



**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

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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 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 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

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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 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.

A handwritten signature in black ink that reads "Buzzacott Audit LLP". The signature is written in a cursive, flowing style.



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 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

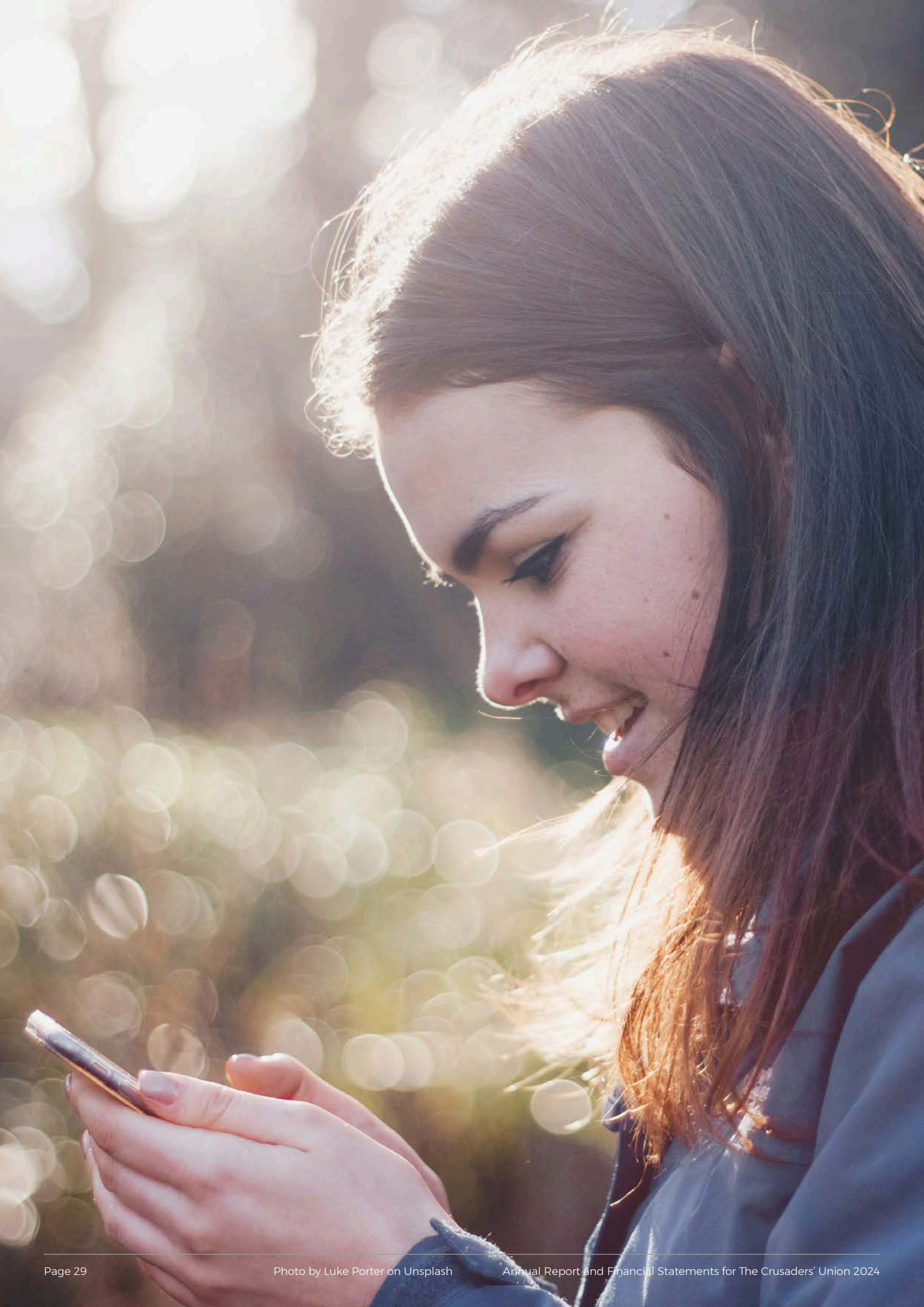
These are capitalised and depreciated at the following annual rates based on cost in order to write them off over their estimated useful lives:

- 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)	264,337
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.





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