

UNLOCK

England & Wales · Charity number 313454

Details

Other names EVANGELICAL URBAN TRAINING PROJECT

Status Registered

Legal form Other

Registered 1972-08-07

Register [View on the Charity Commission register](#)

Contact

Address Unlock
15 Station Road
Rotherham
South Yorkshire
S60 1HN

Phone 01709 380 318

Email office@unlock-urban.org.uk

Website www.unlock-urban.org.uk

Activities

Objects: THE EDUCATION OF MINISTERS AND LAY PEOPLE CONCERNED WITH ADVANCEMENT OF THE CHRISTIAN RELIGION IN URBAN AND INDUSTRIAL AREAS BY SUCH MEANS AS REGIONAL TRAINING COURSES, RESEARCH PROJECTS, STUDY GROUPS AND SMALL CONFERENCES FOR EVANGELICAL CHRISTIANS TO EQUIP THEM TO BE MORE AFFECTIVE IN THEIR CHRISTIAN WITNESS IN THEIR OWN AREAS OF LIFE AND WORK. RESULTS OF SUCH RESEARCH PROJECTS TO BE MADE AVAILABLE TO THE PUBLIC.

Activities: Unlocking-real life stories of urban people. Revealing-good news of the down to earth Christ. Releasing-life changing skills and confidence. Unlock is a Christian charity that has worked since 1973 to help urban churches of any denomination respond to the challenges in their areas. We are especially concerned with helping people in "text-shy" cultures to explore their faith. We place trained unloc

Classification

- **How:** Provides Human Resources, Provides Advocacy/advice/information, Sponsors Or Undertakes Research
- **What:** Education/training, Religious Activities
- **Who:** Other Defined Groups

Geography

- Scotland
- Throughout England And Wales

Finances

Period end	Income	Expenditure	Assets	Employees
2024-12-31	£44,250	£47,152	-	-
2023-12-31	£41,266	£55,837	-	-
2022-12-31	£55,022	£53,174	-	-
2021-12-31	£47,538	£47,394	-	-
2020-12-31	£50,705	£57,112	-	-

Trustees

Name	Role	Appointed
NICHOLAS ARTHUR CARTER	Chair	
ANDREW MICHAEL DORTON		2013-10-10
Rev Canon Suzanne Sheriff		2022-05-28

UNLOCK

England & Wales - Charity number 313454

Accounts

Charity registration number 313454

Unlock

Trustees' report and financial statements

for the year ended 31 December 2024

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Trustees' Report for the year ended 31 December 2024

The trustees present their report together with the financial statements of the charity and the independent examiner's report for the year ended 31 December 2024.

REFERENCE & ADMINISTRATIVE INFORMATION

Charity Name	Unlock
Registered Charity Number	313454
Charity Office	Unlock 15 Station Road Rotherham South Yorkshire S60 1HN
Website	www.unlock-urban.org.uk
Start of financial year	1 January 2024
End of financial year	31 December 2024
Trustees	Nicholas Carter - Chair Andrew Dorton Rev Canon Suzanne Sheriff
Chief Officer	Dawn Lonsdale
Bankers	The Co-operative Bank plc PO Box 250 Skelmersdale WN8 6WT Charities Deposit Fund 80 Cheapside London EC2V 6DZ
Independent Examiner	Peter Winter MA FCCA 20 Hallam Grange Road Sheffield S10 4BJ

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Trustees' Report for the year ended 31 December 2024

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STRUCTURE, GOVERNANCE & MANAGEMENT

Governing Document

The Charity is governed by a declaration of Trust dated 25 May 1972, as amended by a supplemental deed dated 19 August 1999 and a deed of variation dated 6 July 2001.

Trustee Recruitment and Appointment

The trustees named on page 1 have served during the beginning of the year under review until the date of approval of these accounts. Appointment of trustees is governed by the Trust Deed of the Charity. The board of trustees is authorised to appoint new trustees to fill vacancies arising through resignation or death of an existing trustee.

Trustee Induction and Training

New trustees undergo orientation to brief them on their legal obligations under charity law, the decision making process, the aims and objectives and recent financial performance of the charity.

Organisational Structure

The Charity has a board of trustees who meet regularly and are responsible for the strategic direction and policy of the Charity. The trustees delegate the management of the Charity to the National Council. The National Council assigns the day-to-day responsibility for training and staff management to the Chief Officer.

Risk management

The trustees have assessed the major risks to which the Charity is exposed, in particular those related to the operations and finance of the Charity and are satisfied that systems are in place to mitigate exposure to major risks. Where appropriate, additional systems or procedures have been established to mitigate the risks faced by the Charity. External risks include the loss of funding, the effects of this have been minimised by the procedures in place, which have resulted in funding being secured from a variety of sources. Internal risks are minimised by the implementation of procedures for authorisation of all transactions and projects and to ensure consistent delivery for all operational aspects of the Charity. These procedures are reviewed periodically to ensure they still meet the needs of the charity.

OBJECTIVES AND ACTIVITIES

Aims and Objectives

Unlock is a Christian Charity that has worked since 1973 to help urban churches of any denomination respond to the challenges in their areas. We are especially concerned with helping people in "text-shy" cultures to explore their faith.

As well as deploying a team of workers, Unlock publishes a variety of group Bible study packs, games, Lent courses, audit materials and provides training.

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Trustees' Report for the year ended 31 December 2024

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Statement of Public Benefit

The Trustees confirm that they have referred to the guidance contained in the Charity Commission's general guidance on public benefit when reviewing the Charity's aims and objectives and in planning future activities. The Trustees are also aware of the Charity Commission's guidance on public benefit in "The Advancement of Religion for the Public Benefit" and have had regard to it in their administration of the Charity.

The trustees believe that the Charity is providing a benefit to the public in the following ways:

- The education and training of ministers and lay people concerned with the advancement of the Christian religion in urban and industrial areas
- enhancing the capacity of vulnerable people in deprived communities to grow in self-understanding and self esteem
- providing regional training courses, research projects, study groups and small conferences for Christians to equip them to be more effective in their Christian witness in their own areas of life and work
- making the results of research projects available to the public.

The Trustees confirm that they have complied with their duties under section 17 of the Charities Act 2011 with regard to public benefit.

ACHIEVEMENTS AND PERFORMANCE

Unlock work is still recovering from the disruptions caused by the Covid 19 Pandemic. New local Partnerships take some time to establish.

The main achievements during the year under review are:

- There are currently no active paid local partnership projects but voluntary work is ongoing nationwide and legacy work persists in a number of formerly funded project locations.
- A new deployment strategy for Unlock Local work has been developed and is being widely circulated.
- Staff have promoted and represented Unlock at a range of national networking events.
- National level strategic partnerships are sustained.
- Unlock website and social media presence maintained.
- Free Bible study resources are available on Unlock website.
- Annual Report produced and mailed.
- The 42nd Annual Unlock Walk in London took place and raised £25k.
- The Unlock London walk enables learning about different kinds of churches in different places, broadening understanding of contextual mission.
- Unlock Training delivered through regional events.
- Office staff maintained financial management, administration and resourcing of local voluntary work as well as responding to enquiries.

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Trustees' Report for the year ended 31 December 2024

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FINANCIAL REVIEW

Details of income and expenditure for the year under review are set out in the Statement of Financial Activities on page 6.

Reserves policy

The Reserves policy of the Charity takes into account the guidance of the Charity Commission and the income generation circumstances of Unlock (ie its heavy reliance on a single, annual fundraising event). The Unlock National Council and Trustees believe that the free reserves of the Charity should be maintained at a sufficient level to cover adequately a minimum of three months' operating costs (this was changed from four months at the November 2019 Council Meeting). These costs are based on projected future levels of income and expenditure and will be revised during the budget setting process.

Designated Fund

A designated fund of £19,989 has been created which comprises two elements:

- a. A redundancy reserve of £10,768 (2023: £10,177) which is to cover redundancy costs for all Unlock staff calculated using the statutory redundancy method.
- b. A closure costs reserve of £9,221 (2023: £9,621) which is to cover costs arising from the organisation being wound up and will include three months' essential operating costs (salaries, premises, running and any additional closure costs).

The designated reserve is held in the Charities Aid Foundation ESG Income and Growth Fund account which has a market value of £23,857 (2023: £22,020) as at 31 December 2024. The designated reserve will be reviewed annually.

Investment policy

The Trust Deed authorises the trustees to make and hold investments using the general funds of the Charity. The Charity holds units in the CAF ESG Income and Growth Fund Accumulation (Note 15).

PLANS FOR THE FUTURE

There is a plan to restart the local partnership in Hull and other new locations for projects are being considered.

INDEPENDENT EXAMINER

Peter Winter MA FCCA FCIE, was reappointed independent examiner during the year under review.

APPROVAL

This report was approved by the trustees and signed on their behalf by:



Nicholas Carter - Chair of Trustees

Date: 12/9/2025

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Independent Examiner's report to the trustees of Unlock

I report to the trustees on my examination of the financial statements of the above charity ("the Trust") for the year ended 31 December 2024, which are set out on pages 6 to 16.

Respective responsibilities of trustees and examiner

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

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

Independent examiner's statement

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

- (1) the accounting records were not kept in accordance with section 130 of the Charities Act; or
- (2) the accounts did not not accord with the accounting records; or
- (3) the accounts did not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair' view which is not a matter considered as part of an independent examination.

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

Peter Winter

Peter Winter MA FCCA FCIE
Chartered Certified Accountant
20 Hallam Grange Road
Sheffield
S10 4BJ

Date: *12/19/2025.*

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Statement of Financial Activities for the year ended 31 December 2024

	Notes	Unrestricted Funds £	Designated Funds £	Restricted Funds £	2024 Total £	2023 Total £
Incoming Resources						
Incoming Resources from Generated Funds						
Voluntary Income	4	18,226	-	-	18,226	20,131
Activities for Generating Funds	5	25,148	-	-	25,148	20,092
Investment Income	6	876	-	-	876	1,043
Total Incoming Resources		<u>44,250</u>	<u>-</u>	<u>-</u>	<u>44,250</u>	<u>41,266</u>
Resources Expended						
Costs of Generating Funds						
Charitable Activities	7	4,542	-	-	4,542	4,857
Governance Costs	8	38,929	-	76	39,005	47,318
	9	3,605	-	-	3,605	3,662
Total Resources Expended		<u>47,076</u>	<u>-</u>	<u>76</u>	<u>47,152</u>	<u>55,837</u>
Net Incoming/(Outgoing) Resources for the year		(2,826)	-	(76)	(2,902)	(14,571)
Gross Transfers Between Funds	10	2,061	(1,646)	(415)	-	-
Gains/(losses) on investments	11	-	1,837	-	1,837	1,576
Net Movement in Funds		(765)	191	(491)	(1,065)	(12,995)
Funds at 1 January 2024		21,992	19,798	7,753	49,543	62,538
Funds at 31 December 2024		<u>21,227</u>	<u>19,989</u>	<u>7,262</u>	<u>48,478</u>	<u>49,543</u>

There were no recognised gains or losses for the current or previous year other than those included in the Statement of Financial Activities. All incoming resources and resources expended derive from continuing activities.

The notes on pages 8 to 16 form an integral part of these financial statements.

Unlock
Balance Sheet
as at 31 December 2024

	Notes	2024		2023	
		£	£	£	£
Current assets					
Debtors	14	958		1,373	
Investments	15	23,857		22,020	
Cash at bank and in hand		25,037		28,215	
		<u>49,852</u>		<u>51,608</u>	
Creditors: amounts falling due within one year					
	16	<u>(1,374)</u>		<u>(2,065)</u>	
Net current assets			<u>48,478</u>		<u>49,543</u>
Total assets less current liabilities			<u><u>48,478</u></u>		<u><u>49,543</u></u>
Funds					
Unrestricted Funds	17		21,227		21,992
Designated Funds			19,989		19,798
Restricted Funds	18		7,262		7,753
			<u>48,478</u>		<u>49,543</u>

Approved by the Trustees and signed on their behalf by:

N.A. Carter

Nicholas Carter
Chair of Trustees

Date: 12/9/2025

The notes on pages 8 to 16 form an integral part of these financial statements.

Unlock

Notes to the financial statements for the year ended 31 December 2024

1. Basis of Preparation

1.1. Accounting convention

The financial statements have been prepared on the basis of historical cost in accordance with: -

- a) The Charities Act 2011
- b) FRS 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland" ("FRS 102") and the Charities SORP "Accounting and Reporting by Charities: Statement of Recommended Practice" applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019). The charity is a Public Benefit Entity as defined by FRS 102.
- c) Applicable accounting standards

The charity has taken advantage of the provisions in the SORP for charities not to prepare a Statement of Cash Flows.

The financial statements are prepared in sterling, which is the functional currency of the charity. Monetary amounts in these financial statements are rounded to the nearest £.

2 Accounting Policies

2.1. The principal accounting policies are unchanged from the previous year and have been applied consistently throughout the year under review. The accounts include the results of all of the Charity's operations, which are continuing and are described in detail in the Trustees' Report.

2.2. Form of Financial Statements

Balances are split between unrestricted and restricted funds held by the Trust.

- a) Unrestricted 'general' funds
These are the funds of Unlock that are not subject to any restrictions regarding their use and are available for application of general purposes of the Charity. Donations received by the Charity are treated as unrestricted unless specifically earmarked for a particular restricted fund.
- b) Designated funds
These are unrestricted funds which are designated for a particular purpose or project by the trustees.
- c) Restricted funds
These are funds subject to specific conditions imposed by the donor or by the specific terms of a trust deed or other legal measure.

Unlock

Notes to the financial statements for the year ended 31 December 2024

..... continued

2.3. Incoming Resources

- a) Incoming resources are recognised and included in the Statement of Financial Activities (SOFA) when the Charity becomes entitled to the resource; the trustees are virtually certain they will receive the resources; and the monetary value can be measured with reasonable accuracy.
- b) Where incoming resources have related expenditure (as with fundraising), the incoming resources and related expenditure are reported gross in the SOFA.
- c) Bank interest is recognised when it is credited to the account.
- d) Donated services and facilities are included at the value to the Charity where this can be quantified. The value of services provided by volunteers has not been included in these accounts.

2.4. Expenditure and Liabilities

- a) Expenditure is accounted for on an accruals basis.
- b) Liabilities are recognised as soon as there is a legal or constructive obligation to pay out resources.
- c) Governance costs include the costs of preparation and examination of the statutory accounts, the cost of trustee meetings and the cost of any legal advice to trustees on governance and constitutional matters.

2.5. Pensions

The Charity contributes to eligible staff members' qualifying personal pension schemes at a rate of 3% of their gross salaries (increasing to a rate of 5% of gross salaries after 5 years of service). The assets of these schemes are held separately from those of the Charity in independently administered funds. The employer's pension costs represent contributions payable by the Charity to these funds.

2.6. Taxation

The Charity is not liable to income or capital gains tax on its charitable activities. Value added tax is not recoverable by the Charity, and as such is included in the asset cost or expense to which it relates.

2.7. Investments

Fixed asset investments are stated at cost less provision for permanent diminution in value.

2.8. Investments

Current asset investments are stated at market value at the balance sheet date in accordance with the Charities SORP (FRS 102).

2.9. Foreign currencies

Monetary assets and liabilities denominated in foreign currencies are translated into sterling at the rates of exchange prevailing at the accounting date. Transactions in foreign currencies are recorded at the date of the transactions. All differences are taken to the Statement of Financial Activities.

2.10. Going concern

At the time of approving the financial statements, the trustees have a reasonable expectation that the charity has adequate resources to continue in operational existence for the foreseeable future. Thus the trustees continue to adopt the going concern basis of accounting in preparing the financial statements.

Unlock

Notes to the financial statements for the year ended 31 December 2024

..... continued

2.11. Financial instruments

Financial instruments are classified and accounted for, according to the substance of contractual arrangement, as either financial assets, financial liabilities or equity instruments. An equity instrument is any contract that evidences a residual interest in the assets of the company after deducting all of its liabilities.

The charity has elected to apply the provisions of Section 11 'Basic Financial Instruments' and Section 12 'Other Financial Instruments Issues' of FRS 102 to all of its financial instruments.

Basic financial assets

Basic financial assets, which include debtors, cash and bank balances, are initially measured at transaction price including transaction costs and are subsequently carried at amortised cost using the effective interest method unless the arrangement constitutes a financing transaction, where the transaction is measured at the present value of the future receipts discounted at a market rate of interest. Financial assets classified as receivable within one year are not amortised.

Basic financial liabilities

Basic financial liabilities, including creditors and bank loans are initially measured at transaction price including transaction costs unless the arrangement constitutes a financing transaction, where the debt instrument is measured at the present value of the future payments discounted at a market rate of interest. Financial liabilities classified as payable within one year are not amortised.

Trade creditors are obligations to pay for goods or services that have been acquired in the ordinary course of operations from suppliers. Amounts payable are classified as current liabilities if payment is due within one year or less. If not, they are presented as non-current liabilities. Trade creditors are recognised initially at transaction price and subsequently measured at amortised cost using the effective interest rate.

3. Trustees' remuneration and related party transactions

- a) No remuneration was paid to any trustee for acting as a trustee or for any other purpose.
- b) No travel or other expenses were reimbursed to trustees. Travel and other expenses of £202 (2023: £143) were reimbursed to Council members who are not trustees.
- c) No trustee or other person connected to the Charity had any personal interest in any contract or transaction entered into by the Charity during the year.

	Unrestricted Funds £	Restricted Funds £	2024 Total £	2023 Total £
4. Voluntary Income				
Donations and Grants	13,102	-	13,102	15,152
Gift Aid claims	5,124	-	5,124	4,979
	<u>18,226</u>	<u>-</u>	<u>18,226</u>	<u>20,131</u>

Unlock

Notes to the financial statements for the year ended 31 December 2024

..... continued

	Unrestricted Funds £	Restricted Funds £	2024 Total £	2023 Total £
5. Activities for Generating Funds				
Annual Unlock Walk	25,148	-	25,148	20,092
	<u>25,148</u>	<u>-</u>	<u>25,148</u>	<u>20,092</u>
	£	£	£	£
6. Investment Income				
Bank interest	-	-	-	-
Listed investments interest	876	-	876	1,043
	<u>876</u>	<u>-</u>	<u>876</u>	<u>1,043</u>
	£	£	£	£
7. Costs of Generating Funds	£	£	£	£
Fundraising expenses - Walk	4,542	-	4,542	4,857
	<u>4,542</u>	<u>-</u>	<u>4,542</u>	<u>4,857</u>
8. Charitable activities - support costs	£	£	£	£
Staff costs (note 12)	29,508	-	29,508	30,677
Website costs	213	-	213	1,475
Workers' expenses	203	76	279	6,762
Rent	3,300	-	3,300	3,300
Insurance	951	-	951	925
Printing, postage and stationery	1,283	-	1,283	776
Computer costs	1,429	-	1,429	390
Computer software	650	-	650	590
Telephone	152	-	152	420
Staff Training & Travel	653	-	653	149
Promotion leaflets and events	135	-	135	200
Festivals	432	-	432	1,524
Other costs	20	-	20	130
	<u>38,929</u>	<u>76</u>	<u>39,005</u>	<u>47,318</u>

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Notes to the financial statements for the year ended 31 December 2024

..... continued

	Unrestricted Funds	Restricted Funds	Total 2024	Total 2023
9. Governance Costs	£	£	£	£
Annual Report	2,470	-	2,470	2,824
Independent Examiner	675	-	675	695
Council expenses	460	-	460	143
	3,605	-	3,605	3,662
10. Transfers	£	£	£	£
Unrestricted Funds	1,646	-	-	-
Designated Funds	(1,646)	-	-	-
Restricted funds	415	(415)	-	-
	415	(415)	-	-

The transfer of £415 from restricted funds to unrestricted funds is an agreed internal cross charge relating to the use of funds for the Local Project Birmingham - Queens.

			2024	2023
11. Investment	£	£	£	£
Gains / (losses) on investments	1,837	-	1,837	1,576
	1,837	-	1,837	1,576

			2024	2023
12. Staff costs			£	£
Salaries			28,624	29,829
Employer's National Insurance			-	-
Employer's Pension Contributions			884	848
			29,508	30,677

No employee received remuneration of more than £60,000 during the year under review (2023: None).

The charity was eligible to claim the Employment Allowance which reduced its liability for Employer's National Insurance liability to £Nil (2023: £Nil).

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Notes to the financial statements for the year ended 31 December 2024

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13. Tangible fixed assets	Fixtures, fittings and equipment £	Total £
Cost		
At 1 January 2024	3,567	3,567
Additions	-	-
Disposals	-	-
At 31 December 2024	3,567	3,567
Depreciation		
At 1 January 2024	3,567	3,567
On disposals	-	-
Charge for the year	-	-
At 31 December 2024	3,567	3,567
Net book values		
At 31 December 2024	-	-
At 31 December 2023	-	-
14. Debtors	2024 £	2023 £
Gift aid receivable	129	585
Inland Revenue Customs and Excise	-	-
Insurance prepaid	829	788
	958	1,373
	958	1,373
15. Investments	2024 £	2023 £
Current asset investments	23,857	22,020
	23,857	22,020
	23,857	22,020

Current asset investments comprise 20,522 units in IFSL CAF ESG Income and Growth Fund Accumulation. The market value of each unit is 116.25p (2023: 107.3p) giving a value of £23,857 for the total holding at 31 December 2024. The unrealised gains/(losses) during the year are shown in the Statement of Financial Activities.

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Notes to the financial statements for the year ended 31 December 2024

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16. Creditors: amounts falling due within one year	2024 £	2023 £
Trade creditors	24	24
Other taxes and social security costs	404	841
Accrued expenses	946	1,200
	1,374	2,065
	1,374	2,065

17. Movements Between Funds	Unrestricted Funds £	Designated Funds £	Restricted Funds £	Total Funds £
1 January 2024	21,992	19,798	7,753	49,543
Incoming Resources for the Year	44,250	-	-	44,250
	66,242	19,798	7,753	93,793
Resources Expended in the year	(47,076)	-	(76)	(47,152)
	19,166	19,798	7,677	46,641
Transfers between funds	2,061	(1,646)	(415)	-
Gains/(losses) on investments	-	1,837	-	1,837
	21,227	19,989	7,262	48,478
	21,227	19,989	7,262	48,478

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Notes to the financial statements for the year ended 31 December 2024

..... continued

18. Restricted Funds	At 1 January 2024 £	Income £	Expenditure £	Transfers General Funds £	At 31 December 2024 £
Birmingham Queens	1,769	-	(76)	(415)	1,278
Hull Community Church	671	-	-	-	671
Hull New Project	1,231	-	-	-	1,231
Sunderland	4,082	-	-	-	4,082
	<u>7,753</u>	<u>-</u>	<u>(76)</u>	<u>(415)</u>	<u>7,262</u>

At set up of a project: A local partner will normally give an amount of restricted funds (typically £2,500) and Unlock will provide an unrestricted amount available to the project (usually £2,500). The unrestricted portion from Unlock is not held separately. The restricted money is normally used first in order to leave Unlock with more flexibility if the project doesn't continue. If the restricted fund is used up then the project is funded using the money introduced from Unlock's unrestricted funds.

Birmingham (Queen's) Local Partnership

Unlock Birmingham works in Partnership with The Queen's Foundation and St Peter's Saltley Trust. Unlock is ensuring that Methodist Deacons and other students in training at Queen's, as well as those in Urban Ministry in the wider West Midlands area, have opportunities to learn about Unlock's accessible and open approach to Bible engagement with oral learners in poor urban communities.

Hull (Community Church) Local Partnership

This fund is used for work in West Hull, undertaken in partnership with Hull Community Church where Unlock has provided training for church leaders. The remaining funds are available to HCC for further Unlock training or consultancy as required.

Hull (New) Local Partnership

This fund is to be used for work in West Hull and some of it has been provided by the Bible Society. We are searching for new partners in Hull in order to establish new work using what remains of this fund.

Sunderland Local Partnership

This fund is used for work in the Sunderland area. Work in this area is undertaken with funding and partnership from Wearside Deanery, St Hild and St Bede Trust and Seedbed Christian Community Trust. The remaining funds were donated by North Wearside Churches and will be used to provide Unlock support for them at a time of their choosing.

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Notes to the financial statements for the year ended 31 December 2024

..... continued

19. Prior Year: Statement of financial activities

	Unrestricted funds	Designated funds	Restricted funds	2023 Total	2022 Total
	£	£	£	£	£
Incoming resources					
Incoming resources from Generated Funds					
Voluntary Income	19,951	-	180	20,131	32,358
Activities for Generating Funds	20,092	-	-	20,092	21,101
Investment Income	1,043	-	-	1,043	1,563
Total Incoming resources	<u>41,086</u>	<u>-</u>	<u>180</u>	<u>41,266</u>	<u>55,022</u>
Resources expended					
Costs of Generating Funds	4,857	-	-	4,857	4,576
Charitable activities	37,990	-	9,328	47,318	45,158
Governance costs	3,662	-	-	3,662	3,440
Resources expended	<u>46,509</u>	<u>-</u>	<u>9,328</u>	<u>55,837</u>	<u>53,174</u>
Total incoming/(outgoing) resources for the year	<u>(5,423)</u>	<u>-</u>	<u>(9,148)</u>	<u>(14,571)</u>	<u>1,848</u>
Transfers	257	(1,963)	1,706	-	-
Gains/(losses) on investments	-	1,576	-	1,576	(4,328)
Net Movement in Funds	<u>(5,166)</u>	<u>(387)</u>	<u>(7,442)</u>	<u>(12,995)</u>	<u>(2,480)</u>
Funds at 1 January 2023	27,158	20,185	15,195	62,538	65,018
Funds at 31 December 2023	<u>21,992</u>	<u>19,798</u>	<u>7,753</u>	<u>49,543</u>	<u>62,538</u>

UNLOCK

England & Wales - Charity number 313454

Accounts

Charity registration number 313454

Unlock

Trustees' report and financial statements

for the year ended 31 December 2023

Unlock

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Unlock

Trustees' Report for the year ended 31 December 2023

The trustees present their report together with the financial statements of the charity and the independent examiner's report for the year ended 31 December 2023.

REFERENCE & ADMINISTRATIVE INFORMATION

Charity Name	Unlock
Registered Charity Number	313454
Charity Office	Unlock 15 Station Road Rotherham South Yorkshire S60 1HN
Website	www.unlock-urban.org.uk
Start of financial year	1 January 2023
End of financial year	31 December 2023
Trustees	Nicholas Carter - Chair Andrew Dorton Rev Canon Suzanne Sheriff
Chief Officer	Dawn Lonsdale
Bankers	The Co-operative Bank plc PO Box 250 Skelmersdale WN8 6WT Charities Deposit Fund 80 Cheapside London EC2V 6DZ
Independent Examiner	Peter Winter MA FCCA 20 Hallam Grange Road Sheffield S10 4BJ

Unlock

Trustees' Report for the year ended 31 December 2023

..... continued

STRUCTURE, GOVERNANCE & MANAGEMENT

Governing Document

The Charity is governed by a declaration of Trust dated 25 May 1972, as amended by a supplemental deed dated 19 August 1999 and a deed of variation dated 6 July 2001.

Trustee Recruitment and Appointment

The trustees named on page 1 have served during the beginning of the year under review until the date of approval of these accounts. Appointment of trustees is governed by the Trust Deed of the Charity. The board of trustees is authorised to appoint new trustees to fill vacancies arising through resignation or death of an existing trustee.

Trustee Induction and Training

New trustees undergo orientation to brief them on their legal obligations under charity law, the decision making process, the aims and objectives and recent financial performance of the charity.

Organisational Structure

The Charity has a board of trustees who meet regularly and are responsible for the strategic direction and policy of the Charity. The trustees delegate the management of the Charity to the National Council. The National Council assigns the day-to-day responsibility for training and staff management to the Chief Officer.

Risk management

The trustees have assessed the major risks to which the Charity is exposed, in particular those related to the operations and finance of the Charity and are satisfied that systems are in place to mitigate exposure to major risks. Where appropriate, additional systems or procedures have been established to mitigate the risks faced by the Charity. External risks include the loss of funding, the effects of this have been minimised by the procedures in place, which have resulted in funding being secured from a variety of sources. Internal risks are minimised by the implementation of procedures for authorisation of all transactions and projects and to ensure consistent delivery for all operational aspects of the Charity. These procedures are reviewed periodically to ensure they still meet the needs of the charity.

OBJECTIVES AND ACTIVITIES

Aims and Objectives

Unlock is a Christian Charity that has worked since 1973 to help urban churches of any denomination respond to the challenges in their areas. We are especially concerned with helping people in "text-shy" cultures to explore their faith.

As well as deploying a team of workers, Unlock publishes a variety of group Bible study packs, games, Lent courses, audit materials and provides training.

Unlock

Trustees' Report for the year ended 31 December 2023

..... continued

Statement of Public Benefit

The Trustees confirm that they have referred to the guidance contained in the Charity Commission's general guidance on public benefit when reviewing the Charity's aims and objectives and in planning future activities. The Trustees are also aware of the Charity Commission's guidance on public benefit in "The Advancement of Religion for the Public Benefit" and have had regard to it in their administration of the Charity.

The trustees believe that the Charity is providing a benefit to the public in the following ways:

- The education and training of ministers and lay people concerned with the advancement of the Christian religion in urban and industrial areas
- enhancing the capacity of vulnerable people in deprived communities to grow in self-understanding and self esteem
- providing regional training courses, research projects, study groups and small conferences for Christians to equip them to be more effective in their Christian witness in their own areas of life and work
- making the results of research projects available to the public.

The Trustees confirm that they have complied with their duties under section 17 of the Charities Act 2011 with regard to public benefit.

ACHIEVEMENTS AND PERFORMANCE

Unlock work is still recovering from the disruptions caused by the Covid 19 Pandemic. New local Partnerships take some time to establish.

The main achievements during the year under review are:

- Paid work in Rotherham was successfully completed in 2023.
- There are currently no active paid local partnership projects but voluntary work persists in a number of formerly funded project locations.
- Strategies to resource, develop and launch new local project work are being refined and deployed.
- National level strategic partnerships are sustained.
- Unlock website and social media presence maintained.
- New free Bible study resources developed for publication on website.
- Annual Report produced and mailed.
- The 40th Annual Unlock Walk in London took place and raised almost £20k.
- An Unlock Gathering took place at Cliff College in October.
- Office staff maintained financial management, administration and resourcing of local workers as well as responding to enquiries.

Unlock

Trustees' Report for the year ended 31 December 2023

..... continued

FINANCIAL REVIEW

Reserves policy

The Reserves policy of the Charity takes into account the guidance of the Charity Commission and the income generation circumstances of Unlock (ie its heavy reliance on a single, annual fundraising event). The Unlock National Council and Trustees believe that the free reserves of the Charity should be maintained at a sufficient level to cover adequately a minimum of three months' operating costs (this was changed from four months at the November 2019 Council Meeting). These costs are based on projected future levels of income and expenditure and will be revised during the budget setting process.

A designated fund of £19,798 has been created which comprises two elements:

- a. A redundancy reserve of £10,177 (2022: £10,441) which is to cover redundancy costs for all Unlock staff calculated using the statutory redundancy method.
- b. A closure costs reserve of £9,621 (2022: £9,744) which is to cover costs arising from the organisation being wound up and will include three months' essential operating costs (salaries, premises, running and any additional closure costs).

The designated reserve is held in the Charities Aid Foundation ESG Income and Growth Fund account which has a market value of £22,020 (2022: £20,444) as at 31 December 2023. The designated reserve will be reviewed annually.

Investment policy

The Trust Deed authorises the trustees to make and hold investments using the general funds of the Charity. The Charity holds units in the CAF ESG Income and Growth Fund Accumulation (Note 15).

PLANS FOR THE FUTURE

There is a plan to restart the local partnership in Hull and other new locations for projects are being considered.

INDEPENDENT EXAMINER

Peter Winter MA FCCA FCIE, was reappointed independent examiner during the year under review.

APPROVAL

This report was approved by the trustees and signed on their behalf by:

N. A. Carter

Nicholas Carter - Chair of Trustees

Date: 3/9/24

Unlock

Independent Examiner's report to the trustees of Unlock

I report to the trustees on my examination of the financial statements of the above charity ("the Trust") for the year ended 31 December 2023, which are set out on pages 6 to 16.

Respective responsibilities of trustees and examiner

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

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

Independent examiner's statement

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

- (1) the accounting records were not kept in accordance with section 130 of the Charities Act; or
- (2) the accounts did not not accord with the accounting records; or
- (3) the accounts did not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair' view which is not a matter considered as part of an independent examination.

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



Peter Winter MA FCCA FCIE
Chartered Certified Accountant
20 Hallam Grange Road
Sheffield
S10 4BJ

Date:

Unlock

Statement of Financial Activities for the year ended 31 December 2023

	Notes	Unrestricted Funds £	Designated Funds £	Restricted Funds £	2023 Total £	2022 Total £
Incoming Resources						
Incoming Resources from Generated Funds						
Voluntary Income	4	19,951	-	180	20,131	32,358
Activities for Generating Funds	5	20,092	-	-	20,092	21,101
Investment Income	6	1,043	-	-	1,043	1,563
Incoming Resources from Charitable Activities		-	-	-	-	-
HMRC Covid 19 support		-	-	-	-	-
Total Incoming Resources		41,086	-	180	41,266	55,022
Resources Expended						
Costs of Generating Funds	7	4,857	-	-	4,857	4,576
Charitable Activities	8	37,990	-	9,328	47,318	45,158
Governance Costs	9	3,662	-	-	3,662	3,440
Total Resources Expended		46,509	-	9,328	55,837	53,174
Net Incoming/(Outgoing) Resources for the year		(5,423)	-	(9,148)	(14,571)	1,848
Gross Transfers Between Funds	10	257	(1,963)	1,706	-	-
Gains/(losses) on investments	11	-	1,576	-	1,576	(4,328)
Net Movement in Funds		(5,166)	(387)	(7,442)	(12,995)	(2,480)
Funds at 1 January 2023		27,158	20,185	15,195	62,538	65,018
Funds at 31 December 2023		21,992	19,798	7,753	49,543	62,538

There were no recognised gains or losses for the current or previous year other than those included in the Statement of Financial Activities. All incoming resources and resources expended derive from continuing activities.

The notes on pages 8 to 16 form an integral part of these financial statements.

Unlock

Balance Sheet
as at 31 December 2023

	Notes	2023		2022	
		£	£	£	£
Current assets					
Debtors	14	1,374		2,286	
Investments	15	22,020		20,444	
Cash at bank and in hand		28,214		42,307	
		<u>51,608</u>		<u>65,037</u>	
Creditors: amounts falling due within one year					
	16	(2,065)		(2,499)	
Net current assets			<u>49,543</u>		<u>62,538</u>
Total assets less current liabilities			<u>49,543</u>		<u>62,538</u>
Funds					
Unrestricted Funds	17		21,992		26,977
Designated Funds			19,798		16,551
Restricted Funds	18		7,753		19,010
			<u>49,543</u>		<u>62,538</u>

Approved by the Trustees and signed on their behalf by:

N.A. Carter

Nicholas Carter
Chair of Trustees

Date: 3/9/24

The notes on pages 8 to 16 form an integral part of these financial statements.

Unlock

Notes to the financial statements for the year ended 31 December 2023

1. Basis of Preparation

1.1. Accounting convention

The financial statements have been prepared on the basis of historical cost in accordance with: -

- a) The Charities Act 2011
- b) FRS 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland" ("FRS 102") and the Charities SORP "Accounting and Reporting by Charities: Statement of Recommended Practice" applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019). The charity is a Public Benefit Entity as defined by FRS 102.
- c) Applicable accounting standards

The charity has taken advantage of the provisions in the SORP for charities not to prepare a Statement of Cash Flows.

The financial statements are prepared in sterling, which is the functional currency of the charity. Monetary amounts in these financial statements are rounded to the nearest £.

2 Accounting Policies

2.1. The principal accounting policies are unchanged from the previous year and have been applied consistently throughout the year under review. The accounts include the results of all of the Charity's operations, which are continuing and are described in detail in the Trustees' Report.

2.2. Form of Financial Statements

Balances are split between unrestricted and restricted funds held by the Trust.

- a) Unrestricted 'general' funds
These are the funds of Unlock that are not subject to any restrictions regarding their use and are available for application of general purposes of the Charity. Donations received by the Charity are treated as unrestricted unless specifically earmarked for a particular restricted fund.
- b) Designated funds
These are unrestricted funds which are designated for a particular purpose or project by the trustees.
- c) Restricted funds
These are funds subject to specific conditions imposed by the donor or by the specific terms of a trust deed or other legal measure.

Unlock

Notes to the financial statements for the year ended 31 December 2023

..... continued

2.3. Incoming Resources

- a) Incoming resources are recognised and included in the Statement of Financial Activities (SOFA) when the Charity becomes entitled to the resource; the trustees are virtually certain they will receive the resources; and the monetary value can be measured with reasonable accuracy.
- b) Where incoming resources have related expenditure (as with fundraising), the incoming resources and related expenditure are reported gross in the SOFA.
- c) Bank interest is recognised when it is credited to the account.
- d) Donated services and facilities are included at the value to the Charity where this can be quantified. The value of services provided by volunteers has not been included in these accounts.

2.4. Expenditure and Liabilities

- a) Expenditure is accounted for on an accruals basis.
- b) Liabilities are recognised as soon as there is a legal or constructive obligation to pay out resources.
- c) Governance costs include the costs of preparation and examination of the statutory accounts, the cost of trustee meetings and the cost of any legal advice to trustees on governance and constitutional matters.

2.5. Pensions

The Charity contributes to eligible staff members' qualifying personal pension schemes at a rate of 3% of their gross salaries (increasing to a rate of 5% of gross salaries after 5 years of service). The assets of these schemes are held separately from those of the Charity in independently administered funds. The employer's pension costs represent contributions payable by the Charity to these funds.

2.6. Taxation

The Charity is not liable to income or capital gains tax on its charitable activities. Value added tax is not recoverable by the Charity, and as such is included in the asset cost or expense to which it relates.

2.7. Investments

Fixed asset investments are stated at cost less provision for permanent diminution in value.

2.8. Investments

Current asset investments are stated at market value at the balance sheet date in accordance with the Charities SORP (FRS 102).

2.9. Foreign currencies

Monetary assets and liabilities denominated in foreign currencies are translated into sterling at the rates of exchange prevailing at the accounting date. Transactions in foreign currencies are recorded at the date of the transactions. All differences are taken to the Statement of Financial Activities.

2.10. Going concern

At the time of approving the financial statements, the trustees have a reasonable expectation that the charity has adequate resources to continue in operational existence for the foreseeable future. Thus the trustees continue to adopt the going concern basis of accounting in preparing the financial statements.

Unlock

Notes to the financial statements for the year ended 31 December 2023

..... continued

2.11. Financial instruments

Financial instruments are classified and accounted for, according to the substance of contractual arrangement, as either financial assets, financial liabilities or equity instruments. An equity instrument is any contract that evidences a residual interest in the assets of the company after deducting all of its liabilities.

The charity has elected to apply the provisions of Section 11 'Basic Financial Instruments' and Section 12 'Other Financial Instruments Issues' of FRS 102 to all of its financial instruments.

Basic financial assets

Basic financial assets, which include debtors, cash and bank balances, are initially measured at transaction price including transaction costs and are subsequently carried at amortised cost using the effective interest method unless the arrangement constitutes a financing transaction, where the transaction is measured at the present value of the future receipts discounted at a market rate of interest. Financial assets classified as receivable within one year are not amortised.

Basic financial liabilities

Basic financial liabilities, including creditors and bank loans are initially measured at transaction price including transaction costs unless the arrangement constitutes a financing transaction, where the debt instrument is measured at the present value of the future payments discounted at a market rate of interest. Financial liabilities classified as payable within one year are not amortised.

Trade creditors are obligations to pay for goods or services that have been acquired in the ordinary course of operations from suppliers. Amounts payable are classified as current liabilities if payment is due within one year or less. If not, they are presented as non-current liabilities. Trade creditors are recognised initially at transaction price and subsequently measured at amortised cost using the effective interest rate.

3. Trustees' remuneration and related party transactions

- a) No remuneration was paid to any trustee for acting as a trustee or for any other purpose.
- b) No travel or other expenses were reimbursed to trustees. Travel and other expenses of £143 (2022: £101) were reimbursed to Council members who are not trustees.
- c) No trustee or other person connected to the Charity had any personal interest in any contract or transaction entered into by the Charity during the year.

	Unrestricted Funds £	Restricted Funds £	2023 Total £	2022 Total £
4. Voluntary Income				
Donations and Grants	14,972	180	15,152	25,505
Gift Aid claims	4,979	-	4,979	6,853
	<u>19,951</u>	<u>180</u>	<u>20,131</u>	<u>32,358</u>

Unlock

Notes to the financial statements for the year ended 31 December 2023

..... continued

	£	£	£	£
5. Activities for Generating Funds				
Annual Unlock Walk	20,092	-	20,092	21,101
	20,092	-	20,092	21,101
	20,092	-	20,092	21,101
6. Investment Income				
Bank interest	-	-	-	-
Listed investments interest	1,043	-	1,043	1,563
	1,043	-	1,043	1,563
	1,043	-	1,043	1,563
	Unrestricted	Restricted	Total	Total
	Funds	Funds	2023	2022
	£	£	£	£
7. Costs of Generating Funds				
Fundraising expenses - Walk	4,857	-	4,857	4,576
	4,857	-	4,857	4,576
	4,857	-	4,857	4,576
8. Charitable activities - support costs				
Staff costs (note 12)	27,625	3,052	30,677	30,588
Website costs	1,475	-	1,475	356
Workers' expenses	486	6,276	6,762	772
Rent	3,300	-	3,300	3,300
Insurance	925	-	925	897
Printing, postage and stationery	776	-	776	1,297
Computer costs	390	-	390	1,770
Computer software	590	-	590	505
Telephone	420	-	420	393
Staff Training & Travel	149	-	149	263
Promotion leaflets and events	200	-	200	1,192
Festivals	1,524	-	1,524	1,492
Depreciation on fixtures	-	-	-	-
Other costs	130	-	130	2,333
	37,990	9,328	47,318	45,158
	37,990	9,328	47,318	45,158

Unlock

Notes to the financial statements for the year ended 31 December 2023

..... continued

9.	Governance Costs	£	£	£	£
	Annual Report	2,824	-	2,824	2,511
	Independent Examiner	695	-	695	675
	Council expenses	143	-	143	254
		<u>3,662</u>	<u>-</u>	<u>3,662</u>	<u>3,440</u>
10.	Transfers	£	£	£	£
	Unrestricted Funds	1,963	-	-	-
	Designated Funds	(1,963)	-	-	-
	Restricted funds	(1,706)	1,706	-	-
		<u>(1,706)</u>	<u>1,706</u>	<u>-</u>	<u>-</u>
11.	Investment	£	£	2023	2022
	Gains / (losses) on investments	1,576	-	£ 1,576	£ (4,328)
		<u>1,576</u>	<u>-</u>	<u>1,576</u>	<u>(4,328)</u>
12.	Staff costs			2023	2022
				£	£
	Salaries			29,829	29,789
	Employer's National Insurance			-	-
	Employer's Pension Contributions			848	799
				<u>30,677</u>	<u>30,588</u>

No employee received remuneration of more than £60,000 during the year under review (2022: None).

The charity was eligible to claim the Employment Allowance enabling it to reduce its national insurance liability for the year to £Nil (2022: £Nil).

Unlock

Notes to the financial statements for the year ended 31 December 2023

..... continued

13. Tangible fixed assets	Fixtures, fittings and equipment £	Total £
Cost		
At 1 January 2023	3,567	3,567
Additions	-	-
Disposals	-	-
At 31 December 2023	3,567	3,567
Depreciation		
At 1 January 2023	3,567	3,567
On disposals	-	-
Charge for the year	-	-
At 31 December 2023	3,567	3,567
Net book values		
At 31 December 2023	-	-
At 31 December 2022	-	-
14. Debtors	2023 £	2022 £
Gift aid receivable	585	305
Employment Allowance receivable	-	1,214
Insurance prepaid	789	767
	1,374	2,286
15. Investments	2023 £	2022 £
Current asset investments	22,020	20,444

Current asset investments comprise 20,522 units in IFSL CAF ESG Income and Growth Fund Accumulation. The market value of the holding at 31 December 2023 at 107.3p per unit is £22,020. The unrealised gains/(losses) during the year are shown in the Statement of Financial Activities.

Unlock

Notes to the financial statements for the year ended 31 December 2023

..... continued

16. Creditors: amounts falling due within one year	2023 £	2022 £
Trade creditors	24	24
Other taxes and social security costs	841	1,632
Accrued expenses	1,200	843
	2,065	2,499
	2,065	2,499

17. Movements Between Funds

	Unrestricted Funds £	Designated Funds £	Restricted Funds £	Total Funds £
1 January 2023	27,158	20,185	15,195	62,538
Incoming Resources for the Year	41,086	-	180	41,266
	68,244	20,185	15,375	103,804
Resources Expended in the year	(46,509)	-	(9,328)	(55,837)
	21,735	20,185	6,047	47,967
Transfers between funds	257	(1,963)	1,706	-
Gains/(losses) on investments	-	1,576	-	1,576
	21,992	19,798	7,753	49,543
	21,992	19,798	7,753	49,543

Unlock

Notes to the financial statements for the year ended 31 December 2023

..... continued

18. Restricted Funds	At 1 January			Transfers	At 31 December	
	2023	Income	Expenditure	General Funds	2023	
	£	£	£	£	£	
Birmingham Queens	2,278	-	(509)		1,769	
Birmingham Social Media	5,937	-	(5,937)	-	-	
Hull Community Church	671	-	-	-	671	
Hull New Project	1,231	-	-	-	1,231	
Rotherham	996	180	(2,882)	1,706	-	
Sunderland	4,082	-	-	-	4,082	
	15,195	180	(9,328)	1,706	7,753	

At set up of a project: A local partner will normally give an amount of restricted funds (typically £2,500) and Unlock will provide an unrestricted amount available to the project (usually £2,500). The unrestricted portion from Unlock is not held separately. The restricted money is normally used first in order to leave Unlock with more flexibility if the project doesn't continue. If the restricted fund is used up then the project is funded using the money introduced from Unlock's unrestricted funds.

Birmingham (Queen's) Local Partnership

Unlock Birmingham works in Partnership with The Queen's Foundation and St Peter's Saltley Trust. Unlock is providing training for those working in churches and communities in the more deprived areas of Birmingham. At the same time it is ensuring that Methodist Deacons and other students in training at Queen's have opportunities to learn about Unlock's accessible and open approach to Bible engagement with oral learners in poor urban communities.

Birmingham (Social Media) Local Partnership

Developing work in partnership with St Peter's, Saltley Trust which will explore the use of Social media in Urban Mission and Bible Engagement. Funding was received from St Peter's Saltley Trust in September 2017. The unspent grant of £5,937 was refunded to St Peter's, Saltley Trust on 25 September 2023.

Hull (Community Church) Local Partnership

This fund is used for work in West Hull. Work in this area is undertaken in partnership with Hull Community Church where Unlock is providing training for church leaders. This project was not progressed in 2023 with no income or expenditure in 2023.

Hull (New) Local Partnership

This fund is used for work in West Hull. This project was not progressed in 2023 with no income or expenditure in 2023.

Rotherham Local Partnership

This fund is used for work in the Treeton area. Work in this area is undertaken alongside Treeton Baptist Church with grant funding from the Yorkshire Baptist Association. The restricted funds available for this project were fully utilised during 2023 and the project was completed on 31 August 2023.

Unlock

Notes to the financial statements for the year ended 31 December 2023

..... continued

Sunderland Local Partnership

This fund is used for work in the Sunderland area. Work in this area is undertaken with funding and partnership from Wearside Deanery, St Hild and St Bede Trust and Seedbed Christian Community Trust. This project was not progressed in 2023 with no income or expenditure in 2023.

19. Prior Year: Statement of financial activities

	Unrestricted funds	Designated funds	Restricted funds	2022 Total
	£	£	£	£
Incoming resources	54,877	-	145	55,022
Resources expended	(49,168)	-	4,006	(53,174)
Total incoming/(outgoing) resources for the year	5,709	-	(3,861)	1,848
Transfers	(5,528)	3,634	1,894	-
Gains/(losses) on investments		(4,328)		(4,328)
Funds at 1 January 2022	26,977	20,879	17,162	65,018
Funds at 31 December 2022	27,158	20,185	15,195	62,538

UNLOCK

England & Wales - Charity number 313454

Accounts

Unlock

Trustees' Report and Accounts

for the year ended 31 December 2022

Charity registration number 313454

Unlock

Trustees' report and financial statements

for the year ended 31 December 2022

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**Trustees' Report
for the year ended 31 December 2022**

The trustees present their report together with the financial statements of the charity and the independent examiner's report for the year ended 31 December 2022.

REFERENCE & ADMINISTRATIVE INFORMATION

Charity Name	Unlock
Registered Charity Number	313454
Charity Office	Unlock 15 Station Road Rotherham South Yorkshire S60 1HN
Website	www.unlock-urban.org.uk
Start of financial year	1 January 2022
End of financial year	31 December 2022
Trustees	Nicholas Carter - Chair Andrew Dorton Barbara Funnell (until 12 February 2022) Rev Canon Suzanne Sheriff (from 28 May 2022)
Chief Officer	Dawn Lonsdale
Bankers	The Co-operative Bank plc PO Box 250 Skelmersdale WN8 6WT Charities Deposit Fund 80 Cheapside London EC2V 6DZ
Independent Examiner	Peter Winter 20 Hallam Grange Road Sheffield S10 4BJ

Unlock

**Trustees' Report
for the year ended 31 December 2022**

..... continued

STRUCTURE, GOVERNANCE & MANAGEMENT

Governing Document

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Trustee Induction and Training

New trustees undergo orientation to brief them on their legal obligations under charity law, the decision making process, the aims and objectives and recent financial performance of the charity.

Organisational Structure

The Charity has a board of trustees who meet regularly and are responsible for the strategic direction and policy of the Charity. The trustees delegate the management of the Charity to the National Council. The National Council assigns the day-to-day responsibility for training and staff management to the Chief Officer.

Risk management

The trustees have assessed the major risks to which the Charity is exposed, in particular those related to the operations and finance of the Charity and are satisfied that systems are in place to mitigate exposure to major risks. Where appropriate, additional systems or procedures have been established to mitigate the risks faced by the Charity. External risks include the loss of funding, the effects of this have been minimised by the procedures in place, which have resulted in funding being secured from a variety of sources. Internal risks are minimised by the implementation of procedures for authorisation of all transactions and projects and to ensure consistent delivery for all operational aspects of the Charity. These procedures are reviewed periodically to ensure they still meet the needs of the charity.

OBJECTIVES AND ACTIVITIES

Aims and Objectives

Unlock is a Christian Charity that has worked since 1973 to help urban churches of any denomination respond to the challenges in their areas. We are especially concerned with helping people in "text-shy" cultures to explore their faith.

As well as deploying a team of workers, Unlock publishes a variety of group Bible study packs, games, Lent courses, audit materials and provides training.

Unlock

Trustees' Report for the year ended 31 December 2022

..... continued

Statement of Public Benefit

The Trustees confirm that they have referred to the guidance contained in the Charity Commission's general guidance on public benefit when reviewing the Charity's aims and objectives and in planning future activities. The Trustees are also aware of the Charity Commission's guidance on public benefit in "The Advancement of Religion for the Public Benefit" and have had regard to it in their administration of the Charity.

The trustees believe that the Charity is providing a benefit to the public in the following ways:

- The education and training of ministers and lay people concerned with the advancement of the Christian religion in urban and industrial areas
- enhancing the capacity of vulnerable people in deprived communities to grow in self-understanding and self esteem
- Providing regional training courses, research projects, study groups and small conferences for Christians to equip them to be more effective in their Christian witness in their own areas of life and work
- Making the results of research projects available to the public.

The Trustees confirm that they have complied with their duties under section 17 of the Charities Act 2011 with regard to public benefit.

ACHIEVEMENTS AND PERFORMANCE

Unlock work is still recovering from disruptions caused by the Covid 19 Pandemic. New local Partnerships take some time to establish.

The main achievements during the year under review are:

- Office staff maintained essential financial management, administration and resourcing of workers as well as responding to enquiries.
- The 39th annual Unlock walk in London took place in real space for the first time since 2019. In spite of reduced turnout it raised £21,100.
- Unlock local work is being rebuilt post pandemic. There is active paid work in Rotherham, voluntary work ongoing in Cardiff and new projects in development in Birmingham and Blackpool. Some legacy work should still be possible in Sunderland and Hull.
- Unlock website and social media presence maintained.
- New free Bible study resources published on website.
- Annual Report produced and mailed.
- An Unlock Gathering took place at Cliff College in October.

Unlock
Trustees' Report
for the year ended 31 December 2022

..... continued

FINANCIAL REVIEW

Reserves policy

The Reserves policy of the Charity takes into account the guidance of the Charity Commission and the income generation circumstances of Unlock (ie its heavy reliance on a single, annual fundraising event for its major source of income.) The Unlock National Council and Trustees believe that the free reserves of the Charity should be maintained at a sufficient level to cover adequately a minimum of three months' operating costs. These costs are based on projected future levels of income and expenditure and will be revised during the budget setting process.

A designated fund of £20,185 (2021: £20,879) has been created which comprises two elements:

- a. A redundancy reserve of £10,441 (2021: £10,035) which is to cover redundancy costs for all Unlock staff calculated using the statutory redundancy method.
- b. A closure costs reserve of £9,744 (2021: £10,844) which is to cover costs arising from the organisation being wound up and will include three months' operating costs (salaries, premises, running, and any additional closure costs).

The designated reserve is held in the Charities Aid Foundation investment account which currently has a market value of £20,444 (2021: £24,772) as at 31 December 2022. The designated reserve will be reviewed annually.

Investment policy

The Trust Deed authorises the trustees to make and hold investments using the general funds of the Charity. The Charity holds units in the CAF Income Fund (Note 15).

PLANS FOR THE FUTURE

There is a plan to restart the local partnership in Hull and other new locations for projects are being considered.

INDEPENDENT EXAMINER

Peter Winter MA FCCA FCIE, was reappointed independent examiner during the year under review.

APPROVAL

This report was approved by the trustees 22 July 2023 and signed on their behalf by:



Nicholas Carter - Chair of Trustees

Date: 22 July 2023

Unlock

Independent Examiner's report to the trustees of Unlock

I report to the trustees on my examination of the financial statements of the above charity ("the Trust") for the year ended 31 December 2022, which are set out on pages 6 to 17.

Respective responsibilities of trustees and examiner

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

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

Independent examiner's statement

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

- (1) the accounting records were not kept in accordance with section 130 of the Charities Act; or
- (2) the accounts did not not accord with the accounting records; or
- (3) the accounts did not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair' view which is not a matter considered as part of an independent examination.

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

Peter Winter

Peter Winter MA FCCA FCIE
Chartered Certified Accountant
20 Hallam Grange Road
Sheffield
S10 4BJ

Date: 22 July 2023

Unlock

**Statement of Financial Activities
for the year ended 31 December 2022**

	Notes	Unrestricted Funds £	Designated Funds £	Restricted Funds £	2022 Total £	2021 Total £
Incoming Resources						
Incoming Resources from Generated Funds						
Voluntary Income	4	32,213	-	145	32,358	27,846
Activities for Generating Funds	5	21,101	-	-	21,101	11,072
Investment Income	6	1,563	-	-	1,563	188
Incoming Resources from Charitable Activities		-	-	-	-	-
HMRC Covid 19 support		-	-	-	-	8,432
Total Incoming Resources		<u>54,877</u>	<u>-</u>	<u>145</u>	<u>55,022</u>	<u>47,538</u>
Resources Expended						
Costs of Generating Funds	7	4,576	-	-	4,576	2,299
Charitable Activities	8	41,152	-	4,006	45,158	42,324
Governance Costs	9	3,440	-	-	3,440	2,771
Total Resources Expended		<u>49,168</u>	<u>-</u>	<u>4,006</u>	<u>53,174</u>	<u>47,394</u>
Net Incoming/(Outgoing) Resources for the year		5,709	-	(3,861)	1,848	144
Gross Transfers Between Funds	10	(5,528)	3,634	1,894	-	-
Gains/(losses) on investments	11	-	(4,328)	-	(4,328)	(1,208)
Net Movement in Funds		181	(694)	(1,967)	(2,480)	(1,064)
Funds at 1 January 2022		26,977	20,879	17,162	65,018	66,082
Funds at 31 December 2022		<u>27,158</u>	<u>20,185</u>	<u>15,195</u>	<u>62,538</u>	<u>65,018</u>

There were no recognised gains or losses for the current or previous year other than those included in the Statement of Financial Activities. All incoming resources and resources expended derive from continuing activities.

The notes on pages 8 to 17 form an integral part of these financial statements.

Unlock
Balance Sheet
as at 31 December 2022

	Notes	2022		2021	
		£	£	£	£
Fixed assets					
Tangible assets for charity use	13		-		-
Current assets					
Debtors	14	2,286		2,082	
Investments	15	20,444		24,772	
Cash at bank and in hand		42,307		39,637	
		<u>65,037</u>		<u>66,491</u>	
Creditors: amounts falling due within one year	16	<u>(2,499)</u>		<u>(1,473)</u>	
Net current assets			<u>62,538</u>		<u>65,018</u>
Total assets less current liabilities			<u>62,538</u>		<u>65,018</u>
Funds					
Unrestricted Funds	17		27,158		26,977
Designated Funds			20,185		20,879
Restricted Funds	18		15,195		17,162
			<u>62,538</u>		<u>65,018</u>

Approved by the Trustees 22 July 2023 and signed on their behalf by:



.....
Nicholas Carter
Chair of Trustees

Date: 22 July 2023

The notes on pages 8 to 17 form an integral part of these financial statements.

Unlock

Notes to the financial statements for the year ended 31 December 2022

1. Basis of Preparation

1.1. Accounting convention

The financial statements have been prepared on the basis of historical cost in accordance with: -

- a) The Charities Act 2011
- b) FRS 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland" ("FRS 102") and the Charities SORP "Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019). The charity is a Public Benefit Entity as defined by FRS 102.
- c) Applicable accounting standards

The charity has taken advantage of the provisions in the SORP for charities not to prepare a Statement of Cash Flows.

The financial statements are prepared in sterling, which is the functional currency of the charity. Monetary amounts in these financial statements are rounded to the nearest £.

2 Accounting Policies

2.1. The principal accounting policies are unchanged from the previous year and have been applied consistently throughout the year under review. The accounts include the results of all of the Charity's operations, which are continuing and are described in detail in the Trustees' Report.

2.2. Form of Financial Statements

Balances are split between unrestricted and restricted funds held by the Trust.

- a) Unrestricted 'general' funds
These are the funds of Unlock that are not subject to any restrictions regarding their use and are available for application of general purposes of the Charity. Donations received by the Charity are treated as unrestricted unless specifically earmarked for a particular restricted fund.
- b) Designated funds
These are unrestricted funds which are designated for a particular purpose or project by the trustees.
- c) Restricted funds
These are funds subject to specific conditions imposed by the donor or by the specific terms of a trust deed or other legal measure.

Unlock

Notes to the financial statements for the year ended 31 December 2022

..... continued

2.3. Incoming Resources

- a) Incoming resources are recognised and included in the Statement of Financial Activities (SOFA) when the Charity becomes entitled to the resource; the trustees are virtually certain they will receive the resources; and the monetary value can be measured with reasonable accuracy.
- b) Where incoming resources have related expenditure (as with fundraising), the incoming resources and related expenditure are reported gross in the SOFA.
- c) Bank interest is recognised when it is credited to the account.
- d) Donated services and facilities are included at the value to the Charity where this can be quantified. The value of services provided by volunteers has not been included in these accounts.

2.4. Expenditure and Liabilities

- a) Expenditure is accounted for on an accruals basis.
- b) Liabilities are recognised as soon as there is a legal or constructive obligation to pay out resources.
- c) Governance costs include the costs of preparation and examination of the statutory accounts, the cost of trustee meetings and the cost of any legal advice to trustees on governance and constitutional matters.

2.5. Pensions

The Charity contributes to eligible staff members' qualifying personal pension schemes at a rate of 3% of their gross salaries (increasing to a rate of 5% of gross salaries after 5 years of service). The assets of these schemes are held separately from those of the Charity in independently administered funds. The employer's pension costs represent contributions payable by the Charity to these funds.

2.6. Taxation

The Charity is not liable to income or capital gains tax on its charitable activities. Value added tax is not recoverable by the Charity, and as such is included in the asset cost or expense to which it relates.

2.7. Investments

Current asset investments are stated at market value at the balance sheet date in accordance with the Charities SORP (FRS 102).

2.8. Foreign currencies

Monetary assets and liabilities denominated in foreign currencies are translated into sterling at the rates of exchange prevailing at the accounting date. Transactions in foreign currencies are recorded at the date of the transactions. All differences are taken to the Statement of Financial Activities.

2.9. Going concern

At the time of approving the financial statements, the trustees have a reasonable expectation that the charity has adequate resources to continue in operational existence for the foreseeable future. Thus the trustees continue to adopt the going concern basis of accounting in preparing the financial statements.

Unlock

Notes to the financial statements for the year ended 31 December 2022

..... continued

2.10. Financial instruments

Financial instruments are classified and accounted for, according to the substance of contractual arrangement, as either financial assets, financial liabilities or equity instruments. An equity instrument is any contract that evidences a residual interest in the assets of the company after deducting all of its liabilities.

The charity has elected to apply the provisions of Section 11 'Basic Financial Instruments' and Section 12 'Other Financial Instruments Issues' of FRS 102 to all of its financial instruments.

Basic financial assets

Basic financial assets, which include debtors and cash and bank balances, are initially measured at transaction price including transaction costs and are subsequently carried at amortised cost using the effective interest method unless the arrangement constitutes a financing transaction, where the transaction is measured at the present value of the future receipts discounted at a market rate of interest. Financial assets classified as receivable within one year are not amortised.

Basic financial liabilities

Basic financial liabilities, including creditors and bank loans are initially measured at transaction price including transaction costs unless the arrangement constitutes a financing transaction, where the debt instrument is measured at the present value of the future payments discounted at a market rate of interest. Financial liabilities classified as payable within one year are not amortised.

Trade creditors are obligations to pay for goods or services that have been acquired in the ordinary course of operations from suppliers. Amounts payable are classified as current liabilities if payment is due within one year or less. If not, they are presented as non-current liabilities. Trade creditors are recognised initially at transaction price and subsequently measured at amortised cost using the effective interest method.

2.11. Impairment losses

At each reporting end date, the charity reviews the carrying amounts of its tangible fixed assets to determine whether there is any indication that those assets have suffered an impairment loss. If any such indication exists, the recoverable amount of the asset is estimated in order to determine the extent of the impairment loss (if any).

3. Trustees' remuneration and related party transactions

- a) No remuneration was paid to any trustee for acting as a trustee or for any other reason.
- b) No travel or other expenses were reimbursed to trustees. Travel and other expenses amounting to £101, were reimbursed to Council Members who are not trustees (2021: £Nil).
- c) No trustee or other person connected to the Charity had any personal interest in any contract or transaction entered into by the Charity during the year.

Unlock

Notes to the financial statements for the year ended 31 December 2022

..... continued

	Unrestricted Funds £	Restricted Funds £	2022 Total £	2021 Total £
4. Voluntary Income				
Donations and Grants	25,360	145	25,505	24,424
Gift Aid claims	6,853	-	6,853	3,422
	32,213	145	32,358	27,846
	£	£	£	£
5. Activities for Generating Funds				
Annual Unlock Walk	21,101	-	21,101	11,072
	21,101	-	21,101	11,072
	£	£	£	£
6. Investment Income				
Bank interest	-	-	-	-
Listed investments interest	1,563	-	1,563	188
	1,563	-	1,563	188
	£	£	£	£
7. Costs of Generating Funds				
Fundraising expenses - Walk	4,576	-	4,576	2,299
	4,576	-	4,576	2,299

Unlock

**Notes to the financial statements
for the year ended 31 December 2022**

..... continued

	Unrestricted Funds	Restricted Funds	Total 2022	Total 2021
	£	£	£	£
8. Charitable activities				
Support costs				
Staff costs (note 12)	27,021	3,567	30,588	32,122
Website costs	356	-	356	180
Workers' expenses	333	439	772	1,125
Rent	3,300	-	3,300	3,300
Insurance	897	-	897	1,027
Printing, postage and stationery	1,297	-	1,297	1,014
Computer costs	1,770	-	1,770	1,196
Computer software	505	-	505	330
Telephone	393	-	393	361
Staff Training & Travel	263	-	263	-
Impact Dashboard and Promotional leaflets	1,192	-	1,192	-
Festivals	1,492	-	1,492	1,671
Depreciation on fixtures	-	-	-	-
Other costs	2,333	-	2,333	2
	<u>41,152</u>	<u>4,006</u>	<u>45,158</u>	<u>42,324</u>
9. Governance Costs	£	£	£	£
Annual Report	2,511	-	2,511	2,096
Independent Examiner	675	-	675	675
Council expenses	254	-	254	-
	<u>3,440</u>	<u>-</u>	<u>3,440</u>	<u>2,771</u>
10. Transfers	£	£	£	£
Unrestricted Funds	(3,634)	-	-	-
Designated Funds	3,634	-	-	-
Restricted funds	(5,528)	5,528	-	-
	<u>(5,528)</u>	<u>5,528</u>	<u>-</u>	<u>-</u>
11. Investment	£	£	2022	2021
Gains / (losses) on investments	(4,328)	-	(4,328)	(1,208)
	<u>(4,328)</u>	<u>-</u>	<u>(4,328)</u>	<u>(1,208)</u>

Unlock

Notes to the financial statements for the year ended 31 December 2022

..... continued

12. Staff costs

	2022	2021
	£	£
Salaries	29,789	31,353
Employer's National Insurance	-	-
Employer's Pension Contributions	799	769
	<u>30,588</u>	<u>32,122</u>

No employee received remuneration of more than £60,000 during the year under review (2021: None).

The charity was eligible to claim the Employment Allowance enabling it to reduce its national insurance liability for the year to £Nil (2021: £Nil).

13. Tangible fixed assets

	Fixtures, fittings and equipment	Total
	£	£
Cost		
At 1 January 2022	3,567	3,567
Additions	-	-
Disposals	-	-
At 31 December 2022	<u>3,567</u>	<u>3,567</u>
Depreciation		
At 1 January 2022	3,567	3,567
On disposals	-	-
Charge for the year	-	-
At 31 December 2022	<u>3,567</u>	<u>3,567</u>
Net book values		
At 31 December 2022	<u>-</u>	<u>-</u>
At 31 December 2021	<u>-</u>	<u>-</u>

Unlock

Notes to the financial statements for the year ended 31 December 2022

..... continued

14. Debtors	2022	2021
	£	£
Gift aid receivable	305	671
Employment Allowance receivable	1,214	659
Insurance prepaid	767	752
	<u>2,286</u>	<u>2,082</u>

15. Investments	2022	2021
	£	£
Current asset investments	<u>20,444</u>	<u>24,772</u>

Current asset investments comprise 24,802 units in CAF Income Fund having a market value of £20,444 at 31 December 2022. The balance at 31 December 2021 comprised 24,802 units having a market value of £24,772. The unrealised gains/(losses) during the year are shown in the Statement of Financial Activities.

16. Creditors: amounts falling due within one year	2022	2021
	£	£
Trade creditors	24	24
Other taxes and social security costs	1,632	774
Accrued expenses	843	675
	<u>2,499</u>	<u>1,473</u>

Unlock

Notes to the financial statements
for the year ended 31 December 2022

..... continued

17. Movements Between Funds

	Unrestricted Funds	Designated Funds	Restricted Funds	Total Funds
	£	£	£	£
1 January 2022	26,977	20,879	17,162	65,018
Incoming Resources for the Year	54,877	-	145	55,022
	<u>81,854</u>	<u>20,879</u>	<u>17,307</u>	<u>120,040</u>
Resources Expended in the year	(49,168)	-	(4,006)	(53,174)
	<u>32,686</u>	<u>20,879</u>	<u>13,301</u>	<u>66,866</u>
Transfers between funds	(5,528)	3,634	1,894	-
Gains/(losses) on investments	-	(4,328)	-	(4,328)
	<u>27,158</u>	<u>20,185</u>	<u>15,195</u>	<u>62,538</u>

Unlock

Notes to the financial statements for the year ended 31 December 2022

..... continued

18. Restricted Funds	At 1 January		Transfers		At 31 December	
	2022	Income	Expenditure	General Funds	2022	
	£	£	£	£	£	£
Birmingham Queens	2,741	-	(463)	-	2,278	
Birmingham Social Media	5,937	-	-	-	5,937	
Cardiff	-	145	(2,039)	1,894	-	
Hull Community Church	671	-	-	-	671	
Hull New Project	1,231	-	-	-	1,231	
Rotherham	2,500	-	(1,504)	-	996	
Sunderland Project	4,082	-	-	-	4,082	
	<u>17,162</u>	<u>145</u>	<u>(4,006)</u>	<u>1,894</u>	<u>15,195</u>	

At set up of a project: A local partner will normally give an amount of restricted funds (was typically £2,500 but to be increased to £3,000 in 2023) and Unlock will provide an unrestricted amount available to the project (was usually £2,500, again to be increased to £3,000 in 2023). The unrestricted portion from Unlock is not held separately. The restricted money is normally used first in order to leave Unlock with more flexibility if the project doesn't continue. If the restricted funds is used up then the project is funded using the money introduced from Unlock's unrestricted funds.

Birmingham (Queen's) Local Partnership

Unlock Birmingham works in Partnership with The Queen's Foundation and St Peter's Saltley Trust. Unlock is providing training for those working in churches and communities in the more deprived areas of Birmingham. At the same time it is ensuring that Methodist Deacons and other students in training at Queen's have opportunities to learn about Unlock's accessible and open approach to Bible engagement with oral learners in poor urban communities.

Birmingham (Social Media) Local Partnership

Developing work in partnership with St Peter's Saltley Trust which will explore the use of Social media in Urban Mission and Bible Engagement. Funding was received from St Peter's Saltley Trust in September 2017.

Cardiff Local Partnership

This fund is used for work in Cardiff. Work in this area is undertaken in partnership with local charity, Caru Am Byth. The Cardiff restricted fund was fully expended during 2021.

Hull (Community Church) Local Partnership

This fund is used for work in West Hull. Work in this area is undertaken in partnership with Hull Community Church where Unlock is providing training for church leaders.

Hull (New) Local Partnership

This fund is used for work in West Hull. Work in this area is undertaken in partnership with the Bible Society. This work is in the negotiation stage and in its present form is yet to be determined.

Unlock

Notes to the financial statements for the year ended 31 December 2022

..... continued

Rotherham Local Partnership

This fund is used for work in the Treeton area. Work in this area is undertaken alongside Treeton Baptist Church with grant funding from the Yorkshire Baptist Association.

Sunderland Local Partnership

This fund is used for work in the Sunderland area. Work in this area is undertaken with funding and partnership from Wearside Deanery, St Hild and St Bede Trust and Seedbed Christian Community Trust.

19. Prior Year: Statement of financial activities

	Unrestricted funds	Designated funds	Restricted funds	2021 Total
	£	£	£	£
Incoming resources	43,953	-	3,585	47,538
Resources expended	(39,822)	-	(7,572)	(47,394)
Total incoming/(outgoing) resources for the year	4,131	-	(3,987)	144
Transfers	(5,011)	614	4,397	-
Gains/(losses) on investments		(1,208)		(1,208)
Net funds bf	27,857	21,473	16,752	66,082
Net funds Cf	26,977	20,879	17,162	65,018

UNLOCK

England & Wales - Charity number 313454

Accounts

Charity registration number 313454

Unlock

Trustees' report and financial statements

for the year ended 31 December 2021

Unlock

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Unlock

Trustees' Report for the year ended 31 December 2021

The trustees present their report together with the financial statements of the charity and the independent examiner's report for the year ended 31 December 2021.

REFERENCE & ADMINISTRATIVE INFORMATION

Charity Name	Unlock
Registered Charity Number	313454
Charity Office	Unlock 15 Station Road Rotherham South Yorkshire S60 1HN
Website	www.unlock-urban.org.uk
Start of financial year	1 January 2021
End of financial year	31 December 2021
Trustees	Nicholas Carter - Chair Andrew Dorton Barbara Funnell (until 12 February 2022) Rev Canon Suzanne Sheriff (from 28 May 2022)
Chief Officer	Dawn Lonsdale
Bankers	The Co-operative Bank plc PO Box 250 Skelmersdale WN8 6WT Charities Deposit Fund 80 Cheapside London EC2V 6DZ
Independent Examiner	Peter Winter 103 Wilkinson Street Sheffield S10 2GJ

Unlock

Trustees' Report for the year ended 31 December 2021

..... continued

STRUCTURE, GOVERNANCE & MANAGEMENT

Governing Document

The Charity is governed by a declaration of Trust dated 25 May 1972, as amended by a supplemental deed dated 19 August 1999 and a deed of variation dated 6 July 2001.

Trustee Recruitment and Appointment

The trustees named on page 1 have served during the beginning of the year under review until the date of approval of these accounts. Appointment of trustees is governed by the Trust Deed of the Charity. The board of trustees is authorised to appoint new trustees to fill vacancies arising through resignation or death of an existing trustee.

Trustee Induction and Training

New trustees undergo orientation to brief them on their legal obligations under charity law, the decision making process, the aims and objectives and recent financial performance of the charity.

Organisational Structure

The Charity has a board of trustees who meet regularly and are responsible for the strategic direction and policy of the Charity. The trustees delegate the management of the Charity to the National Council. The National Council assigns the day-to-day responsibility for training and staff management to the Chief Officer.

Risk management

The trustees have assessed the major risks to which the Charity is exposed, in particular those related to the operations and finance of the Charity and are satisfied that systems are in place to mitigate exposure to major risks. Where appropriate, additional systems or procedures have been established to mitigate the risks faced by the Charity. External risks include the loss of funding, the effects of this have been minimised by the procedures in place, which have resulted in funding being secured from a variety of sources. Internal risks are minimised by the implementation of procedures for authorisation of all transactions and projects and to ensure consistent delivery for all operational aspects of the Charity. These procedures are reviewed periodically to ensure they still meet the needs of the charity.

OBJECTIVES AND ACTIVITIES

Aims and Objectives

Unlock is a Christian Charity that has worked since 1973 to help urban churches of any denomination respond to the challenges in their areas. We are especially concerned with helping people in "text-shy" cultures to explore their faith.

As well as deploying a team of workers, Unlock publishes a variety of group Bible study packs, games, Lent courses, audit materials and provides training.

Unlock

Trustees' Report for the year ended 31 December 2021

..... continued

Statement of Public Benefit

The Trustees confirm that they have referred to the guidance contained in the Charity Commission's general guidance on public benefit when reviewing the Charity's aims and objectives and in planning future activities. The Trustees are also aware of the Charity Commission's guidance on public benefit in "The Advancement of Religion for the Public Benefit" and have had regard to it in their administration of the Charity.

The trustees believe that the Charity is providing a benefit to the public in the following ways:

- The education and training of ministers and lay people concerned with the advancement of the Christian religion in urban and industrial areas
- enhancing the capacity of vulnerable people in deprived communities to grow in self-understanding and self esteem
- Providing regional training courses, research projects, study groups and small conferences for Christians to equip them to be more effective in their Christian witness in their own areas of life and work
- Making the results of research projects available to the public.

The Trustees confirm that they have complied with their duties under section 17 of the Charities Act 2011 with regard to public benefit.

ACHIEVEMENTS AND PERFORMANCE

During much of 2021 we were operating under severe constraints due to COVID 19. Nevertheless, we have done all that we were able to do.

The main achievements during the year under review are:

- Office staff, on significantly reduced hours, maintained essential financial management, administration and resourcing of workers as well as responding to enquiries.
- The 38th Annual Unlock Walk in London had to be converted to a virtual event for the second year. It raised £11k; only about 50% of the usual sum.
- Unlock work (with part-time paid workers) continued as much as possible in: Sunderland; Rotherham and Cardiff. This work was severely limited by Covid constraints but some engagement was still possible.
- Unlock website and social media presence maintained with new Bible study resources added.
- Annual Report produced and mailed.
- An Unlock Gathering took place at Cliff College in October.
- Resources to support people in processing the challenges of Covid have been designed and published.

Unlock

**Trustees' Report
for the year ended 31 December 2021**

..... continued

FINANCIAL REVIEW

Reserves policy

The Reserves policy of the Charity was reviewed in February 2022 and takes into account the guidance of the Charity Commission and the income generation circumstances of Unlock (ie its heavy reliance on a single, annual fundraising event for its major source of income.) The Unlock National Council and Trustees believe that the free reserves of the Charity should be maintained at a sufficient level to cover adequately a minimum of three months' operating costs. These costs are based on projected future levels of income and expenditure and will be revised during the budget setting process.

A designated fund of £20,879 (2020: £21,473) has been created which comprises two elements:

- a. A redundancy reserve of £10,035 (2020: £8,708) which is to cover redundancy costs for all Unlock staff calculated using the statutory redundancy method.
- b. A closure costs reserve of £10,844 (2020: £12,765) which is to cover costs arising from the organisation being wound up and will include three months' operating costs (salaries, premises, running, and any additional closure costs).

The designated reserve is held in the Charities Aid Foundation investment account which currently has a market value of £24,772 (2020: £25,980) as at 31 December 2021. The designated reserve will be reviewed annually.

Investment policy

The Trust Deed authorises the trustees to make and hold investments using the general funds of the Charity. The Charity holds units in the CAF Income Fund (Note 16).

PLANS FOR THE FUTURE

There is a plan to restart the local partnership in Hull and other new locations for projects are being considered.

INDEPENDENT EXAMINER

Peter Winter MA FCCA FCIE, was reappointed independent examiner during the year under review.

APPROVAL

This report was approved by the trustees and signed on their behalf by:



Nicholas Carter - Chair of Trustees

Date: 25/7/22

Unlock

Independent Examiner's report to the trustees of Unlock

I report to the trustees on my examination of the financial statements of the above charity ("the Trust") for the year ended 31 December 2021, which are set out on pages 6 to 16.

Respective responsibilities of trustees and examiner

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

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

Independent examiner's statement

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

- (1) the accounting records were not kept in accordance with section 130 of the Charities Act; or
- (2) the accounts did not not accord with the accounting records; or
- (3) the accounts did not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair' view which is not a matter considered as part of an independent examination.

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



Peter Winter MA FCCA FCIE
Chartered Certified Accountant
103 Wilkinson Street
Sheffield
S10 2GJ

Date: 25 / 7 / 22

Unlock

Statement of Financial Activities for the year ended 31 December 2021

	Notes	Unrestricted Funds £	Designated Funds £	Restricted Funds £	2021 Total £	2020 Total £
Incoming Resources						
Incoming Resources from Generated Funds						
Voluntary Income	4	24,261	-	3,585	27,846	16,526
Activities for Generating Funds	5	11,072	-	-	11,072	19,613
Investment Income	6	188	-	-	188	892
Incoming Resources from Charitable Activities	7	-	-	-	-	542
HMRC Covid 19 support		8,432	-	-	8,432	13,132
Total Incoming Resources		<u>43,953</u>	<u>-</u>	<u>3,585</u>	<u>47,538</u>	<u>50,705</u>
Resources Expended						
Costs of Generating Funds	8	2,299	-	-	2,299	4,700
Charitable Activities	9	34,752	-	7,572	42,324	48,454
Governance Costs	10	2,771	-	-	2,771	3,958
Total Resources Expended		<u>39,822</u>	<u>-</u>	<u>7,572</u>	<u>47,394</u>	<u>57,112</u>
Net Incoming/(Outgoing) Resources for the year		4,131	-	(3,987)	144	(6,407)
Gross Transfers Between Funds	11	(5,011)	614	4,397	-	-
Gains/(losses) on investments	12	-	(1,208)	-	(1,208)	632
Net Movement in Funds		(880)	(594)	410	(1,064)	(5,775)
Funds at 1 January 2021		<u>27,857</u>	<u>21,473</u>	<u>16,752</u>	<u>66,082</u>	<u>71,857</u>
Funds at 31 December 2021		<u>26,977</u>	<u>20,879</u>	<u>17,162</u>	<u>65,018</u>	<u>66,082</u>

There were no recognised gains or losses for the current or previous year other than those included in the Statement of Financial Activities. All incoming resources and resources expended derive from continuing activities.

The notes on pages 8 to 16 form an integral part of these financial statements.

Unlock

**Balance Sheet
as at 31 December 2021**

		2021		2020	
Notes	£	£	£	£	£
Current assets					
Debtors	15	2,082		877	
Investments	16	24,772		25,979	
Cash at bank and in hand		39,637		40,309	
		66,491		67,165	
Creditors: amounts falling due within one year					
	17	(1,473)		(1,083)	
Net current assets			65,018		66,082
Total assets less current liabilities			65,018		66,082
Funds					
Unrestricted Funds	18		26,977		27,857
Designated Funds			20,879		21,473
Restricted Funds	19		17,162		16,752
			65,018		66,082

Approved by the Trustees and signed on their behalf by:

N.A. Carter

Nicholas Carter
Chair of Trustees

Date: *25/7/22*

The notes on pages 8 to 16 form an integral part of these financial statements.

Unlock

Notes to the financial statements for the year ended 31 December 2021

1. Basis of Preparation

1.1. Basis of accounting

These accounts have been prepared on the basis of historical cost in accordance with: -

- a) The Charities Act 2011
- b) Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2015) - (Charities SORP (FRS 102))
- c) Applicable accounting standards

2 Accounting Policies

2.1. The principal accounting policies are unchanged from the previous year and have been applied consistently throughout the year under review. The accounts include the results of all of the Charity's operations, which are continuing and are described in detail in the Trustees' Report.

2.2. Form of Financial Statements

Balances are split between unrestricted and restricted funds held by the Trust.

- a) Unrestricted 'general' funds
These are the funds of Unlock that are not subject to any restrictions regarding their use and are available for application of general purposes of the Charity. Donations received by the Charity are treated as unrestricted unless specifically earmarked for a particular restricted fund.
- b) Designated funds
These are unrestricted funds which are designated for a particular purpose or project by the trustees.
- c) Restricted funds
These are funds subject to specific conditions imposed by the donor or by the specific terms of a trust deed or other legal measure.

2.3. Incoming Resources

- a) Incoming resources are recognised and included in the Statement of Financial Activities (SOFA) when the Charity becomes entitled to the resource; the trustees are virtually certain they will receive the resources; and the monetary value can be measured with reasonable accuracy.
- b) Where incoming resources have related expenditure (as with fundraising), the incoming resources and related expenditure are reported gross in the SOFA.
- c) Bank interest is recognised when it is credited to the account.
- d) Donated services and facilities are included at the value to the Charity where this can be quantified. The value of services provided by volunteers has not been included in these accounts.

Unlock

Notes to the financial statements for the year ended 31 December 2021

..... continued

2.4. Expenditure and Liabilities

- a) Expenditure is accounted for on an accruals basis.
- b) Liabilities are recognised as soon as there is a legal or constructive obligation to pay out resources.
- c) Governance costs include the costs of preparation and examination of the statutory accounts, the cost of trustee meetings and the cost of any legal advice to trustees on governance and constitutional matters.

2.5. Pensions

The Charity contributes to eligible staff members' qualifying personal pension schemes at a rate of 3% of their gross salaries (increasing to a rate of 5% of gross salaries after 5 years of service). The assets of these schemes are held separately from those of the Charity in independently administered funds. The employer's pension costs represent contributions payable by the Charity to these funds.

2.6. Taxation

The Charity is not liable to income or capital gains tax on its charitable activities. Value added tax is not recoverable by the Charity, and as such is included in the asset cost or expense to which it relates.

1.7. Investments

Fixed asset investments are stated at cost less provision for permanent diminution in value.

2.8. Investments

Current asset investments are stated at market value at the balance sheet date in accordance with the Charities SORP (FRS 102).

1.9. Foreign currencies

Monetary assets and liabilities denominated in foreign currencies are translated into sterling at the rates of exchange prevailing at the accounting date. Transactions in foreign currencies are recorded at the date of the transactions. All differences are taken to the Statement of Financial Activities.

3. Trustees' remuneration and related party transactions

- a) No remuneration was paid to any trustee.
- b) No travel or other expenses were reimbursed to trustees. Travel and other expenses amounting to £Nil, were reimbursed to Council Members who are not trustees (2020: £101).
- c) No trustee or other person connected to the Charity had any personal interest in any contract or transaction entered into by the Charity during the year.

Unlock

Notes to the financial statements for the year ended 31 December 2021

..... continued

	Unrestricted Funds £	Restricted Funds £	2021 Total £	2020 Total £
4. Voluntary Income				
Donations and Grants	20,839	3,585	24,424	11,497
Gift Aid claims	3,422	-	3,422	5,029
	<u>24,261</u>	<u>3,585</u>	<u>27,846</u>	<u>16,526</u>
	£	£	£	£
5. Activities for Generating Funds				
Annual Unlock Walk	11,072	-	11,072	19,613
	<u>11,072</u>	<u>-</u>	<u>11,072</u>	<u>19,613</u>
	£	£	£	£
6. Investment Income				
Bank interest	-	-	-	68
Listed investments interest	188	-	188	824
	<u>188</u>	<u>-</u>	<u>188</u>	<u>892</u>
	£	£	£	£
7. Incoming resources from charitable activities				
Training fees	-	-	-	542
	<u>-</u>	<u>-</u>	<u>-</u>	<u>542</u>
	£	£	£	£
8. Costs of Generating Funds				
Fundraising expenses - Walk	2,299	-	2,299	4,700
	<u>2,299</u>	<u>-</u>	<u>2,299</u>	<u>4,700</u>

Unlock

Notes to the financial statements for the year ended 31 December 2021

..... continued

9. Charitable activities	£	£	£	£
Staff costs (note 13)	25,478	6,644	32,122	37,362
Website costs	180	-	180	416
Workers' expenses	197	928	1,125	1,194
Rent	3,300	-	3,300	3,044
Insurance	1,027	-	1,027	919
Printing, postage and stationery	1,014	-	1,014	773
Computer costs	1,196	-	1,196	1,615
Computer software	330	-	330	399
Telephone	361	-	361	349
Staff Training & Travel	-	-	-	142
Festivals	1,671	-	1,671	153
Depreciation on fixtures	-	-	-	-
Other costs	(2)	-	(2)	2,088
	<u>34,752</u>	<u>7,572</u>	<u>42,324</u>	<u>48,454</u>
10. Governance Costs	£	£	£	£
Annual Report	2,096	-	2,096	3,047
Independent Examiner	675	-	675	810
Council expenses	-	-	-	101
	<u>2,771</u>	<u>-</u>	<u>2,771</u>	<u>3,958</u>
11. Transfers	£	£	£	£
Unrestricted Funds	614	-	-	-
Designated Funds	(614)	-	-	-
Restricted funds	(4,397)	4,397	-	-
	<u>(4,397)</u>	<u>4,397</u>	<u>-</u>	<u>-</u>
12. Investment	£	£	2021	2020
Gains / (losses) on investments	(1,208)	-	£ (1,208)	£ 632
	<u>(1,208)</u>	<u>-</u>	<u>(1,208)</u>	<u>632</u>

Unlock

Notes to the financial statements for the year ended 31 December 2021

..... continued

13. Staff costs

	2021 £	2020 £
Salaries	31,353	36,641
Employer's National Insurance	-	-
Employer's Pension Contributions	769	721
	<u>32,122</u>	<u>37,362</u>

No employee received remuneration of more than £60,000 during the year under review (2020: None).

The charity was eligible to claim the Employment Allowance enabling it to reduce its national insurance liability for the year to £Nil (2020: £Nil).

14. Tangible fixed assets

	Fixtures, fittings and equipment £	Total £
Cost		
At 1 January 2021	3,567	3,567
Additions	-	-
Disposals	-	-
At 31 December 2021	<u>3,567</u>	<u>3,567</u>
Depreciation		
At 1 January 2021	3,567	3,567
On disposals	-	-
Charge for the year	-	-
At 31 December 2021	<u>3,567</u>	<u>3,567</u>
Net book values		
At 31 December 2021	<u>-</u>	<u>-</u>
At 31 December 2020	<u>-</u>	<u>-</u>

Unlock

Notes to the financial statements for the year ended 31 December 2021

..... continued

15. Debtors	2021	2020
	£	£
Gift aid receivable	671	-
Employment Allowance receivable	659	-
Insurance prepaid	752	877
	<u>2,082</u>	<u>877</u>

16. Investments	2021	2020
	£	£
Current asset investments	<u>24,772</u>	<u>25,979</u>

Current asset investments comprise 24,802 units in CAF Income Fund having a market value of £24,772 at 31 December 2021. The balance at 31 December 2020 comprised 24,802 units having a market value of £25,979. The unrealised gains/(losses) during the year are shown in the Statement of Financial Activities.

17. Creditors: amounts falling due within one year	2021	2020
	£	£
Trade creditors	24	24
Other taxes and social security costs	774	249
Accrued expenses	675	810
	<u>1,473</u>	<u>1,083</u>

Unlock

Notes to the financial statements for the year ended 31 December 2021

..... continued

18. Movements Between Funds

	Unrestricted Funds	Designated Funds	Restricted Funds	Total Funds
	£	£	£	£
1 January 2021	27,857	21,473	16,752	66,082
Incoming Resources for the Year	43,953	-	3,585	47,538
	<u>71,810</u>	<u>21,473</u>	<u>20,337</u>	<u>113,620</u>
Resources Expended in the year	(39,822)	-	(7,572)	(47,394)
	<u>31,988</u>	<u>21,473</u>	<u>12,765</u>	<u>66,226</u>
Transfers between funds	(5,011)	614	4,397	-
Gains/(losses) on investments	-	(1,208)	-	(1,208)
	<u>26,977</u>	<u>20,879</u>	<u>17,162</u>	<u>65,018</u>

Unlock

Notes to the financial statements for the year ended 31 December 2021

..... continued

19. Restricted Funds	At 1 January			Transfers	At 31 December	
	2021	Income	Expenditure	General Funds	2021	
	£	£	£	£	£	
Birmingham Queens	2,736	-		5	2,741	
Birmingham Social Media	5,937	-	-	-	5,937	
Cardiff	1,362	30	(3,578)	2,186	-	
Hull Project	1,902	-	-	-	1,902	
Rotherham	300	2,862	(2,868)	2,206	2,500	
Sunderland Project	4,515	693	(1,126)	-	4,082	
	<u>16,752</u>	<u>3,585</u>	<u>(7,572)</u>	<u>4,397</u>	<u>17,162</u>	

At set up of a project: A local partner will normally give an amount of restricted funds (typically £2,500) and Unlock will provide an unrestricted amount available to the project (usually £2,500). The unrestricted portion from Unlock is not held separately. The restricted money is normally used first in order to leave Unlock with more flexibility if the project doesn't continue. If the restricted fund is used up then the project is funded using the money introduced from Unlock's unrestricted funds.

Birmingham (Queen's) Local Partnership

Unlock Birmingham works in Partnership with The Queen's Foundation and St Peter's Saltley Trust. Unlock is providing training for those working in churches and communities in the more deprived areas of Birmingham. At the same time it is ensuring that Methodist Deacons and other students in training at Queen's have opportunities to learn about Unlock's accessible and open approach to Bible engagement with oral learners in poor urban communities.

Birmingham (Social Media) Local Partnership

Developing work in partnership with St Peter's Saltley Trust which will explore the use of Social media in Urban Mission and Bible Engagement. Funding was received from St Peter's Saltley Trust in September 2017.

Cardiff Local Partnership

This fund is used for work in Cardiff. Work in this area is undertaken in partnership with local charity, Caru Am Byth. The Cardiff restricted fund was fully expended during 2021.

Hull (Community Church) Local Partnership

This fund is used for work in West Hull. Work in this area is undertaken in partnership with Hull Community Church where Unlock is providing training for church leaders.

Hull (New) Local Partnership

This fund is used for work in West Hull. Work in this area is undertaken in partnership with the Bible Society. This work is in the negotiation stage and in its present form is yet to be determined.

Unlock

Notes to the financial statements for the year ended 31 December 2021

..... continued

Rotherham Local Partnership

This fund is used for work in the Treeton area. Work in this area is undertaken alongside Treeton Baptist Church with grant funding from the Yorkshire Baptist Association.

Sunderland Local Partnership

This fund is used for work in the Sunderland area. Work in this area is undertaken with funding and partnership from Wearside Deanery, St Hild and St Bede Trust and Seedbed Christian Community Trust.

20. Prior Year: Statement of financial activities

	Unrestricted funds	Designated funds	Restricted funds	2020 Total
	£	£	£	£
Incoming resources	48,405	-	2,300	50,705
Resources expended	(51,092)	-	6,020	(57,112)
Total incoming/(outgoing) resources for the year	(2,687)	-	(3,720)	(6,407)
Transfers	284	473	(125)	632
Net funds bf	30,260	21,000	20,597	71,857
Net funds Cf	<u>27,857</u>	<u>21,473</u>	<u>16,752</u>	<u>66,082</u>

UNLOCK

England & Wales - Charity number 313454

Accounts

Charity registration number 313454

Unlock

Trustees' report and financial statements

for the year ended 31 December 2020

Unlock

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Unlock

**Trustees' Report
for the year ended 31 December 2020**

The trustees present their report together with the financial statements of the charity and the independent examiner's report for the year ended 31 December 2020.

REFERENCE & ADMINISTRATIVE INFORMATION

Charity Name	Unlock
Registered Charity Number	313454
Charity Office	Unlock 15 Station Road Rotherham South Yorkshire S60 1HN
Website	www.unlock-urban.org.uk
Start of financial year	1 January 2020
End of financial year	31 December 2020
Trustees	Nicholas Carter - Chair Andrew Dorton Barbara Funnell
Chief Officer	Dawn Lonsdale
Bankers	The Co-operative Bank plc PO Box 250 Skelmersdale WN8 6WT Charities Deposit Fund 80 Cheapside London EC2V 6DZ
Independent Examiner	Peter Winter 103 Wilkinson Street Sheffield S10 2GJ

Unlock

Trustees' Report for the year ended 31 December 2020

..... continued

STRUCTURE, GOVERNANCE & MANAGEMENT

Governing Document

The Charity is governed by a declaration of Trust dated 25 May 1972, as amended by a supplemental deed dated 19 August 1999 and a deed of variation dated 6 July 2001.

Trustee Recruitment and Appointment

The trustees named on page 1 have served during the year. Appointment of trustees is governed by the Trust Deed of the Charity. The board of trustees is authorised to appoint new trustees to fill vacancies arising through resignation or death of an existing trustee.

Trustee Induction and Training

New trustees undergo orientation to brief them on their legal obligations under charity law, the decision making process, the aims and objectives and recent financial performance of the charity.

Organisational Structure

The Charity has a board of trustees who meet regularly and are responsible for the strategic direction and policy of the Charity. The trustees delegate the management of the Charity to the National Council. The National Council assigns the day-to-day responsibility for training and staff management to the Chief Officer.

Risk management

The trustees have assessed the major risks to which the Charity is exposed, in particular those related to the operations and finance of the Charity and are satisfied that systems are in place to mitigate exposure to major risks. Where appropriate, additional systems or procedures have been established to mitigate the risks faced by the Charity. External risks include the loss of funding, the effects of this have been minimised by the procedures in place, which have resulted in funding being secured from a variety of sources. Internal risks are minimised by the implementation of procedures for authorisation of all transactions and projects and to ensure consistent delivery for all operational aspects of the Charity. These procedures are reviewed periodically to ensure they still meet the needs of the charity.

OBJECTIVES AND ACTIVITIES

Aims and Objectives

Unlock is a Christian Charity that has worked since 1973 to help urban churches of any denomination respond to the challenges in their areas. We are especially concerned with helping people in "text-shy" cultures to explore their faith.

As well as deploying a team of workers, Unlock publishes a variety of group Bible study packs, games, Lent courses, audit materials and provides training.

Unlock

Trustees' Report for the year ended 31 December 2020

..... continued

Statement of Public Benefit

The Trustees confirm that they have referred to the guidance contained in the Charity Commission's general guidance on public benefit when reviewing the Charity's aims and objectives and in planning future activities. The Trustees are also aware of the Charity Commission's guidance on public benefit in "The Advancement of Religion for the Public Benefit" and have had regard to it in their administration of the Charity.

The trustees believe that the Charity is providing a benefit to the public in the following ways:

- The education and training of ministers and lay people concerned with the advancement of the Christian religion in urban and industrial areas
- enhancing the capacity of vulnerable people in deprived communities to grow in self-understanding and self esteem
- Providing regional training courses, research projects, study groups and small conferences for Christians to equip them to be more effective in their Christian witness in their own areas of life and work
- Making the results of research projects available to the public.

The Trustees confirm that they have complied with their duties under section 17 of the Charities Act 2011 with regard to public benefit.

ACHIEVEMENTS AND PERFORMANCE

During 2020 we were operating under severe constraints due to COVID 19. Nevertheless, we have done all that we were able to do.

The main achievements during the year under review are:

- Office staff, on significantly reduced hours, maintained essential financial management, administration and resourcing of workers as well as responding to enquiries.
- The 37th Annual Unlock Walk in London had to be converted to a virtual event in just a few weeks. Nevertheless, it raised £19,613 (2019: £23,628)
- Unlock work (with part-time paid workers) continued as much as possible in: Sheffield; Sunderland; Rotherham and Cardiff. This work was severely limited by Covid constraints but some engagement was still possible.
- Unlock website and social media presence maintained with new Bible study resources added.
- Unlock staff delivered training for Together Norfolk and Christians Against Poverty.
- Annual Report produced and mailed.
- The Unlock Gathering could not take place but resources were developed and circulated instead.
- Resources to support people in processing the challenges of 2020 are in development.

Unlock
Trustees' Report
for the year ended 31 December 2020

..... continued

FINANCIAL REVIEW

Reserves policy

The Reserves policy takes into account the guidance of the Charity Commission and the income generation circumstances of Unlock ie its heavy reliance on a single, annual fundraising event for its major source of income. The Unlock National Council and Trustees believe that the free reserves of the Charity should be maintained at a sufficient level to cover adequately a minimum of three months' operating costs. These costs are based on projected future levels of income and expenditure and will be revised during the budget setting process.

A designated fund of £21,473 has been created which comprises two elements:

- a. A redundancy reserve of £8,708 which is to cover redundancy costs for all Unlock staff calculated using the statutory redundancy method.
- b. A closure costs reserve of £12,765 which is to cover costs arising from the organisation being wound up and will include three months' operating costs (salaries, premises, running, and any additional closure costs).

The designated reserve is held in the Charities Aid Foundation investment account which currently has a market value of £25,980 as at 31 December 2020. The designated reserve will be reviewed annually.

Investment policy

The Trust Deed authorises the trustees to make and hold investments using the general funds of the Charity. The Charity holds units in the CAF Income Fund (Note 16).

PLANS FOR THE FUTURE

There is a plan to restart the local partnership in Hull and other new locations for projects are being considered.

INDEPENDENT EXAMINER

Peter Winter MA FCCA FCIE, was reappointed independent examiner during the year under review.

APPROVAL

This report was approved by the trustees and signed on their behalf by:

N. A. Carter

Nicholas Carter - Chair of Trustees

Date: 28/7/21

Unlock

Independent Examiner's report to the trustees of Unlock

I report to the trustees on my examination of the financial statements of the above charity ("the Trust") for the year ended 31 December 2020, which are set out on pages 6 to 15.

Respective responsibilities of trustees and examiner

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

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

Independent examiner's statement

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

- (1) the accounting records were not kept in accordance with section 130 of the Charities Act; or
- (2) the accounts did not not accord with the accounting records; or
- (3) the accounts did not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair' view which is not a matter considered as part of an independent examination.

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



Peter Winter MA FCCA FCIE
Chartered Certified Accountant
103 Wilkinson Street
Sheffield
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Date: 28/7/21

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Statement of Financial Activities for the year ended 31 December 2020

	Notes	Unrestricted Funds £	Designated Funds £	Restricted Funds £	2020 Total £	2019 Total £
Incoming Resources						
Incoming Resources from Generated Funds						
Voluntary Income	4	14,226	-	2,300	16,526	32,274
Activities for Generating Funds	5	19,613	-	-	19,613	23,628
Investment Income	6	892	-	-	892	917
Incoming Resources from Charitable Activities	7	542	-	-	542	350
HMRC Covid 19 support		13,132	-	-	13,132	-
Total Incoming Resources		<u>48,405</u>	<u>-</u>	<u>2,300</u>	<u>50,705</u>	<u>57,169</u>
Resources Expended						
Costs of Generating Funds						
Charitable Activities	9	42,434	-	6,020	48,454	52,737
Governance Costs	10	3,958	-	-	3,958	3,854
Total Resources Expended		<u>51,092</u>	<u>-</u>	<u>6,020</u>	<u>57,112</u>	<u>61,977</u>
Net Incoming/(Outgoing) Resources for the year		(2,687)	-	(3,720)	(6,407)	(4,808)
Gross Transfers Between Funds	11	284	(159)	(125)	-	-
Gains/(losses) on investments	12	-	632	-	632	1,474
Net Movement in Funds		<u>(2,403)</u>	<u>473</u>	<u>(3,845)</u>	<u>(5,775)</u>	<u>(3,334)</u>
Funds at 1 January 2020		30,260	21,000	20,597	71,857	75,191
Funds at 31 December 2020		<u>27,857</u>	<u>21,473</u>	<u>16,752</u>	<u>66,082</u>	<u>71,857</u>

There were no recognised gains or losses for the current or previous year other than those included in the Statement of Financial Activities. All incoming resources and resources expended derive from continuing activities.

The notes on pages 8 to 15 form an integral part of these financial statements.

Unlock

**Balance Sheet
as at 31 December 2020**

	Notes	2020		2019	
		£	£	£	£
Current assets					
Debtors	15	877		1,228	
Investments	16	25,979		25,347	
Cash at bank and in hand		40,309		46,991	
		<u>67,165</u>		<u>73,566</u>	
Creditors: amounts falling due within one year	17	<u>(1,083)</u>		<u>(1,709)</u>	
Net current assets			<u>66,082</u>		<u>71,857</u>
Total assets less current liabilities			<u>66,082</u>		<u>71,857</u>
Funds	18				
Unrestricted Funds			27,857		30,260
Designated Funds			21,473		21,000
Restricted Funds	19		<u>16,752</u>		<u>20,597</u>
			<u>66,082</u>		<u>71,857</u>

Approved by the Trustees and signed on their behalf by:

N.A. Carter

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Nicholas Carter
Chair of Trustees

Date: *28/7/21*

The notes on pages 8 to 15 form an integral part of these financial statements.

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Notes to the financial statements for the year ended 31 December 2020

1. Basis of Preparation

1.1. Basis of accounting

These accounts have been prepared on the basis of historical cost in accordance with: -

- a) The Charities Act 2011
- b) Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2015) - (Charities SORP (FRS 102))
- c) Applicable accounting standards

2 Accounting Policies

2.1. The principal accounting policies are unchanged from the previous year and have been applied consistently throughout the year under review. The accounts include the results of all of the Charity's operations, which are continuing and are described in detail in the Trustees' Report.

2.2. Form of Financial Statements

Balances are split between unrestricted and restricted funds held by the Trust.

- a) Unrestricted 'general' funds
These are the funds of Unlock that are not subject to any restrictions regarding their use and are available for application of general purposes of the Charity. Donations received by the Charity are treated as unrestricted unless specifically earmarked for a particular restricted fund.
- b) Designated funds
These are unrestricted funds which are designated for a particular purpose or project by the trustees.
- c) Restricted funds
These are funds subject to specific conditions imposed by the donor or by the specific terms of a trust deed or other legal measure.

2.3. Incoming Resources

- a) Incoming resources are recognised and included in the Statement of Financial Activities (SOFA) when the Charity becomes entitled to the resource; the trustees are virtually certain they will receive the resources; and the monetary value can be measured with reasonable accuracy.
- b) Where incoming resources have related expenditure (as with fundraising), the incoming resources and related expenditure are reported gross in the SOFA.
- c) Bank interest is recognised when it is credited to the account.
- d) Donated services and facilities are included at the value to the Charity where this can be quantified. The value of services provided by volunteers has not been included in these accounts.

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Notes to the financial statements for the year ended 31 December 2020

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2.4. Expenditure and Liabilities

- a) Expenditure is accounted for on an accruals basis.
- b) Liabilities are recognised as soon as there is a legal or constructive obligation to pay out resources.
- c) Governance costs include the costs of preparation and examination of the statutory accounts, the cost of trustee meetings and the cost of any legal advice to trustees on governance and constitutional matters.

2.5. Pensions

The Charity contributes to eligible staff members' qualifying personal pension schemes at a rate of 3% of their gross salaries (increasing to a rate of 5% of gross salaries after 5 years of service). The assets of these schemes are held separately from those of the Charity in independently administered funds. The employer's pension costs represent contributions payable by the Charity to these funds.

2.6. Taxation

The Charity is not liable to income or capital gains tax on its charitable activities. Value added tax is not recoverable by the Charity, and as such is included in the asset cost or expense to which it relates.

1.7. Investments

Fixed asset investments are stated at cost less provision for permanent diminution in value.

2.8. Investments

Current asset investments are stated at market value at the balance sheet date in accordance with the Charities SORP (FRS 102).

1.9. Foreign currencies

Monetary assets and liabilities denominated in foreign currencies are translated into sterling at the rates of exchange prevailing at the accounting date. Transactions in foreign currencies are recorded at the date of the transactions. All differences are taken to the Statement of Financial Activities.

3. Trustees' remuneration and related party transactions

- a) No remuneration was paid to any trustee.
- b) No travel or other expenses were reimbursed to trustees. Travel and other expenses amounting to £101, were reimbursed to Council Members who are not trustees (2019: £216).
- c) No trustee or other person connected to the Charity had any personal interest in any contract or transaction entered into by the Charity during the year.

Unlock

Notes to the financial statements for the year ended 31 December 2020

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	Unrestricted Funds £	Restricted Funds £	2020 Total £	2019 Total £
4. Voluntary Income				
Donations and Grants	9,197	2,300	11,497	25,972
Gift Aid claims	5,029	-	5,029	6,302
	14,226	2,300	16,526	32,274
	14,226	2,300	16,526	32,274
	£	£	£	£
5. Activities for Generating Funds				
Annual Unlock Walk	19,613	-	19,613	23,628
	19,613	-	19,613	23,628
	19,613	-	19,613	23,628
	£	£	£	£
6. Investment Income				
Bank interest	68	-	68	228
Listed investments interest	824	-	824	689
	892	-	892	917
	892	-	892	917
	£	£	£	£
7. Incoming resources from charitable activities				
Training fees	542	-	542	350
	542	-	542	350
	542	-	542	350
	£	£	£	£
8. Costs of Generating Funds				
Fundraising expenses - Walk	4,700	-	4,700	5,386
	4,700	-	4,700	5,386
	4,700	-	4,700	5,386

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Notes to the financial statements for the year ended 31 December 2020

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9. Charitable activities	£	£	£	£
Staff costs (note 13)	32,037	5,325	37,362	39,879
Website costs	416	-	416	265
Workers' expenses	499	695	1,194	3,489
Rent	3,044	-	3,044	2,957
Insurance	919	-	919	851
Printing, postage and stationery	773	-	773	920
Computer costs	1,615	-	1,615	1,467
Computer software	399	-	399	706
Telephone	349	-	349	355
Staff Training & Travel	142	-	142	226
Repairs and maintenance	-	-	-	120
Festivals	153	-	153	1,453
Depreciation on fixtures	-	-	-	-
Other costs	2,088	-	2,088	49
	<u>42,434</u>	<u>6,020</u>	<u>48,454</u>	<u>52,737</u>
10. Governance Costs	£	£	£	£
Annual Report	3,047	-	3,047	2,858
Independent Examiner	810	-	810	780
Council expenses	101	-	101	216
	<u>3,958</u>	<u>-</u>	<u>3,958</u>	<u>3,854</u>
11. Transfers	£	£	£	£
Unrestricted Funds	159	-	-	-
Designated Funds	(159)	-	-	-
Sheffield	(125)	125	-	-
Crosscharge expenses	-	-	-	-
	<u>(125)</u>	<u>125</u>	<u>-</u>	<u>-</u>
12. Investment	£	£	2020 £	2019 £
Gains / (losses) on investments	632	-	632	1,474
	<u>632</u>	<u>-</u>	<u>632</u>	<u>1,474</u>

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Notes to the financial statements for the year ended 31 December 2020

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13. Staff costs

	2020	2019
	£	£
Salaries	36,641	39,224
Employer's National Insurance	-	-
Employer's Pension Contributions	721	655
	37,362	39,879

No employee received remuneration of more than £60,000 during the year under review (2019: None).

The charity was eligible to claim the Employment Allowance enabling it to reduce its national insurance liability for the year to £Nil (2019: £Nil).

14. Tangible fixed assets

	Fixtures, fittings and equipment	Total
	£	£
Cost		
At 1 January 2020	3,567	3,567
Additions	-	-
Disposals	-	-
At 31 December 2020	3,567	3,567
Depreciation		
At 1 January 2020	3,567	3,567
On disposals	-	-
Charge for the year	-	-
At 31 December 2020	3,567	3,567
Net book values		
At 31 December 2020	-	-
At 31 December 2019	-	-

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Notes to the financial statements for the year ended 31 December 2020

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15. Debtors	2020	2019
	£	£
Gift Aid Receivable	-	315
Insurance and 2021 Walk expenses in advance	877	913
	877	1,228
	877	1,228

16. Investments	2020	2019
	£	£
Current asset investments	25,980	25,347
	25,980	25,347
	25,980	25,347

Current asset investments comprise 24,802 units in CAF Income Fund having a market value of £25,980. The balance at 31 December 2019 comprised 24,802 units having a market value of £25,347. The unrealised gains/(losses) during the year are shown in the Statement of Financial Activities.

17. Creditors: amounts falling due within one year	2020	2019
	£	£
Trade creditors	24	24
Other taxes and social security costs	249	653
Accrued expenses	810	1,032
	1,083	1,709
	1,083	1,709

18. Movements Between Funds	Unrestricted Funds	Designated Funds	Restricted Funds	Total Funds
	£	£	£	£
1 January 2020	30,260	21,000	20,597	71,857
Incoming Resources for the Year	48,405	-	2,300	50,705
	78,665	21,000	22,897	122,562
Resources Expended in the year	(51,092)	-	(6,020)	(57,112)
	27,573	21,000	16,877	65,450
Transfers between funds	284	(159)	(125)	-
Gains/(losses) on investments	-	632	-	632
	27,857	21,473	16,752	66,082
	27,857	21,473	16,752	66,082

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Notes to the financial statements for the year ended 31 December 2020

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19. Restricted Funds

	At 1 January		Transfers		At 31 December
	2020	Income	Expenditure	General Funds	
	£	£	£	£	2020 £
Birmingham Queens	2,736	-			2,736
Birmingham Social Media	5,991	-	(54)	-	5,937
Cardiff	1,124	2,000	(1,762)	-	1,362
Hull Project	1,988	-	(86)	-	1,902
Rotherham	247	300	(247)	-	300
Sheffield Project	2,442	-	(2,317)	(125)	-
Sunderland Project	6,069	-	(1,554)	-	4,515
	<u>20,597</u>	<u>2,300</u>	<u>(6,020)</u>	<u>(125)</u>	<u>16,752</u>

At set up of a project: A local partner will normally give an amount of restricted funds (typically £2,500) and Unlock will provide an unrestricted amount available to the project (usually £2,500). The unrestricted portion from Unlock is not held separately. The restricted money is normally used first in order to leave Unlock with more flexibility if the project doesn't continue. If the restricted fund is used up then the project is funded using the money introduced from Unlock's unrestricted funds.

Birmingham (Queen's) Local Partnership

Unlock Birmingham works in Partnership with The Queen's Foundation and St Peter's Saltley Trust. Unlock is providing training for those working in churches and communities in the more deprived areas of Birmingham. At the same time it is ensuring that Methodist Deacons and other students in training at Queen's have opportunities to learn about Unlock's accessible and open approach to Bible engagement with oral learners in poor urban communities.

Birmingham Social Media Local Partnership

Developing work in partnership with St Peter's Saltley Trust which will explore the use of Social media in Urban Mission and Bible Engagement. Funding was received from St Peter's Saltley Trust in September 2017.

Cardiff Local Partnership

This fund is used for work in Cardiff. Work in this area is undertaken in partnership with local charity, Caru Am Byth.

Hull (Community Church) Local Partnership

This fund is used for work in West Hull. Work in this area is undertaken in partnership with Hull Community Church where Unlock are providing training for church leaders.

Hull (New) Local Partnership

This fund is used for work in West Hull. Work in this area is undertaken in partnership with the Bible Society. This work is in the negotiation stage and in its present form is yet to be determined.

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Notes to the financial statements for the year ended 31 December 2020

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Rotherham Local Partnership

This fund is used for work in the Treeton area. Work in this area is undertaken alongside Treeton Baptist Church with grant funding from the Yorkshire Baptist Association.

Sheffield Local Partnership

This fund is used for work in Sheffield. Work in this area is undertaken in partnership with Sheffield Methodist Circuit. The fund aims to work with church and community groups in Woodhouse, helping people to explore the Bible in ways which change lives and communities. The fund is also used to explore fresh models of sharing the Bible together.

Sunderland Local Partnership

This fund is used for work in the Sunderland area. Work in this area is undertaken with funding and partnership from Wearside Deanery, St Hild and St Bede Trust and Seedbed Christian Community Trust.

20. Prior Year: Statement of financial activities

	Unrestricted funds	Designated funds	Restricted funds	2019 Total
	£	£	£	£
Incoming resources	43,187	1,474	13,982	58,643
Resources expended	(45,333)	-	16,644	(61,977)
Total incoming/(outgoing) resources for the year	(2,146)	1,474	(2,662)	(3,334)
Transfers	1,227	(4,347)	3,120	
Net funds bf	31,179	23,873	20,139	75,191
Net funds Cf	<u>30,260</u>	<u>21,000</u>	<u>20,597</u>	<u>71,857</u>