



**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

Kestin House, 45 Crescent Road, Luton,
Bedfordshire, LU2 0AH.

T: 01582 589850

W: www.urbansaints.org

E: email@urbansaints.org

Images copyright Urban Saints, unless otherwise stated.

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.

The words "Urban Saints" and logos are registered trademarks of The Crusaders' Union in the UK. All rights reserved.

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



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.

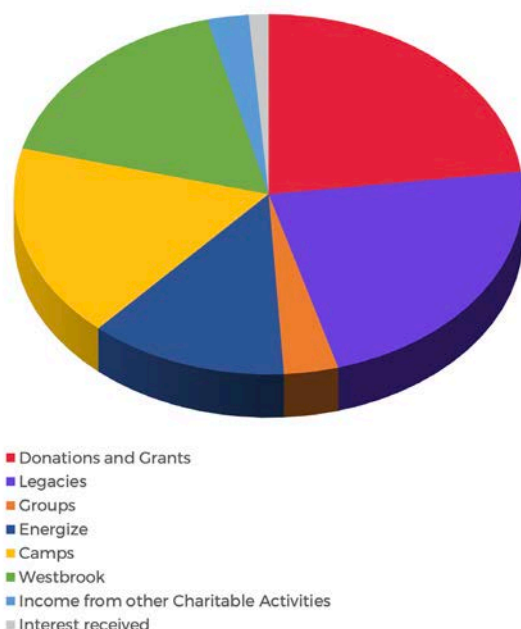
With young people at our heart, we want to equip volunteer leaders across the nations to reach them where they are with the good news of Jesus. In a fast-changing world, this means we need to explore fresh ways to enable our volunteer leaders to build meaningful relationships and journey with young people 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.

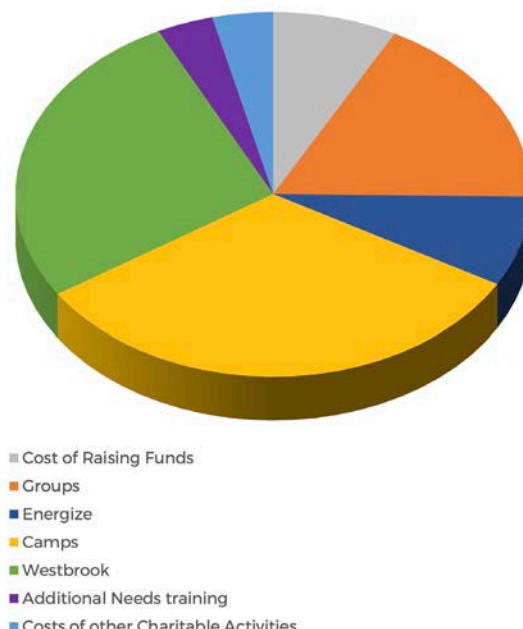
Financial Review

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 correctly 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

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 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.



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	
CURRENT ASSETS			2,111,393		2,143,692
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, communications 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