit the audit procedures required to identify non-compliance with laws and regulations to enquiry of the trustees and other management and the inspection of regulatory and legal correspondence, if any.

Material misstatements that arise due to fraud can be harder to detect than those that arise from error as they may involve deliberate concealment or collusion.

A further description of our responsibilities for the audit of the accounts is located on the Financial Reporting Council's website at www.frc.org.uk/auditorsresponsibilities. This description forms part of our auditor's report.

Use of this report

This report is made solely to the charity's trustees, as a body, in accordance with section 144 of the Charities Act 2011 and with regulations made under section 154 of that Act and in accordance with Section 44(1)(c) of the Charities and Trustee Investment (Scotland) Act 2005 and Regulation 10 of the Charities Accounts (Scotland) Regulations 2006. Our audit work has been undertaken so that we might state to the charity's trustees those matters we are required to state to them in an auditor's report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the charity and the charity's trustees as a body, for our audit work, for this report, or for the opinions we have formed.

Buzzacott LLP
Statutory Auditor
130 Wood Street
London
EC2V 6DL

Buzzacott LLP

Edward Finch (Senior Statutory Auditor)

Date: ~~29th July 2021~~ 9 September 2021

Buzzacott LLP is eligible to act as an auditor in terms of section 1212 of the Companies Act 2006.



Statement of Financial Activities

Year ended 31 December 2020	Notes	Unrestricted Funds 2020	Restricted Funds 2020	Total Funds 2020	Total Funds 2019 Restated
		£	£	**£**	**£**
INCOME					
Donations, Grants and Legacies	1	1,221,487	172,562	**1,394,049**	945,199
Income Earned from Charitable Activities					
Groups		24,152	-	**24,152**	71,495
Energize		356,727	-	**356,727**	348,578
Camps and Overseas Adventures		-	-	**-**	551,127
Westbrook Residential Centre		155,860	-	**155,860**	322,398
Additional Needs training		7,304	-	**7,304**	13,756
Other	2	49,950	-	**49,950**	73,881
Other Income					
Interest receivable		5,326	-	**5,326**	9,879
Total Income		1,820,806	172,562	**1,993,368**	2,336,313
EXPENDITURE					
Cost of Raising Funds	3	186,513	-	**186,513**	202,904
Cost of Charitable Activities	4				
Groups		409,482	68,625	**478,107**	536,186
Energize		256,762	1,809	**258,571**	241,868
Camps and Overseas Adventures		290,863	14,624	**305,487**	912,959
Westbrook Residential Centre		400,612	6,557	**407,169**	513,161
Additional Needs training		43,347	31,230	**74,577**	80,315
Other		164,230	20,205	**184,435**	161,076
Other Expenditure	12	64,000	-	**64,000**	-
Total Expenditure		1,815,809	143,050	**1,958,859**	2,648,469
Net income /(expenditure) before gains and losses on investments		4,997	29,512	**34,509**	(312,156)
Loss on investments		-	-	**-**	(2,000)
Net income/ (expenditure) for the year		4,997	29,512	**34,509**	(314,156)
Transfer between Funds		-	-	**-**	-
Net movement in Funds		4,997	29,512	**34,509**	(314,156)
Reconciliation of funds					
Total funds brought forward 1 January 2020		4,379,234	26,257	**4,405,491**	4,719,647
Balance carried forward 31 December 2020		4,384,231	55,769	**4,440,000**	4,405,491

The headings on the Statement of Financial Activities have been changed for 2020 to better reflect our Charitable Activities. 2019 figures have therefore been restated to reflect these new headings. This is for presentation purposes only.

Prior Year ended 31 December 2019	Unrestricted Funds 2019 Restated	Restricted Funds 2019 Restated	Total Funds 2019 Restated
	£	£	£
INCOME			
Donations and Legacies	802,796	142,403	**945,199**
Income Earned from Charitable Activities			
Groups	71,495	-	**71,495**
Energize	348,578	-	**348,578**
Camps and overseas adventures	551,127	-	**551,127**
Westbrook Residential Centre	322,398	-	**322,398**
Additional Needs training	13,756	-	**13,756**
Other	73,881	-	**73,881**
Other Income			
Interest receivable	9,879	-	**9,879**
Total Income	2,193,910	142,403	**2,336,313**
EXPENDITURE			
Cost of raising funds	202,904	-	**202,904**
Cost of Charitable Activities			
Groups	476,989	59,197	**536,186**
Energize	210,517	31,351	**241,868**
Camps and Overseas Adventures	870,770	42,189	**912,959**
Westbrook Residential Centre	507,448	5,713	**513,161**
Additional Needs training	80,315	-	**80,315**
Other	144,968	16,108	**161,076**
Total Expenditure	2,493,911	154,558	**2,648,469**
Net expenditure before losses on investments	(300,001)	(12,155)	**(312,156)**
Loss on investments	(2,000)	-	**(2,000)**
Net expenditure for the year	(302,001)	(12,155)	**(314,156)**
Transfer between funds	-	-	**-**
Net movement in Funds	(302,001)	(12,155)	**(314,156)**
Reconciliation of funds			
Total funds brought forward 1 January 2019	4,681,235	38,412	**4,719,647**
Balance carried forward 31 December 2019	4,379,234	26,257	**4,405,491**

Balance Sheet

As at 31 December	Notes	2020	2020	2019	2019
		£	£	£	£
FIXED ASSETS					
Tangible fixed assets	7	**2,193,682**		2,254,329	
			2,193,682		2,254,329
CURRENT ASSETS					
Asset held for sale		**20,000**		-	
Stocks	8	**-**		1,877	
Debtors	9	**308,246**		195,437	
Cash at Banks and in Hand	10	**2,189,745**		2,284,845	
		2,517,991		2,482,159	
LIABILITIES					
Creditors amounts falling due within one year	11	**(147,673)**		(270,997)	
Provision for liabilities	12	**(64,000)**		-	
		(211,673)		(270,997)	
Net current assets			**2,306,318**		2,211,162
Total assets less current liabilities			**4,500,000**		4,465,491
Creditors amounts falling due after one year	13		**(60,000)**		(60,000)
Total net assets			**4,440,000**		4,405,491
FUNDS					
Unrestricted funds					
General funds	14		**713,112**		410,338
Designated funds	14		**1,457,437**		1,714,567
Property and fixed assets fund	14		**2,213,682**		2,254,329
Restricted funds	15		**55,769**		26,257
Total Charity funds			**4,440,000**		4,405,491

Approved by the Trustees of The Crusaders' Union (company number 07771037 in England and Wales) on 29th July 2021 and signed on their behalf by Sharon Prior, Trustee.

Signed: Sharon Prior

Date: 29th July 2021

Cashflow Statement

	2020	2019
Cash flows from operating activities	**£**	**£**
Net cash used in operating activities	**(96,448)**	**(211,654)**
Cash flows from investing activities		
Dividends, interest and rent from investments	**5,326**	**8,308**
Proceeds from the sale of property, plant and equipment	**-**	**248,000**
Purchase of property, plant and equipment	**(3,957)**	**(21,199)**
Net cash provided by investing activities	**1,369**	**235,109**
Change in cash and cash equivalents in the reporting period	**(95,079)**	**23,455**
Cash and cash equivalents at the beginning of the reporting period	**2,284,845**	**2,262,186**
Change in cash and cash equivalents due to exchange rate movements	**(21)**	**(796)**
Cash and cash equivalents at the end of the reporting period	**2,189,745**	**2,284,845**

	2020	2019
	£	£
Net movement in funds for the reporting period	**34,509**	(314,156)
Adjustments for:		
Depreciation charges	**44,604**	46,243
Dividends, interest and rents from investments	**(5,326)**	(8,308)
Exchange rate movement	**21**	796
Loss on sale of fixed assets	**-**	2,000
Decrease in stocks	**1,877**	2,103
Increase in debtors	**(112,809)**	(58,447)
(Decrease)/Increase in creditors	**(59,324)**	118,115
Net cash used in operating activities	**(96,448)**	(211,654)

Analysis Of Change In Net Debt

	As at 1 Jan 2020	Movement in Year	As at 31 Dec 2020
	£	£	£
Cash at banks and in hand	2,284,845	(95,100)	**2,189,745**
Total cash and cash equivalents	2,284,845	(95,100)	**2,189,745**

Principal Accounting Policies

Basis of Accounting

The financial statements have been prepared under the historical cost convention and in accordance with the requirements of the Companies Act 2006, the Charities and Trustee Investment (Scotland) Act 2005 and Regulation 8 of the Charities Accounts (Scotland) Regulations 2006. Applicable United Kingdom accounting standards (United Kingdom Generally Accepted Accounting Practice) and the Statement of Recommended Practice "Accounting and Reporting by Charities" (SORP 2015) have been followed in the preparation of these financial statements.

Going Concern

The Trustees have assessed whether the use of the going concern assumption is appropriate in preparing these financial statements. The trustees have made this assessment in respect to a period of one year from the date of approval of these financial statements.

The Trustees of the charity have concluded that there are no material uncertainties related to events or conditions that may cast significant doubt on the ability of the charity to continue as a going concern. The Trustees are of the opinion that the charity will have sufficient resources to meet its liabilities as they fall due.

Despite the global uncertainty in of the ongoing Covid-19 pandemic, the Trustees believe there are no material uncertainties regarding the charity's ability to continue as a going concern for the foreseeable future. This is due to the strong level of cash reserves currently held by the organisation.

Income

Income is recognised in the period in which the Charity is entitled to receipt if it is probable that the income will be received, and the amount can be measured with reasonable certainty. Income is deferred only when the Charity has to fulfil conditions before becoming entitled to it or where the donor or funder has specified that the income is to be expended in a future accounting period.

Expenditure And The Basis Of Apportioning Costs

Expenditure is included in the statement of financial activities when incurred and includes attributable VAT that cannot be recovered. Expenditure comprises the following:

a. the costs of raising funds including salaries, direct costs and overheads associated with generating voluntary income; and
b. the costs of charitable activities comprising expenditure on the Charity's primary charitable purposes as described in the Trustees' Report. Such costs relate to:
   - Groups
   - Energize
   - Camps and Overseas Trips
   - Westbrook
   - Additional Needs training
   - Other projects

Many costs are directly attributable to specific activities. Certain shared costs are apportioned over the charitable activities. In order to carry out the primary purposes of the Charity it is necessary to provide support to the activities in the form of personnel development, financial procedures, provision of office services and equipment, a suitable working environment as well as marketing, communcations and governance costs. These costs are allocated on the basis of time, number of staff or actual use.

Group financial statements are incorporated based on the year end of the Group.

Debtors

Debtors are recognised at their settlement amount, less any provision for non-recoverability. Prepayments are valued at the amount prepaid.

Cash at Banks and in Hand

Cash at banks and in hand represents such accounts and instruments that are available on demand or have a maturity of less than three months from the date of acquisition.

Creditors and Provisions

Creditors and provisions are recognised when there is an obligation at the balance sheet date as a result of a past event, it is probable that a transfer of economic benefit will be required in settlement, and the amount of the settlement can be estimated reliably. Creditors and provisions are recognised at the amount the Charity anticipates it will pay to settle the debt.

Fund Accounting

Restricted funds comprise monies raised for, or their use restricted to, a specific purpose, or contributions subject to donor-imposed conditions.

Designated funds comprise monies set aside out of unrestricted general funds for specific future purposes or projects. They include funds representing property and other tangible fixed assets that could not be realised without curtailing the activities of the Charity.

General funds represent those monies that are freely available for application towards achieving any charitable purpose that falls within the Charity's charitable objects.

Pension Costs

Contributions in respect of the group personal money purchase pension scheme are charged to the statement of financial activities in the year in which they are due, representing the full value of the Charity's liability.

Tangible Fixed Assets

All assets costing more than £1,000 and with an expected useful life exceeding one year are capitalised.

Functional freehold property

The Charity's policy is to provide depreciation against the cost of freehold buildings to the extent that it is envisaged that their realisable value at the end of their useful life will be lower than the original cost. For the majority of the Charity's freehold property the Trustees do not believe that it is appropriate to provide depreciation due to the very long anticipated lives of the buildings, and the realisable value is in excess of the value in the financial statements. It is also likely that any such charge would be regarded as immaterial.

Where it is determined that it is appropriate to make a provision for depreciation, this is provided in equal instalments over the property's anticipated useful life, which is between 25 and 50 years. Impairment reviews are conducted on an annual basis. If any asset is found to have a carrying value

materially higher than the building's recoverable amount it is written down accordingly. Freehold land is not depreciated.

Some properties are carried at valuations from the time when FRS15 "Tangible Fixed Assets" was implemented, and those have been retained by the Charity and treated as deemed cost under section 35 of FRS 102.

Other tangible fixed assets

These are capitalised and depreciated at the following annual rates based on cost in order to write them off over their estimated useful lives:

- Building improvements 5% to 10% per annum
- Furniture and fittings 10% to 20% per annum
- Computer equipment 25% per annum
- Other 10% to 33% per annum

Groups

The Groups included in these accounts are some of our Energize Plus groups and new Urban Saints Groups. There are 3 categories:

- Church/School linked – these Groups are not required to submit annual returns as their accounts are consolidated within their church's accounts.
- Groups with monies under £2,000 – Groups who have income/expenditure and balances of less than £2,000 are not required to submit accounts. This reduces the amount of work for Group leaders and has no material impact on these Financial Statements.
- Groups whose accounts are included in these financial statements – the remaining Groups are required to return information about income and expenditure, balances on bank accounts and any other assets held.


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Notes to the Financial Statements

1. Income From Donations, Grants and Legacies

	Unrestricted Funds 2020	Restricted Funds 2020	Total Funds 2020	Unrestricted Funds 2019	Restricted Funds 2019	Total Funds 2019
	£	£	**£**	£	£	£
Donations and gifts	641,981	171,582	**813,563**	648,778	127,591	776,369
Grants received	74,246	-	**74,246**	-	-	-
Legacies	505,260	980	**506,240**	154,018	14,812	168,830
Total	1,221,487	172,562	**1,394,049**	802,796	142,403	945,199

The Grants received in 2020 were related to Covid-19 and included £49,246 furlough scheme monies and £25,000 Retail, Hospitality and leisure Grant for Westbrook.

2. Income Earned from Charitable Activities - Other

This income is Kestin House rental income and sale of Urban Saints merchandise.

3. Cost Of Raising Funds

	Unrestricted Funds 2020	Restricted Funds 2020	Total Funds 2020	Unrestricted Funds 2019	Restricted Funds 2019	Total Funds 2019
	£	£	**£**	£	£	£
Staff Costs	97,599	-	**97,599**	89,581	-	89,581
Mailings	33,739	-	**33,739**	27,977	-	27,977
Donor dinners	-	-	-	6,389	-	6,389
Support costs	55,175	-	**55,175**	78,957	-	78,957
Total	**186,513**	-	**186,513**	202,904	-	202,904

4. Cost of Charitable Activities

	Unrestricted Funds 2020	Restricted Funds 2020	Total Funds 2020	Unrestricted Funds 2019	Restricted Funds 2019	Total Funds 2019
	£	£	**£**	£	£	£
Groups						
Individual Groups	36,482	-	**36,482**	71,079	-	71,079
Volunteer Support & Training	226,951	68,625	**295,576**	223,257	59,197	282,454
Support Costs	146,049	-	**146,049**	182,653	-	182,653
	409,482	**68,625**	**478,107**	476,989	59,197	536,186
Energize						
Energize costs	136,260	1,809	**138,069**	100,979	31,351	132,330
Support costs	120,502	-	**120,502**	109,538	-	109,538
	256,762	**1,809**	**258,571**	210,517	31,351	241,868
Camps / Overseas Adventures						
Individual Camps, & Studland Site	52,984	-	**52,984**	474,027	13,110	487,137
Individual Overseas Trips	10,023	-	**10,023**	45,678	-	45,678
Volunteer Support & Training	115,633	14,624	**130,257**	222,744	29,079	251,823
Support Costs	112,223	-	**112,223**	128,321	-	128,321
	290,863	**14,624**	**305,487**	870,770	42,189	912,959
Westbrook Residential Centre						
Westbrook costs	295,193	6,557	**301,750**	389,994	5,713	395,707
Support costs	105,419	-	**105,419**	117,454	-	117,454
	400,612	**6,557**	**407,169**	507,448	5,713	513,161
Additional Needs training						
Training costs	18,897	31,230	**50,127**	56,639	-	56,639
Support costs	24,450	-	**24,450**	23,676	-	23,676
	43,347	**31,230**	**74,577**	80,315	-	80,315
Other						
Urban Saints' brand refresh	22,031	-	**22,031**	42,543	-	42,543
Volunteer support process improvements	66,138	-	**66,138**	-	-	-
Other including support costs	76,061	20,205	**96,266**	102,425	16,108	118,533
	164,230	**20,205**	**184,435**	144,968	16,108	161,076

No face to face camps or overseas trips took place in 2020. The costs above include the lost deposits on sites, activities when the 2020 events were cancelled aswell as costs of the virtual camps, supporting and training leaders and production of resources.

Other costs includes Impact Team Leaders' time spent on local projects relevant to their specific areas and in 2020 time spent expanding our reach on social media, a key place that young people spent time in lockdown.

5. Staff Costs

Total Staff Costs	**2020**	**2019**
	£	£
Wages and salaries	**1,105,551**	1,070,668
Social security costs	**96,419**	96,202
Pension costs	**61,796**	56,695
Other staff costs	**19,257**	11,151
Total	**1,283,023**	1,234,716
Key Management Personnel Staff Costs	**2020**	2019
	£	£
Wages and salaries	**176,479**	197,063
Social security costs	**20,202**	22,661
Pension costs	**9,677**	11,298
Other staff costs	**6,340**	2,052
Total	**212,698**	233,074

There were no redundancy / termination payments in the year.

The Crusaders' Union operates a group personal pension scheme and the charge for the year is shown above within pension costs.

No employee earned £60,000 per annum or more in 2020 (2019: one).

The average number of employees (headcount) in 2020 was 46 (2019: 47). Many of these were part time.

The number of employees (full time equivalent) at year end, analysed by function, was:

Full Time Equivalent	**2020**	**2019**
Raising Funds	**2**	2
Charitable Activities	**34**	32
Governance	**1**	1
Total	**37**	**35**

Six Trustees (2019: nine) received reimbursement of expenses during the year whilst acting in their capacity as Trustees, totalling £1,662 (2019: £5,665).
During 2020 no Trustee received any remuneration.

6. Support Costs

Many costs are directly attributable to specific activities. Certain Support costs are apportioned over the charitable activities. In order to carry out the primary purposes of the Charity it is necessary to provide support to the activities in the form of personnel development, financial procedures, provision of office services and equipment, a suitable working environment as well as marketing, communcations and governance costs. These costs are allocated on the basis of time, number of staff or actual use.

The 2020 audit fee was £16,080 (2019 £15,944).

7. Tangible Fixed Assets

	Freehold land & buildings	Fixtures & fittings	Computer equipment	Other	Total
	£	£	£	£	**£**
Cost or valuation					
At 1 January 2020	2,691,199	492,603	49,575	7,500	**3,240,877**
Additions at cost	-	-	3,957	-	**3,957**
Transfer to current assets	(20,000)	-	-	-	**(20,000)**
At 31 December 2020	**2,671,199**	**492,603**	**53,532**	**7,500**	**3,224,834**
Accumulated depreciation					
At 1 January 2020	573,835	356,540	48,673	7,500	**985,548**
Charge for the year	12,802	30,513	1,289	-	**44,604**
At 31 December 2020	**586,637**	**387,053**	**49,962**	**7,500**	**1,031,152**
Net book value					
At 31 December 2020	**2,084,562**	**105,550**	**3,570**	**-**	**2,193,682**
At 31 December 2019	**2,117,364**	**136,063**	**902**	**-**	**2,254,329**

8. Stocks

	2020	2019
	£	**£**
Westbrook goods	-	840
Teaching materials, stationery and merchandise	-	1,037
Total	**-**	**1,877**

9. Debtors

	2020	2019
	£	£
Tax recoverable under Gift Aid	**8,856**	13,574
Other debtors	**18,068**	11,613
Accrued Income	**233,289**	112,892
Prepayments	**48,033**	57,358
Total	**308,246**	**195,437**

10. Cash at Banks and in Hand

This includes £308,765 held by Groups, Camps and Areas and the Trotsworth Hall funds of £91,571.

11. Creditors: Amounts Falling Due Within One Year

	2020	2019
	£	£
Accruals	19,196	18,066
Deferred Income	88,772	71,370
Other creditors	39,705	181,561
Total	**147,673**	**270,997**

12. Provision for Liabilities

	2020	2019
	£	£
Provision for Liabilities	**64,000**	-

The provision of £64,000 represents a potential legal cost. This represents the best estimate of the Charity of the costs to conclude ongoing litigation brought against the Charity by a third party. The litigation had not been concluded at the date of approval of these financial statements. This estimate is a matter of judgement and any difference in outcome will be adjusted for in future periods when events crystallise.

13. Creditors: Amounts Falling Due Outside One Year

	2020	2019
	£	£
Loan	**60,000**	60,000

14. Unrestricted Funds

The unrestricted funds of the Charity include the General funds, which can be used for the general purposes of the Charity, and the Designated funds where the Board of Trustees have set aside funds for a specific intention.

The movement in the unrestricted funds is as follows:

	01-Jan-20	Income	Expenditure and designations	Transfers	31-Dec-20
	£	£	£	£	£
General funds	**410,338**	1,768,681	(1,689,634)	223,727	**713,112**

	1 Jan 20	New designations	Utilised	Transfers	31-Dec-20
	£	£	£	£	**£**
Designated funds					
Impact Fund	**1,219,804**	-	(8,749)	(168,000)	**1,043,055**
Development funds from property sales	**128,950**	-	-	-	**128,950**
Groups, Areas, Camps & Studland site	**365,813**	48,168	(72,822)	(55,727)	**285,432**
Total	**1,714,567**	48,168	(81,571)	(223,727)	**1,457,437**

The movement in the unrestricted funds in the prior year was as follows:

	01-Jan-19	Income	Expenditure and designations	Transfers	31-Dec-19
	£	£	£	£	£
General Funds	**312,122**	1,574,833	(1,725,817)	249,200	**410,338**

	01-Jan-19	New designations	Utilised	Transfers	31-Dec-19
	£	£	£	£	**£**
Designated funds					
Impact Fund	1,347,892	-	(128,088)	-	**1,219,804**
Development funds from property sales	127,379	1,571	-	-	**128,950**
Groups, Areas and Camps	348,846	578,335	(578,908)	800	**349,073**
Other	15,623	17,972	(16,855)	-	**16,740**
Total	1,839,740	597,878	(723,851)	800	**1,174,567**

Impact Fund

At the start of 2018 the Trustees set up the Impact Fund designating money from the general fund and also adding to it as 2 properties were sold. Its purpose was to accelerate implementation of the new strategy and encourage growth. In 2020 due to the Coronavirus pandemic only £8,749 was spent from this fund. The Trustees undesignated £168,000 during 2020 in response to the uncertainty about the impact of the pandemic on general income levels. In reality this was not needed due to the notification of legacies, further use of the furlough scheme and further cost savings.

Development funds from property sales

The majority of this relates to the sale of Trotsworth Hall. This money is managed on behalf of the Trustees by a group comprising former leaders of the Virginia Water Group.

Groups, Areas, Camps and Studland Site

These are the funds held by groups, areas, camps and the Studland site for use in their own locality and as such are not considered available for general use.

Property and fixed assets fund

This fund represents the cost of all fixed assets held by The Crusaders' Union including assets held for sale. These funds are not available for the day to day use of the Charity.

	01-Jan-20	Income	Expenditure and designations	Transfers	31-Dec-20
	£	£	£	£	**£**
Property and Fixed asset fund	**2,254,329**	3,957	(44,604)	-	**2,213,681**

The movement in the prior year was as follows:

	01-Jan-19	Income	Expenditure and designations	Transfers	31-Dec-19
	£	£	£	£	**£**
Tangible fixed assets, investment properties and programme related investments	2,529,373	21,199	(46,243)	(250,000)	**2,254,329**

15. Restricted Funds

	01-Jan-20	Incoming Resources	Expenditure and designations	Transfers	31-Dec-20
	£	£	£	£	£
Restricted funds	**26,257**	172,562	(143,050)	-	**55,769**

These include donations for Ireland, Scotland, Wales and Additional Needs Ministry as well as other specific donations including donations to the Camps Bursary Fund for young people.

The movement in the prior year was as follows:

	01-Jan-19	Incoming Resources	Expenditure and designations	Transfers	31-Dec-19
	£	£	£	£	£
Restricted funds	38,412	142,403	(154,558)	-	**26,257**

16. Analysis of Net Assets Between Funds

	Restricted funds	Designated funds	General funds	Total 2020
	£	£	£	**£**
Fund balances at 31 December 2020 are represented by:				
Fixed assets	-	2,193,682	-	**2,193,682**
Net current assets	55,769	1,477,436	773,113	**2,306,318**
Creditors after more than 1 year	-	-	(60,000)	**(60,000)**
Total	**55,769**	**3,671,118**	**713,113**	**4,440,000**

The prior year balances were as follows:

	Restricted funds	Designated funds	General funds	Total 2019
	£	£	£	**£**
Fund balances at 31 December 2019 are represented by:				
Fixed assets	-	2,254,329	-	**2,254,329**
Net current assets	26,257	1,714,567	470,338	**2,211,162**
Creditors after more than 1 year	-	-	(60,000)	**(60,000)**
Total	**26,257**	**3,968,896**	**410,338**	**4,405,491**

17. Taxation

The Crusaders' Union is a registered Charity and therefore is not liable for corporation tax on income derived from its charitable activities, as it falls within the various exemptions available to registered charities.

18. Related Parties

The Crusaders' Union is the sole shareholder of Urban Saints Limited, a dormant company registration 05816338.



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