



URBAN SAINTS

Annual Report and Financial Statements for The Crusaders' Union

31st December 2020

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



Urban Saints

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

From 1906 to 2006 Urban Saints was known as Crusaders.

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

Trustees' Report

The Trustees are pleased to present the Annual Report and Financial Statements for The Crusaders' Union, operating as Urban Saints, for the year ended 31 December 2020.

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

Our Mission

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

Our Vision

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

Our Values

We have three core values at Urban Saints:

Adventure

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

Discipleship

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

Justice

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

We 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.



Our Impact in 2020

Every area of Urban Saints' work with young people was impacted as a result of the pandemic. This required us to consider how we could continue to engage with young people throughout, despite restrictions being in place.

"They've really reached out to us. They didn't make us feel cut off or anything. We really just felt included in the Urban Saints family. It could have been so easy for Camps and our Group to say, 'Alright, we're not doing anything' but they put as much effort in they showed how much they care about us. It was something that was really nice to have even though we were missing out on everything else, Urban Saints was still there." **Young person, Groups & Camps**

Groups

During the first two months of 2020, four new Groups were being launched. From March onwards, volunteer leadership teams were coming together on Zoom, but no further Groups were able to launch due to lockdown. However, networks continued to be developed with local contacts, with discussions of potential new groups when the pandemic regulations would allow. Impact Team Leaders focused on providing additional support for existing Groups and leaders. Over half of the Urban Saints Groups have met via Zoom for a period of time over the last year. The number of Groups meeting on Zoom decreased across the year, but many switched to doing doorstep conversations, phone calls or posting resources through letter boxes. Regular communications (emails, calls) with Group leaders were increased, and the Impact Team Leaders developed weekly Zoom specific resources for use in the Groups. From April 2020, the Impact Team Leaders have written 37 weekly Zoom Group resources, 39 weekly children's packs, 16 parent resource sessions (a new resource), and produced 192 videos, all with the purpose of supporting Group leaders to keep engaging with young people. The weekly Zoom Group resources and children's packs equate to a whole academic year's programme!

"I just want to congratulate you on your resources... The 'Pick 'n' Mix' sessions are spot on with loads of variety - a true life saver for me. Well done! Producing resources is not easy but you have nailed it. Spot on!" **Group leader, Urban Saints Group**

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

"It made a difference in lockdown because it gave you something to do and have lots of fun. I'm glad that our leaders tried to keep the group going even though we couldn't meet face to face. It made the group feel like they really cared." **Young person, Urban Saints Group**

In considering how we support leaders beyond the pandemic, our Training Manager has further developed the Leaders Training for all group leaders and written a new Trainee & Group Helper training programme.

"It's been hugely time-consuming running the online group and has cost a small fortune in chocolate and postage stamps! However, it is really worth it to keep in touch with the young people and their families and to have played a small part in supporting them through this most difficult time." **Group leader, Urban Saints Group**

In a season where we have been unable to start new Groups, the Impact Team Leaders also focused on ways to connect with young people who may not be connected elsewhere for support or encouragement. This was done by expanding our reach on social media, a key place that young people spent time in lockdown. We sought to make these platforms a more positive space for young people.

Between May and December 2020, the team developed hundreds of social media postings: Tiktok: 223 posts (60,583 reach), Facebook: 143 posts (78,919 reach), Twitter: 137 posts (67,708 reach) and Instagram: 104 posts (27,982 reach). Each serves a different purpose and space for young people to engage.

Energize

As we continued to demonstrate that Energize remained an effective ministry tool during the pandemic, the Energize Team also produced additional resources for use in online meetings. 110 new sessions were added to Energize in 2020 (this figure would average closer to 35 each year). This included a bank of online games with a new 'Weekly Win' section. The frequency of 'Energize in the News' and 'At the Movies' sessions was increased. The Energize team continued to review existing sessions and across 2020 they updated 150 of these sessions.



We were able to run seventeen virtual Camps (nearly half our usual number of Camps) between Easter and December 2020. Most virtual Camps took place online - with one doing a mixture of virtual and some in-person in small groups when restrictions permitted. Some Camps provided boxes of resources for young people to engage with at home during sessions. There were games, crafts, activities, teaching sessions, small group discussions and worship, all the usual elements of a Camp, but online. The Camps team developed 8 sessions and 46 videos for running Camps on Zoom. 3 family activity packs were designed, and 1 craft pack provided. These virtual Camps proved a valuable 'stopgap' to provide continuity in this season - for both young people and volunteer leaders.

"You answered the phone when we first were trying to set up lockdown sessions online and the person was both helpful and encouraging. I have seen a lot of new material online for series including more lockdown-friendly resources to do with my church children's group. I'm delighted our church subscribes to the Energize resource, it's a lifeline." **Energize leader**

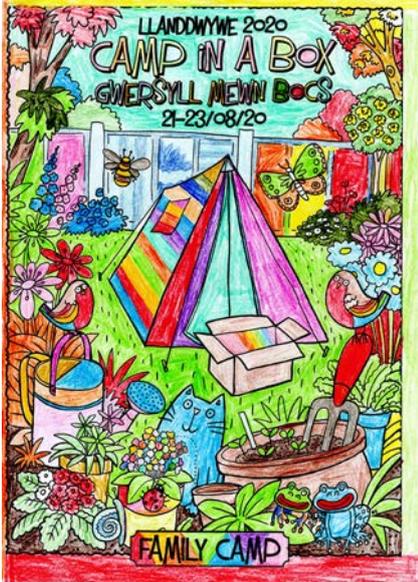
"Camp-in-a-box came at a very needed time for our family. After lockdown, being back in work and juggling childcare, Camp-in-a-box was something for us all to look forward to. It was like a breath of fresh air." **Parent, virtual camps**

The number of Energize subscribers decreased by 167 from 2019, with 1,459 subscribers at the end of 2020. Not all closures were directly pandemic related - some accounts were not being used before the pandemic and were cancelled as churches reviewed their expenses - but many of the closures were indicative of the lack of children's and youth work taking place during the pandemic. Whilst the reach of Energize did not increase in 2020, the quality and impact for churches and groups using the resources has increased.

"To sum it up, "It felt like we were on Camp". There was the same camaraderie and pulling together as a team, stretching into areas we had never imagined going down before. We've had some marvellous feedback from the Campers and hope to come together on Zoom for a Camp reunion before meeting up again next summer." **Camp leader**

Camps

"I loved the camps. They made such a big effort to make it normal and over social media they did challenges - it was so funny!" **Young person, virtual Camp**

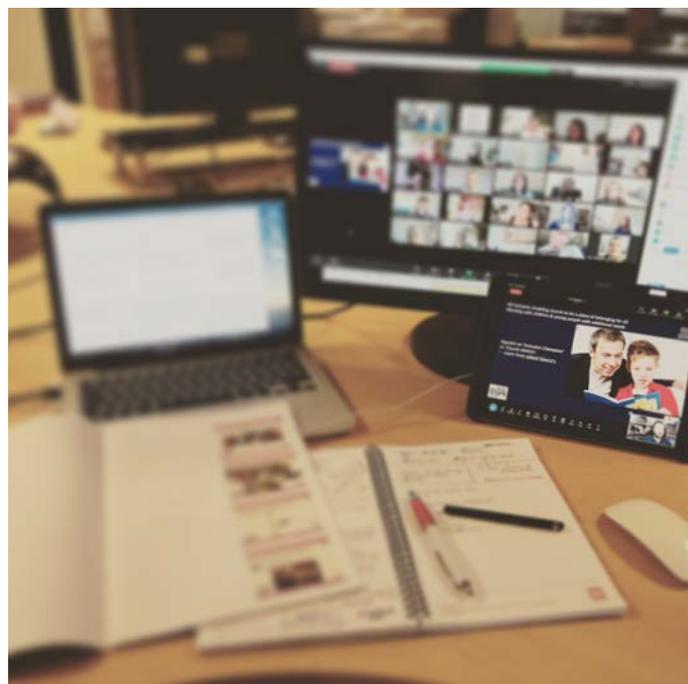


Additional Needs training

A core focus for the Additional Needs ministry in 2020 was to continue supporting children and young people during the pandemic, to grow both the range and the reach of what we offer. The additional needs ministry training moved to digital platforms, delivering 29 training events. We also participated in 20 conferences relating to working with children and young people with additional needs. As a result, in 2020 we trained and inspired over 1,600 church children's, youth and families' workers, and some parents, to reach out to children and young people with additional needs and disabilities, who can feel really isolated and forgotten. We contributed to events such as Spring Harvest Home and podcasts, as well as participating in other media collaborations, including with Youthscape, National Parenting Initiative and 21st Century Dads. The Additional Needs ministry continued to partner with churches, write articles and resources (Premier Youth and Children's Work magazine, Christian Blind Mission and Bible Reading Fellowship). 'The Additional Needs Blogfather' blog site has had further posts added throughout 2020 and has been viewed nearly 60,000 times across 177 countries in the year.

"Just wanted to say a big thank you for all your hard work in helping me feel 100% more equipped than I did before in leading our children and young people, and reaching out to other families in our community with additional needs and/or disabilities. All the videos, the handbook, the organisation, the breakout space to share ideas was really, really appreciated and makes all the difference when a workshop is so well thought through and organised."

Participant feedback re: 'All Inclusive?' training



Westbrook residential centre

Whilst Westbrook welcomed bookings in the first two months of 2020, the residential centre was unable to host further bookings throughout the year. Although furlough has been applied across the Westbrook team, this has often been in a part-time capacity, allowing team members to progress through planned works to upkeep the site and building.

Overseas Adventures

All five Overseas Adventures due to take place in 2020 were cancelled due to the Covid-19 global pandemic.

Plans and Priorities for 2021

Groups

Urban Saints Groups Leaders will be equipped to continue to provide young people with positive foundations (spiritual, relational, emotional, mental, physical). We will progress the foundational work for new volunteer-led outreach groups to be launched. We will continue to support, train and develop Groups and Group volunteers within the Urban Saints regional/ national structures. Urban Saints Groups will continue to share the gospel message through all they do, whether in person (when permitted), via digital means, or through a hybrid of the two.

Energize

We will grow the number of churches and organisations using Energize regularly. We will complete year two of the Content Update plan to deliver leaders feedback and tag every session correctly, so that Energize remains exciting, up to date, high quality, relevant and easy to use.

Camps

A Camps programme will run in 2021, keeping disciple-making at the heart, working with existing Camps leaders to explore practical ways that Camps can engage with young people. In-person (if permitted), digital and hybrid versions will all be considered. Any Camps due to run before the school summer holidays will not take place in 2021.

Additional Needs training

Urban Saints will be a centre of excellence for inclusion and belonging, for volunteers and young people with additional needs, providing national leadership in the youthwork sector in this field.

Westbrook residential centre

Westbrook will develop its facilities, preparing to open for 2021 schools' summer term programmes and throughout the rest of 2021.

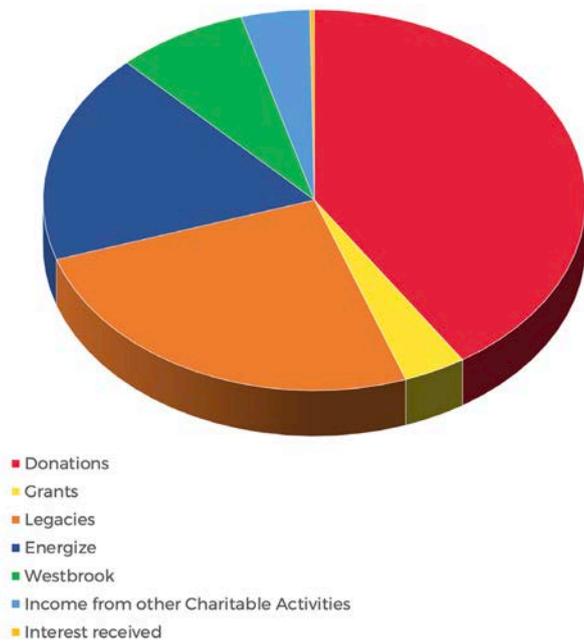
Overseas Adventures

In 2021, Urban Saints will prepare towards providing future opportunities for groups of young people to serve communities in different countries. No Overseas Adventures will run during 2021.

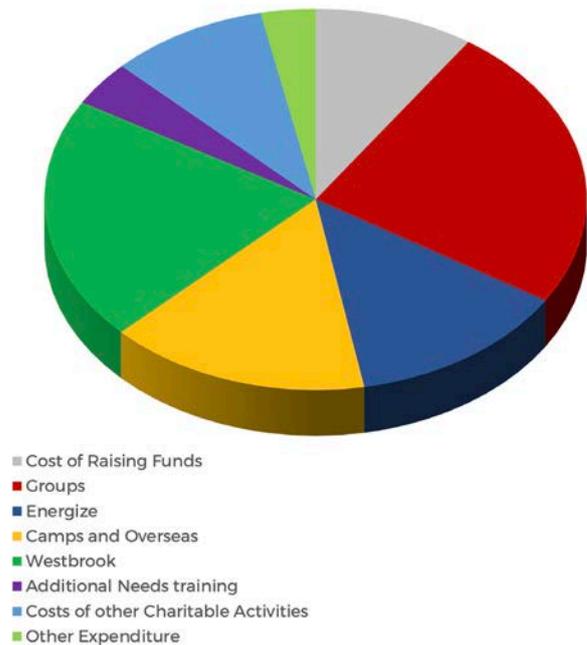
Financial Review

In 2020 Income for the year was £1,993,368 and Expenditure was £1,958,859 resulting in a surplus for the year of £34,509 (2019 deficit £314,156).

Income 2020



Expenditure 2020



In 2020 we received Donations of £813,563 (2019 £776,369), Government Grants of £74,246 (2019 nil) and legacies of £506,240 (2019 £168,830). We are so grateful to God and our donors for this income in a difficult year. The Government Grants received in 2020 were related to Covid-19 and included £49,246 furlough scheme monies and £25,000 Retail, Hospitality and Leisure Grant for Westbrook. Income from Charitable Activities (mostly Energyze and Westbrook) was £593,993 (2019 £1,381,235). The reduction from 2019 was due to the cancellation of face to face Camps and Overseas trips and a reduction of Westbrook fees due to Covid-19. Interest received in the year was £5,326 (2019 £9,879) resulting in a total income for the year of £1,993,368 (2019 £2,336,313).

Expenditure was £1,958,859 in 2020 (2019 £2,648,469). This reduction of £689,610 was again mainly due to the cancellation of face to face Camps and Overseas trips and reduced costs at Westbrook.

The surplus in the year was therefore £34,509 (2019 deficit £314,156). The 2020 surplus is comprised of £29,512 restricted funds and £4,997 unrestricted funds.

Funds at 31 December 2020 totalled £4,440,000. This included £2,213,681 Fixed Asset Fund which represents the net book value of all Fixed Assets held on behalf of the Charity. £1,457,437 represented funds designated by the Trustees for specific purposes, £55,769 were restricted funds given for a particular purpose and £713,113 were general reserves.

Our reserves policy is to maintain a level of reserves that gives adequate time to address changes that might be needed to charitable activities or staffing issues. The level of reserves required is subject to the needs, risks, and operating environment being considered each year as part of the budget process. The Trustees have stated that the general funds should be 3 months of budgeted expenditure. The general funds as of 31 December 2020 were £713,112 which is higher than this policy due to the notification of significant legacies near year end which have been accrued for in these accounts as well as further use of the furlough scheme and some further cost savings.

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

Charitable Objectives and Organisation Structure

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

Public Benefit

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

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

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

Governance

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

At 31 December 2020 there were 392 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, 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.

Trustees must be 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.

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

In April 2021 an audit of the skills of each Trustee was carried out and the gaps in skills were

identified with the intention of strengthening the Trustee Board with the skills required to lead the organisation forward over the coming year.

During the first half of 2020 five trustees tendered their resignations between the 17 May 2020 and the 5 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 6 June 2020 and all were committed to support the charity at that time in maintaining strong governance.

In summer 2020 four new Trustees were co-opted all on short term appointments in accordance with the existing powers contained in the Articles of Association. This was done to support the effective management of the charity and the sub-committee functions. The first Trustee co-opted, Patrick Overy has served on the Board previously and had been, until his election (on 13 June 2020), an independent member on the Support Services sub-committee. The second Trustee co-opted, David Fowler is a former member of staff (1993-1997) and currently a lay minister. The third Trustee co-opted, Janet Dawson is an active Group Leader and has strong management, procurement and HR skills and the fourth Trustee co-opted, Miriam Hanley, a Chartered Accountant has taken on the role of Treasurer.

On 3 October 2020 a National Thanksgiving Service was held online to celebrate 120 years of when the first Crusader class was held by Albert Kestin. The event was attended by over 200 and was a real encouragement to all who attended. Following the Thanksgiving Service an Annual General Meeting was held where 128 members voted (including proxy votes). Two serving trustees, Sharon Prior and Stephen Dengate were re-elected for a second term of three years. Three of the four co-opted Trustees, Janet Dawson, David Fowler and Miriam Hanley were elected for their first term of three years. Patrick Overy served as a Trustee until 31 December 2020 and has now reverted back to serving as an independent member of the Support Services Sub Committee.

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

Management Team

On 7 July 2020 Richard Langmead, CEO left Urban Saints to pursue new opportunities. We are thankful to Richard for his contributions to Urban Saints during his time with us. The strategy Richard developed in 2017 established a new, clear and distinctive direction for Urban Saints. 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, Additional needs training, Overseas Adventures and Energize.

Impact Team Director, Claire Murphy, was appointed Interim CEO and has led the team forwards in delivering our 2020 goals, whilst also navigating the challenges and opportunities of Covid-19 and bringing together our strategic plan for 2025. On 11 March 2021 it was announced that Anthony Horton (Ant) has been appointed as Urban Saints new Chief Mission Officer⁽¹⁾. Ant comes with much experience as the CEO of east to west, a Christian youth work charity based in Egham. Ant joined the team on 14 June 2021.

The Trustees are grateful to all who have served in 2020, both voluntary and paid. All have played a role in moving the mission forward and increasing our witness to those we seek to reach.

(1) This replaces the former CEO role, as the emphasis is on mission.

Pay Policy for Key Management

Salaries for all staff, 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 CEO and Directors.

Fundraising Statement

Approach

Our fundraising team work tirelessly to provide the income to resource all Urban Saints' activities for young people and children - our weekly Groups, Camps, Overseas Adventures, Resources, Westbrook Residential Centre, Additional Needs ministry and volunteer and staff training. 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, some of 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.

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.

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.

Monitoring fundraising activities carried out on our behalf

We did not use external professional fundraisers or commercial participators.

Complaints

We received no fundraising complaints (2019: 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, which is published on our website, also details when serious complaints are escalated to the National Leadership Team or Trustees. It is included in our training system that ensures that all staff read, understand and agree to comply with each Urban Saints' policy.

Whistleblowing

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.

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 2020 (2019: 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

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.

During the last year Covid-19 has figured prominently as we have considered the risk it creates in the outworking of our mission, safety of staff and volunteers, together with finance risk and expenditure. We are in a good position however, having strong finances including income and reserves, clear plans to ensure the health and safety of everyone involved and have taken clear positive action to manage the risks. We have a Covid-19 Risk Register and the National Leadership Team and Trustees regularly monitor and review ministry impact.

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

- **Camps in 2021.** There is a risk that Government restrictions due to Covid-19 mean we cannot deliver camps as part of our mission to young people and that these cancellations take place late in the planning stage. An Action plan with key decision points is in place.
- **Fundraising income.** The pattern of giving appears to have changed. Trust income has reduced as Trusts often focus on charities at risk. A detailed fundraising review is being undertaken.
- **Retention and Recruitment of staff.** Changes in the Leadership team in the last year have left a number of vacancies. The new CMO has now been appointed and other recruitment is ongoing.
- **Westbrook.** During the Covid -19 pandemic it has not been possible to operate residential. Financial loss has been limited by the furlough of staff and the implementation of activity days. Monthly review of income/ expenditure is in place with plans to improve bookings once residential are possible.

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 staff and 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.

Trustees, CEO and Advisors

Trustees

The following served during 2020 and, except where stated, were in post at the time of this report:

Janet Dawson *from 4 July 2020*

Stephen Dengate

David Fowler *from 13 June 2020*

Hermione Garner *resigned 5 June 2020*

Miriam Hanley *from 8 August 2020*

Matthew Judson (*Vice Chair from 20 June 2020*)

Paul Marchant

Anthony Obayori

Patrick Overy *from 13 June 2020, resigned 31 December 2020*

Sarah Palmer-Felgate *resigned 5 June 2020*

Sharon Prior (Chair)

Rachel Retallick Cheel

Jeffrey Russell *resigned 17 May 2020*

Benedict Sutton *resigned 30 May 2020*

Cara Wightman *resigned 5 June 2020*

Chief Executive Officer

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

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

Chief Mission Officer - Anthony Horton *appointed with effect 14 June 2021*

Bankers

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

Auditors

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

Legal Advisors

Anthony Collins Solicitors LLP, 134 Edmund Street Birmingham B3 2ES

Keelys LLP, 28 Dam St, Lichfield, Staffordshire, WS13 6AA

Registered and Principal Offices

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Telephone: 01582 589850 E-mail: email@urbansaints.org Web: www.urbansaints.org

Company Number

07771037 in England and Wales

Charity Registration Numbers

1144923 in England and Wales, SCO39313 in Scotland

Statement of Trustees' Responsibilities

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

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

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

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

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

Each of the Trustees confirms that:

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

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

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

Approved by the Trustees of The Crusaders' Union (company number 07771037 in England and Wales) on 29th July 2021 and signed on their behalf by Sharon Prior, Trustee.

Signed: 

Date: 29th July 2021

Independent Auditor's Report

to the Trustees and Members of The Crusaders' Union

Opinion

We have audited the accounts of The Crusaders' Union (the 'charity') for the year ended 31 December 2020 which comprise the statement of financial activities, the balance sheet, the statement of cash flows, the principal accounting policies and the notes to the accounts. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' (United Kingdom Generally Accepted Accounting Practice).

In our opinion, the accounts:

- give a true and fair view of the state of the charity's affairs as at 31 December 2020 and of its income and expenditure for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- have been prepared in accordance with the requirements of the Charities Act 2011, the Charities and Trustee Investment (Scotland) Act 2005 and regulation 8 of the Charities Accounts (Scotland) Regulations 2006 (as amended).

Basis for opinion

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

Conclusions relating to going concern

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

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

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

Other information

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

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

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

We have nothing to report in this regard.

Matters on which we are required to report by exception

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

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

Responsibilities of trustees

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

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

Auditor's responsibilities for the audit of the financial statements

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

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

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

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

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

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

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

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

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

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

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

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

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

Use of this report

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

Buzzacott LLP
Statutory Auditor
130 Wood Street
London
EC2V 6DL



Date: 9th September 2021

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 2020	Notes	Unrestricted Funds 2020	Restricted Funds 2020	Total Funds 2020	Total Funds 2019 Restated
		£	£	£	£
INCOME					
Donations, Grants and Legacies	1	1,221,487	172,562	1,394,049	945,199
Income Earned from Charitable Activities					
Groups		24,152	-	24,152	71,495
Energize		356,727	-	356,727	348,578
Camps and Overseas Adventures		-	-	-	551,127
Westbrook Residential Centre		155,860	-	155,860	322,398
Additional Needs training		7,304	-	7,304	13,756
Other	2	49,950	-	49,950	73,881
Other Income					
Interest receivable		5,326	-	5,326	9,879
Total Income		1,820,806	172,562	1,993,368	2,336,313
EXPENDITURE					
Cost of Raising Funds	3	186,513	-	186,513	202,904
Cost of Charitable Activities					
Groups	4	409,482	68,625	478,107	536,186
Energize		256,762	1,809	258,571	241,868
Camps and Overseas Adventures		290,863	14,624	305,487	912,959
Westbrook Residential Centre		400,612	6,557	407,169	513,161
Additional Needs training		43,347	31,230	74,577	80,315
Other		164,230	20,205	184,435	161,076
Other Expenditure	12	64,000	-	64,000	-
Total Expenditure		1,815,809	143,050	1,958,859	2,648,469
Net income /(expenditure) before gains and losses on investments		4,997	29,512	34,509	(312,156)
Loss on investments		-	-	-	(2,000)
Net income/ (expenditure) for the year		4,997	29,512	34,509	(314,156)
Transfer between Funds		-	-	-	-
Net movement in Funds		4,997	29,512	34,509	(314,156)
Reconciliation of funds					
Total funds brought forward 1 January 2020		4,379,234	26,257	4,405,491	4,719,647
Balance carried forward 31 December 2020		4,384,231	55,769	4,440,000	4,405,491

The headings on the Statement of Financial Activities have been changed for 2020 to better reflect our Charitable Activities. 2019 figures have therefore been restated to reflect these new headings. This is for presentation purposes only.

Prior Year ended 31 December 2019	Unrestricted Funds 2019 Restated	Restricted Funds 2019 Restated	Total Funds 2019 Restated
	£	£	£
INCOME			
Donations and Legacies	802,796	142,403	945,199
Income Earned from Charitable Activities			
Groups	71,495	-	71,495
Energize	348,578	-	348,578
Camps and overseas adventures	551,127	-	551,127
Westbrook Residential Centre	322,398	-	322,398
Additional Needs training	13,756	-	13,756
Other	73,881	-	73,881
Other Income			
Interest receivable	9,879	-	9,879
Total Income	2,193,910	142,403	2,336,313
EXPENDITURE			
Cost of raising funds	202,904	-	202,904
Cost of Charitable Activities			
Groups	476,989	59,197	536,186
Energize	210,517	31,351	241,868
Camps and Overseas Adventures	870,770	42,189	912,959
Westbrook Residential Centre	507,448	5,713	513,161
Additional Needs training	80,315	-	80,315
Other	144,968	16,108	161,076
Total Expenditure	2,493,911	154,558	2,648,469
Net expenditure before losses on investments	(300,001)	(12,155)	(312,156)
Loss on investments	(2,000)	-	(2,000)
Net expenditure for the year	(302,001)	(12,155)	(314,156)
Transfer between funds	-	-	-
Net movement in Funds	(302,001)	(12,155)	(314,156)
Reconciliation of funds			
Total funds brought forward 1 January 2019	4,681,235	38,412	4,719,647
Balance carried forward 31 December 2019	4,379,234	26,257	4,405,491

Balance Sheet

As at 31 December	Notes	2020	2020	2019	2019
		£	£	£	£
FIXED ASSETS					
Tangible fixed assets	7	2,193,682		2,254,329	
			2,193,682		2,254,329
CURRENT ASSETS					
Asset held for sale		20,000		-	
Stocks	8	-		1,877	
Debtors	9	308,246		195,437	
Cash at Banks and in Hand	10	2,189,745		2,284,845	
		2,517,991		2,482,159	
LIABILITIES					
Creditors amounts falling due within one year	11	(147,673)		(270,997)	
Provision for liabilities	12	(64,000)		-	
		(211,673)		(270,997)	
Net current assets			2,306,318		2,211,162
Total assets less current liabilities			4,500,000		4,465,491
Creditors amounts falling due after one year	13		(60,000)		(60,000)
Total net assets			4,440,000		4,405,491
FUNDS					
Unrestricted funds					
General funds	14		713,112		410,338
Designated funds	14		1,457,437		1,714,567
Property and fixed assets fund	14		2,213,682		2,254,329
Restricted funds	15		55,769		26,257
Total Charity funds			4,440,000		4,405,491

Approved by the Trustees of The Crusaders' Union (company number 07771037 in England and Wales) on 29th July 2021 and signed on their behalf by Sharon Prior, Trustee.

Signed: 

Date: 29th July 2021

Cashflow Statement

	2020	2019
	£	£
Cash flows from operating activities		
Net cash used in operating activities	(96,448)	(211,654)
Cash flows from investing activities		
Dividends, interest and rent from investments	5,326	8,308
Proceeds from the sale of property, plant and equipment	-	248,000
Purchase of property, plant and equipment	(3,957)	(21,199)
Net cash provided by investing activities	1,369	235,109
Change in cash and cash equivalents in the reporting period	(95,079)	23,455
Cash and cash equivalents at the beginning of the reporting period	2,284,845	2,262,186
Change in cash and cash equivalents due to exchange rate movements	(21)	(796)
Cash and cash equivalents at the end of the reporting period	2,189,745	2,284,845

	2020	2019
	£	£
Net movement in funds for the reporting period	34,509	(314,156)
Adjustments for:		
Depreciation charges	44,604	46,243
Dividends, interest and rents from investments	(5,326)	(8,308)
Exchange rate movement	21	796
Loss on sale of fixed assets	-	2,000
Decrease in stocks	1,877	2,103
Increase in debtors	(112,809)	(58,447)
(Decrease)/Increase in creditors	(59,324)	118,115
Net cash used in operating activities	(96,448)	(211,654)

Analysis Of Change In Net Debt

	As at 1 Jan 2020	Movement in Year	As at 31 Dec 2020
	£	£	£
Cash at banks and in hand	2,284,845	(95,100)	2,189,745
Total cash and cash equivalents	2,284,845	(95,100)	2,189,745

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.

Despite the global uncertainty in of the ongoing Covid-19 pandemic, the Trustees believe there are no material uncertainties regarding the charity's ability to continue as a going concern for the foreseeable future. This is due to the strong level of cash reserves currently held by the organisation.

Income

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

Expenditure And The Basis Of Apportioning Costs

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

- a. the costs of raising funds including salaries, direct costs and overheads associated with generating voluntary income; and
- b. the costs of charitable activities comprising expenditure on the Charity's primary charitable purposes as described in the Trustees' Report. Such costs relate to:
 - Groups
 - Energize
 - Camps and Overseas Trips
 - 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 staff or actual use.

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

Debtors

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

Cash at Banks and in Hand

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

Creditors and Provisions

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

Fund Accounting

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

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

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

Pension Costs

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

Tangible Fixed Assets

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

Functional freehold property

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

Where it is determined that it is appropriate to make a provision for depreciation, this is provided in equal instalments over the property's anticipated useful life, which is between 25 and 50 years. Impairment reviews are conducted on an annual basis. If any asset is found to have a carrying value

materially higher than the building's recoverable amount it is written down accordingly. Freehold land is not depreciated.

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

Other tangible fixed assets

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

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

Groups

The Groups included in these accounts are some of our Energize Plus groups and new 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 2020	Restricted Funds 2020	Total Funds 2020	Unrestricted Funds 2019	Restricted Funds 2019	Total Funds 2019
	£	£	£	£	£	£
Donations and gifts	641,981	171,582	813,563	648,778	127,591	776,369
Grants received	74,246	-	74,246	-	-	-
Legacies	505,260	980	506,240	154,018	14,812	168,830
Total	1,221,487	172,562	1,394,049	802,796	142,403	945,199

The Grants received in 2020 were related to Covid-19 and included £49,246 furlough scheme monies and £25,000 Retail, Hospitality and leisure Grant for Westbrook.

2. Income Earned from Charitable Activities - Other

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

3. Cost Of Raising Funds

	Unrestricted Funds 2020	Restricted Funds 2020	Total Funds 2020	Unrestricted Funds 2019	Restricted Funds 2019	Total Funds 2019
	£	£	£	£	£	£
Staff Costs	97,599	-	97,599	89,581	-	89,581
Mailings	33,739	-	33,739	27,977	-	27,977
Donor dinners	-	-	-	6,389	-	6,389
Support costs	55,175	-	55,175	78,957	-	78,957
Total	186,513	-	186,513	202,904	-	202,904

4. Cost of Charitable Activities

	Unrestricted Funds 2020	Restricted Funds 2020	Total Funds 2020	Unrestricted Funds 2019	Restricted Funds 2019	Total Funds 2019
	£	£	£	£	£	£
Groups						
Individual Groups	36,482	-	36,482	71,079	-	71,079
Volunteer Support & Training	226,951	68,625	295,576	223,257	59,197	282,454
Support Costs	146,049	-	146,049	182,653	-	182,653
	409,482	68,625	478,107	476,989	59,197	536,186
Energize						
Energize costs	136,260	1,809	138,069	100,979	31,351	132,330
Support costs	120,502	-	120,502	109,538	-	109,538
	256,762	1,809	258,571	210,517	31,351	241,868
Camps / Overseas Adventures						
Individual Camps, & Studland Site	52,984	-	52,984	474,027	13,110	487,137
Individual Overseas Trips	10,023	-	10,023	45,678	-	45,678
Volunteer Support & Training	115,633	14,624	130,257	222,744	29,079	251,823
Support Costs	112,223	-	112,223	128,321	-	128,321
	290,863	14,624	305,487	870,770	42,189	912,959
Westbrook Residential Centre						
Westbrook costs	295,193	6,557	301,750	389,994	5,713	395,707
Support costs	105,419	-	105,419	117,454	-	117,454
	400,612	6,557	407,169	507,448	5,713	513,161
Additional Needs training						
Training costs	18,897	31,230	50,127	56,639	-	56,639
Support costs	24,450	-	24,450	23,676	-	23,676
	43,347	31,230	74,577	80,315	-	80,315
Other						
Urban Saints' brand refresh	22,031	-	22,031	42,543	-	42,543
Volunteer support process improvements	66,138	-	66,138	-	-	-
Other including support costs	76,061	20,205	96,266	102,425	16,108	118,533
	164,230	20,205	184,435	144,968	16,108	161,076

No face to face camps or overseas trips took place in 2020. The costs above include the lost deposits on sites, activities when the 2020 events were cancelled as well as costs of the virtual camps, supporting and training leaders and production of resources.

Other costs includes Impact Team Leaders' time spent on local projects relevant to their specific areas and in 2020 time spent expanding our reach on social media, a key place that young people spent time in lockdown.

5. Staff Costs

Total Staff Costs	2020	2019
	£	£
Wages and salaries	1,105,551	1,070,668
Social security costs	96,419	96,202
Pension costs	61,796	56,695
Other staff costs	19,257	11,151
Total	1,283,023	1,234,716
Key Management Personnel Staff Costs	2020	2019
	£	£
Wages and salaries	176,479	197,063
Social security costs	20,202	22,661
Pension costs	9,677	11,298
Other staff costs	6,340	2,052
Total	212,698	233,074

There were no redundancy / termination payments in the year.

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

No employee earned £60,000 per annum or more in 2020 (2019: one).

The average number of employees (headcount) in 2020 was 46 (2019: 47). Many of these were part time.

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

Full Time Equivalent	2020	2019
Raising Funds	2	2
Charitable Activities	34	32
Governance	1	1
Total	37	35

Six Trustees (2019: nine) received reimbursement of expenses during the year whilst acting in their capacity as Trustees, totalling £1,662 (2019: £5,665).

During 2020 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 staff or actual use.

The 2020 audit fee was £16,080 (2019 £15,944).

7. Tangible Fixed Assets

	Freehold land & buildings	Fixtures & fittings	Computer equipment	Other	Total
	£	£	£	£	£
Cost or valuation					
At 1 January 2020	2,691,199	492,603	49,575	7,500	3,240,877
Additions at cost	-	-	3,957	-	3,957
Transfer to current assets	(20,000)	-	-	-	(20,000)
At 31 December 2020	2,671,199	492,603	53,532	7,500	3,224,834
Accumulated depreciation					
At 1 January 2020	573,835	356,540	48,673	7,500	985,548
Charge for the year	12,802	30,513	1,289	-	44,604
At 31 December 2020	586,637	387,053	49,962	7,500	1,031,152
Net book value					
At 31 December 2020	2,084,562	105,550	3,570	-	2,193,682
At 31 December 2019	2,117,364	136,063	902	-	2,254,329

8. Stocks

	2020	2019
	£	£
Westbrook goods	-	840
Teaching materials, stationery and merchandise	-	1,037
Total	-	1,877

9. Debtors

	2020	2019
	£	£
Tax recoverable under Gift Aid	8,856	13,574
Other debtors	18,068	11,613
Accrued Income	233,289	112,892
Prepayments	48,033	57,358
Total	308,246	195,437

10. Cash at Banks and in Hand

This includes £308,765 held by Groups, Camps and Areas and the Trotsworth Hall funds of £91,571.

11. Creditors: Amounts Falling Due Within One Year

	2020	2019
	£	£
Accruals	19,196	18,066
Deferred Income	88,772	71,370
Other creditors	39,705	181,561
Total	147,673	270,997

12. Provision for Liabilities

	2020	2019
	£	£
Provision for Liabilities	64,000	-

The provision of £64,000 represents a potential legal cost. This represents the best estimate of the Charity of the costs to conclude ongoing litigation brought against the Charity by a third party. The litigation had not been concluded at the date of approval of these financial statements. This estimate is a matter of judgement and any difference in outcome will be adjusted for in future periods when events crystallise.

13. Creditors: Amounts Falling Due Outside One Year

	2020	2019
	£	£
Loan	60,000	60,000

14. 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-20	Income	Expenditure and designations	Transfers	31-Dec-20
	£	£	£	£	£
General funds	410,338	1,768,681	(1,689,634)	223,727	713,112

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

The movement in the unrestricted funds in the prior year was 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	1,174,567

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. In 2020 due to the Coronavirus pandemic only £8,749 was spent from this fund. The Trustees undesignated £168,000 during 2020 in response to the uncertainty about the impact of the pandemic on general income levels. In reality this was not needed due to the notification of legacies, further use of the furlough scheme and further cost savings.

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-20	Income	Expenditure and designations	Transfers	31-Dec-20
	£	£	£	£	£
Property and Fixed asset fund	2,254,329	3,957	(44,604)	-	2,213,681

The movement in the prior year was as follows:

	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

15. Restricted Funds

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

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

16. Analysis of Net Assets Between Funds

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

The prior year balances were as follows:

	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

17. 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.

18. Related Parties

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



**URBAN
SAINTS**