



URBAN SAINTS



Annual Report and

Financial Statements

for The Crusaders' Union

31st December 2021

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



Urban Saints

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

From 1906 to 2006 Urban Saints was known as Crusaders.

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

Trustees' Report

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

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

Our Mission

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

Our Vision

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

Our Values

We have three core values at Urban Saints:

Adventure

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

Discipleship

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

Justice

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

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



Our Impact in 2021

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

"This is the one place I feel that I can be loved and accepted because I can't do this at home."

J, age 16

Groups

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

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

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

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

“This is the best part of my week because I can just come and enjoy myself.”

P, age 11

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

“This conversation has inspired me to start again.”

Group leader in South Wales

Energize

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

“Oh, you work for Urban Saints. Your materials literally saved my youth group as we didn’t know how to run our group on Zoom and Pick n’ Mix was perfect for our group.”

Douglas, volunteer

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

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

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

Camps

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

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

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

Additional Needs

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

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

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

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

Quotes from leaders attending the National Youth Ministry Weekend

We gathered parents at ‘The Dad’s Fire Circle’, a website, gathering and Facebook group for dads of children with Additional Needs. Our Additional Needs Ministry Director continued to write the ‘All Inclusive’ monthly column for Premier Youth & Children’s Work (YCW)

magazine along with articles published by Evangelical Focus, Firefly, Key Ministry, Different Dream. ‘The Additional Needs Blogfather’ site had 92,293 visitors and 115,535 views by year-end, double 2020 totals. The ‘Additional Needs Alliance’ social media community had 2,727 members by year-end, up 196 on 2020. He also wrote a Grove Youth series book, ‘How To Include Autistic Children And Young People In Church’ which was launched early in 2022.

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

Feedback from a church Youth Leader.

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

Tom, age 14

Westbrook Residential Centre

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

Overseas Adventures

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

Plans and Priorities for 2022

Groups

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

Energize

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

Camps

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

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

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

Additional Needs Training

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

Westbrook Residential Centre

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

Overseas Adventures

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

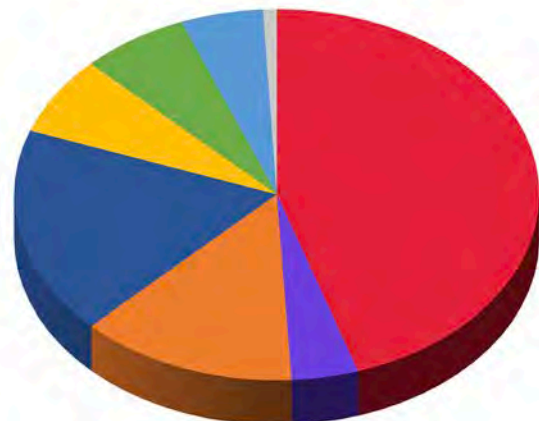


South East Summer Camp
August 2021

Financial Review

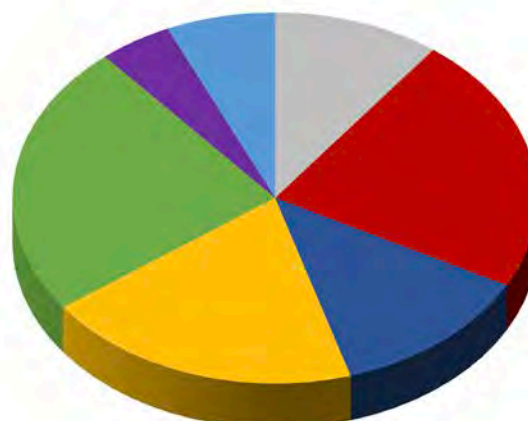
In 2021 Income for the year was £1,815,194 and Expenditure was £1,962,257 resulting in a deficit for the year of £147,063 (2020 surplus £34,509). A deficit budget had been agreed due to the pandemic and expected losses at Westbrook. In reality the deficit was less than forecast due to receipt of government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

INCOME 2021



- Donations
- Grants
- Legacies
- Energize
- Camps
- Westbrook
- Income from other Charitable Activities
- Profit on sale of assets and interest

EXPENDITURE 2021



- Cost of raising funds
- Groups
- Energize
- Camps
- Westbrook
- Additional Needs training
- Costs of other Charitable Activities

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

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

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

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

Charitable Objectives and Organisation Structure

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

Public Benefit

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

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

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

Governance

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

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

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

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

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

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

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

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

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

On 30 October 2021 we gathered together online for the last hour of a 24/7 prayer event to celebrate what God had done over the last year, particularly celebrating the role of leaders in moving the Mission forwards. This was a wonderful time of encouragement. Following this event an Annual General Meeting was held where 80 members voted (including proxy votes). Three serving Trustees, Matthew Judson, Paul Marchant and Rachel Retallick Cheel, were re-elected for a second term and 2 new Trustees, Mark Instone and William James, were elected for their first term. A further new Trustee, Jonathan Storkey was co-opted from 1 February 2022.

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

Management Team

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

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

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

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

Pay Policy for Key Management

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

Fundraising Statement

1. Approach

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

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

2. Regulatory Standards

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

3. Compliance

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

4. Monitoring Fundraising Activities Carried Out on our Behalf

We did not use external professional fundraisers or commercial participators.

5. Complaints

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

6. Whistleblowing

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

7. Protecting the Public and Supporters

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

Statement of Risks and Uncertainties

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

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

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

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

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

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

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

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

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

Trustees, CEO and Advisors

Trustees

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

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

Chief Mission Officer

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

Bankers

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

Auditors

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

Legal Advisors

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

Registered and Principal Offices

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Company Number

07771037 in England and Wales

Charity Registration Numbers

1144923 in England and Wales
SCO39313 in Scotland

Statement of Trustees' Responsibilities

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

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

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

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

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

Each of the Trustees confirms that:

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

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

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

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

Signed: 

Date: 14 July 2022

Independent Auditor's Report

to the Trustees and Members of The Crusaders' Union

Opinion

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

In our opinion, the accounts:

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

Basis for opinion

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

Conclusions relating to going concern

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

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

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

Other information

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

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

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

We have nothing to report in this regard.

Matters on which we are required to report by exception

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

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

Responsibilities of Trustees

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

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

Auditor's responsibilities for the audit of the financial statements

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

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

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

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

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

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

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

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

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

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

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

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

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

Use of our report

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

Buzzacott LLP
Statutory Auditor
130 Wood Street
London
EC2V 6DL

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

Signed: 

Date: 26/7/22



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

Statement of Financial Activities

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

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

Balance Sheet

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

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

Signed: 

Date: 14 July 2022

Cashflow Statement

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

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

Analysis Of Change In Net Debt

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



Tree climbing at Westbrook
May 2021

Principal Accounting Policies

Basis of Accounting

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

Going Concern

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

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

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

Income

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

Expenditure and the Basis of Apportioning Costs

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

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

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

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

Debtors

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

Cash at Banks and in Hand

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

Creditors and Provisions

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

Fund Accounting

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

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

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

Pension Costs

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

Tangible Fixed Assets

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

Functional freehold property

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

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

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

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

Other tangible fixed assets

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

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

Groups

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

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

Notes to the Financial Statements

1. Income from Donations, Grants and Legacies

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

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

2. Income Earned from Charitable Activities - Other

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

3. Cost of Raising Funds

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

4. Cost of Charitable Activities

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

5. Paid Team Costs

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

There were no redundancy / termination payments in the year.

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

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

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

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

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

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

During 2021 no Trustee received any remuneration.

6. Support Costs

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

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

7. Tangible Fixed Assets

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

8. Stocks

	2021	2020
	£	£
Books	441	-
Total	441	-

9. Debtors

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

10. Cash at Banks and in Hand

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

11. Creditors: Amounts Falling Due Within One Year

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

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

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

12. Unrestricted Funds

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

The movement in the unrestricted funds is as follows:

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

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

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

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

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

Impact Fund

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

Development funds from property sales

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

Groups, Areas, Camps and Studland Site

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

Property and fixed assets fund

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

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

The movement in the prior year was as follows:

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

13. Restricted Funds

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

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

The movement in the prior year was as follows:

	01-Jan-20	Incoming Resources	Expenditure and designations	Transfers	31-Dec-2019
	£	£	£	£	£
Restricted funds	26,257	172,562	(143,050)	-	55,769

14. Analysis of Net Assets Between Funds

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

The prior year balances were as follows:

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

15. Taxation

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

16. Related Parties

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



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