

Bethnal Green Spear Trust – Annual Report and Financial Statements

Financial year: 1 September 2019 – 31 August 2020

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Bethnal Green Spear Trust – Annual Report and Financial year: 1 September 2019 – 31 August 2020

Bethnal Green Spear Trust is a registered Charitable Incorporated Organisation (number 1159691).

Principal and registered office: The Vicarage, St. Peter's Close, London, E2 7AE

Tel: 020 3475 0432

Email: hello@spearbethnalgreen.org

During the year the following served as trustees of the charity:

- Miss Caitlin Burbidge (Chair - until October 2019)
- Revd Heather Atkinson (Vicar of St Peter's Church)
- Revd Adam Atkinson
- Mr Paul Rablen
- Mrs Rebecca Morrisroe (Chair - from October 2019)
- Mr Joe Morrisroe
- Mr Egerton Junior Bayode
- Mr Jon Baldwin
- Mr Perran Ellson (until September 21)
- Anastasia Arghyou (from March 21)
- Jess Kelly (from April 21)

Bankers: Reliance Bank Limited, Faith House, 23-24 Lovat Lane, London EC3R 8EB

Independent examiner: Derek Rodwell, Impact The Future Ltd, Bennett Verby, 7 St Petersgate, Stockport, Cheshire, SK1 1EB

Structure, Governance and Management

Bethnal Green Spear Trust (BGST) is a Charitable Incorporated Organisation and is governed by a Board of Trustees who hold regular meetings. The Board is made up of people living or working locally in Bethnal Green. The trustees met four times during this financial period. Topics discussed by the trustees included finances, fundraising, staffing and strategic planning.

Any person who is willing to act as a trustee, and who would not be disqualified from action, may be appointed to be a trustee by a decision of the trustees. Miss Caitlin Burbidge was the Chair of BGST until October 2019, and was succeeded by existing trustee Rebecca Morrisroe for the rest of this reporting period. There are no specific policies or procedures relating to the induction and training of trustees. However, in practice, trustees with relevant knowledge, skills or experience are appointed, for the effective administration of the charity.

Any decision of the trustees must be either by decision of a majority of the trustees present and voting at a quorate trustees' meeting, or when the majority of trustees have indicated to all the trustees by any means (including email) that they share a common view on a matter. Full trustee meetings occur at least every three months.

Decisions relating to some routine financial matters are delegated by the trustees to a finance committee, consisting of the Chair, the Treasurer, the Finance Controller and Centre Manager. Day-to-day decision-making relating to BGST's specific charitable activities is delegated to BGST staff appointed to oversee these activities. The organisation of fundraising events is typically delegated to an events committee consisting of selected trustees and other individuals with relevant experience.

The trustees have reviewed the major risks to which the charity is exposed and systems or procedures have been established to manage those risks. In particular, the charity has documented procedures and policies with regards to finance, working with children and vulnerable adults, health and safety and other matters.

BGST looks to learn from and work in partnership with other organisations with experience relevant to its charitable activities. In particular, since its formation in 2014, it has worked closely with Resurgo Trust. Resurgo Trust is a charity founded through St Paul's Church in Hammersmith in 2003. Resurgo aims to stimulate significant social transformation in local communities by helping people facing serious social disadvantage to transform their situation. In particular, among its activities, it has developed the Spear programme for young people. Resurgo has provided BGST staff with extensive training, ongoing support and course materials to enable them to conduct the Spear programme.

Key relationships

BGST believes that relationships are critical to its continuing success. BGST's staff provide continuing skill and dedication in developing fruitful relationships in the community, to support the work of Spear. St Peter's Church provides invaluable support via the expertise and time of its staff and members, as well as donated office and training space. The generosity of BGST's corporate partners, volunteers and individual donors is hugely appreciated, as well as their connections into job opportunities for the young people on the programme.

Public benefit

The trustees confirm that they have complied with the duty in section 17 of the Charities Act 2011 to have regard to the Charity Commission guidance on public benefit. The trustees regard BGST's activities as manifestly for the public benefit in that there is an identifiable benefit to local young people, as described in this report.

Objectives and Activities

Bethnal Green Spear Trust is a charity set up by members of the congregation of St Peter's Church, Bethnal Green and based at St Peter's, to tackle youth unemployment in East London.

Although the Spear programme is non-proselytising, BGST trustees are motivated by the desire to turn faith into practical action by living out God's love for people who are in need and marginalised. BGST serves individuals and works with organisations of any beliefs to bring about transformation in the community, believing that everyone has the right to dignity in society, development of their skills, a chance to work, and hope for the future.

The object of the charity, as set out in its Governing Document, is:

...for the benefit of the public and within a Christian ethos, to act as a resource for young people between the ages of 16 to 24 living in East London by providing advice, assistance and support and organising educational programmes and other activities as a means of:

- a) helping young people advance in life by developing their skills, capacities and capabilities to enable them to integrate into and participate in society as independent, mature and responsible individuals;*
- b) advancing education;*
- c) relieving unemployment, enabling young people to generate a sustainable income and be self-sufficient;*
- d) providing recreational and leisure time activities provided in the interest of social welfare, designed to improve their conditions of life.*

Spear Bethnal Green Trust achieves these objectives through delivering the Spear Programme, which uses executive coaching techniques to build the skills, attitudes and behaviours required in the workplace. Spear starts with an intensive six week course with 12-15 young people, combining coaching sessions on practical employment skills with sessions focused on developing positive attitudes and behaviours. This includes sessions aimed at bringing about a mind-set change (such as stepping out of comfort zones; persevering through challenges; and developing a growth-mindset) as well as practical CV writing and interview skills. The young people also build their confidence through mock interviews with volunteers. The first six weeks conclude with a celebration of trainee's achievements attended by families and members of the community. This is then followed by a year of 1-2-1 career coaching, to help these young people find work, training or to settle into working life. This includes encouragement and advice on interviews, as well as practical help, such as access to laptops where needed to send job applications.

To achieve its objectives, BGST has maintained a strong relationship with its partner Resurgo to raise adequate funding, to recruit and retain suitable qualified and trained staff, and to publicise the work of BGST and the Spear programme.

BGST has used existing relationships in and around St Peter's Church, and instigated new relationships with local businesses in East London and the City of London, to grow a strong volunteer base and continuing financial support.

BGST employs three staff at its Spear centre, each with a background in education and training for young people. They received regular training from Resurgo. The relationship with Resurgo was further strengthened through regular formal and informal meetings between individual BGST trustees and Resurgo staff.

In order to attract young people to the Spear course, BGST staff publicise the courses directly at local Job Centres and also to local social service professionals (including targeted youth support teams, youth justice and family intervention services), charities, hostels, doctor surgeries, apprenticeship providers, secondary schools and other education providers and organisations who can make referrals. Local business, civic, political and charitable figures were invited to the Spear Celebration evenings at the end of each six-week programme, many of whom attended and subsequently have championed Spear, referred young people to the programme, or have volunteered on the programme.

BGST looks to make extensive use of volunteers in its activities, as we believe that there are rich opportunities for mutual benefit. Volunteers are particularly valued as mock interviewers of course participants, and hosts for company visits or work experience placements.

In this financial year, the delivery of the Spear Programme was impacted by the Covid-19 pandemic. The first wave of restrictions in March 2020 led SBGT to temporarily suspend the Spear Programme until October 2020.. During this period SBGT made use of the Government's Job Retention Scheme (furlough) for the centre team. Fortunately, our Centre Manager was able to be seconded to our partner charity Resurgo to help develop an online version of the Spear Programme.

In October 2020, the Centre Team returned to work to manage the programme virtually, delivering the newly adapted 'Spear Online' programme. The curriculum of Spear Online remained similar but was adapted for online delivery via zoom. Mock interviews with volunteers continued online. Due to the online dynamics of a zoom 'room', slightly smaller cohorts were recruited. The content of the programme evolved to reflect the context of the pandemic, including sessions on how to come across professionally over zoom, and how to maintain positive habits during lockdown. Furthermore, advice on the career ladder was updated to reflect a challenging jobs market, and focused on how to find a range of opportunities to build experience and develop transferable skills.

BGST is extremely pleased that the transition to delivering Spear online was not only possible, but also highly impactful, as outlined in the following section.

Achievements and Performance

BGST prides itself on providing transformative training for the young people on our programmes, and delivering impressive results.

Despite significant disruption caused by the Covid-19 pandemic and the need to adapt to a new style of delivery, BGST ran 4 Spear programmes during this financial period (September 2019 to August 2020). The total number of participants of these courses was 76. of whom 56 successfully completed the programme. Follow up indicated that since the first courses commenced in September 2014, 58% of trainees had found work within 3 months and 74.7% of Spear Candidates were in employment, education or training after 12 months.

The young people who engage with Spear often have a multitude of barriers holding them back from work. More than 65% of the trainees who do Spear have 3 or more indicators of disadvantage including having mental health challenges, a criminal record, low educational attainment, family involved in crime and living in council or supported housing.

Case Study: Ellie's story

November 2020 Separ Bethnal Green cohort

"Over lockdown I was put on furlough. A lot of people in my house were drinking and doing drugs almost every day. Even though I was enjoying it at the time, I could see it was a problem. I was in a really bad place mentally. I was very depressed. I eventually lost my job and was made redundant.

When I had a phone call from the Spear Programme, I didn't want to do it at first, and I said no - but the coaches convinced me, and I've really really enjoyed the programme. All of the positive feedback and encouragement from the coaches and the rest of the trainees has really helped me in becoming so much more confident. At the start of Spear I wouldn't even speak, but now I'm very confident speaking to anyone! I stopped doing drugs, and drinking as much, I have started antidepressants, and I have gone from a victim mentality - blaming everyone around me and thinking there was nothing I could do - to a power mentality, where I'm changing things for myself."

Financial review

The year to August 20 was challenging as the environment for fundraising became increasingly tough, whilst the global pandemic necessitated staff to be placed on furlough and fundamentally altered the method of service provision (moving online). Funding was partly sought through grant applications. Income from grants amounted to £54,500 for the financial year, comprising £5,000 from the East End Community Foundation, £12,000 from the James Knott Trust, £30,000 from the Henry Smith Charity and £7,500 from the Investec bank plc Charity Committee.

Individual donations and other fundraising including events conducted on behalf of BGST by churches and individuals totalled £4,163. Regular giving amounted to £7,826 plus £2,256 from gift aid.

The trust made an overall deficit of £12k on unrestricted funds leaving a balance carried forward of £20k. Restricted funds carried forward came to £10k leaving total funds at the end of the year of £29k

In order to establish Spear Bethnal Green in its first financial year (September 2014 – August 2015), Resurgo provided BGST with seed funding of £35,000 to establish the Spear Centre and provide financial stability in the first year of operations. Resurgo are committed to the sustainability of BGST as part of the joint venture partnership and therefore this is being paid off on a long-term, flexible basis, with no interest incurred. The repayment of this seed funding began in July 2017, and the payments made to date total £29,264, leaving £5,736 outstanding. The loan repayment is outside of the above deficit.

The sums raised were insufficient to fund the core Spear programme for this financial year, largely due to lower than expected grant funding and individual fundraising. Cash reserves as at year end were reasonable but below expectations. However successful subsequent fundraising post period end has restored this position to a comfortable level, allowing for good longer term viability. All expenditure was in support of our objectives.

The Trustees' responsibilities in relation to the financial statements

Charity law requires the Board of Trustees to prepare financial statements for each accounting year, which give a true and fair view of the state of the charity and of its income and expenditure for the year. In preparing those financial statements the trustees are required to:

- select suitable accounting policies and apply them consistently;
- make judgments and estimates that are reasonable and prudent;
- state whether the applicable accounting standards have been followed, subject to any material departures disclosed and explained in the accounts;
- prepare the financial statements on a going concern basis unless it is inappropriate to presume that the charity will continue to operate.

The Board of Trustees is responsible for keeping adequate accounting records which disclose, with reasonable accuracy at any time, the financial position of the charity and enable it to ensure that the financial statements comply with applicable accounting statements and statements of recommended practice and the regulations made under the Charities Act 2011. The Board is also responsible for safeguarding the assets of the charity and for taking reasonable steps to prevent fraud or any other irregularities.

The Board of Trustees has examined the charity's requirements for reserves in the light of the main risks to the organisation. BGST aims to have funds that, together with future regular contributions and other committed sums, would be sufficient to cover at least the next 3 months of its activities. This is to mitigate against the risk of a cashflow deficit should insufficient funds be raised to meet the ongoing cost of operations. BGST makes use of St Peter's Church premises. It therefore has limited exposure to the costs of repair and upkeep of its facilities. The trustees continue to review and assess the key risks facing the charity and ensure appropriate actions are taken.

Reserves policy

It is the policy of the Trust to hold free reserves sufficient to cover 3 months of unrestricted expenditure. At 31 August 2020, BGST held unrestricted free reserves of £20k which was sufficient to cover over 3 months of regular outgoings to deliver the Spear programme. This continues to be the case as at the date of signature of these accounts.

Future plans

BGST plans to continue the activities outlined above in the forthcoming years, continuing to deliver exceptional training and impressive results, and working to deepen relationships with other organisations in the local community to increase referrals and open up new opportunities for the young people we have the privilege of working with. As we emerge from the pandemic, our intention is to return to providing the Spear Programme in person as soon as restrictions allow. However, in a scenario where further restrictions are required, we are confident in delivering the 'Spear Online' programme, and would be able to pivot back to this mode of delivery.

Bethnal Green Spear Trust
The Vicarage
St. Peter's Close
London
E2 7AE



Approved by the Board of Trustees on 28/09/21 and signed on its behalf by:

A handwritten signature in black ink, appearing to be "RM", written over a horizontal line.

Full name Rebecca Morrisroe

Position Chair of Trustees since October 2019

Date 29 / 09 / 21

Independent examiner's report to the Trustees of Bethnal Green Spear Trust

I report on the financial statements of the charity for the period ended 31 August 2020, which are set out on pages 10 to 15.

Respective responsibilities of trustees and examiner

The charity's trustees are responsible for the preparation of the financial statements. The trustees consider that an audit is not required for this year under section 145 of the Charities Act 2011 (the 2011 Act). I am qualified to undertake the examination by being a qualified member of the Chartered Institute of Certified Accountants

Having satisfied myself that the charity is eligible for independent examination, it is my responsibility to:

- examine the financial statements under section 145 of the 2011 Act;
- to follow the procedures laid down in the general Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act; and
- to state whether particular matters have come to my attention.

This report, including my statement, has been prepared for and only for the charity's trustees as a body. My work has been undertaken so that I might state to the charity's trustees those matters that I am required to state to them in an independent examiner's report and for no other purpose. To the fullest extent permitted by law, I do not accept or assume responsibility to any other than the charity and the charity's trustees as a body for my examination work, for this report or for the statements that I have made.

Basis of independent examiner's report

My examination was carried out in accordance with the general Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit and consequently no opinion is given as to whether the accounts present a 'true and fair view' and the report is limited to those matters set out in the statement below.

Independent examiner's statement

In connection with my examination, no matter has come to my attention:

- which gives me reasonable cause to believe that in any material respect the requirements
 - to keep accounting records in accordance with section 130 of the 2011 Act ; and
 - to prepare accounts which accord with the accounting records, comply with the accounting requirements of Regulation 8 of the Accounts Regulations and the 2011 Acthave not been met; or
- to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.



Date: 30th September 2021

Derek Rodwell FCCA

Bennett Verby, 7 St Petersgate, Stockport, Cheshire. SK1 1EB

BETHNAL GREEN SPEAR TRUST
STATEMENT OF FINANCIAL ACTIVITY
FOR THE YEAR ENDED 31 AUGUST 2020

		2020	2020	2020	2019	2019	2019
	Notes	Unrestricted funds	Restricted funds	Total funds	Unrestricted funds	Restricted funds	Total funds
		£	£	£	£	£	£
INCOME FROM							
Grants & Donations							
Regular giving		7,826	0	7,826	8,584	0	8,584
Grants and other fundraising	2	23,663	35,000	58,663	26,858	68,000	94,858
Gift Aid		2,256	0	2,256	3,129	0	3,129
		33,745	35,000	68,745	38,571	68,000	106,571
Other Income	3	28,219	0	28,219			
TOTAL INCOME		61,965	35,000	96,965	38,571	68,000	106,571
EXPENDITURE ON							
Charitable activities							
Operating expenses - salaries		63,135	21,792	84,927	21,186	68,000	89,186
Other Operating expenses		5,607	0	5,607	7,435	0	7,435
Copier/printer costs		6,870	0	6,870	9,205	0	9,205
Professional services		1,484	0	1,484	1,376	0	1,376
TOTAL EXPENDITURE		77,096	21,792	98,888	39,201	68,000	107,201
NET MOVEMENT IN FUNDS		(15,131)	13,208	(1,923)	(630)	0	(630)
TRANSFERS BETWEEN FUNDS		3,110	(3,110)	0			
		(12,021)	10,098	(1,923)			
BALANCE BROUGHT FORWARD AT 01/09/19		31,821	0	31,821	32,451	0	32,451
BALANCE CARRIED FORWARD AT 31/08/20		19,800	10,098	29,898	31,821	0	31,821

**BETHNAL GREEN SPEAR TRUST BALANCE SHEET
AS AT 31 AUGUST 2020**

	Note	2020 £	2019 £
CURRENT ASSETS			
Debtors	4	12,652	3,629
Cash at bank and in hand		26,256	41,998
		38,908	45,627
LIABILITIES: AMOUNT FALLING DUE WITHIN ONE YEAR	5	(3,274)	(8,070)
NET CURRENT ASSETS		35,634	37,557
LIABILITIES: AMOUNT FALLING DUE AFTER ONE YEAR	6	(5,736)	(5,736)
NET ASSETS		29,898	31,821
 REPRESENTED BY:			
Unrestricted		19,800	31,821
Restricted		10,098	0
TOTAL FUNDS	9	29,898	31,821

The notes on pages 12 to 15 form part of these financial statements.

Approved by the trustees on: 30th September 2021

and signed on its behalf by:



Chair of the Trustees: Rebecca Morrisroe

Bethnal Green Spear Trust

Notes to Accounts for the year to 31st August 2020

1 Accounting policies

Basis of preparation

The financial statements have been prepared in accordance with the Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2015) - (Charities SORP (FRS 102)), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Charities Act 2011.

The Trust meets the definition of a public benefit entity under FRS 102. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy note.

The charity expects to be able to continue in operation through the continued receipt of grants. Cash flow forecasts for the next 12 months indicate that income and cash balances carried forward should be sufficient to cover the budgeted costs.

Funds

General funds represent the funds of the Trust that are not subject to any restrictions regarding their use and are available for application on the general purposes of the Trust activities. Restricted funds are those donated for specific purposes.

Fixed assets

The Trust has recognised no fixed assets in the financial statements.

When such assets are purchased, only items of greater than £500 are capitalised.

Investments

The Trust has no investments at 31 August 2020.

Grants

Revenue grants are credited to the statement of financial activities when received or receivable whichever is earlier, unless they relate to a specific future period, in which case they are deferred.

Bethnal Green Spear Trust
Notes to Accounts for the year to 31st August 2020

2 Grants & Other fundraising	Unrestricted funds 2020 £	Restricted funds 2020 £	Total funds 2020 £	Unrestricted funds 2019 £	Restricted funds 2019 £	Total funds 2019 £
James Knott Grant	12,000	0	12,000	15,730	0	15,730
Investec grant	7,500	0	7,500	0	0	0
EECF grant for graduate coach 20/21 (switched to lead coach)	0	5,000	5,000	0	13,000	13,000
Received from the Mercer's Trust, restricted to Lead Coach costs	0	0	0	0	15,000	15,000
Received from Lawrence Atwell's Charity- for graduate coach	0	0	0	0	10,000	10,000
Henry Smith fund restricted to centre manager costs	0	30,000	30,000	0	30,000	30,000
Aspinwall Grant	0	0	0	500	0	500
Income from fund-raising	4,163	0	4,163	10,628	0	10,628
	23,663	35,000	58,663	26,858	68,000	94,858
3 Other Income				2020 £		2019 £
JRS grants				20,843		0
Reimbursed IT costs from SPBG				2,743		0
Reimbursed salary costs from Resurgo				4,633		
				28,219		0
4 Debtors				2020 £		2019 £
Gift aid tax recoverable				5,885		3,629
Owed by Resurgo				4,633		
Other debtors				2,134		
				12,652		3,629
5 Liabilities: falling due within one year				2020 £		2019 £
Loan from Resurgo- amount to be repaid in next 12 months				0		4778.7
Amounts owed to HMRC for PAYE/NI				847		2,087
Independent examination fees for the financial year and previous year				1,600		800
Accrual for IT support costs				420		
Employer's pension contribution, owed to B&CE Ltd				407		404
				3,274		8,070
6 Liabilities: not falling due within one year				2020 £		2019 £
Resurgo loan				5,736		5,736
				5,736		5,736
7 Employment costs				2020 £		2019 £
Gross pay to employees				74,911		80,751
Employer's NI (net of employers allowance)				4,447		4,357
Employer's pension contribution				5,568		4,078
				84,926		89,186

8 Employees

- a) There were on average 3 people (2019 3) employed by the charity during the financial year.
b) No employee was paid more than £60,000

The role of key management personnel was undertaken by Tim Lovell, Centre Manager, and Hannah Barclay, Chair of Trustees, who acts in a voluntary capacity and receives no remuneration. Total remuneration (including NI and pension) of the key personnel came to £38,110 in 2019-20. £4,633 of this was covered by Resurgo for work completed by Tim Lovell on their behalf during the summer of 2020.

9a Statement of Funds 2019-20	Opening balance 01/09/19	Income	Expenditure	Transfers	Closing Balance 31/08/20
Unrestricted funds	31,821	61,965	77,096	3,110	19,800
Restricted funds					
Graduate Coach fund	0	5,000	0	(5,000)	0
Lead Coach fund	0	0	0	10,098	10,098
Centre Manager fund	0	30,000	21,792	(8,208)	0
	0	35,000	21,792	(3,110)	10,098
	31,821	96,965	98,888	0	29,898

Grants restricted to the graduate coach received in 19/20 have been allocated to the lead coach in early 20/21 as the graduate role was not filled for a few months. On the centre manager fund, Henry Smith gave permission that the balance of £8,208 could be used for general costs (£3,110) and for the lead coach (£5,098)

9b Statement of Funds 2018-19	Opening balance 01/09/18	Income	Expenditure	Closing Balance 31/08/19
Unrestricted funds	32,451	38,571	39,201	31,821
Restricted funds				
Graduate Coach fund	0	23,000	23,000	0
Lead Coach fund	0	15,000	15,000	0
Centre Manager fund	0	30,000	30,000	0
	0	68,000	68,000	0
	32,451	106,571	107,201	31,821

10 Analysis of net assets between funds

	Unrestricted funds 2020 £	Restricted funds 2020 £	Total funds 2020 £	Unrestricted funds 2019 £	Restricted funds 2019 £	Total funds 2019 £
Fixed assets	0	0	0	0	0	0
Current assets	28,810	10,098	38,908	45,627	0	45,627
Creditors due within one year	(3,274)	0	(3,274)	(8,070)	0	(8,070)
Creditors due after one year	(5,736)	0	(5,736)	(5,736)	0	(5,736)
NET ASSETS	19,800	10,098	29,898	31,821	0	31,821

11 Trustee donations

Total trustee donations in 2019/20 came to £6,175 (2018/19 £7,677).

No trustees received any remuneration or benefits from BGST.

In 2019/20 Jon Baldwin, who is a trustee, spent £237.60 on computer software for the trust for which he was re-imbursed.

No other expenses were claimed by trustees during the year.

There were no other disclosable transactions in respect of the trustees, persons closely connected with them or other related parties.

12 Governance Costs

The accounts for 2019/20 include £800 for the costs of an independent examination, including preparation of accounts.

13 Volunteers

BGST looks to make extensive use of volunteers in its activities, as we believe that there are rich opportunities for mutual benefit. Volunteers are particularly valued as mock interviewers of course participants, and hosts for company visits or work experience placements.