



**URBAN
SAINTS**

**Annual Report and
Financial Statements
for The Crusaders' Union**

31st December 2019

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

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1. Trustees' Report

The Trustees present their statutory report together with the financial statements of The Crusaders' Union for the year ended 31 December 2019. The financial statements have been prepared in accordance with the accounting policies set out on pages 15 and 16 of the attached financial statements and comply with the charitable company's Memorandum and Articles of Association, applicable laws and the requirements of Accounting and Reporting by Charities: Statement of Recommended Practice (Second Edition) applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102).

Reference and Administrative Details

This is the Annual Report and Financial Statements for The Crusaders' Union operating under the name of Urban Saints. The company was incorporated on 12 September 2011.

Company Number

07771037 in England and Wales

Charity Registration Numbers

1144923 in England and Wales

SCO39313 in Scotland

Registered and Principal Offices

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Bankers

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

Auditors

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

Trustees

The following served during 2019 and, except where stated, were in post at the time of this report:

Sharon Prior (Chair)

Steve Dengate

Avice Hall *resigned 16th Feb 2019*

Matthew Judson *appointed 20th May 2019 (Vice Chair from 20th June 2020)*

Paul Marchant

Anthony Obayori

Rachel Retallick-Cheel *appointed 20th May 2019*

Jacqueline Smith *resigned 24th Nov 2019*

The following changes occurred in 2020 prior to the report being signed:

Jeffrey Russell (Vice Chair) *resigned 17th May 2020*

Benedict Sutton *resigned 30th May 2020*

Hermione Garner *resigned 5th June 2020*

Sarah Palmer-Felgate *resigned 5th June 2020*

Cara Wightman *resigned 5th June 2020*

David Fowler *co-opted 13th June 2020*

Patrick Overy *co-opted 13th June 2020*

Janet Dawson *co-opted 4th July 2020*

Executive Officers

Chief Executive Officer - Richard Langmead *resigned 7th July 2020*

Interim Chief Executive Officer - Claire Murphy *appointed with effect 8th July 2020*

Company Secretary - Louisa Mason *resigned 4th Jan 2020.*

Richard Langmead became Company Secretary as an interim measure until an Operations Director had been appointed. Rachel Williams the new Operations Director was appointed to this role on 8th August 2020.

2. Who We Are

Background and objective

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.

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.

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 country 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.

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 are committed to working out these values together. Young people and leaders play an important role in shaping the movement by working through what the values mean week by week. This builds a strong sense of belonging and accountability.

3. Strategy, Achievements and Performance in 2019

In September 2017, the Board adopted a 3-year strategy, focusing on Groups, Energize, Identity and Overseas. This represented a shift in mission and approach for the organisation back to a grassroots ministry approach, working directly with young people ourselves and on a regular basis. In making this shift, our core strategy has seen us grow from 1,000 young people attending our weekly Groups to 1,250, a 25% increase in 2 years as well as the first growth of weekly attendance for 15 years. This growth of 250 young people is spread across 14 new Groups.

This dedicated focus on launching Groups has given us clear direction as well as a recognisable Urban Saints identity within the Christian scene. Adopting this strategy committed us to the deep and lengthy work of *relational disciple-making*, focusing on the development of long-term volunteers which are necessary for the lasting transformation of young people's lives. We believe produce lasting results in the lives of young people and leaders.

Other key achievements for the year were:

- Increasing the number of Energize subscribers by 150 giving us a total of 1,626.*
- 3,600 children and young people participated in Urban Saints camps and experiences.
- Westbrook our residential centre had 8,096 bed nights.
- 30 people on Overseas Adventures
- 9 new Urban Saints Groups were launched in 2019
- New Energize website
- New Urban Saints website with new branding, messaging, logo and functionality
- 500+ volunteer leaders went through our Safeguarding training
- Every one of our 124 Groups and Camps was visited and surveyed for best practice, ensuring that standards were high and clearly evidenced.

* Following a data clean up and reclassification of certain historic subscribers we actually started 2019 with 1,476 subscribers and not 1,582 as reported for the end of 2018 in last year's report. Nevertheless, we grew well and met our reported target.

Our key strategy to plant Groups has begun to pick up pace and is accelerating, thanks to having a Missions Director in post following a two year wait on the role. However higher compliance standards have slowed this growth more than we had hoped, but we have trained over 130 new volunteer leaders since the strategy began, planting 17 new Groups across the UK, although 3 sadly closed due to a lack of volunteer leaders available. The numbers of those attending Camps grew by 200 from 2018, to 3,600. Further growth was expected in 2020 but due to the coronavirus this is no longer the case as camps will not be running in 2020. Westbrook has for many years maintained similar numbers and continued to do so again in 2019, however the standard of the building, its compliance and the grounds are all significantly improved. Overseas adventures were small in 2019. We had 179 people booked to go on the trips in 2020 but these were cancelled due to the coronavirus pandemic.

Behind the growing numbers of young people, our compliance standards are higher than ever following a three-year effort to ensure they are as high as possible, with all 1,670 volunteers being properly assessed to work safely with children and young people ensuring their safety.

4. Plans and Targets For 2020

The plans for 2020 were designed to continue growing in the same direction and build on the previous two year's growth in Groups and Energize as well as seeing over 170 participants on Overseas trips. We planned to continue developing these areas of work without major modifications, focusing more on their refinement, improvement, and sustainability. We also planned to grow the number of new Urban Saints' outreach Groups launching between 10-12 brand new Groups spread across the UK, bringing our total of new Groups to 25. This was considered a realistic goal and reflects the learning we have made over the last 2 years of planting Groups.

Impact of the Corona Virus Pandemic

Like many other organisations Coronavirus impacted on our planned mission activity, however, the decision was made to continue to support our young people during the pandemic by producing adapted resources using our online ministry learning resources. Several initiatives have been developed and for the duration of the Coronavirus Outbreak, we are determined that the ministry of Urban Saints to young people will continue even though physical activities have been temporarily suspended until social distancing restrictions are removed or modified to allow a resumption of face to face activity. The COVID-19 pandemic will impact on all areas of our work with young people in 2020. Many existing Groups have continued to meet via digital platforms during the COVID-19 pandemic, but there will be fewer new Groups that start in 2020 as a result of lockdown. Further growth of young people attending Camps was expected in 2020 but due to the coronavirus this is no longer the case as face-to-face camps will not run. Westbrook paused bookings during March 2020 and are working closely with delayed bookings. We had 179 people booked to go on the overseas trips in 2020, but the pandemic and ensuing lockdown led to the five overseas trips for 2020 being cancelled. Despite all this, we are finding new ways to engage with young people through digital platforms and developing new resources.

An interim strategy called, '**More Than Conquerors**', was put in place during March 2020, focusing our work on 5 main areas:

1 - **Mission Goes Online** - A range of digital outreach and disciple-making solutions are being explored.

- The majority of our Groups have continued online in some fashion or another
- Virtual camps are being arranged where possible
- Content for Zoom Groups has been created
- Extra support has been given to all Main Leaders where required.

2 - **Prayer Mobilisation** - A mobilisation of prayer across our networks.

- A Prayer Task Group has been set up, incorporating staff and Regional Prayer Coordinators (RPC's) to plan events and find RPC's for the 5 regions without one. The aim is to significantly grow and deepen our nation-wide prayer network.
- A nation-wide Zoom event for all supporters of US has been arranged for the 20th of June.
- 7 Regional Zoom events are being arranged to connect prayer supporters directly with their RPC's.
- 3 new RPC's are being interviewed.
- This Is US, Associate News and Pray for Change have all been improved and focused on praying through the pandemic.

3 - **Energize at Home** - Helping Church and parents/carers to reach and disciple young people at home.

- The retention of subscribers has been strong in the circumstances
- Continue the Content Update

- Developed new content mindful of Corona issues and Zoom Groups
- Updated Energize website homepage to be more attractive and functional for a wider range of users.

4 – Ministry areas put on hold or suspended

- We suspended all physical activities, including Camps, Groups, Overseas and Westbrook
- The launching of new Groups in 2020 has been delayed, probably until 2021.
- Planned Impact Projects have been put on hold until the timing improves to launch these.

5 – Operational and Financial Impact

- We have furloughed 9 staff working on our residential ministry at Westbrook until we can reopen
- A revised budget was adopted to mitigate the impact of Coronavirus and includes withdrawing finances from all new projects and new staff posts. Following these actions, it is likely we will end the year with a deficit of around -£480k rather than the budgeted deficit of -£640k, which had been part of a spend-down strategy now postponed.

Mission Goes Online – Impact Team make an impact!

A recent report to the Board shows the agility of our Impact Team to do as their name suggests:

The Impact Team went into the lockdown period unable to do most of our usual activity – recruiting leaders and helping them to begin new groups – although some training of previously recruited leaders has continued.

As we looked at how we could continue the mission of Urban Saints during this season, we quickly realised that many weekly Urban Saints youth groups could continue online via Zoom but that group leaders would need resources written particularly for this way of meeting. Half of the Impact Field Team have produced and distributed each week:

‘Pick n Mix’ - session for group Zoom calls, ‘Snack Size’ – a version that can be sent to young people unable to meet with the group, ‘Parent Takeaway’ – a related resource exploring the theme with parents and providing tips and encouragement for them, and 2 videos per week introducing the theme and giving a practical challenge to outwork what we’re learning. As well as sending these to our own group leaders, they have been distributed to other youth leaders across the UK and Ireland and published on Energize for download by still more. We have a steady stream of positive feedback.

The other half of the team have worked on resources designed to reach and help young people who are not part of groups – with Urban Saints or anyone else – as they struggle to make sense of this period and cope with different challenges and experiences. This has been through a regular (almost every day) stream of memes and video sent out on various social media platforms. The team have worked hard to include young people themselves in this.

As regards younger ones, our Impact Team Leader in Wales started lockdown looking for materials in Welsh to send to his own group members. Realising that there was nothing suitable already existing, he has worked with 3 other children’s workers from churches and another organisation to produce a weekly ‘Clwb Plant Trwy’r Post/Kids Club by Post’ pack to send to their groups. The pack includes Bible story, questions to discuss, colouring, puzzles, challenges, a recipe, creative prayer, links to songs/videos and games. However, at an early stage this was translated into English and requests for it exploded. The weekly distribution has now hit many thousands in Urban Saints groups, Sunday Schools, and schools in at least 10 countries. The material is also made available for free download via the Energize web site.

With physical camps unlikely this summer, many of our camp teams have also been getting creative. Staff on the SPREE teams across the UK have worked together with volunteers to write, film and publish ‘Supersize’ – a complete package which can be used by groups for online virtual camps (over

a weekend) or as an additional weekly resource over the summer. Many other camp teams are working hard at generating their own resources to suit their group of virtual campers. An example of this would be the Llanddwywe team who are generating a resource called 'camp in a box' for use with families. This will also be shared online with others.

Feedback from just a few of the groups and users on our move to online

*I just want to say a big THANK YOU for the Kids Club by Post materials. They are brilliant, and a total life saver for us. Please do not stop producing them! I am the **Rector of St Barnabas Homerton (Hackney, East London)**. We are a very multi-ethnic congregation, very few professional families, family life is often disorganized, participation at church is often erratic and late (!). We are not an all-singing, all-dancing middle class church! Our parents would not know where to begin if they had to pick and choose from a menu of options, and some of them are not online, and don't have printers (or printers that are working). When I sent out the first batch of Kids Club by Post to about 12 families, I got very little response. Were their children using them at all? Who could tell? Were they reading their WhatsApp messages? One or two responses only. You get the picture? But by now I reckon I've got 8 of the families engaging with it, and I'm getting feedback that the kids are enjoying different parts - for one, it's reading the story, for another it's the activities, for another it's the crossword. One parent was treating it like schoolwork, and thought his boy had to be made to work through every page. I'm forever learning about different assumptions in a cross-cultural church! Anyway, I just want to encourage you to keep up the good work.*

I just wanted to let you know that I absolutely love your "Kids Club by Post" resource. In our online services we do a quick feature/introduction to the pack and then the children complete some of it while the adults watch the rest of the service. Some of the children continue to do the activities throughout the week. We will not be going back to big services or Sunday school very quickly, the rate of infection here is still high and we have a lot of BAME people in our congregation. When we do start to meet it will be in smaller groups and we may continue to use the packs in the same way (just alongside parents in the building) as it will still be difficult for us to do Sunday school. Please can I ask that these resources keep coming. Thank you so much for all you are doing, it is a great help and I love your resources.

Kay Walker
Children's worker at Gatehouse Church, Blackpool.

Kids Club - Bath

I just want to say a huge thank you for the incredible resources that you upload every week. For the past 6 weeks I have been doing our children's group on Saturday afternoons via Zoom – using the Kids Club by Post. They absolutely love it and as leaders we are loving seeing our group grow in their discussions and prayer time.

AND: We are still loving the resources and look forward to Monday when they go online!! We get very excited and hope these resources will keep going for some time. Our group love all the activities and we always set them a challenge for the week - which they have fun doing.

Ali – Leader in Bath City Centre - St Michael's Without.

"Thank you so much for your Kids Club by Post resources. We have been using them in Zoom throughout lockdown for our group of 10-13-year olds. We love the variety of resources which are provided each week. So many good ideas for the young people to enjoy. I particularly like the comic style passage and the lovely creative ideas for prayer. It would be great if these resources could continue to be provided after lockdown. Many thanks."

Louise – Leader - Bath City Centre - St Michael's Without.

I have found the 2 new resources pick n mix and kids club by post. a great help over the last few months. Kids club by post we deliver to the children who attended our groups pre lockdown and also to families we are delivering packed lunches to, (project started at the beginning of lockdown by request of local schools) most of these families have never attended groups before, but are enjoying

working through the pack together. Some parents have said they struggle to get their children to complete schoolwork, but they love doing the Kids club by post packs. Through the lunch project and the packs, we have been able to reach areas of our community that have not been easily accessible to us before now. We also do Zoom groups, for primary age we use Kids club by post as our theme, play games then read the Bible Story and discuss questions around it, in these primary groups often the whole family join in (families who don't normally attend Church services. Pick and mix we use with our older youth zoom groups, Using game ideas and reading the scripture and discussing it. This resource has been a great help to us throughout this lockdown period and we appreciate the work that goes into both resources.

Jo Matthews, Group leader, Kinmel Bay

Secure Training Centres (young offenders 11-18)

Thanks to you and everyone at Urban Saints. I have distributed 48 'Distraction Packs' to our trainees this week! On the whole they have been very well received - especially the Mars bars! I have already seen some boys doing the artwork, and one (Muslim boy) has given me a copy of the feet which he completed to a very high standard. I've also had a couple of positive comments about the 'comic' books.

Chaplain of a Secure Training Centres (young offenders 11-18)

Connected Youth (Urban Saints Groups)

It makes me laugh, and I am happy because I get to see everyone and we play lots of fun games which cheer us up. Please keep doing it xxx
OE, aged 10, Staffs

I like doing the group calls as it means I get to see my friends still as I won't see them for a while now and it's really fun and I have lots of laughs and it's really nice to see us all together doing something we might not be able to do for a while in real life so I really enjoy it. It helps me to stay positive when things are not good in the world.
T, aged 13, Staffs

I like doing the clubs on Tuesday and Thursday because it brings us all together for an hour or so and it keeps us happy. There are good conversations and with the jokes and games it's very entertaining which takes your mind off the things that are going on around us.
J, aged 14, Staffs

Pick n Mix Supersize (online Camps resource)

The Supersize stuff looks amazing, thank you to you and all at Urban saints!!
GT, Youth Worker/School Chaplain, Dundee

The Supersize resource is pitched just right for the groups in Scotland. A lot of groups are struggling for fresh ideas and this is great
DJ, National Director of Outreach Charity, Glasgow

5. Structure, Governance and Management

The Charity was formed in 1906 and incorporated on the 12th September 2011. Trustees are directly elected by Members of The Crusaders' Union at an Annual General Meeting (AGM) or by postal ballot, to serve for a period of 3 years. Under the current constitution, no Trustee may serve for a consecutive total of more than 12 years before taking at least a one-year sabbatical.

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

1. 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
2. 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.

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 2018 a full audit of the skills of each Trustee was carried out and the gaps in skills were identified. We specifically advertised for potential Trustees with the skills needed and have since appointed new Trustees with those skills.

In 2019, sub-committees were created to align to the National Leadership Team (NLT) Directors. The longstanding Finance and Compliance committee has been renamed Support Services committee for the Operation Director's area. Two new sub-committees for Business and Marketing will support the Business and Marketing Director and the Mission sub-committee will support the Impact Team Director. A new Governance working group was formed in September 2019 and recently approved a review of the governance model.

During the first half of 2020 five trustees tendered their resignations between the 17th May 2020 and the 5th June 2020. Of the five Trustees that stood down one was planning to retire in November 2020 and one was due to retire by rotation (but could have sought re-election) The resignations, including the remaining three Trustees) were due to ongoing disagreement as to the strategic direction of travel of the charity and in particular the accountability structure of the Executive and appropriate reporting from the Executive to the Board of Trustees.

Following the resignations there were six Trustees remaining on 6th June 2020 and all are committed to support the charity at this time in maintaining strong governance. On 13th June 2020 two new Trustees were co-opted and, on the 4th July, a third Trustee was co-opted all on short term appointments in accordance with the existing powers contained in the Articles of Association. This has been done to support the effective management of the charity and the sub-committee functions. The first Trustee co-opted has served on the Board previously and had been, until his election (on 13th June 2020), an independent member on the Support Services (F&C) sub-committee. The second Trustee co-opted is a former member of staff (1993-1997) and currently a lay minister. The third Trustee is an active Group Leader and has strong management and HR skills. Plans are being developed to hold a general meeting when the membership will be able to appoint new Trustees to the Board.

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 both Northern Ireland and the Republic of Ireland and has confirmed interest in registering with the Charity regulators in both countries.

Richard Langmead has left Urban Saints to pursue new opportunities. We wish him well for the future and are thankful to Richard for his contributions to Urban Saints during his time with us, in particular

the call to return to our roots and start more weekly Groups has led to fourteen new Groups since September 2018. Key areas of work for Urban Saints have been refreshed, including weekly Groups, Camps, residentials, additional needs training, Overseas Adventures and Energize.

Salaries for all staff, including key management personnel are reviewed and benchmarked against other charities 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 CEO 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 staff training, Camps, Overseas Adventures, 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 particular 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 our Activity Leads 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 and benchmark our fundraising activities against similar organisations. 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, staff induction and training, centralised awareness and reporting of all fundraising activity, the agreed involvement of Fundraising and Finance staff from the Support Centre for particular 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 staff 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 no fundraising complaints (2018: none) during the year. Our complaints policy, updated in January 2020, requires that all complaints are responded to individually and in a timely manner. 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 staff 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 staff 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 2019 (2018: nil). 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 important 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 by phoning, emailing or using the online form 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 Support Services Committee (renamed from Finance and Compliance and which now has a broader remit which reflect the responsibilities of that area of operations), 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. Our Top five risks are – Cyber Security, Decline in Funding and Donations, Overseas Adventures, Loss of Vision and Mission drift and Reputational Damage.

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

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 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 extended leadership

team and the Support Services 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.

Covid 19 Risks - Covid19 has presented us with unique risk management challenges. We are in a good position to weather these having strong finances including income and reserves, clear plans to ensure the health and safety of everyone involved and have taken clear positive action to manage the risks. We have set up a Corona Action Team to monitor and review ministry impact (as identified on p.6-7), a Corona Risk Register, with Trustees meeting on a fortnightly basis to manage our response and make timely decisions.

6. Financial Review

The 2019 financial year closed with a deficit of £314,156 (2018 surplus £309,138). The surplus from 2018 included the proceeds from the sale of property. In 2019 a deficit budget was set due to the planned use of reserves to further the ministry. The deficit was larger than planned due to lower donation income being received than budgeted and a reduction in International trips.

Total restricted funds amounted to £26,257 at the end of 2019 (2018 £38,412). Restricted funds are where the money can only be applied for particular purposes. The details can be found in Note 13.16.

Funds totalling £1,714,567 have been designated by the Trustees for specific purposes. Funds totalling £2,254,329 are held in the Fixed Assets fund and Revaluation Reserve. This represents the cost of all fixed assets and Investments held on behalf of the Charity.

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 costs. The general funds as of 31 December 2019 were £410,338 which is in line with this policy.

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. Our ability to remain a going concern is because we have a high level of reserves.

7. 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 8th August 2020 and signed on their behalf by



Sharon Prior (Chair)

8. Independent Auditor's Report

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 2019 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 2019 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

We have nothing to report in respect of the following matters in relation to which the ISAs (UK) require us to report to you were:

- the trustees' use of the going concern basis of accounting in the preparation of the financial statements is not appropriate; or
- the trustees have not disclosed in the financial statements any identified material uncertainties that may cast significant doubt about the charitable company's ability to continue to adopt the going concern basis of accounting for a period of at least twelve months from the date when the financial statements are authorised for issue.

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 includes the directors' report prepared 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 directors' report included within the trustees' report 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 including the strategic 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 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.

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 this 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.



20 August 2020

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.

9. Statement of Financial Activities

Year ended 31 December 2019	Notes	Unrestricted Funds £	Restricted Funds £	Total Funds 2019 £	Total Funds 2018 £
INCOME					
Donations and Legacies	13.1	802,796	142,403	945,199	1,045,135
Income Earned from Charitable Activities					
Crusaders' Union group, area, region activities	13.2	173,889	-	173,889	208,446
Residential Centres and Core Activities (Camps, Overseas trips)	13.3	836,143	-	836,143	1,090,576
Volunteer support	13.3	371,203	-	371,203	334,115
Other Income					
Gain on sale of assets		-	-	-	485,854
Interest receivable		9,879	-	9,879	4,541
Investment income		-	-	-	5,000
Total Income		2,193,910	142,403	2,336,313	3,173,667
EXPENDITURE					
Cost of Raising Funds	13.4	190,384	-	190,384	152,042
Expenditure on Charitable Activities					
Crusaders' Union group, area, region activities	13.2	179,950	-	179,950	218,968
Residential Centres and Core Activities (Camps, Overseas trips)	13.5	1,276,262	18,823	1,295,085	1,539,710
Volunteer Support	13.6	680,757	135,735	816,492	800,281
Communications and Design		166,558	-	166,558	138,528
Total Expenditure		2,493,911	154,558	2,648,469	2,849,529
Net income before gains and losses on investments		(300,001)	(12,155)	(312,156)	324,138
Net losses on investments	13.10	(2,000)	-	(2,000)	(15,000)
Net income/(loss) for the year		(302,001)	(12,155)	(314,156)	309,138
Net movement in Funds		(302,001)	(12,155)	(314,156)	309,138
Total funds brought forward 1 January		4,681,236	38,412	4,719,647	4,410,509
Balance carried forward 31 December		4,379,234	26,257	4,405,491	4,719,647

Prior Year (Year ended 31 December 2018)	Unrestricted Funds 2018 £	Restricted Funds 2018 £	Total Funds 2018 £
INCOME			
Donations and Legacies	811,996	233,219	1,045,135
Income Earned from Charitable Activities			
Crusaders' Union group, area, region activities	208,446	-	208,446
Residential Centres and Core Activities (Camps, Overseas trips)	1,090,576	-	1,090,576
Volunteer support	334,115	-	334,115
Other Income			
Gain on sale of assets	485,854	-	485,854
Interest receivable	4,541	-	4,541
Investment income	5,000	-	5,000
Total Income	2,940,448	233,219	3,173,667
EXPENDITURE			
Cost of Raising Funds	152,042	-	152,042
Expenditure on Charitable Activities			
Crusaders' Union group, area, region activities	218,968	-	218,968
Residential Centres and Core Activities (Camps, Overseas trips)	1,518,279	21,431	1,539,710
Volunteer Support	601,359	198,922	800,281
Communications and Design	138,528	-	138,528
Total Expenditure	2,629,176	220,353	2,849,529
Net income before gains and losses on investments	311,272	12,866	324,138
Net losses on investments	(15,000)	-	(15,000)
Net income for the year	296,272	12,866	309,138
Transfers between funds	18,654	(18,654)	-
Net movement in Funds	314,926	(5,788)	309,138
Total funds brought forward 1 January	4,366,309	44,200	4,410,509
Balance carried forward 31 December	4,681,235	38,412	4,719,647

10. Balance Sheet

As at 31 December	Notes	2019 £	2019 £	2018 £	2018 £
FIXED ASSETS					
Tangible fixed assets	13.9	2,254,329		2,279,373	
			2,254,329		2,279,373
CURRENT ASSETS					
Stocks	13.11	1,877		3,980	
Assets held for sale	13.10	-		250,000	
Debtors	13.12	195,437		136,990	
Cash at banks and in hand held by groups and areas	13.13	357,169		364,456	
Other cash at banks and in hand	13.13	1,927,676		1,897,730	
		2,482,159		2,653,156	
LIABILITIES					
Creditors amounts falling due within one year	13.14	(270,997)		(152,882)	
Net current assets			2,211,162		2,500,274
Total assets less current liabilities			4,465,491		4,779,647
Creditors amounts falling due after one year			(60,000)		(60,000)
Total net assets			4,405,491		4,719,647
FUNDS					
Unrestricted funds					
General funds	13.15		410,338		312,122
Designated funds	13.15		1,714,567		1,839,740
Property and fixed assets fund	13.15		2,254,329		2,444,373
Revaluation fund			-		85,000
Restricted funds	13.16		26,257		38,412
Total Charity funds			4,405,491		4,719,647

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



Sharon Prior (Chair)

Approved by the Trustees on: 8th August 2020

11. Cashflow Statement

	2019 £	2018 £
Cash flows from operating activities		
Net cash used in operating activities	(211,654)	(135,014)
Cash flows from investing activities		
Dividends, interest and rent from investments	8,308	9,541
Proceeds from the sale of property, plant and equipment	248,000	1,110,854
Purchase of property, plant and equipment	(21,199)	(34,599)
Net cash provided by investing activities	235,109	1,085,796
Change in cash and cash equivalents in the reporting period	23,455	950,782
Cash and cash equivalents at the beginning of the reporting period	2,262,186	1,312,134
Change in cash and cash equivalents due to exchange rate movements	(796)	(730)
Cash and cash equivalents at the end of the reporting period	2,284,845	2,262,186

	2019 £	2018 £
Net movement in funds for the reporting period	(314,156)	309,138
Adjustments for:		
Depreciation charges	46,243	68,694
Dividends, interest and rents from investments	(8,308)	(9,541)
Exchange rate movement	796	730
Loss / (Gain) on sale of fixed assets	2,000	(485,854)
Loss on investment	-	15,000
Decrease in stocks	2,103	894
Increase in debtors	(58,447)	(39,244)
Increase in creditors	118,115	5,169
Net cash used in operating activities	(211,654)	(135,014)

Analysis Of Change In Net Debt

	As at 1 Jan 2019 £	Movement in Year £	As At 31 Dec 2019 £
Cash at banks and in hand	2,262,186	22,659	2,284,845
Total cash and cash equivalents	2,262,186	22,659	2,284,845

12. Principal Accounting Policies

Basis of Accounting

The financial statements have been prepared under the historical cost convention, as modified by the inclusion of investments at market value, 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.

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:
 - Residential Centres
 - Core Activities (including Camps and Overseas trips)
 - The Crusaders' Union Groups, Areas and Region activities
 - Volunteer Support
 - Marketing and Communications

The majority of 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 and a suitable working environment as well as governance costs. These costs are allocated on the basis of time, number of staff, area of office or actual use.

Group and area financial statements are incorporated based on the year end of the group or area.

Stocks

Stocks of publications and consumables for resale are valued at the lower of cost and net realisable value.

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 Energize Plus groups (Member groups).

Within the Energize Plus groups there are 3 categories:

- Church 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.

13. Notes to the Financial Statements

13.1. Income From Donations and Legacies

	Unrestricted Funds 2019 £	Restricted Funds 2019 £	Total Funds 2019 £	Unrestricted Funds 2018 £	Restricted Funds 2018 £	Total Funds 2018 £
Donations and gifts	648,778	127,591	776,369	644,116	233,219	877,335
Legacies	154,018	14,812	168,830	167,800	-	167,800
Total	802,796	142,403	945,199	811,916	233,219	1,045,135

13.2. Groups, Areas and Regions

The following branch figures have been included in these financial statements as unrestricted funds as follows:

	2019 £	2018 £
Total income	173,889	208,446
Total expenditure (including write-off of balances under £2,000)	(179,950)	(218,968)
Energize subscriptions	(5,236)	(5,326)
Net expenditure	(11,297)	(15,848)
Balance brought forward 1 January	355,535	371,383
Balance carried forward at 31 December	344,238	355,535

Details of the number of Groups are as follows:	2019	2018
Total number of groups	1,626	1,595
Church linked groups, Energize Standard Groups, Groups with transactions and balances under £2,000	1,607	1,578
Groups whose accounts are included in these financial statements	19	17

Only Energize Plus groups are required to provide an annual return. See **Section 12** for the accounting policy for Groups.

13.3. Income From Charitable Activities

	Unrestricted Funds 2019 £	Restricted Funds 2019 £	Total Funds 2019 £	Unrestricted Funds 2018 £	Restricted Funds 2018 £	Total Funds 2018 £
Centres						
Kestin House rental income	48,410	-	48,410	38,577	-	38,577
Westbrook centre	322,398	-	322,398	319,516	-	319,516
	370,808	-	370,808	358,093	-	358,093
Core Activities						
Camps	418,265	-	418,265	370,061	-	370,061
Overseas Trips	47,070	-	47,070	362,422	-	362,422
	465,335	-	465,335	732,483	-	732,483
Total	836,143	-	836,143	1,090,576	-	1,090,576
Volunteer Support						
Teaching and training	14,105	-	14,105	18,152	-	18,152
Energize fees (Group subs)	348,576	-	348,576	309,401	-	309,401
Other	8,522	-	8,522	6,562	-	6,562
Total	371,203	-	371,203	334,115	-	334,115

13.4. Cost Of Raising Funds

	Unrestricted Funds 2019 £	Restricted Funds 2019 £	Total Funds 2019 £	Unrestricted Funds 2018 £	Restricted Funds 2018 £	Total Funds 2018 £
Staff Costs	89,581	-	89,581	58,046	-	58,046
Mailings	27,977	-	27,977	24,593	-	24,593
Other	6,389	-	6,389	3,457	-	3,457
Support costs	66,437	-	66,437	65,946	-	65,946
Total	190,384	-	190,384	152,042	-	152,042

13.5. Cost of Charitable Activities – Centres and Core Activities

	Unrestricted Funds 2019 £	Restricted Funds 2019 £	Total Funds 2019 £	Unrestricted Funds 2018 £	Restricted Funds 2018 £	Total Funds 2018 £
Centres						
Westbrook & Kestin House	389,994	5,713	395,707	420,935	17,396	438,331
Support Costs	130,001	-	130,001	138,025	-	138,025
	519,995	5,713	525,708	558,960	17,396	576,356
Core Activities						
Camps	463,193	13,110	476,303	400,817	4,035	404,852
Overseas Trips	97,498	-	97,498	385,151	-	385,151
Other	15,824	-	15,824	15,110	-	15,110
Support Costs	179,752	-	179,752	158,241	-	158,241
	756,267	13,110	769,377	959,319	4,035	963,354
Total	1,276,262	18,823	1,295,085	1,518,279	21,431	1,539,710

13.6. Cost of Charitable Activities – Volunteer Support

	Unrestricted Funds 2019 £	Restricted Funds 2019 £	Total Funds 2019 £	Unrestricted Funds 2018 £	Restricted Funds 2018 £	Total Funds 2018 £
Teaching and training activities	200,486	31,880	232,365	197,532	91,086	288,618
National and Regional Impact Team Leaders	274,517	103,855	378,372	219,182	107,836	327,018
Other	16,795	-	16,795	11,529	-	11,529
Support costs	188,959	-	188,959	173,116	-	173,116
Total	680,757	135,735	816,492	601,359	198,922	800,281

13.7. Staff Costs

Total Staff Costs	2019 £	2018 £
Wages and salaries	1,070,668	990,233
Social security costs	96,202	88,531
Pension costs	56,695	51,919
Other staff costs	11,151	8,797
Total	1,234,716	1,139,480

Key Management Personnel Staff Costs	2019 £	2018 £
Wages and salaries	197,063	142,705
Social security costs	22,661	16,754
Pension costs	11,298	7,380
Other staff costs	2,052	1,267
Total	233,074	168,106

There were no redundancy / termination payments in the year.

In 2019 we had a full National Leadership Team including an Impact Team Director as opposed to 2018 when we had a vacancy.

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 (2018: one).

The average number of employees (head count) in 2019 was 47 (2018: 46). Many of these were part time.

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

Full Time Equivalent	2019	2018
Raising Funds	2	1
Charitable Activities	32	32
Governance	1	1
Total	35	34

Nine Trustees (2018: nine) received reimbursement of travel expenses during the year whilst acting in their capacity as Trustees, totalling £5,665 (2018: £6,330).

During 2019 no Trustees received any remuneration. In 2018 one Trustee Jeff Russell received remuneration during the year of £1,420 for Health and Safety and Safeguarding Audit services provided to the charity.

13.8. Support Costs

Support costs include operations staff costs, expenditure on insurance, Kestin House, IT, finance and governance costs. The 2019 audit fee was £15,944 (2018 £15,480).

13.9. Tangible Fixed Assets

	Freehold land & buildings £	Fixtures & fittings £	Computer equipment £	Other £	Total £
Cost or valuation					
At 1 January 2019	2,671,199	492,603	48,376	7,500	3,219,678
Additions at cost	20,000	-	1,199	-	21,199
At 31 December 2019	2,691,199	492,603	49,575	7,500	3,240,877
Accumulated depreciation					
At 1 January 2019	561,033	324,110	47,662	7,500	940,305
Charge for the year	12,802	32,430	1,011	-	46,243
At 31 December 2019	573,835	356,540	48,673	7,500	985,548
Net book value					
At 31 December 2019	2,117,364	136,063	902	-	2,254,329
At 31 December 2018	2,110,166	168,493	714	-	2,279,373

13.10. Investment Property

	2019 £	2018 £
As 1 January	250,000	265,000
Loss on revaluation in the period	-	(15,000)
Disposal	(250,000)	-
At 31 December	-	250,000

The property was sold on 29 March 2019 for £248,000 resulting in a £2,000 loss

13.11. Stocks

	2019 £	2018 £
Westbrook goods	840	1,241
Teaching materials, stationery and merchandise	1,037	2,739
Total	1,877	3,980

13.12. Debtors

	2019	2018
	£	£
Tax recoverable under Gift Aid	13,574	23,552
Other debtors	11,613	13,145
Accrued Income	112,892	47,517
Prepayments	57,358	52,776
Total	195,437	136,990

13.13. Cash at Banks and in Hand

This includes £321,324 held in local bank accounts for Groups and Areas and the Trotsworth Hall funds of £91,571.

13.14. Creditors: Amounts Falling Due Within One Year

Other Creditors includes £117,714 for trips cancelled in 2020 due to Covid-19. In light of the recent decision at Trustees to cancel all trips for 2021, refunds have been granted for the full amounts paid. No amounts for overseas trips will be carried forward into 2021.

	2019	2018
	£	£
Tax and Social Security	56	2,492
Accruals	18,066	17,420
Deferred Income	71,370	58,285
Other creditors	181,505	74,685
Total	270,997	152,882

13.15. 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-19	Income	Expenditure and designations	Transfers	31-Dec-19
	£	£	£	£	£
General funds	312,122	1,574,833	(1,725,817)	249,200	410,338

	01-Jan-19	New designations	Utilised	Transfers	31-Dec-19
	£	£	£	£	£
Designated funds					
Impact Fund	1,347,892	-	(128,088)		1,219,804
Development funds from property sales	127,379	1,571	-	-	128,950
Groups, Areas and Camps	348,846	578,335	(578,908)	800	349,073
Other	15,623	17,972	(16,855)		16,740
Total	1,839,740	597,878	(723,851)	800	1,714,567

The transfers into general funds in 2019 financial year relate to the sale of Combruith investment property.

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

	01-Jan-18	Income	Expenditure and designations	Transfers	31-Dec-18
	£	£	£	£	£
General funds	663,596	1,837,498	(1,826,376)	(362,596)	312,122

	01-Jan-18	New designations	Utilised	Transfers	31-Dec-18
	£	£	£	£	£
Designated funds					
Impact Fund	-	485,854	(126,557)	988,595	1,347,892
Development funds from property sales	127,379	-	-	-	127,379
Groups, Areas and Camps	356,217	565,305	(572,676)	-	348,846
Other	15,649	21,518	(19,870)	(1,674)	15,623
Total	499,245	1,072,677	(719,103)	986,921	1,839,740

Impact Fund

At the start of 2018 the Trustees designated £363,596 to set up an Impact Fund. This was added to in 2018 as two properties were sold for £1,110,854. This included £485,854 profit on sale of these two assets (new designations) and the book value of £625,000 (within transfers above). £126,557 of the Impact Fund was spent in 2018 and £128,088 in 2019 to accelerate implementation of the new strategy and encourage growth. The impact Fund at 31 Dec 2019 was £1,219,804.

Development funds from property sales

Trotsworth Hall - This money is managed on behalf of the Trustees by a group comprising former leaders of the Virginia Water Group.

Groups, Areas and Camps

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

Other

Included within Other are funds designated for use at Studland site.

Property and fixed assets fund and Revaluation Reserve

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-19	Income	Expenditure and designations	Transfers	31-Dec-19
	£	£	£	£	£
Tangible fixed assets, investment properties and programme related investments	2,529,373	21,199	(46,243)	(250,000)	2,254,329

The movement in the prior year was as follows:

	01-Jan-18	Income	Expenditure and designations	Transfers	31-Dec-18
	£	£	£	£	£
Tangible fixed assets, investment properties and programme related investments	3,203,468	15,272	(83,695)	(605,672)	2,529,373

13.16. Restricted Funds

	01-Jan-19	Incoming Resources	Expenditure and designations	Transfers	31-Dec-19
	£	£	£	£	£
Restricted funds	38,412	142,403	(154,558)	-	26,257

These include donations for Ireland, Scotland and Wales and also for specific projects such as Energize and child camp subsidies

The transfer in the year represents restricted funds used to acquire fixed assets and therefore the transfer is to the Fixed Asset Fund.

The movement in the prior year was as follows:

	01-Jan-18	Incoming Resources	Expenditure and designations	Transfers	31-Dec-18
	£	£	£	£	£
Restricted funds	44,200	233,219	(220,353)	(18,654)	38,412

13.17. Analysis of Net Assets Between Funds

	Restricted funds	Designated funds	General funds	Total 2019
	£	£	£	£
Fund balances at 31 December 2019 are represented by:				
Fixed assets	-	2,254,329	-	2,254,329
Net current assets	26,257	1,714,567	470,338	2,211,162
Creditors after more than 1 year	-	-	(60,000)	(60,000)
Total	26,257	3,968,896	410,338	4,405,491

The prior year balances were as follows:

	Restricted funds	Designated funds	General funds	Total 2018
	£	£	£	£
Fund balances at 31 December 2018 are represented by:				
Fixed assets	-	2,279,373	-	2,279,373
Investment property	-	250,000	-	250,000
Net current assets	38,412	1,839,740	372,122	2,250,274
Creditors after more than 1 year	-	-	(60,000)	(60,000)
Total	38,412	4,369,113	312,122	4,719,647

13.18. 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.

13.19. Related Parties

There have been no Related Party transactions during the year other than the costs relating to key management disclosed within Note 13.7.

13.20. Post Balance Sheet Events

Since mid-March, the Urban Saints staff team based at the office have been working from home, and those working remotely have stopped all face to face meetings with volunteers and young people. A small number of the Westbrook team have continued to work on site, complying with all social distancing measures. The Urban Saints team is using digital technology to remain regularly connected. Zoom is the primary tool used for team meetings, and we have set up a rhythm of whole team check ins. All operations have been able to continue despite home working.

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.