



**URBAN
SAINTS**



Annual Report and

Financial Statements

for The Crusaders' Union

31st December 2022

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



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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 SC039313.

From 1906 to 2006 Urban Saints was known as Crusaders.

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

Trustees' Report

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

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

Our Mission

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

Our Vision

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

Our Values

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



Belonging

We are a united community where everyone is welcome.



Serving

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



Faithfulness

We journey together in faith to disciple the next generation.



Grace-filled

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



Innovative

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



Our Impact in 2022

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

Groups

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

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

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

“This year all our group moved further along their faith journey with two commitments being made for the first time.”

Leader

Energize

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

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

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

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

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

“Having Energize as a resource also helps to develop other leaders and give them confidence to lead sessions.”

Lucy from Bedfordshire

Camps

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

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

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

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

“My daughter had a brilliant time at camp. She has come back asking to be baptised which is amazing.”

Parent

Westbrook Residential Centre

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

“Thank you so so much for giving them so many fond memories. They have both commented how interesting the Bible is.”

Parent

“Both of our children have come home with tales of adventure and new knowledge of Christ.”

Parent

Additional Needs

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

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

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

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

“Thank you for another really interesting and thought-provoking session. Thanks also for the excellent resources! Fantastic training. I would wholeheartedly recommend to others.”

Re: 'All Inclusive?' - Supporting Families

Plans and Priorities for 2023

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

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

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

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

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

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

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

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

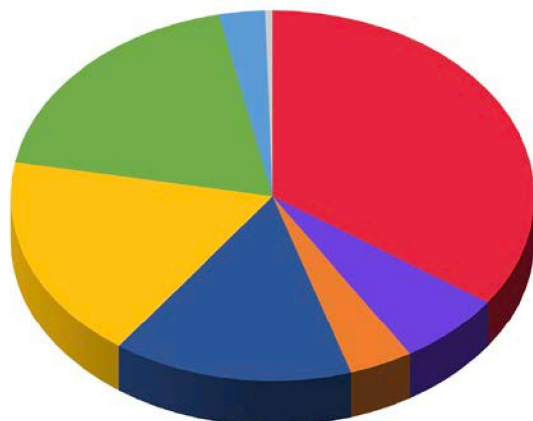
Additional Needs Ministry will continue, but with a renewed focus on supporting our year-round Groups to be more accessible to those with additional needs.

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

Financial Review

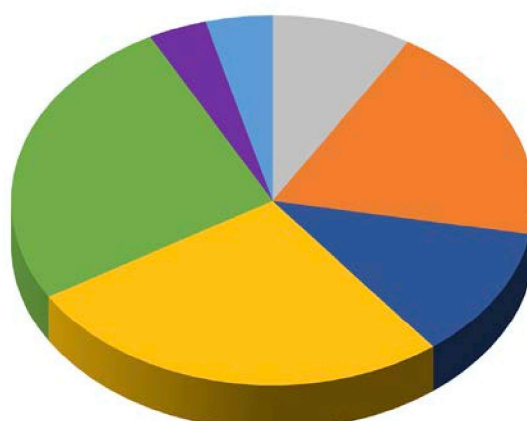
In 2022 the Income for the year was £2,271,426 and Expenditure was £2,800,413 resulting in a deficit for the year of £528,987 (2021 deficit £147,063). A deficit budget had been agreed by the Trustees for 2022 to intentionally utilise some reserves to further the ministry but the deficit was larger than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

INCOME 2022



- Donations and Grants
- Legacies
- Groups
- Energize
- Camps
- Westbrook
- Income from other Charitable Activities
- Interest received

EXPENDITURE 2022



- Cost of Raising Funds
- Groups
- Energize
- Camps
- Westbrook
- Additional Needs training
- Costs of other Charitable Activities

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

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

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



Charitable Objectives and Organisation Structure

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

Public Benefit

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

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

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

Governance

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

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

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

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

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

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

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

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

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

On 15 October 2022 we gathered together online for the last hour of a 24/7 prayer event and following this an Annual General Meeting was held where 85 members voted (including proxy votes). Four serving Trustees, Jonathan Storkey, Anthony Obayori, David Fowler and Sharon Prior were elected.

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

Management Team

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

Pay Policy for Key Management

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

Fundraising Statement

1. Approach

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

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

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

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

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

2. Regulatory Standards

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

Protection legislation.

3. Compliance

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

4. Monitoring Fundraising Activities Carried Out on our Behalf

We did not use external professional fundraisers or commercial participators.

5. Complaints

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

Statement of Risks and Uncertainties

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

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

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

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

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

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

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

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

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

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

Trustees, CEO and Advisors

Trustees

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

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

CEO

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

Bankers

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

Auditors

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

Legal Advisors

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

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Company Number

07771037 in England and Wales

Charity Registration Numbers

1144923 in England and Wales
SC039313 in Scotland

Statement of Trustees' Responsibilities

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

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

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

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

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

Each of the Trustees confirms that:

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

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

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

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

Signed:



Date: 14th July 2023

Independent Auditor's Report

to the Trustees and Members of The Crusaders' Union

Opinion

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

In our opinion, the financial statements:

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

Basis for opinion

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

Conclusions relating to going concern

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

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

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

Other information

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

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

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

We have nothing to report in this regard.

Opinions on other matters prescribed by the Companies Act 2006

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

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

Matters on which we are required to report by exception

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

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

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

Responsibilities of Trustees

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

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

Auditor's responsibilities for the audit of the financial statements

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

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

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

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

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

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

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

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

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

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

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

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

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

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

Use of our report

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

Signed: 

Date: 24 July 2023

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

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



Statement of Financial Activities

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

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

Balance Sheet

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

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

Signed: 

Date: 14th July 2023

Cashflow Statement

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

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

Analysis Of Change In Net Debt

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

Principal Accounting Policies

Basis of Accounting

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

Going Concern

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

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

Income

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

Expenditure and the Basis of Apportioning Costs

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

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

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

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

Debtors

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

Cash at Banks and in Hand

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

Creditors and Provisions

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

Fund Accounting

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

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

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

Pension Costs

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

Tangible Fixed Assets

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

Functional freehold property

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

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

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

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

Other tangible fixed assets

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

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

Groups

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

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



Notes to the Financial Statements

1. Income from Donations, Grants and Legacies

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

2. Income Earned from Charitable Activities - Other

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

3. Cost of Raising Funds

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

4. Cost of Charitable Activities

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

5. Paid Team Costs

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

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

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

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

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

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

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

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

During 2022 no Trustee received any remuneration.

6. Support Costs

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

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

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

7. Tangible Fixed Assets

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

8. Stocks

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

9. Debtors

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

10. Cash at Banks and in Hand

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

11. Creditors: Amounts Falling Due Within One Year

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

12. Unrestricted Funds

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

The movement in the unrestricted funds is as follows:

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

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

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

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

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

Impact Fund

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

Development funds from property sales

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

Groups, Areas, Camps and Studland Site

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

Property and fixed assets fund

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

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

The movement in the prior year was as follows:

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

13. Restricted Funds

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

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

The movement in the prior year was as follows:

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

14. Analysis of Net Assets Between Funds

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

The prior year balances were as follows:

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

15. Taxation

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

16. Related Parties

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





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