



URBAN SAINTS



URBAN SAINTS

Annual Report & Financial Statements
for The Crusaders' Union

Urban Saints
Westbrook Centre, Oakhill Road, Ryde, PO33 1PU
T. 01582 589850 **E.** supportercare@urbansaints.org

urbansaints.org

Urban Saints is the operating name of The Crusaders' Union, a company limited by guarantee and registered in England & Wales number 07771037, charity number 1144923 and in Scotland, charity number SC039313. Registered office: Urban Saints Westbrook Centre, Oakhill Road, Ryde, England, PO33 1PU.

Annual Report & Financial Statements

04	A Letter from the Chair
	Trustees Report:
05	Mission, Vision & Values
06	Our Impact
10	Plans and Priorities for 2026
14	Financial Review
16	Charitable Objectives and Organisational Structure
18	Fundraising Statement
19	Statement of Risks and Uncertainties
20	Trustees, CEO and Advisors
21	Statement of Trustees Responsibilities
22	Independent Auditors Report
26	Statement of Financial Activities
27	Balance Sheet
28	Cashflow Statement
29	Principal Accounting Policies
32	Notes to the Financial Statements

URBAN SAINTS

Urban Saints
Westbrook Centre
Oakhill Road
Ryde
England
PO33 1PU

T: 01582 589850
W: www.urbansaints.org
E: email@urbansaints.org

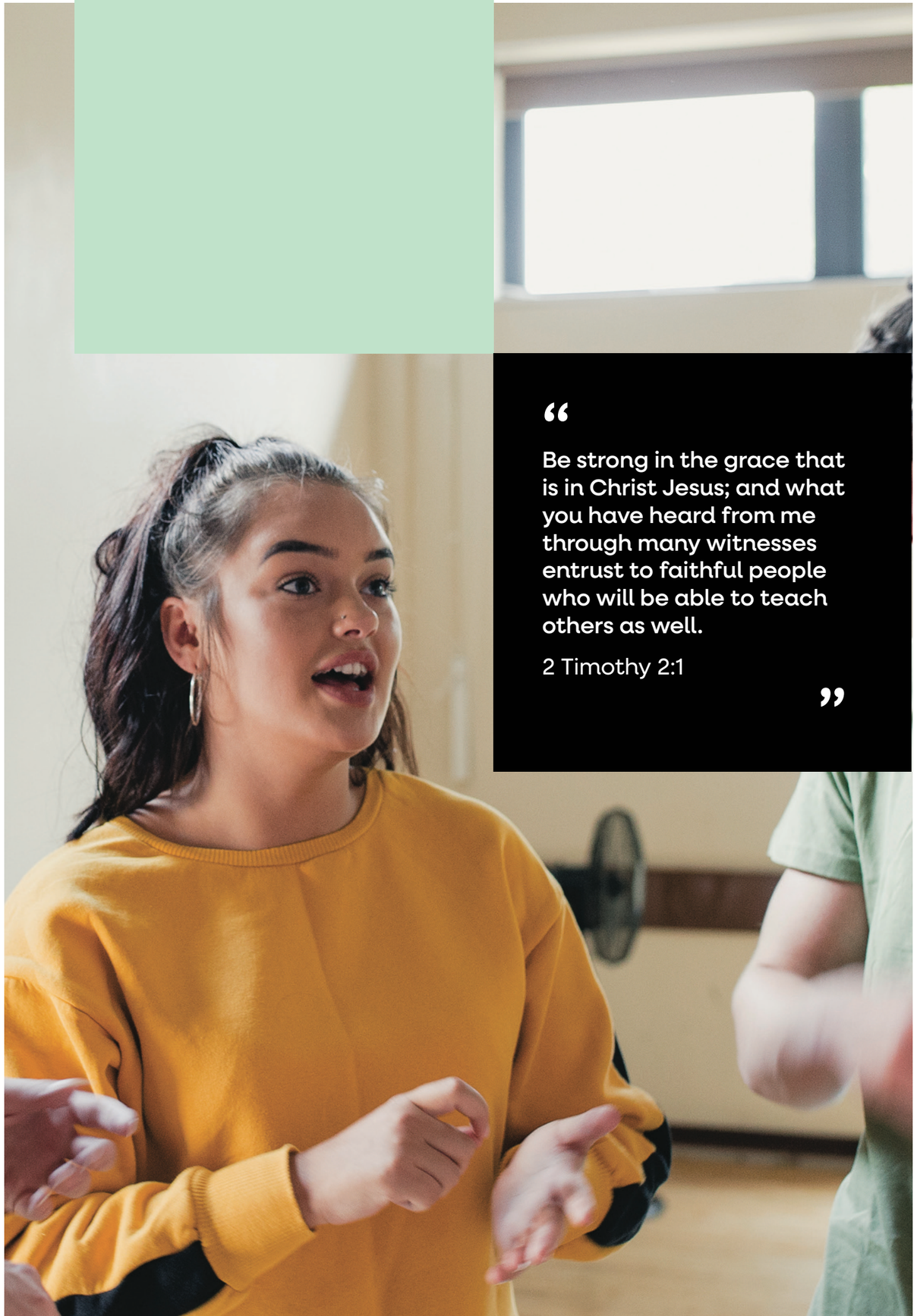
Images copyright Urban Saints, unless otherwise stated

Large print copy available on request.

Urban Saints is the operating name of The Crusaders' Union, a company limited by guarantee and registered in England & Wales number 07771037, charity number 1144923 and in Scotland, charity number SC039313.

From 1906 to 2006 Urban Saints was known as Crusaders.

The words "Urban Saints" and logos are registered trademarks of The Crusaders' Union in the UK. All rights reserved



> "Be strong in the grace that is in Christ Jesus; and what you have heard from me through many witnesses entrust to faithful people who will be able to teach others as well.
>
> 2 Timothy 2:1"

A Letter from the Chair

Welcome to our 2025 annual report. This year we celebrate 120 years of supporting young people and those who work with them as youth leaders & workers, and volunteers. It is also 100 years since The Crusaders' Union was officially registered with Companies House. Much has changed over the decades, but the heart of Albert Kestin's original vision remains the same: helping young people grow in faith and flourish in life.

This has been a significant year of transition, renewal, and organisational change as we reshape Urban Saints to meet the needs of young people in ways appropriate for today and the years ahead. Youth ministry remains the core of Urban Saints; after much prayerful consideration we have sharpened our focus onto equipping and supporting the youth leaders who disciple young people every day.

We are pursuing this through three core areas – Training, Resources, and Community – which together form the clearest expression of how Urban Saints now serves youth leaders nationwide:

- The Community work is growing, with monthly online drop-ins and new in-person meet-ups across the UK, helping youth leaders connect, encourage one another, and share experience
- We continue to develop practical Resources for youth ministry, including the continued impact of Energize, which ended 2025 with 1,487 subscribers accessing session plans, activities, and youth work tools
- We are seeing increased take up of Training through Westbrook Academy, with more than 130 students engaging with courses since its launch in November 2024, helping equip leaders for ministry in today's culture.

This has meant changes for former Crusaders and Urban Saints groups as they become more independent while we continue to support leaders through Training, Resources, and Community. We acknowledge that this has not been easy for some groups, but it is a joy to see many thriving in their new context including those linked more closely with their local church(es). The new approach is very much outward looking, and we are already seeing new youth leaders and groups beyond our historic network keen to be part of the wider Urban Saints family.

We are confident in God's mercy and enabling grace that many more young people will meet Jesus and grow in faith through Urban Saints. We remain grateful to all the supporters, churches, staff, and partners, who share in this mission.
Thank you.



John Greaves Chair of Urban Saints

Our Mission

Equipping leaders with everything they need to disciple young people everywhere.

Our Vision

To see young people everywhere walking with Jesus.

Our Values

- **Respect**
  We engage with, and honour, everyone's perspective creating a transparent and safe environment.
- **Learning**
  We are committed to continuous reflection and growth to strengthen both personal and organisational development.
- **Collaboration**
  We achieve results by utilising our collective strengths and working with others.
- **Clarity**
  We communicate clearly and effectively which builds trust, aligns vision, and creates a shared understanding.
- **Excellence**
  We achieve results by utilising our collective strengths and working with others.

Our Impact

Training

Equipping leaders remains central to achieving our vision of reaching young people for Jesus. In 2025, our training provision continued to grow, supporting leaders across churches, schools, and community settings.

Through this work, thousands of young people are being reached by leaders better equipped for ministry.

Westbrook Academy

2025 marked the first full year of Westbrook Academy. Following its launch in late 2024, the Academy has moved into active delivery.

- 90 students engaged in accredited courses
- 250 leaders attended live webinars
- Short courses were introduced to widen access.

Since launch, over 130 students have engaged with Academy courses, collectively impacting thousands of young people.

Training has reached leaders serving in church-based ministries, city-centre outreach, more than 25 schools, hospital and GP chaplaincy settings, YMCA programmes and specialist community projects.



Additional Needs

Our Additional Needs training continues to address a growing need. In 2025:

- 1,301 leaders trained
- 67 training events delivered
- 17 conferences supported through speaking and equipping
- An estimated 2,602 young people supported.

Leaders have been equipped with the skills and knowledge to support children and young people with additional needs in church, school and community contexts – helping ensure that more young people are seen, supported and included.

1,301
leaders trained

Resources

In 2025, we laid the foundations for a significant new area of work: a centralised Resources Hub designed to equip youth leaders with practical, context-aware tools.

While the output of this work officially launched in January 2026 (along with a new refreshed brand), 2025, was dedicated to shaping its structure, writing content and building a framework that would serve leaders well.

Seven core support streams were established which feed into this area – Additional Needs, Digital, Wellbeing, Youth Group Support, Leadership Development, Safeguarding, and Schools. By the end of 2025, 23 resources had been developed, with many more in progress.

Among these were the Good Practice Guide for Youth Ministry, a practical guide covering safeguarding and compliance to help leaders build safe, consistent and confident youth ministries; Invited to Belong, a six-stage resource supporting leaders to create genuine belonging for young people with additional needs; and Digital Outreach for Youth Ministry, offering practical guidance for engaging young people in online spaces.

Alongside the development of the new resources area, Energize continued to support youth leaders as our premium subscription resource platform. At the end of 2025, Energize had 1,487 subscribers, accessing session plans, activities and practical ideas for youth ministry.

2025 was a year of intentional development – establishing a growing library of resources that will continue to equip leaders long into the future.



90
students engaged in accredited courses



Community

In 2025, we began reshaping how we build connection among youth leaders.

From September onward, we intentionally strengthened our online community space, repurposing our original Facebook group into a focused network for youth leaders. The group grew from 60 members to over 170 by year end and continues to grow.

Alongside this, we developed a new rhythm of community engagement that formally launched in January 2026. These initiatives include Instagram Live conversations, Zoom Drop-ins and in-person Meetups – creating accessible spaces for leaders to connect, share challenges and learn from one another.

This marks an important shift. Rather than one-off contact points, we are building ongoing connection – supporting leaders not only through training and resources, but through peer encouragement and shared experience.

During 2025, we also worked closely with many long-standing Crusaders and Urban Saints groups as they transitioned into greater independence. While no longer operating within the historic groups structure, many continue to thrive in their local contexts, with leaders still engaging through Urban Saints training, resources, and community initiatives. This transition has also created opportunities to connect with and support a wider range of youth leaders beyond our historic network.

2025
laid the groundwork for a growing, accessible, community of youth leaders who know they are not serving alone.



Brand and Website

2025 was a year of significant transition and strategic clarity for Urban Saints.

Throughout the year, we undertook the work of refining our brand, messaging and digital presence to reflect this renewed direction. While the refreshed brand and new website launched publicly in January 2026, much of 2025 was dedicated to shaping this shift.

Our vision remains unchanged: to see young people everywhere walking with Jesus. However, our mission has been refined to more clearly express how we pursue that vision – by equipping leaders with everything they need to disciple young people in their context.

Alongside this, we developed a completely new website, structured around Training, Resources, and Community. The result is a clearer, more confident public presence that aligns with the work we are now delivering.

2025 was the year of alignment and preparation - laying the foundations for a strong new chapter.

Westbrook Centre

Westbrook Centre continues to serve as an important space for groups to gather, learn and grow together.

Over 2025, the centre hosted more than 40 groups, welcoming just under 2,000 guests through residential stays, training events and retreats. These visits provide opportunities for churches, youth groups, and organisations to step away from the pace of everyday life and focus on faith, learning and community.

A particular highlight of the year was hosting the first international conference at the centre, bringing together leaders from different contexts to share learning and encouragement.

Feedback from visiting groups has been consistently positive, reflecting the quality of the facilities, the warmth of the welcome and the value of having a dedicated space for ministry, training and connection.



Plans and Priorities for 2026

Training

In 2026, we will continue to strengthen and expand our training provision through Westbrook Academy.

A key focus will be growing the reach of our training beyond the UK. The Academy welcomed its first international students in April 2026, with learners joining from Australia, marking and important step towards a more global training offer.

We also launched a self-paced Additional Needs Practitioner course in January, making this specialist training accessible to leaders internationally and allowing participants to learn at their own pace.

Alongside this, we are exploring a higher education partnership with a UK college, strengthening the academic pathway available through Westbrook Academy.

Our goal is to see around 130 students engaging in accredited courses during 2026, while continuing to grow our webinar and short course provision.

We will also seek to develop training partnerships with churches, networks and organisations, enabling more leaders to access practical, high-quality training wherever they serve.



Our goal is to see around
130 students
engaging in accredited courses during 2026

Resources

Throughout 2026 we will continue to expand the Urban Saints Resources hub, growing the range and accessibility of practical tools available to youth leaders.

Over 30 new resources are already in development for the year ahead, including articles, youth session plans, downloadable guides, safeguarding templates and wellbeing resources designed for immediate use in ministry contexts.

A key priority will be strengthening how we listen to youth leaders and shape resources around real ministry needs. Through collaborative workshops and insight gathering across our team and network, we aim to ensure our resources remain relevant, practical and responsive to the challenges leaders face.

We will also explore external resourcing partnerships, working with established creators to curate high-quality digital content through our platform.

Alongside the growth of the resources area of our website, we will also invest in the continued development of Energize, expanding the range of activities, session plans, and ideas available to subscribers. We aim to strengthen the platform with fresh, relevant content for those working with young people.

Together, these developments will help ensure youth leaders have accessible, highquality resources wherever they serve.

Over 30
new resources are already in development for the year ahead



We will establish

four

specialist community spaces designed to bring together leaders serving in similar contexts

Community

In 2026, we will continue developing accessible spaces where youth leaders can connect, share experience and support one another.

A key focus will be the launch of Youth Leader Meet-Ups, creating opportunities for inperson connection, encouragement and learning across different regions.

Alongside this, we will establish four specialist community spaces designed to bring together leaders serving in similar contexts. These will initially focus on safeguarding coordinators, schools' work practitioners, digital youth workers and youth leaders more widely, creating peer networks where knowledge and experience can be shared.

Our online engagement will continue to grow through Instagram Live conversations and regular Zoom drop-ins, providing accessible opportunities for leaders to ask questions and learn together.

We will also launch a Youth Leaders Survey to better understand where leaders are gathering online and how we can support them in those spaces. The insights gathered will help shape future community initiatives and ensure our work remains informed and relevant to the needs of youth leaders.

Westbrook Centre

In 2026, we will continue investing in Westbrook Centre so it can serve youth leaders and young people for years to come.

As part of the wider Urban Saints rebrand, updated signage and branding will be introduced across the site, helping align the centre with the charity's refreshed direction. Ongoing improvements and stewardship will ensure the facilities continue to provide a welcoming, high-quality experience for visiting groups.

Bookings for the year ahead remain strong, with around 50 groups arriving in 2026 and many returning groups already booking visits for the years ahead. We will also continue strengthening relationships with churches, schools and Christian organisations on the Isle of Wight and beyond.

Looking further ahead, planning is underway for major roof restoration work, subject to survey results, helping secure the long-term future of the building and there are many other developments we hope to make to the centre.

Westbrook Centre remains an important part of our mission – providing a place where leaders and young people can gather, learn and grow together.



Bookings for the year ahead remain strong, with around

50 groups

arriving in 2026

Financial Review

In 2025, total income was £2,453,284 (2024 - £2,031,654) and total expenditure was £2,434,826 (2024 - £2,352,071), resulting in a surplus of £18,458 (2024 deficit: £320,417). A surplus budget of £4,067 had been approved by the trustees for the year, reflecting the sale of Kestin House and the reinvestment of funds from the sale into our strategic activities. The profit on sale of £1,037,670 also meant that our income received was higher than the previous financial year.

In 2025, we received:

- Donations: £455,045 (2024 £485,097)
- Grants: £26,500 (2024: £nil)
- Legacies: £265,601 (2024 £488,064)

Despite many challenges around charitable giving, and fundraising in general, our donated income remains strong and resilient, and we hope to grow this in the forthcoming year. We continue to be overwhelmed by our supporters who have left us a legacy and those who are committed to give regularly. We thank God for their generosity and for the goodness He continues to show to us.

Income from our charitable activities totalled £591,759 compared to £1,006,071 in 2024 whilst our newer income streams such as Westbrook Academy continued to be implemented. Westbrook Centre operated for a smaller period of the year, allowing repairs and renovation to happen. Kestin House sold for £1,700,000 and represented a gain to the accounts of £1,037,670.

We continue to have a strong cash position which allows us to maximise the interest received, growing this amount by 46% year on year.

Our Reserves policy is that we will have equivalent to three months of budgeted expenditure, to provide stability and allow us to respond to a change in circumstances. The general funds (free reserves) are currently equivalent to eight months of budgeted expenditure. At the end of the year, we held the following in our funds, to the total of £3,658,675:

- General Funds - £1,398,618
- Designated Funds - £760,559
- Fixed Asset Fund - £1,454,864
- Restricted Funds - £44,634

Whilst considering our going concern, the trustees have agreed a substantial deficit in 2026, reflecting the use of these reserves for continued development of our strategy, and moving the charity forwards to achieving its vision – to see young people everywhere walking with Jesus.



In 2025, total income was

£2,453,284

(2024 - £2,031,654)

and total expenditure was

£2,434,826

(2024 - £2,352,071)

In 2025, we received:

Donations
£455,045
(2024 £485,097)

Grants
£26,500
(2024: £nil)

Legacies
£265,601
(2024 £488,064)



Charitable Objectives and Organisational Structure

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 2025 there were 275 company members with voting rights consisting of Honorary Life Members, Group Leaders, Support Leaders and Trustees.

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

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

- They can be nominated by two other Members.
- Members can be nominated by the Board of Trustees.

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

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

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

Management Team

The Executive Team comprises the Chief Executive Officer, Chief Operating Officer, Chief Financial Officer and Chief People Officer.

They work with the Leadership Team which also includes the Head of Training, Head of Resources, Head of Community, Head of Development, Head of Safeguarding, Head of Communications, and Company Secretary.

Pay Policy for Key Management

Salaries for all paid Team members, including key management personnel are reviewed and any increases agreed as part of the annual budget process. Our salaries are benchmarked against industry standards and we are committed to increasing salaries by CPI each year.



Fundraising Statement

Approach

The role of our Fundraising and Development team is to deliver a balanced income stream and to enable the continued growth of income which Urban Saints receives from various sources. This income comes from grants from Trusts and Foundations, Regular and ad-hoc giving by supporters, responses to appeals and gifts bequeathed in wills. We also receive income from our Energize resources, Westbrook Centre and the newly launched Westbrook Academy.

We did not use external professional fundraisers or commercial participators. In late 2025 we employed a 0.6 FTE Supporter Care Co-ordinator to enhance our stewardship to our supporters. Prior to them joining, the role was outsourced to an external third party organisation who provide supporter care, design, print and provide fulfilment for our campaigns.

We have a Head of Development who oversees all the charitable and earned income in Urban Saints and works closely with the Head of Communications and the Chief Financial Officer, as well as the third party external organisation providing supporter care.

Our external third party organisation has GDPR procedures in place 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 being cost effective in our fundraising. We continue to deliver value for money in all our charitable activities.

Regulatory Standards

We are registered with the Fundraising Regulator. Everything possible is done to meet the needs of current and potential supporters.

Compliance

Due to the nature of requesting and receiving donations across the UK, we are aware of the potential for fundraising regulatory breaches.

We seek to minimise these risks through clear role descriptions, team onboarding and ongoing training including personalised development plans, centralised awareness and reporting of all fundraising activity, the agreed involvement of Fundraising and Finance team, and monthly reviews of fundraising reports to ensure all income is designated correctly and is posted to the correct Reserve/Fund.

Urban Saints has a Whistleblowing policy, which as with all policies, is included in our training system to ensure that all team members read, understand, and agree to comply with each Urban Saints' policy.

Complaints

We did not receive any fundraising complaints in 2025.

Statement of Risks and Uncertainties

Urban Saints actively manages risk to protect the integrity and sustainability of our mission. The Trustees regularly review key risks and ensure appropriate controls are in place.

- **Financial Sustainability**
  As a donor-funded organisation, we are exposed to fluctuations in income and economic uncertainty. We mitigate this through careful financial planning, income diversification, and maintaining adequate reserves.

- **Reputation**
  Our credibility is vital. Any misalignment between our values and actions could affect stakeholder trust. We maintain high standards of transparency, accountability, and ethical conduct across all areas of our work.

- **Organisational Capacity**
  Strategic growth and change carry risks related to resourcing and infrastructure. We address this through robust planning, clear governance, and investment in systems and staff development.

- **Compliance**
  We are committed to meeting all legal and regulatory obligations. Regular reviews and expert advice help ensure continued compliance across governance, employment, and financial management.

- **Technology and Data**
  Reliance on digital systems increases exposure to cyber threats and data breaches. We have strong data protection measures in place and review our IT security regularly to ensure resilience and GDPR compliance.

The Trustees review the risk register regularly, with updates as needed. Urban Saints remains committed to effective governance and proactive risk management to support our ongoing impact.



Trustees, CEO and Advisors

Trustees

The following served during 2025 and were in post at the time of this report:

Janet Dawson
(Until May 2025)
David Fowler
(Until November 2025)
Mark Instone
William James
(Until December 2025)
Matthew Judson
(Acting Chair until 20th May 2025,
Vice Chair thereafter)
Paul Marchant
(Acting Vice Chair until 20th May 2025)
Rachel Retallick-Cheel
(Until April 2026)
Martin Filippides
John Greaves
(From 1st March 2025,
Chair from 20th May 2025)
Jane Showell-Rogers
(From 18th November 2025)
Simeon Dendy
(From 27th January 2026)



Chief Executive Officer

Mark Markiewicz

Bankers

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

Auditors

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

Legal Advisors

Moore Barlow LLP
Gateway House Tollgate,
Chandler's Ford, Eastleigh,
Hampshire, England, SO53 3TG

Edward Connor Solicitors
10 The Point, Market Harborough,
LE16 7QU

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

Registered and Principal Office

Westbrook Centre, Oakhill Road,
Ryde, PO33 1PU

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 on 1st September 2026 and signed on their behalf by John Greaves.

Signed:

Date: 1st September 2026

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 2025 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 2025 and of its income and expenditure for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- have been prepared in accordance with the requirements of the Companies Act 2006, the Charities and Trustee Investment (Scotland) Act 2005 and regulation 8 of the Charities Accounts (Scotland) Regulations 2006 (as amended).

Basis for opinion

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

Conclusions relating to going concern

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

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

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

Other information

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

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

We have nothing to report in this regard.

Opinions on other matters prescribed by the Companies Act 2006

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

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

Matters on which we are required to report by exception

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

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

- proper and adequate accounting records have not been kept, or returns adequate for our audit have not been received from branches not visited by us; or

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

Responsibilities of trustees

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

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

Auditor's responsibilities for the audit of the financial statements

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

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

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

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

- the engagement team collectively had the appropriate competence, capabilities and skills to identify or recognise non-compliance with applicable laws and regulations;

- we obtained an understanding of the legal and regulatory frameworks that are applicable to the charity and determined that the most significant frameworks which are directly relevant to specific assertions in the financial statements are those that relate to the reporting framework (Statement of Recommended Practice: Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102), the Charities Accounts (Scotland) Regulations 2006, and the Charities Act 2011) and those that relate to data protection (General Data Protection Regulation), and 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 noncompliance. Auditing standards also limit the audit procedures required to identify non-compliance with laws and regulations to enquiry of the trustees and other management and the inspection of regulatory and legal correspondence, if any.

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

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

Use of our report

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

Buzzacott Audit LLP

Alison Pyle
(Senior Statutory Auditor)

For and on behalf of Buzzacott Audit LLP, Statutory Auditor

130 Wood Street
London
EC2V 6DL

29 September 2026

Buzzacott Audit 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 2025	Notes	Unrestricted Funds 2025	Restricted Funds 2025	Total Funds 2025	Unrestricted Funds 2024	Restricted Funds 2024	Total Funds 2024
		£	£	**£**	£	£	£
Income							
Donations and Legacies	1	731,173	15,973	**747,146**	946,598	26,563	973,161
Income Earned from Charitable Activities							
Camps		33,587	-	**33,587**	168,750	-	168,750
Groups		91,164	-	**91,164**	113,363	-	113,363
Resources - Energize		125,000	-	**125,000**	275,917	-	275,917
Training - Westbrook Academy		28,634	-	**28,634**	-	-	-
Training - Additional Needs		14,356	-	**14,356**	15,129	-	15,129
Westbrook Centre		290,188	-	**290,188**	384,404	-	384,404
Other		8,830	-	**8,830**	48,508	-	48,508
Other Income							
Interest receivable		76,709	-	**76,709**	52,422	-	52,422
Profit on sale of assets		1,037,670	-	**1,037,670**	-	-	-
Total Income		**2,437,311**	**15,973**	**2,453,284**	2,005,091	26,563	2,031,654
Expenditure							
Cost of raising funds	2	300,938	-	**300,938**	194,528	-	194,528
Charitable Expenditure	2						
Camps		260,305	-	**260,305**	352,896	-	352,896
Groups		687,796	7,121	**694,917**	601,215	66,931	668,146
Resources - Energize		215,165	-	**215,165**	181,667	17,229	198,896
Training - Westbrook Academy		219,462	-	**219,462**	-	-	-
Training - Additional Needs		124,149	3,867	**128,016**	89,930	-	89,930
Westbrook Centre		616,023	-	**616,023**	672,529	2,143	674,672
Other		-	-	**-**	145,929	27,074	173,003
Total Expenditure		**2,423,838**	**10,988**	**2,434,826**	2,238,694	113,377	2,352,071
Net income/(expenditure) for the year		13,473	4,985	**18,458**	(233,603)	(86,814)	(320,417)
Net movement in Funds		13,473	4,985	**18,458**	(233,603)	(86,814)	(320,417)
Reconciliation of funds							
Total funds brought forward 1 January		3,600,568	39,649	**3,640,217**	3,834,171	126,463	3,960,634
Balance carried forward 31 December		3,614,041	44,634	**3,658,675**	3,600,568	39,649	3,640,217

Balance Sheet

Company No 07771307

As at 31 December	Notes	2025	2025	2024	2024
			£	£	£
Fixed Assets					
Tangible fixed assets	5	**1,454,864**		2,062,391	
			1,454,864		2,062,391
Current Assets					
Stocks	6	**107**		171	
Debtors	7	**312,090**		333,470	
Cash at banks and in hand		**2,127,781**		1,413,904	
		2,439,978		1,747,545	
Liabilities					
Creditors amounts falling due within one year	8	**(227,445)**		(169,719)	
Net current assets			**2,212,533**		1,577,826
Total assets less current liabilities			**3,667,397**		3,640,217
Creditors amounts falling due after one year	8		**(8,722)**		-
Total net assets			**3,658,675**		**3,640,217**
Funds					
Unrestricted funds					
General funds	9		**1,398,618**		1,126,994
Designated funds	9		**760,559**		411,183
Property and fixed assets fund	9		**1,454,864**		2,062,391
Restricted funds	10		**44,634**		39,649
Total Funds			**3,658,675**		3,640,217

Approved by the Trustees on 1st September 2026 and signed on their behalf by John Greaves.

Signed:

Date: 1st September 2026

Statement of Cash Flows

	2025	2024
	£	£
Cash flows from operating activities		
Net movement in funds for the reporting period	18,458	(320,417)
Adjustments for:		
Depreciation charges	17,442	37,964
Impairment of assets	-	16,337
Dividends, interest and rents from investments	(76,709)	(52,422)
(Gain) on sale of fixed assets	(1,037,670)	-
(Increase)/Decrease in stocks	64	26
Decrease(Increase) in debtors	21,381	(136,611)
Increase/(Decrease) in creditors	51,369	(52,607)
Net cash used in operating activities	**(1,005,665)**	**(507,730)**
Cash flows from investing activities		
Dividends, interest and rent from investments	76,709	52,422
Proceeds from the sale of property, plant and equipment	1,669,029	-
Purchase of property, plant and equipment	(18,984)	(5,299)
Net cash provided by investing activities	**1,726,754**	**47,123**
Cash Flows from financing activities		
Deposit paid on Hire Purchase	(2,669)	-
Capital Repayments on Hire Purchase	(4,543)	-
Net cash provided by (used in) financing activities	(7,212)	-
Change in cash and cash equivalents in the reporting period	713,877	(460,607)
Cash and cash equivalents at the beginning of the reporting period	1,413,904	1,874,511
Change in cash and cash equivalents due to exchange rate movements	-	-
Cash and cash equivalents at the end of the reporting period	**2,127,781**	**1,413,904**

Analysis Of Change In Net Debt

	As at 1 Jan 2025	Movement in Year	As at 31 Dec 2025
	£	£	£
Cash at banks and in hand	1,413,904	713,877	2,127,781
Hire Purchase Liability	-	(15,078)	(15,078)
Total	**1,413,904**	**698,799**	**2,112,703**

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 Act 2011 & 2022, 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 2019) have been followed in the preparation of these financial statements.

Going Concern

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

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

Critical Accounting Policies and Areas of Judgement

The preparation of financial statements requires the use of certain critical accounting estimates. It also requires management to exercise its judgement in the process of applying the Charity's accounting policies. In the application of the accounting policies, Trustees are required to make judgements, estimates, and assumptions about the carrying value of assets and liabilities that are not readily apparent from other sources. The estimates and underlying assumptions are based on historical experience and other factors that are considered to be relevant. Actual results may differ from these estimates.

The estimates and underlying assumptions are reviewed on an ongoing basis. Revisions to accounting estimates are recognised in the period in which the estimate is revised if the revision affects only that period, or in the period of the revision and future periods if the revision affected current and future periods.

In the view of the Trustees, no assumptions concerning the future or estimation uncertainty affecting assets or liabilities at 31 December 2025 are likely to result in a material adjustment to their carrying amounts in the next financial year.

The items in the financial statements where these judgements and estimates have been made include:

- estimating the useful economic life of tangible fixed assets for the purpose of determining the annual depreciation;
- determining the discount rate for estimating the present value of future finance lease payments
- allocation of support costs across activities

Finance Leases

Leases in which the charity assumes substantially all the risks and rewards of ownership of the leased asset are classified as finance leases. Leased assets acquired by way of finance lease and the corresponding lease liabilities are initially recognised at an amount equal to the lower of their fair value and the present value of the minimum lease payments at inception of the lease.

Minimum lease payments are apportioned between the finance charge and the reduction of the outstanding liability.

The finance charge is allocated to each period during the lease term so as to produce a constant periodic rate of interest on the remaining balance of the liability.

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 should be expended in a future accounting period. For legacies, entitlement is taken on a case-by-case basis as the earlier of the date on which: the charity is aware that probate has been granted, the estate has been finalised and notification has been made by the executor(s) to the charity that a distribution will be made, or when a distribution is received from the estate. Receipt of a legacy, in whole or in part, is only considered probable when the amount can be measured reliably and the charity has been notified of the executor's intention to make a distribution. If the legacy is in the form of an asset other than cash or an asset listed on a recognised stock exchange, recognition is subject to the value of the asset being able to be reliably measured. Where legacies have been notified to the or the charity is aware of the granting of probate, and the criteria for income recognition have not been met, then the legacy is a treated as a contingent asset and disclosed if material.

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.

Many costs are directly attributable to specific activities and have been apportioned as such.

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.

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 £500 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:

- Freehold land and buildings
  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 within 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.

These categories were applied up until the point that a given group transitioned to independence.

Notes to the Financial Statements

1. Income From Donations, Grants and Legacies

Income from Donations, Grants and Legacies	Unrestricted Funds 2025	Restricted Funds 2025	Total Funds 2025	Unrestricted Funds 2024	Restricted Funds 2024	Total Funds 2024
Donations and Gifts	439,072	15,973	455,045	458,534	26,563	485,097
Grants Received	26,500	-	26,500	-	-	-
Legacies	265,601	-	265,601	488,064	-	488,064
Total	**731,173**	**15,973**	**747,146**	**946,598**	**26,563**	**973,161**

2. Cost of Charitable Activities

Activity	Direct costs 2025	Support costs 2025	Total 2025	Direct costs 2024	Support costs 2024	Total 2024
	£	£	£	£	£	£
Cost of Raising Funds	188,210	112,728	**300,938**	129,718	64,810	194,528
Camps	91,212	169,093	**260,305**	168,053	184,843	352,896
Groups	413,096	281,821	**694,917**	454,117	214,029	668,146
Resources - Energize	46,072	169,093	**215,165**	43,238	155,658	198,896
Training - Westbrook Academy	163,098	56,364	**219,462**	-	-	-
Westbrook Centre	334,202	281,821	**616,023**	528,743	145,929	674,672
Training - Additional Needs	71,652	56,364	**128,016**	70,473	19,457	89,930
Other	-	-	-	-	173,003	173,003
Total	**1,307,542**	**1,127,284**	**2,434,826**	1,394,342	957,729	2,352,071

3. Support Costs

Many costs are directly attributable to specific activities and have been apportioned as such. 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. The 2025 audit fee was £20,760 (2024: £19,800), inclusive of VAT.

Support costs and the basis of their allocation are as follows:

Support Cost Category	Basis of allocation	2025	2024
		£	£
Staff costs (finance, HR, safeguarding, management)	Estimated staff time	631,446	523,297
Premises (rent, rates, utilities)	Estimated staff time	36,330	97,992
IT and systems	Estimated staff time	101,452	60,789
Communications and marketing	Estimated staff time	148,531	66,608
Governance (audit, legal, board costs)	Estimated staff time	100,057	143,414
Staff Training & Development	Estimated staff time	69,030	15,476
Other support costs	Estimated staff time	40,438	50,153
Total		**1,127,284**	**957,729**

4. Paid Team Costs

Total Staff Costs	2025	2024
	£	£
Wages and salaries	923,291	894,675
Social security costs	108,129	72,382
Pension costs	56,894	44,971
Other staff costs	89,381	94,287
Redundancy	20,223	38,431
Total	**1,197,918**	**1,144,746**

Key Management Personnel Staff Costs		
Wages and salaries	217,044	197,843
Social security costs	28,493	21,716
Pension costs	12,757	10,793
Total	**258,294**	**230,352**

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

Two employees earned total salary of £60,000 or more per annum in 2025 (2024 :zero)

£60,000 - £69,999: 2

The average number of employees (headcount) in 2025 was 34 (2024: 40)
Analysed by function, this shows:

4. Paid Team Costs (cont.)

Full Time Equivalent	2025	2024
Raising Funds	1	1
Charitable Activities	21	24
Governance	1	1
Total	**23**	**26**

Four trustees (2024: two) received reimbursement of expenses during the year whilst acting in their capacity as Trustees totalling £1544. (2024: £162).

During 2025, no Trustee received any remuneration (2024: zero).

5. Tangible Fixed Assets

Fixed Assets	Freehold land & buildings	Fixtures & fittings	Computer equipment	Finance Lease Asset	Motor Vehicle	Total
Cost or valuation						
At 1 January 2025	2,667,127	472,899	70,222	-	7,500	3,217,748
Additions at cost	-	12,968	6,016	22,289	-	41,273
Disposals	(1,093,012)	(148,789)	(38,128)	-	-	(1,279,929)
At 31 December 2025	**1,574,115**	**337,078**	**38,110**	**22,289**	**7,500**	**1,979,092**
Accumulated depreciation						
At 1 January 2025	653,458	427,941	66,458	-	7,500	1,155,357
disposals	(484,830)	(125,613)	(38,128)	-	-	(648,571)
Charge for the year	-	12,654	3,116	1,672	-	17,442
At 31 December 2025	**168,628**	**314,982**	**31,446**	**1,672**	**7,500**	**524,228**
Net book value						
At 31 December 2025	**1,405,487**	**22,096**	**6,664**	**20,617**	**-**	**1,454,864**
At 31 December 2024	**2,013,669**	**44,958**	**3,764**	**-**	**-**	**2,062,391**

6. Stocks

Stock	2025	2024
	£	£
Books and merchandise	107	171
Total	**107**	**171**

7. Debtors

Debtors	2025	2024
	£	£
Tax Recoverable	1,911	5,717
Trade Debtors	69,017	41,637
Other debtors	6,222	9,977
Accrued Income	144,422	209,874
Prepayments	90,518	66,265
Total	**312,090**	**333,470**

8. Creditors:

Amount Falling Due Within One Year

Creditors	2025	2024
	£	£
Accruals	75,746	20,574
Deferred Income	52,814	6,379
Trade Creditors	67,122	41,138
Other	31,763	101,628
Total	**227,445**	**169,719**

Creditors Due In More Than One Year

Creditors	2025	2024
	£	£
Finance Lease Creditor	8,722	-
Total	**8,722**	**-**

The charity entered a hire purchase (HP) agreement during 2025. Total HP obligations measured at their present value are £15,078, of which £6,356 falls due within one year and £8,722 falls due within two and five years. There are no payments due in more than five years.

Future minimum HP payments	£
Within one year	7,307
Between one and five years	9,184
After five years	-
Total minimum HP payments	**16,491**

Deferred Income	2025	2024
	£	£
Opening Balance 1 Jan	6,379	81,606
Amount released in the period	(239,731)	(81,606)
Amount deferred in the period	286,166	6,379
Total	**52,814**	**6,379**

Any amounts deferred in the period relate to income earned from charitable activities that will be provided in the future and has been recognised as such. The income relates to deposits for bookings at the Westbrook Centre and training courses yet to be delivered by Westbrook Academy.

9. 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-25	Income	Expenditure and designations	Transfers	31-Dec-25
General funds	**1,126,994**	1,466,617	(1,934,109)	739,116	1,398,618

	01-Jan-25	Income	Utilised	Transfers	31-Dec-25
Designated funds					
Impact Fund	-	-	-	-	-
Miscellaneous Designated Fund	200,569	-	(351,468)	779,550	628,651
Groups, Areas and Camps	210,614	129,283	(207,989)	-	131,908
Total	**411,183**	**129,283**	**(559,457)**	**779,550**	**760,559**

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

	01-Jan-24	Income	Expenditure and designations	Transfers	31-Dec-24
	£	£	£	£	£
General funds	550,000	1,823,572	(1,965,767)	719,189	**1,126,994**

	01-Jan-24	New designations	Utilised	Transfers	31-Dec-24
Designated funds	£	£	£	£	£
Impact Fund	594,967	-	(7,631)	(587,336)	-
Miscellaneous Designated Fund	313,474	9,268	(122,173)	-	200,569
Groups, Areas and Camps	264,337	179,370	(180,878)	(52,215)	210,614
Total	**1,172,778**	**188,641**	**(310,682)**	**639,554**	**411,183**

Impact Fund

At the start of 2018 the Trustees set up the Impact Fund designating money from the general fund. This fund was consolidated into our general funds in 2024, so this is no longer used.

Miscellaneous Designated Fund

To hold any designated funds as deemed by the Trustees. Currently this is holding a large balance of funds from the sale of Kestin House for a complete roof repair at Westbrook Centre, some funds set aside for Westbrook Academy, and the remaining balance of the funds from a previous property sale.

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.

Fixed Asset 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-25	Income	Expenditure and designations	Transfers	31-Dec-25
Property and Fixed Asset Fund	2,062,391	-	(40,619)	(566,908)	**1,454,864**

The movement in the prior year was as follows:

	01-Jan-24	Income	Expenditure and designations	Transfers	31-Dec-24
	£	£	£	£	£
Tangible fixed assets, investment properties and programme related investments	2,111,393	-	(54,301)	5,299	**2,062,391**

10. Restricted Funds

	01-Jan-25	Income	Expenditure and designations	Transfers	31-Dec-25
Restricted funds	39,649	15,973	(10,988)	-	**44,634**

These include donations for regional work, the Westbrook Centre and our Additional Needs Ministry.
The movement in the prior year was as follows:

	01-Jan-24	Income	Expenditure and designations	Transfers	31-Dec 24
	£	£	£	£	£
Restricted funds	126,463	26,563	(113,377)	-	39,649

11. Analysis of Net Assets Between Funds

	Restricted funds	Designated funds	General funds	Total 2025
Fund balances at 31 December 2025 are represented by:				
Fixed assets	-	1,454,864	-	1,454,864
Net current assets	44,634	760,559	1,407,340	2,212,533
Creditors due in more than one year	-	-	(8,722)	(8,722)
Total	**44,634**	**2,215,423**	**1,398,618**	**3,658,675**

The prior year balances were as follows:

	Restricted funds	Designated funds	General funds	Total 2024
Fund balances at 31 December 2024	£	£	£	**£**
are represented by:				
Fixed assets	-	2,062,391	-	**2,062,391**
Net current assets	39,648	411,183	1,126,994	**1,577,826**
Total	**39,648**	**2,473,574**	**1,126,994**	**3,640,217**

12. 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. Related Parties

The Crusaders' Union is the sole shareholder of Urban Saints Limited, a dormant company registration 05816338. During the year payments totalling £1,082 (2024 - £nil) were made to casual workers who were close family members of the COO. During the prior year, payments of £468 were made to Vox Caritas Ltd of which our CEO, Mark Markiewicz has significant control.

14. Post Balance Sheet Events

There are no post balance sheet events to report.

