

THE CROSS TEACH TRUST

England & Wales · Charity number 1197225

Details

Other names	CROSSTEACH
Status	Registered
Legal form	CIO
Registered	2021-12-20
Register	View on the Charity Commission register

Contact

Address	11 Dormer Place Leamington Spa CV32 5AA
Phone	07518054135
Email	info@crossteach.com
Website	https://www.crossteach.com/

Activities

Objects: 1.TO ADVANCE THE EDUCATION OF YOUNG PEOPLE UNDER THE AGE OF 25 IN THE CHRISTIAN FAITH.2.THE ADVANCEMENT FOR THE PUBLIC BENEFIT OF RELIGIOUS OR OTHER EDUCATION AND PROJECTS TO MEET THE SOCIAL NEEDS OF YOUNG PEOPLE IN THE COMMUNITY.

Activities: The Trust teaches about the Christian faith in schools, for pupils to develop spiritually through understanding, engaging with and responding to the Christian faith.To this end, staff lead assemblies in line with current DfE guidance and complying with current education law. They also offer RE lessons which deliver the syllabus appropriate to each school, and lunch and after school clubs.

Classification

- **How:** Provides Advocacy/advice/information
- **What:** Education/training, Religious Activities
- **Who:** Children/young People

Geography

- Cambridgeshire
- Kent
- Nottingham City
- Nottinghamshire
- Warwickshire
- Throughout London

Finances

Period end	Income	Expenditure	Assets	Employees
2025-03-31	£359,512	£378,165	-	-
2024-03-31	£360,557	£354,710	-	-
2023-03-31	£555,539	£348,477	£211,902	10

Trustees

Name	Role	Appointed
Andi Qi Wang		2025-04-05
Elise Nilufer Geers		2023-11-28
Kate Jane McNab		2023-11-28
Monica Duncan		2026-03-25
Stephanie Joy Knell		2024-01-19

THE CROSS TEACH TRUST

England & Wales - Charity number 1197225

Accounts

The Cross Teach Trust

Annual Report to 31 March 2025

Registration Number: 1197225

9-11 Dormer Place, Leamington Spa, CV32 5AA

CROSS†**TEACH**

The Cross Teach Trust teaches about the Christian faith in schools, for pupils to develop spiritually through understanding, engaging with and responding to the Christian faith

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Reference and Administrative Details for the year ended 31 March 2025

Charity Name:	The Cross Teach Trust Also known as crossteach	
Address:	9-11 Dormer Place, Leamington Spa, CV32 5AA	
Charity Registration Number:	1197225	
Trustees:	Gillian Barbara Robins Joshua David Leith Kendall Kate Jane McNab Elise Nilufer Geers Stephanie Joy Knell	
Registered Office:	9-11 Dormer Place Leamington Spa CV32 5AA	
Independent Examiner	Finansure Ltd 2 Sheppard Street, Brymbo, Wrexham, Wales, LL11 5FF	
Bankers:	CAF Bank Ltd 25 Kings Hill Avenue Kings Hill West Malling Kent ME19 4JQ	NatWest 89 Mount Pleasant Road Tunbridge Wells Kent TN1 1QJ
	Stewardship Services (UKET) Limited Registered office: 1 Lamb's Passage London EC1Y 8AB	

Trustees' Report for the year ended 31 March 2025

The following reports give you an overview of the work of **crossteach** throughout our last financial year. The trustees have adhered to the guidance issued by the Charity Commission on public benefit in charity governance, the principles of which are at the heart of our work.

We have continued to meet our charitable objectives and our purposes remain unchanged as we continue to teach: '...about the Christian faith in schools, for pupils to develop spiritually through understanding, engaging with and responding to the Christian faith'. Our staff have been busy leading assemblies (in line with current DfE guidance and complying with current education law); teaching RE lessons which deliver the syllabus appropriate to each school and offering lunch and after school clubs across a range of schools.

Objectives and Activities

Summary of **crossteach** Objects

- To advance the education of young people in the Christian faith
- The advancement for the public benefit of religious or other education and projects to meet the social needs of young people in the community.

Main Activities

The Cross Teach Trust teaches about the Christian faith in schools, for pupils to develop spiritually through understanding, engaging with and responding to the Christian faith.

To this end, staff lead assemblies in line with current DfE guidance and complying with current education law. They also offer RE lessons which deliver the syllabus appropriate to each school, and lunch and after school clubs.

The aims are to:

- Provide direct encounters with Christians speaking about their faith which are memorable, enjoyable and challenging and which allow students periods of personal reflection
- Teach informed RE lessons that provoke critical enquiry and thoughtful reflection
- Lead inspiring and stimulating acts of collective worship
- Run extracurricular activities that allow students to explore the fundamental questions of human life, religion and belief.

Structure, Governance and Management

Trustees

The following Trustees held Office during the year.

- Gillian Robins – Chair
- Joshua Kendall
- Kate McNab
- Elise Geers
- Stephanie Knell

crossteach has teams in Kent, Warwickshire, London and Nottingham. Each area has a **cross**teach champions team comprised of church representatives. Trustees are also invited to sit on this team.

Trustee Meetings

The Board of Trustees meets at least three times per year and works between meetings by conference calls and emails.

Appointment of trustees

Trustees, who are all required to agree with the **cross**teach statement of faith, are recruited in line with our skills audit. Potential new trustees are asked to read The Essential Trustee, so that they are aware of the legal duties as defined by the Charity Commission. After informal conversation with the National Director and/or the Chair, they are invited to attend a Board meeting as a guest. Following this meeting, trustees offer an opportunity for further discussion before an appointment is agreed.

We have designed an integrated induction and training programme for all new trustees which includes: safeguarding training appropriate to charity trustees

- the previous year's Annual Report, including financial statements
- the Constitution
- Board meeting minutes
- the Charity Governance Code
- current policies, including the Scheme of Delegation
- the risk register
- trustee role descriptors
- trustees' review process

Trustee Changes

One of the areas which has continued to grow in strength is that of the Board. We are now a group of six, bringing a wide range of skills and experience to the various roles. We are delighted that Andi Wang has agreed to join the Board as our Treasurer (he officially starts in the 2025/26 financial year). Andi is a lecturer at Warwick University and worships at Kenilworth Community Church. As Chair, I am grateful to my colleagues for the time they make in their very busy work and family lives to support a ministry which is close to all of our hearts.

I recommend these reports and thank you for your continued and faithful partnership as donors and volunteers with the trustees and staff of **crossteach**.

Strategic direction

As the year drew to a close, we defined our strategy for the next two years. As several areas of the work have grown strong roots following the pandemic and cost of living crisis, we now continue to support those areas as they flourish.

Legal Form

The charity **crossteach** is a Charitable Incorporated Organisation (CIO), registered on 20 December 2021 [Reg No 1197225]. Prior to that **crossteach** operated as a Charitable Trust [Reg No. 1088477].

All the assets and liabilities of the Trust [Reg No. 1088477] were moved to the CIO [Reg No 1197225] on 1st April 2022, and the Trust was subsequently deregistered with the Charity Commission. There was no income or expenditure recorded in the CIO for the period from 20 December 2021 to 31 March 2022. The period 1 April 2022 to 31 March 2023 was the first year of the charity operating as a CIO.

The benefit of the CIO is in simplifying the constitution and reducing the personal liability that would be carried by a trustee, in a time when finding and keeping good trustees is at a premium this move was vital.

Safeguarding and compliance

The safeguarding policy is reviewed annually and updated in line with revisions to the *Keeping Children Safe in Education* document, which details all necessary amendments to safeguarding policy and practice.

All staff receive annual updates to their safeguarding training and new staff are trained in both safeguarding and Prevent. Trustees, acknowledging that safeguarding is everyone's responsibility, undertake tailored training every three years, currently using the NSPCC *Safeguarding Training for Charity Trustees* online course.

Two trustees and all senior staff are additionally trained in Safer Recruitment.

A comprehensive suite of staffing and operational policies is maintained, and policies are reviewed in accordance with our review schedule.

We maintain a risk register which, as well as defining the risk appetite of the Board, highlights areas of the work which require strategic focus. The register is formally reviewed annually but is also discussed at each Board meeting.

Public Benefit Statement

The charity trustees have complied with their duty to have due regard to the guidance on public benefit, and the supplementary guidance on the advancement of religion for the public benefit, published by the Charity Commission in exercising their powers and duties.

Financial Review

We are grateful to the many people who partner with us in the work through donation, despite the continued financial pressures that affect us all. Because of your faithful partnership, the trustees are confident that the charity's financial obligations have been met during this year and is financially viable going forward.



Gill Robins

Chair of Trustees

Report of the National Director for the year ended 31 March 2025

'Light in the Darkness' was our theme for 2024/25, drawn from 2 Corinthians 4. This passage reminds us that our task is to present the message of Christianity clearly, focusing not on ourselves but on Christ.

The year brought significant challenges. Financial pressures led to our first redundancy, though this was partly offset by the continued commitment of our partners. Recruitment has also been difficult, leaving us short-staffed for much of the year and placing additional burdens on the team. We remain prayerful for God to provide new workers.

Despite these pressures, there have been many encouragements. Schools reported their strongest GCSE RE results to date, crediting our contribution. We have seen young people connecting with local churches, with some choosing baptism. We are continuing to expand our work in Tower Hamlets and begun exploring new opportunities in Cambridgeshire, while also strengthening collaboration with other schoolwork teams nationally.

We are deeply grateful for the faithful support of churches, schools and individual partners. Together, this ministry continues to make a significant educational impact and, more importantly, carries eternal value.

*[The period of this report covers the financial year 2024/25 - incorporating some of the academic years 2023/4 and 2024/25.]

Organisational Overview

01. People

Staff

During the period covered by this report, three workers have left crossteach and three workers have joined. These were not all like for like changes.

The situations for our teams has varied.

One team has had frequent changes, but the work has continued to thrive. A settled team would build and strengthen connections with schools and churches.

One area had a lone worker, as we were unable to successfully recruit any new team members. The work has continued at a reduced level. We are grateful for the commitment and perseverance of the worker keeping this area going.

The other two teams have had little change. The number of schools they work with has been able to grow.

The most significant change was having to reduce our Central Team. We had to reduce our staffing, given the financial situation we faced. The unanimous agreement was that maintaining existing work in schools should be the priority. The Staff Operations Manager post was made redundant. We will have to greatly reduce our ambitions to expand. We are not losing heart! Our existing work continues to flourish and we will focus on supporting this work and making sure we are able to have a significant impact in the lives of the young people we meet and the schools we work in. By bringing

together our skills, resources and prayers, we can make the most of every opportunity there is to teach all young people in our local communities about the Christian faith - not just the 5% already in our churches.

Trustees

The board of trustees have remained stable during the period covered by this report.

We have not been able to appoint a Treasurer in this time and so this responsibility has been covered by our Chair (Gill) and National Director (Wayne).

[NOTE: since the end of the 2024/25 financial year, we have successfully appointed a new trustee who will also take on the role of treasurer.]

We remain grateful to Gill for being our chair and leading the trustees, providing stability and continuity.

We are still keen to appoint more trustees, especially in areas where we work that are not currently represented at Trustee level.

Volunteers

We remain extremely grateful to our volunteers. We are so thankful for the time, energy and commitment they give to this work. As a valued part of our team, we want to make sure they understand the impact they have and the value of the contribution they make.

We have made steps to improve our volunteer recruitment process, our support and engagement with volunteers and our volunteer communications.

Over the year we have seen an increase in the number of volunteers working with us and the total number of volunteer hours given.

02. Partnerships

Our work relies on our partnerships. They are critical to what we do and another 'root' we have been seeking to deepen. We enjoy many good partnerships and are thankful for the churches who work with us and support us.

We also seek to build new partnerships in the areas where we work and we have been pleased to see a growth in our partnerships, especially in East London and the City area of Nottingham.

We are always looking for ways to strengthen the partnerships we have and find ways to work together as closely as we can. Recently we have been encouraging churches to see schoolwork not as an outsourced ministry, but as part of their wider ministry in their local community. Together we can do so much more than our individual efforts would achieve. By bringing together our skills, resources and prayers we can teach many young people about the Christian faith in our schools.

03. Support

Support is given in three ways: prayer, volunteers and donations.

Over the year we have had dedicated prayer events, joined in church prayer meetings and included prayer requests in our regular communications.

We treasure the prayers offered up for our work and the young people we work with.

This is one of the 'roots' we want to deepen and will continue to find as many ways as possible to encourage you to pray for us and inform your prayers.

Our work with volunteers is covered elsewhere.

The charity receives just over 65% of its income from regular monthly and annual donations from supporters. These are churches, trusts and individuals. Additional funding is raised throughout the year through a range of fundraising activities, including sponsored events organised by local teams.

It is a tough environment in which to be fundraising, and we have had to be adaptable and creative. It is a testament to God and His people that we ended this year very close to break even and already have a pledge to cover the small deficit.

Costs continue to rise, and we are seeking to grow the total value of the regular committed giving we receive.

04. Training and Development

We have a philosophy of wanting to invest in our staff and develop their skills. To this end, we provide training each academic year. This year we had a mix of internal and external training. Training ranges from an internal book group to one-year courses, as well as attending various conferences and seminars.

All our staff received Safeguarding Training during this academic year.

05. Projects

Volunteer Programme

The new volunteer programme has been rolled out to all areas successfully and we are continuing to build on this and improve the volunteer experience.

Website

The project to update and refresh our website has continued. To be launched soon.

Online Resource Library

As part of the redevelopment of our website, we are also renewing the Online Resource Library. We have received a generous Trust Fund grant towards the cost of this. This will enable us to share more resources than ever before, equipping others who want to teach about the Christian faith in schools.

Charitable Activities

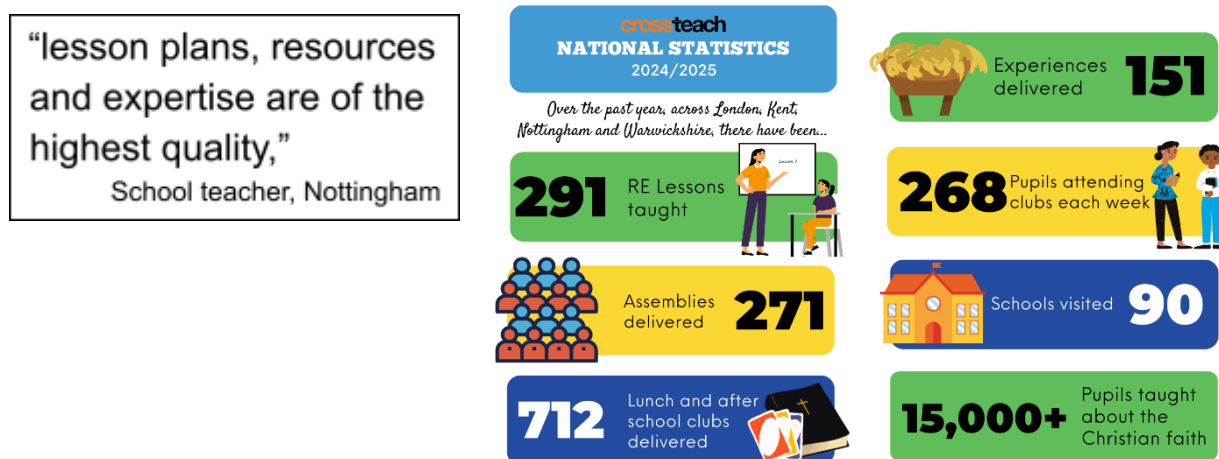
The work we do in schools continues to flourish. This is in large part due to the faithfulness and passion of our workers. We also praise God for His sustaining power.

There is always more demand than we can say 'yes' to. We remain absolutely and resolutely committed to the mission we have been given - to teach about the Christian faith in schools.

From time to time, we face challenges and changes as an organisation, and adapt to the changes we encounter in schools, but we will always keep our core mission as our number one priority.

Enjoy reading about our work in schools and be encouraged that we have done more this year than ever before.

By bringing together our skills, resources and prayers we have been able to make a significant difference in the lives of many young people, both educationally and spiritually.



01. Reach

As you can see from our stats that the work continues to grow. We have led activities in some schools for the first time this year and we are always working with schools to explore new opportunities to teach about the Christian faith.

It is especially encouraging to see the work in East London and the City area of Nottingham growing, as two of the newest geographical areas we work in. We have also been exploring the launch of a new crossteach team.

Our online resource library and network of contacts give us the opportunity to support and equip others as they seek to teach about the Christian faith in schools. This means our reach goes well beyond the geographical areas covered by our teams and we are praying this will grow even further when we launch our new Online Resource Library.

02. Trends

We try to keep an eye on what trends there are across schools, so that we are making informed decisions about the future. Here are some of the recent ones we have noticed and would encourage you to be praying into each of them.

Religious Education

Politicians and Education leaders still speak very positively about Religious Education (known as RE, RS, Philosophy and Ethics and other titles, referred to as RE from here on). Recently there has been a renewal of the many curricula being used with a move to include non-religious worldviews.

At the same time, we are seeing more and more schools reducing the amount of curriculum time given to RE, the number of pupils sitting formal exams in RE and the number of specialist RE teachers.

The most recent OFSTED report regarding the teaching of RE in schools was very critical in many areas. The most concerning being that pupils are often left confused and misinformed.

Extracurricular Activities

We are seeing an ongoing increase in demand for these types of activities. This is often a reaction to the various challenges schools face: increasing mental health challenges in pupils, etc. We believe this is an area where we could see further growth in our work and would encourage churches to consider how they could serve schools in this area.

Young People

We still feel the Covid-19 period marks a point of change in the attitude of many young people. For many, there is a deeper sense of nihilism and confusion. Most young people are without hope and struggling to find a firm foundation to build their lives on. Some are turning to new voices and movements to find meaning, purpose and identity. They are presented with many options, and many voices are calling for their attention. Our work ensures they still get to hear about Jesus and the Christian faith.

03. Teams

Kent

The lone worker situation has continued, with a reduced amount of activity. We are very thankful for the diligence and faithfulness of this worker. This worker informed us of their intention to leave at the end of the academic year.

Without new workers we face the prospect of this foundational work coming to an end.

We are thankful for our partnerships and volunteers helping us sustain this work.

London

The team do a brilliant job of being flexible and creative so that they can respond effectively to the unique challenges and opportunities of London.

The work in East London is well served by a fantastic team of willing volunteers. We are working with churches and supporters to see if we can increase our capacity in this area.

Nottingham

During the year there have been some small changes: a part-time worker joined the team and a long serving worker announced they will leave at the end of the academic year. The work is now firmly established, and the team have proven time and again what a great job they do.

The work in the City area of Nottingham continues to grow, and partnerships deepen.

Warwickshire

There continues to be a lack of stability in this team. Having gone from zero to a team of workers again, felt like a giant step forward. So far, stability has eluded us. One new member of staff left after a short period. Their replacement can only commit for 2 school terms – more change on the horizon. One of other members of the team has also informed us they will be leaving at the end of the 2024/25 academic year.

We are thankful for the workers who have joined us and what they have each brought to the work. We continue to pray that God would bring forward more workers and provide us with a stable team that can enjoy the benefits this brings.



Wayne Harris

National Director

The charity trustees are responsible for preparing a Trustees' Annual Report and financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice) including Financial Reporting Standard 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland".

The law applicable to charities in England and Wales requires the charity trustees to prepare financial statements for each year which give a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources, of the charity for that period. In preparing the financial statements, the trustees are required to:

- Select suitable accounting policies and then apply them consistently;
- Observe the methods and principles in the applicable Charities SORP;
- Make judgements and estimates that are reasonable and prudent;
- State whether applicable accounting standards have been followed, subject to any material departures that must be disclosed and explained in the financial statements;
- Prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in business.

The trustees are responsible for keeping proper accounting records that disclose with reasonable accuracy at any time the financial position of the charity and to enable them to ensure that the financial statements comply with the Charities Act 2011, the applicable Charities (Accounts and Reports) Regulations, and the provisions of the Trust deed. They are also responsible for safeguarding the assets of the charity and taking reasonable steps for the prevention and detection of fraud and other irregularities.

The trustees are responsible for the maintenance and integrity of the charity and financial information included on the charity's website in accordance with legislation in the United Kingdom governing the preparation and dissemination of financial statements.

Approved by order of the Board of Trustees on 25.11.2025 and signed on its behalf by:



.....
Gillian Robins - Trustee

Independent Examiner's Report to the Trustees of The Cross Teach Trust

I report to the trustees on my examination of the accounts of the Cross Teach Trust (the Trust) for the year ended 31 March 2025.

Responsibilities and Basis of Report

As the charity trustees of the Trust, you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the Act').

I report in respect of my examination of the Trust's accounts carried out under section 145 of the 2011 Act and in carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

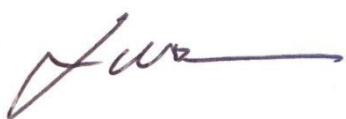
Independent Examiner's Statement

Since the Trust's gross income exceeded £250,000 the examiner must be a member of a body listed in section 145 of the 2011 Act. I confirm that I am qualified to undertake the examination because I am a member of the Association of Accounting Technicians, which is one of the listed bodies.

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

1. accounting records were not kept in respect of the Trust as required by sect. 130 of the Act;
2. or the accounts do not accord with those records;
3. or the accounts do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair view which is not a matter considered as part of an independent examination;
4. or the accounts have not been prepared in accordance with the methods and principles of the Statement of recommended Practice for accounting and reporting by charities.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.



Luke Howson MAAT (Director)

Date: 2nd December 2025

Statement of Financial Activities
(Incorporating an Income and Expenditure Account)
For the Year Ended 31 March 2025

	Notes	Unrestricted funds £	Restricted funds £	2024-25 Total funds £	2023-24 Total funds £
INCOME AND ENDOWMENTS FROM:					
Donations and legacies	2	251,170	103,820	354,990	355,485
Charitable activities	3	-	-	-	-
Other trading activities	4	2,335	-	2,335	3,858
Investments	5	2,137	-	2,137	909
Other Income	6	50	-	50	305
Total		255,692	103,820	359,512	360,557

EXPENDITURE ON:					
Raising funds	7	4,823	-	4,823	2,978
Charitable activities	8	271,583	101,759	373,342	351,732
Total		276,406	101,759	378,165	354,710

NET INCOME/ (EXPENDITURE)					
Other gains/(losses)	16	-	3,539	3,539	(3,542)
Transfers between funds	14	112,389	(112,389)	-	-
Net movement in funds		91,675	(106,789)	(15,114)	2,305

RECONCILIATION OF FUNDS

Total funds brought forward		104,857	109,350	214,207	211,902
Total funds carried forward	16	196,532	2,561	199,093	214,207

CONTINUING OPERATIONS

All income and expenditure has arisen from continuing activities.

Statement of Financial Position (Balance Sheet)**31 March 2025**

	Notes	Unrestricted funds	Restricted funds	2025 Total	2024 Total
		£	£	£	£
CURRENT ASSETS					
Debtors	13	11,343	-	11,343	122,793
Cash at bank		194,803	2,561	197,364	98,108
Total current assets		206,146	2,561	208,707	220,901
CREDITORS					
Amounts falling due within one year	15	(9,614)	-	(9,614)	(6,694)
NET CURRENT ASSETS					
		196,532	2,561	199,093	214,207
TOTAL ASSETS LESS CURRENT LIABILITIES					
		196,532	2,561	199,093	214,207
NET ASSETS					
		196,532	2,561	199,093	214,207
FUNDS					
Unrestricted funds		196,532	-	196,532	104,857
Restricted income funds		-	2,561	2,561	109,350
TOTAL FUNDS	16	196,532	2,561	199,093	214,207

The financial statements were approved by the Board of Trustees and authorised for issue on

25th November 2025 and were signed on its behalf by:



.....
Gillian Robins - Trustee

Notes Forming Part of the Accounts

1. Accounting Policies

Basis of preparing the financial statements

The financial statements of the Trust, which is a public benefit entity under FRS 102, have been prepared in accordance with the Charities SORP (FRS 102) '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 2019)', Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and the Charities Act 2011.

The financial statements have been prepared under the historical cost convention with items recognised at cost or transaction value unless otherwise stated in the relevant note(s) to these accounts.

The accounts have been prepared in pound sterling, which is the functional currency of the charity, rounded to the nearest pound.

The charitable company has taken advantage of the relevant disclosure exemptions in preparing the financial statements, as permitted by FRS 102.

Income

All income is recognised in the Statement of Financial Activities once the charity has entitlement to the funds, it is probable that the income will be received and the amount can be measured reliably.

Gift Aid receivable is included in income when there is a valid declaration from the donor. Any Gift Aid amount recovered on a donation is considered to be part of that gift and is treated as an addition to the same fund as the initial donation unless the donor or the terms of the appeal have specified otherwise.

Expenditure

Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

Government Grants

Government grants in relation to expenditure are credited when the expenditure is charged to the Statement of Financial Activities.

Taxation

The charity is exempt from corporation tax on its charitable activities.

Fund accounting

Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees.

Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

Further explanation of the nature and purpose of each fund is included in the notes to the financial statements.

Debtors

Prepayments are valued at the amount prepaid.

The equity loan to Mission Housing is included at market fair value. Gains are recognised in the Statement of Financial Activities.

Cash and cash equivalents

Cash and cash equivalents include cash in hand and deposits held at call with banks.

Creditors and provisions

Creditors and provisions are recognised where the charity has a present obligation resulting from a past event that will probably result in the transfer of funds to a third party and the amount due to settle the obligation can be measured or estimated reliably. Creditors and provisions are normally recognised at their settlement amount.

Financial instruments

The charity only has financial assets and liabilities of a kind that qualify as basic financial instruments. Basic financial instruments are initially recognised at transaction value and subsequently measured at their settlement value.

Derecognition of financial liabilities

Financial liabilities are derecognised when the company's contractual obligations expire or are discharged or cancelled.

Pensions

Payments to defined contribution retirement benefit schemes are charged as an expense as they fall due.

Going concern

At the time of approving the accounts, the directors have a reasonable expectation that the charity has adequate resources to continue in operational existence for the foreseeable future. Thus, they continue to adopt the going concern basis of accounting in preparing the accounts.

2. Donations and Legacies

	Unrestricted funds £	Restricted funds £	2025 Total funds £	2024 Total funds £
Donations and gifts	226,324	95,092	321,416	324,352
Gift Aid	24,846	8,728	33,574	31,133
TOTAL	251,170	103,820	354,990	355,485

3. Charitable Activities

	Unrestricted funds £	Restricted funds £	2025 Total funds £	2024 Total funds £
Sale of Books	-	-	-	-
TOTAL	-	-	-	-

4. Other Trading Activities

	Unrestricted funds £	Restricted funds £	2025 Total funds £	2024 Total funds £
Christian Union Event Ticket Sales	-	-	-	1,094
Fundraising Event Sales	2,335	-	2,335	2,764
TOTAL	2,335	-	2,335	3,858

5. Investment Income

	Unrestricted funds £	Restricted funds £	2025 Total funds £	2024 Total funds £
Bank Interest	2,137	-	2,137	909

6. Other Income

	Unrestricted funds £	Restricted funds £	2025 Total funds £	2024 Total funds £
Sale of Laptop	50	-	50	305

7. Expenditure on Raising Funds

	Unrestricted funds £	Restricted funds £	2025 Total funds £	2024 Total funds £
Advertising, marketing, direct mail and publicity	2,535	-	2,535	2,287
Fundraising Event Costs	2,288	-	2,288	691
TOTAL	4,823	-	4,823	2,978

8. Expenditure on Charitable Activities

	Unrestricted funds £	Restricted funds £	2025 Total funds £	2024 Total funds £
Direct Costs (see note 9)	242,499	98,725	341,224	320,960
Support Costs (see note 10)	29,084	3,034	32,118	30,772
TOTAL	271,583	101,759	373,342	351,732

9. Direct Costs of Charitable Activities

	Unrestricted funds £	Restricted funds £	2025 Total funds £	2024 Total funds £
Staff costs (see note 12)	236,616	98,229	334,845	313,722
Costs of Schoolwork	4,912	31	4,943	6,192
Partnership Meetings	883	-	883	654
Cost of products sold	-	-	-	-
Cost of resources	-	465	465	250
Volunteers	88	-	88	142
TOTAL	242,499	98,725	341,224	320,960

10. Support Costs

	Unrestricted funds £	Restricted funds £	2025 Total funds £	2024 Total funds £
Independent Examination Fee	475	-	475	475
Board Expenses	788	-	788	527
Other Governance Costs	150	-	150	150
Other Support Costs	27,671	3,034	30,705	29,620

THE CROSS TEACH TRUST

TOTAL	29,084	3,034	32,118	30,772
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11. Transactions with Trustees

There were no trustees' remuneration or other benefits for the year ended 31 March 2025 nor for the prior year. Trustee travel expenses, incurred by trustees in carrying out their trustee duties, for the year ended 31 March 2025 totalled £164 (Prior year: £71).

The total donations made to the charity by trustees without conditions during the year was £13,171 (Prior year: £9,220).

12. Staff Costs

	Unrestricted funds £	Restricted funds £	2025 Total funds £	2024 Total funds £
Gross wages	213,388	88,586	301,974	280,805
Employer's NIC	15,207	6,313	21,520	21,199
Employer Pension Contributions	8,021	3,330	11,351	11,718
TOTAL	236,616	98,229	334,845	313,722

The average monthly number of employees during the year was as follows:

	2025	2024
Core charitable activity	11	10

No employees received emoluments in excess of £60,000, nor in the prior period.

The total remuneration and benefits paid to the key management personnel, to whom the Trustees delegate the day-to-day running of the charity was £54,904 (Prior year: £49,588).

A defined contribution pension scheme was operated in the year, with costs of £11,351 in the year (Prior year: £11,718).

13. Debtors

	2025 £	2024 £
Gift Aid due to the Charity	7,730	11,824
Held by Mission Housing (see Note 14)	-	108,850
Prepayments and accrued income	3,613	2,085
Other debtors	-	34
TOTAL	11,343	122,793

14. Analysis of Mission Housing Debtor (included in debtors in note 13)

	2025 £	2024 £
Held by Mission Housing – due in less than 1 year	-	108,850

In previous years, the Charity had been holding a material amount owed by Mission Housing. This debtor arose in 2014/15, when the Charity received two donations totalling £100,000 (including Gift Aid) in a restricted "Housing Support Fund". These donations were used to make an equity loan to Mission Housing, who used it to part-purchase a 17.70% share of a property for the purpose of housing the London team leader, until such time as the employee chooses to sell the property and move. At that time Mission Housing was to pay to the Charity 17.70% of the proceeds of the sale. When returned the loan was to be repaid into the Charity's general fund.

As the London Team Leader left the employment of the Charity in the 2024-25 financial year, the property was sold and on 15 November 2024, 17.70% of the Charity's share of the property's value (totalling £112,389) was returned to the Charity by Mission Housing as unrestricted funds. A fund transfer of the value of the sale proceeds (£112,389) was recorded at the date that the funds were returned to the Charity.

15. Creditors: Amounts Falling Due within One Year

	2025 £	2024 £
Independent Examination Fee	475	475
Accruals and deferred income	3,952	3,143
Pension liabilities	408	182
Other creditors	4,779	2,894
TOTAL	9,614	6,694

Movement in Deferred Income

	2025 £	2024 £
Balance at the start of the reporting period	2,500	-
Amounts added in current period	2,500	2,500
Amounts released to income from previous periods	(2,500)	-
Balance at the end of the reporting period	2,500	2,500

16. Movement in Funds

Details of Material Funds Held and Movements During the CURRENT Reporting Period

Fund names	Fund balances brought forward	Income	Expenditure	Gains and losses	Transfers	Fund balances carried forward
	£	£	£	£	£	£
Unrestricted Funds						
General Unrestricted Fund	104,857	255,692	(276,406)	-	112,389	196,532
Restricted Funds						
Housing Support Fund - Fractional ownership of flat held by Mission Housing, used to house the London Team Leader	108,850	-	-	3,539	(112,389)	-
London Area - restricted to funding activity in the London Area	-	2,259	(2,259)	-	-	-
London Worker - restricted to funding a Worker in the London Area	-	3,081	(3,081)	-	-	-
Nottingham Area - restricted to funding activity in the Nottingham Area	-	53,689	(53,689)	-	-	-
Nottingham 3rd Worker - restricted to funding a Nottingham Area 3 rd worker	-	32,538	(30,212)	-	-	2,326
Nottingham Books - restricted to funding to provide books in the Nottingham Area	500	200	(465)	-	-	235
Warwickshire Area - restricted to funding activity in the Warwickshire Area (including worker's MMTC training)	-	2,813	(2,813)	-	-	-
Kent Area - restricted to funding activity in the Kent Area	-	3,175	(3,175)	-	-	-
Training - restricted to fund employees to attend the Growing Young Disciples Conference	-	2,065	(2,065)	-	-	-
Online Resource Library - restricted to the development of an Online Resource Library	-	4,000	(4,000)	-	-	-
Total Restricted Funds	109,350	103,820	(101,759)	3,539	(112,389)	2,561
Total Funds	214,207	359,512	(378,165)	3,539	-	199,093

Details of Material Funds Held and Movements During the PREVIOUS Reporting Period

Fund names	Fund balances brought forward	Income	Expenditure	Gains and losses	Fund balances carried forward
	£	£	£	£	£
Unrestricted Funds					
General Unrestricted Fund	99,260	264,289	(258,692)	-	104,857
Restricted Funds					
Housing Support Fund - Fractional ownership of flat held by Mission Housing and used to house the London Team Leader	112,392	-	-	(3,542)	108,850
London Area - restricted to funding activity in the London Area	-	2,430	(2,430)	-	-
London Worker - restricted to funding a Worker in the London Area	-	2,863	(2,863)	-	-
Nottingham Area - restricted to funding activity in the Nottingham Area	-	56,976	(56,976)	-	-
Nottingham 3rd Worker - restricted to funding a 3 rd worker in the Nottingham Area	-	20,948	(20,948)	-	-
Nottingham Books - restricted to funding to provide books in the Nottingham Area	250	500	(250)	-	500
Warwickshire Area - restricted to funding activity in the Warwickshire Area	-	1,331	(1,331)	-	-
Kent Area - restricted to funding activity in the Kent Area	-	4,220	(4,220)	-	-
Online Resource Library - restricted to the development of an Online Resource Library	-	7,000	(7,000)	-	-
Total Restricted Funds	112,642	96,268	(96,018)	(3,542)	109,350
Total Funds	211,902	360,557	(354,710)	(3,542)	214,207

17. Related Party Disclosures

There were no related party transactions in the year (Prior year: £Nil).

THE CROSS TEACH TRUST

England & Wales - Charity number 1197225

Accounts

The Cross Teach Trust

Annual Report to 31 March 2024

Registration Number: 1197225

9-11 Dormer Place, Leamington Spa, CV32 5AA



The Cross Teach Trust teaches about the Christian faith
in schools, for pupils to develop spiritually through
understanding, engaging with and responding to the
Christian faith

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Reference and Administrative Details for the year ended 31 March 2024

Charity Name: The Cross Teach Trust
Also known as **cross**teach

Address: 9-11 Dormer Place, Leamington Spa,
CV32 5AA

Charity Registration Number: 1197225

Trustees: Gillian Barbara Robins
Joshua David Leith Kendall
Kate Jane McNab (appointed 28 November 2023)
Elise Nilufer Geers (appointed 28 November 2023)
Stephanie Joy Knell (appointed 19 January 2024)
Rosalind Ann Ventham (resigned Dec 2023)

Registered Office: 9-11 Dormer Place
Leamington Spa
CV32 5AA

Independent Examiner: Finasure Ltd
2 Sheppard Street, Brymbo, Wrexham, Wales, LL11 5FF

Bankers: **CAF Bank Ltd**
25 Kings Hill Avenue
Kings Hill
West Malling
Kent
ME19 4JQ

NatWest
89 Mount Pleasant Road
Tunbridge Wells
Kent
TN1 1QJ

**Stewardship Services (UKET)
Limited**
Registered office:
1 Lamb's Passage
London
EC1Y 8AB

Trustees' Report for the year ended 31 March 2024

I am delighted to recommend the following reports, which give you an overview of the work of **crossteach** during the last year.

2023/24 was a year of many changes, but the core work continued to thrive, and we saw an increase in the reach and impact of our work.

Our strategic focus has deepened our 'roots' and we look to the future with confidence, trusting that our work will be sustained through our partnerships and ultimately by the Lord who provides for His work.

Objectives and Activities

Summary of **crossteach** Objects

- To advance the education of young people in the Christian faith
- The advancement for the public benefit of religious or other education and projects to meet the social needs of young people in the community.

Main Activities

The Cross Teach Trust teaches about the Christian faith in schools, for pupils to develop spiritually through understanding, engaging with and responding to the Christian faith.

To this end, staff lead assemblies in line with current DfE guidance and complying with current education law. They also offer RE lessons which deliver the syllabus appropriate to each school, and lunch and after school clubs.

The aims are to:

- Provide direct encounters with Christians speaking about their faith which are memorable, enjoyable and challenging and which allow students periods of personal reflection
- Teach informed RE lessons that provoke critical enquiry and thoughtful reflection
- Lead inspiring and stimulating acts of collective worship
- Run extracurricular activities that allow students to explore the fundamental questions of human life, religion and belief.

Structure, Governance and Management

Trustees

The following Trustees held Office during the year.

- Gillian Robins – Chair
- Joshua Kendall

- Kate McNab (appointed 28 November 2023)
- Elise Geers (appointed 28 November 2023)
- Stephanie Knell (appointed 19 January 2024)
- Rosalind Ventham (resigned Dec 2023)

Crossteach has teams in Kent, Warwickshire, London and Nottingham. Each area has a **crossteach** champions team comprised of church representatives. Trustees are also invited to sit on this team.

Trustee Meetings

The Board of Trustees meets at least three times per year and works between meetings by conference calls and emails.

Appointment of trustees

Trustees, who are all required to agree with the **crossteach** statement of faith, are recruited in line with our skills audit. Potential new trustees are asked to read The Essential Trustee, so that they are aware of the legal duties as defined by the Charity Commission. After informal conversation with the National Director and/or the Chair, they are invited to attend a Board meeting as a guest. Following this meeting, trustees offer an opportunity for further discussion before an appointment is agreed.

We have designed an integrated induction and training programme for all new trustees which includes:

safeguarding training appropriate to charity trustees

- the previous year's Annual Report, including financial statements
- the Constitution
- Board meeting minutes
- the Charity Governance Code
- current policies, including the Scheme of Delegation
- the risk register
- trustee role descriptors
- trustees' review process

Trustee Changes

It was with great sadness that we bid farewell to Ros Ventham at the end of December. Ros founded the work and has been part of it in various capacities throughout its history. However, as her term of office became due for renewal, Ros decided it was time to focus on other aspects of her work. We will miss her and wish her every blessing in her ministry both as a counsellor and in her church.

We were delighted to welcome three new trustees to the Board at the end of last year. Steph Knell is Director of Bridge Builders, a schools' work charity. Kate McNab, the ministry lead for women and schools' work at St Ann's, Limehouse, is part of the London **cross**teach champions team. Elise Geers knows the work of **cross**teach well, having been a staff worker. They each bring different, contrasting skills to the work of the trustees.

Could I also take this opportunity to thank the many of you who responded to our recruitment letter for trustees last autumn. Although those of you who responded are very busy in your various church ministries and don't have time to take on anything else, we really appreciate you taking the time to let us know that you support the work in other ways. Without that support, we wouldn't be able to teach about the Christian faith to more than 14,500 children and young people each year.

Strategic direction

We designed a new two-year strategy after Covid-19, focussing on growing 'strong roots'. Looking back, as we are coming to the end of the first year, we are delighted that some significant projects, that have been in planning for a while, have taken fruition. We look forward to seeing these projects take 'root' next year.

Legal Form

The charity **cross**teach is a Charitable Incorporated Organisation (CIO), registered on 20 December 2021 [Reg No 1197225]. Prior to that **cross**teach operated as a Charitable Trust [Reg No. 1088477].

All the assets and liabilities of the Trust [Reg No. 1088477] were moved to the CIO [Reg No 1197225] on 1st April 2022, and the Trust was subsequently deregistered with the Charity Commission. There was no income or expenditure recorded in the CIO for the period from 20 December 2021 to 31 March 2022. The period 1 April 2022 to 31 March 2023 was the first year of the charity operating as a CIO.

The benefit of the CIO is in simplifying the constitution and reducing the personal liability that would be carried by a trustee, in a time when finding and keeping good trustees is at a premium this move was vital.

Safeguarding and compliance

The safeguarding policy is reviewed annually and updated in line with revisions to the *Keeping Children Safe in Education* document, which details all necessary amendments to safeguarding policy and practice.

All staff receive annual updates to their safeguarding training and new staff are trained in both safeguarding and Prevent. Trustees, acknowledging that safeguarding is everyone's responsibility, undertake tailored training every three years, currently using the NSPCC *Safeguarding Training for Charity Trustees* online course.

Two trustees and all senior staff are additionally trained in Safer Recruitment.

A comprehensive suite of staffing and operational policies is maintained and policies are reviewed in accordance with our review schedule.

We maintain a risk register which, as well as defining the risk appetite of the Board, highlights areas of the work which require strategic focus. The register is formally reviewed annually, but is also discussed at each Board meeting.

Public Benefit Statement

The charity trustees have complied with their duty to have due regard to the guidance on public benefit, and the supplementary guidance on the advancement of religion for the public benefit, published by the Charity Commission in exercising their powers and duties.

Financial Review

We are grateful to our many donors who have continued to give generously to the work, despite the ongoing financial implications of Covid-19 and the current economic climate. We were able to retain all of our staff due to the stability of our regular giving, although the trust has faced some significant financial challenges. Focused fundraising campaigns and a budget revision mean that we finish the year with a small surplus: the trustees are confident that the charity's financial obligations have been met during this year and is financially viable going forward.



Gill Robins

Chair of Trustees

Report of the National Director for the year ended 31 March 2024

Very little in life stays the same for very long, but we have seen some significant and rapid changes. At the same time, it has been a period of contrasts. The changes have not had the same impact in every area of our work. We have had some great blessings alongside some serious challenges. Rather than the usual ups and downs of ministry, it is beginning to feel as if the extremes are becoming the new normal.

From Covid-19 related lockdowns and restrictions to a rapidly rising cost of living and rate of inflation. These are some of the external factors we are all facing as one emergency after another comes along.

As an organisation, we have had to deal with the same challenges facing charities, churches and other ministries. At the same time, demand for our work in schools continues to grow and flourish.

As you read some of our highlights and see the changes and contrasts, please pray for us and the challenges we face and rejoice with us in the blessings we have experienced.

Looking back over the last year* brings to mind 2 words: change and contrast.

*[The period of this report covers the financial year 2023/24 - incorporating some of the academic years 2022/23 and 2023/24.]

Organisational Overview

01. People

Staff

During the period covered by this report, three workers have left **crossteach**.

One of these was replaced very easily and we did not see any gap in the capacity of this team.

In one of the other teams affected, we actually saw the team reduced to zero. This placed great pressure on the Central Team as we worked to sustain the bare minimum schoolwork in the area affected, while also trying to recruit new workers. After one whole term, two new workers (both part-time) joined in January and a full-time worker is scheduled to start in the next financial year. As the team settles and builds connections with schools and churches, please be praying for them and their efforts to grow the work back to where it was, and beyond.

The third team that had a worker leave, remains at just one full-time worker and we have had very little progress in recruiting a new member for the team.

In contrast, the one team that did not have any workers leave, has been able to grow. We received a very generous Trust Fund grant to increase the team to three. Using this funding we have employed our trainee as a schoolworker.

Recruitment has been made more difficult by the recent high inflation. This has pushed many salaries up, but we are not currently able to keep pace with this. This makes it even more difficult for potential candidates to join us.

Trustees

More change and more contrast!

It was with some sadness that we said good to Ros. Ros has served crossteach for over 20 years. She was a key part of getting the work started and seeing it grow. She has served as a schoolworker and trustee and her passion for what we do has never diminished. But life does not stay the same and Ros has many other responsibilities competing for her time and energy. After a period of seeking new trustees, we were able to appoint three new trustees and the board of trustees feels very different. Each new trustee brings a new set of skills and experiences. We are extremely grateful for their willingness to give their time to serve the work in this way.

We remain grateful to Gill for being our chair and leading the trustees through these changes and ensuring some continuity.

We are still actively looking for someone to join us as a Trustee and Treasurer. Please pray the right person will come forward.

Volunteers

Immediately after Covid-19 restrictions, there was a decline in the number of people working with us as volunteers. We believe we are faring better than many other charities and we are still recruiting the number of volunteers needed. We would always welcome more volunteers, and our Volunteer Programme Project has had good success in the area where it was piloted, and we are hoping it will have the same impact in the other areas.

Overall, this year, we have seen an increase in the number of volunteers working with us and the total number of volunteer hours given, but this is not consistent across all our teams.

02. Partnerships

Our work relies on our partnerships. They are critical to what we do and another 'root' we have been seeking to deepen.

We enjoy many good partnerships and are thankful for the churches who work with us and support us.

We also seek to build new partnerships in the areas where we work and we have been pleased to see a growth in our partnerships, especially in East London and the City area of Nottingham.

We are always looking for ways to strengthen the partnerships we have and find ways to work together as closely as we can. Recently we have been encouraging churches to see schoolwork not as an outsourced ministry, but as part of their wider ministry in their

local community. Together we can do so much more than our individual efforts would achieve.

03. Support

Support is given in three key ways: prayer, volunteers and donations.

Over the year we have had dedicated prayer events, joined in church prayer meetings and included prayer requests in our regular communications.

We treasure the prayers offered up for our work and the young people we work with.

This is one of the 'roots' we want to deepen and will continue to find as many ways as possible to encourage you to pray for us and inform your prayers.

The charity receives just over 65% of its income from regular monthly and annual donations from supporters. These are churches, trusts and individuals. Additional funding is raised throughout the year through a range of fundraising activities, including sponsored events organised by local teams.

It is a tough environment in which to be fundraising and we have had to be adaptable and creative. It is a testament to God and His people that we ended this year with a small surplus even with higher costs than the previous year.

One highlight is seeing an increase in regular monthly donations, thanks to our matched funding campaign. This gives us much greater confidence when planning for the future.

Our work with volunteers is covered elsewhere.

04. Training and Development

We have a philosophy of wanting to invest in our staff and develop their skills. To this end, we provide training each academic year. This year we had a mix of internal and external training. Training ranges from an internal book group to one-year courses, as well as attending various conferences and seminars.

All our staff received Safeguarding Training during this academic year.

05. Projects

Volunteer Programme

As part of 'Stronger Roots for Fruitful Work' strategy we have had a pilot of a new Volunteer Programme. Our initial assessment is very positive, and we have had good feedback and seen an increase in the number of volunteer hours given. The plan is to roll this out to all areas from September 2024.

Website

A project has been started to update and refresh our website. Look out for the launch – hopefully Autumn 2024.

Online Resource Library

As part of the redevelopment of our website, we are also renewing the Online Resource Library. We have received a generous Trust Fund grant towards the cost of this. This will enable us to share more resources than ever before, equipping others who want to teach about the Christian faith in schools.

Charitable Activities

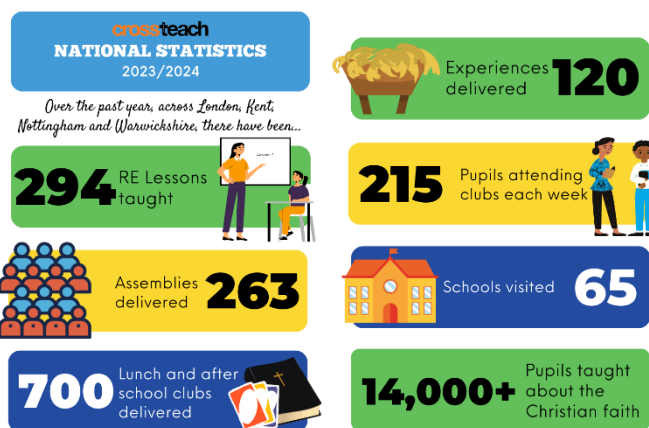
While we wrestle with changes coming at us thick and fast, the work we do in schools continues to flourish. This is in large part due to the faithfulness and passion of our workers. We also praise God for His sustaining power.

There is always more demand than we can say ‘yes’ to. We remain absolutely and resolutely committed to the mission we have been given – to teach about the Christian faith in schools.

While we face challenges and changes as an organisation, and adapt to the changes we encounter in schools, we will always keep our core mission as our number one priority.

Enjoy reading about our work in schools and be encouraged that we have done more this year than ever before.

“Friendly, informative and fun”
School teacher, Warwickshire



01. Reach

You can see from our stats that the work continues to grow. We have led activities in some schools for the first time this year and we are always working with schools to explore new opportunities to teach about the Christian faith.

It is especially encouraging to see the work in East London and the City area of Nottingham growing, as two of the newest geographical areas we work in.

Our online resource library and network of contacts gives us the opportunity to support and equip others as they seek to teach about the Christian faith in schools. This means our reach

goes well beyond the geographical areas covered by our teams and we are praying this will grow even further when we launch our new Online Resource Library.

02. Trends

We try to keep an eye on what trends there are across schools, so that we are making informed decisions about the future. Here are some of the recent ones we have noticed and would encourage you to be praying into each of them.

Religious Education

Politicians and Education leaders still speak very positively about Religious Education (known as RE, RS, Philosophy and Ethics and other titles, referred to as RE from here on). Recently there has been a renewal of the many curricula being used with a move to include non-religious worldviews.

At the same time, we are seeing more and more schools reducing the amount of curriculum time given to RE, the number of pupils sitting formal exams in RE and the number of specialist RE teachers.

The most recent OFSTED report regarding the teaching of RE in schools was very critical in many areas. The most concerning being that pupils are often left confused and misinformed.

Extracurricular Activities

We are seeing an ongoing increase in demand for these types of activities. This is often a reaction to the various challenges schools face: increasing mental health challenges in pupils, etc. We believe this is an area where we could see further growth in our work and would encourage churches to consider how they could serve schools in this area.

Young People

Over the years the majority of pupils have responded with indifference to what we teach. Far too often they have a low view of the subject and come to lessons with a distinct lack of interest.

Just before the Covid-19 restrictions, we would have said there was a growing hostility to Christians and Christianity. This was still a minority response, but a growing minority.

Since coming out of the Covid-19 restrictions there seems to be far more nihilism and confusion. It is clearer than ever before that the majority of young people are without hope and struggling to find a firm foundation to build their lives on. They are presented with many options and many voices are calling for their attention. Our work ensures they still get to hear about Jesus and the Christian faith. We can set before them the one we believe is the only secure rock, the source of life and the one who can give certain hope.

03. Teams

Kent

While we only have one worker in this team, we have to limit the activities we can commit to. We are thankful for our partnerships and volunteers joining with us to keep as much of the work going as possible.

London

A new worker joined the team this year and has been settling in quickly. The work in East London goes from strength to strength and there is a fantastic team of willing volunteers to serve with us.

Nottingham

The Trainee programme ended, and we were able to employ the Trainee as a schoolworker. This has meant the team could increase the work they do and reach even more young people. The work in the City area of Nottingham continues to grow and we are seeing more churches becoming partners.

Warwickshire

Having a period with no workers was extremely challenging. The team was about to return to full capacity at the end of the period covered by this report. The team are settling in and building relationships. We pray this return to full capacity will mean we can grow the work back to where it was and even beyond that.



Wayne Harris
National Director

Trustees' Responsibility Statement

The charity trustees are responsible for preparing a Trustees' Annual Report and financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice) including Financial Reporting Standard 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland".

The law applicable to charities in England and Wales requires the charity trustees to prepare financial statements for each year which give a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources, of the charity for that period. In preparing the financial statements, the trustees are required to:

- Select suitable accounting policies and then apply them consistently;
- Observe the methods and principles in the applicable Charities SORP;
- Make judgements and estimates that are reasonable and prudent;
- State whether applicable accounting standards have been followed, subject to any material departures that must be disclosed and explained in the financial statements;
- Prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in business.

The trustees are responsible for keeping proper accounting records that disclose with reasonable accuracy at any time the financial position of the charity and to enable them to ensure that the financial statements comply with the Charities Act 2011, the applicable Charities (Accounts and Reports) Regulations, and the provisions of the Trust deed. They are also responsible for safeguarding the assets of the charity and taking reasonable steps for the prevention and detection of fraud and other irregularities.

The trustees are responsible for the maintenance and integrity of the charity and financial information included on the charity's website in accordance with legislation in the United Kingdom governing the preparation and dissemination of financial statements.

Approved by order of the Board of Trustees on 26 November 2024 and signed on its behalf by:



.....
Gillian Robins - Trustee

Independent Examiner's Report to the Trustees of The Cross Teach Trust

I report to the trustees on my examination of the accounts of the Cross Teach Trust (the Trust) for the year ended 31 March 2024.

Responsibilities and Basis of Report

As the charity trustees of the Trust, you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the Act').

I report in respect of my examination of the Trust's accounts carried out under section 145 of the 2011 Act and in carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

Independent Examiner's Statement

Since the Trust's gross income exceeded £250,000 the examiner must be a member of a body listed in section 145 of the 2011 Act. I confirm that I am qualified to undertake the examination because I am a member of the Association of Accounting Technicians, which is one of the listed bodies.

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

1. accounting records were not kept in respect of the Trust as required by sect. 130 of the Act;
2. or the accounts do not accord with those records;
3. or the accounts do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair view which is not a matter considered as part of an independent examination;
4. or the accounts have not been prepared in accordance with the methods and principles of the Statement of recommended Practice for accounting and reporting by charities.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.



Luke Howson MAAT (Director)

Date: 16th December 2024

Finansure Ltd, 2 Sheppard Street, Brymbo, Wrexham, Wales, LL11 5FF

Statement of Financial Activities
(Incorporating an Income and Expenditure Account)

For the Year Ended 31 March 2024

	Notes	Unrestricted funds £	Restricted funds £	2023-24 Total funds £	20/12/2021 to 31/03/2023 Total funds £
INCOME AND ENDOWMENTS FROM:					
Donations and legacies	2	259,217	96,268	355,485	337,915
Charitable activities	3	-	-	-	3,593
Other trading activities	4	3,858	-	3,858	1,288
Investments	5	909	-	909	278
Other Income	6	305	-	305	-
Separate material item of income	7	-	-	-	212,465
Total		264,289	96,268	360,557	555,539
EXPENDITURE ON:					
Raising funds	8	2,978	-	2,978	3,323
Charitable activities	9	255,714	96,018	351,732	345,154
Total		258,692	96,018	354,710	348,477
NET INCOME/ (EXPENDITURE)					
		5,597	250	5,847	207,062
Other gains/(losses)	17		(3,542)	(3,542)	4,840
Net movement in funds		5,597	(3,292)	2,305	211,902

RECONCILIATION OF FUNDS

Total funds brought forward		99,260	112,642	211,902	-
Total funds carried forward	17	104,857	109,350	214,207	211,902

CONTINUING OPERATIONS

All income and expenditure has arisen from continuing activities.

Statement of Financial Position (Balance Sheet)

31 March 2024

	Notes	Unrestricted funds	Restricted funds	2024 Total	2023 Total
		£	£	£	£
CURRENT ASSETS					
Debtors	14	13,943	108,850	122,793	124,098
Cash at bank		97,608	500	98,108	92,374
Total current assets		111,551	109,350	220,901	216,472
CREDITORS					
Amounts falling due within one year	16	(6,694)	-	(6,694)	(4,570)
NET CURRENT ASSETS					
		104,857	109,350	214,207	211,902
TOTAL ASSETS LESS CURRENT LIABILITIES					
		104,857	109,350	214,207	211,902
NET ASSETS					
		104,857	109,350	214,207	211,902
FUNDS					
Unrestricted funds		104,857	-	104,857	99,260
Restricted income funds		-	109,350	109,350	112,642
TOTAL FUNDS	17	104,857	109,350	214,207	211,902

The financial statements were approved by the Board of Trustees and authorised for issue on 26th November 2024 and were signed on its behalf by:



.....
Gillian Robins - Trustee

Notes Forming Part of the Accounts

1. Accounting Policies

Basis of preparing the financial statements

The financial statements of the Trust, which is a public benefit entity under FRS 102, have been prepared in accordance with the Charities SORP (FRS 102) '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 2019)', Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and the Charities Act 2011.

The financial statements have been prepared under the historical cost convention with items recognised at cost or transaction value unless otherwise stated in the relevant note(s) to these accounts.

The accounts have been prepared in pound sterling, which is the functional currency of the charity, rounded to the nearest pound.

The charitable company has taken advantage of the relevant disclosure exemptions in preparing the financial statements, as permitted by FRS 102.

Income

All income is recognised in the Statement of Financial Activities once the charity has entitlement to the funds, it is probable that the income will be received and the amount can be measured reliably.

Gift Aid receivable is included in income when there is a valid declaration from the donor. Any Gift Aid amount recovered on a donation is considered to be part of that gift and is treated as an addition to the same fund as the initial donation unless the donor or the terms of the appeal have specified otherwise.

Expenditure

Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

Government Grants

Government grants in relation to expenditure are credited when the expenditure is charged to the Statement of Financial Activities.

Taxation

The charity is exempt from corporation tax on its charitable activities.

Fund accounting

Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees.

Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

Further explanation of the nature and purpose of each fund is included in the notes to the financial statements.

Debtors

Prepayments are valued at the amount prepaid.

The equity loan to Mission Housing is included at market fair value. Gains are recognised in the Statement of Financial Activities.

Cash and cash equivalents

Cash and cash equivalents include cash in hand and deposits held at call with banks.

Creditors and provisions

Creditors and provisions are recognised where the charity has a present obligation resulting from a past event that will probably result in the transfer of funds to a third party and the amount due to settle the obligation can be measured or estimated reliably. Creditors and provisions are normally recognised at their settlement amount.

Financial instruments

The charity only has financial assets and liabilities of a kind that qualify as basic financial instruments. Basic financial instruments are initially recognised at transaction value and subsequently measured at their settlement value.

Derecognition of financial liabilities

Financial liabilities are derecognised when the company's contractual obligations expire or are discharged or cancelled.

Pensions

Payments to defined contribution retirement benefit schemes are charged as an expense as they fall due.

Going concern

At the time of approving the accounts, the directors have a reasonable expectation that the charity has adequate resources to continue in operational existence for the foreseeable future. Thus, they continue to adopt the going concern basis of accounting in preparing the accounts.

2. Donations and Legacies

	Unrestricted funds £	Restricted funds £	2024 Total funds £	2023 Total funds £
Donations and gifts	236,732	87,620	324,352	303,883
Gift Aid	22,485	8,648	31,133	34,032
TOTAL	259,217	96,268	355,485	337,915

3. Charitable Activities

	Unrestricted funds £	Restricted funds £	2024 Total funds £	2023 Total funds £
Income from Christian Union Weekend Away	-	-	-	3,456
Sale of Books	-	-	-	137
TOTAL	-	-	-	3,593

4. Other Trading Activities

	Unrestricted funds £	Restricted funds £	2024 Total funds £	2023 Total funds £
Christian Union Event Ticket Sales	1,094	-	1,094	-
Fundraising Event Sales	2,764	-	2,764	1,288
TOTAL	3,858	-	3,858	1,288

5. Investment Income

	Unrestricted funds £	Restricted funds £	2024 Total funds £	2023 Total funds £
Bank Interest	909	-	909	278

6. Other Income

	Unrestricted funds £	Restricted funds £	2024 Total funds £	2023 Total funds £
Sale of Laptop	305	-	305	-

7. Separate Material Item of Income

	Unrestricted funds £	Restricted funds £	2024 Total funds £	2023 Total funds £
Net Assets transferred from Trust	-	-	-	212,465

On 1 April 2023 the charity received £212,465 of net assets from a charitable trust called “The Cross Teach Trust”, registered number 1088477, as it took over the operations of this trust.

8. Expenditure on Raising Funds

	Unrestricted funds £	Restricted funds £	2024 Total funds £	2023 Total funds £
Advertising, marketing, direct mail and publicity	2,287	-	2,287	2,342
Fundraising Event Costs	691	-	691	365
Promotional Meetings	-	-	-	616
TOTAL	2,978	-	2,978	3,323

9. Expenditure on Charitable Activities

	Unrestricted funds £	Restricted funds £	2024 Total funds £	2023 Total funds £
Direct Costs (see note 10)	224,942	96,018	320,960	316,298
Support Costs (see note 11)	30,772	-	30,772	28,856
TOTAL	255,714	96,018	351,732	345,154

10. Direct Costs of Charitable Activities

	Unrestricted funds £	Restricted funds £	2024 Total funds £	2023 Total funds £
Staff costs	217,954	95,768	313,722	305,618
Costs of Schoolwork	6,192	-	6,192	9,827
Partnership Meetings	654	-	654	-
Cost of products sold	-	-	-	437
Cost of resources	-	250	250	404
Volunteers	142	-	142	12
TOTAL	224,942	96,018	320,960	316,298

11. Support Costs

	Unrestricted funds £	Restricted funds £	2024 Total funds £	2023 Total funds £
Independent Examination Fee	475	-	475	450
Board Expenses	527	-	527	479
Other Governance Costs	150	-	150	150
Other Support Costs	29,620	-	29,620	27,777
TOTAL	30,772	-	30,772	28,856

12. Transactions with Trustees

There were no trustees' remuneration or other benefits for the year ended 31 March 2024 nor for the prior period. Trustee travel expenses, incurred by trustees in carrying out their trustee duties totally £70.79 for the year ended 31 March 2023 (Prior period: £109.45).

The total donations made to the charity by trustees without conditions during the year was £9,220 (Prior period: £5,950).

13. Staff Costs

	Unrestricted funds £	Restricted funds £	2024 Total funds £	2023 Total funds £
Gross wages	195,085	85,720	280,805	273,936
Employer's NIC	14,728	6,471	21,199	19,813
Employer Pension Contributions	8,141	3,577	11,718	11,869
TOTAL	217,954	95,768	313,722	305,618

The average monthly number of employees during the year was as follows:

	2024	2023
Core charitable activity	10	10

No employees received emoluments in excess of £60,000, nor in the prior period. The total remuneration and benefits paid to the key management personnel, to whom the Trustees delegate the day-to-day running of the charity was £49,588 (Prior period: £45,502). A defined contribution pension scheme was operated in the year, with costs of £11,718 (Prior period: £11,868) in the period.

14. Debtors

	2024 £	2023 £
Gift Aid due to the Charity	11,824	9,272
Held by Mission Housing (see Note 15)	108,850	112,392
Prepayments and accrued income	2,085	2,234
Other debtors	34	200
TOTAL	122,793	124,098

15. Analysis of Mission Housing Debtor (included in debtors above)

	2024 £	2023 £
Held by Mission Housing – due in less than 1 year	108,850	-
Held by Mission Housing – due in more than 1 year	-	112,392
TOTAL	108,850	112,392

The Charity has a material amount owed by Mission Housing. In 2014/15, the Charity received two donations totalling £100,000 (including Gift Aid) in a restricted "Housing Support Fund". This money was used to make an equity loan to Mission Housing who have used it to part-purchase a property for the purpose of housing the London team leader. This represents a 17.70% share in the property. This arrangement will remain in place until such time as our employee chooses to sell the property and move. At that time Mission Housing will pay to the Charity 17.70% of the proceeds of the sale. When returned the loan will be repaid into the Charity's general fund. The donors conceive this as an 'advance legacy' and it is their hope that having been used for many years to house the London team leader (who otherwise would have no chance of purchasing a London property) the money will then help to sustain the work of the Charity long after the donors are deceased.

As the London Team Leader left the employment of the Charity in the 2024-25 financial year (see note 19), the property needs to be sold and the amount held by Mission Housing will be returned to the Charity. The debtor is therefore disclosed as due within 1 year in 2023-24.

16. Creditors: Amounts Falling Due within One Year

	2024 £	2023 £
Independent Examination Fee	475	450
Accruals and deferred income	3,143	328
Pension liabilities	182	161
Other creditors	2,894	3,631
TOTAL	6,694	4,570

Movement in Deferred Income

	2024 £	2023 £
Balance at the start of the reporting period	-	-
Amounts added in current period	2,500	-
Amounts released to income from previous periods	-	-
Balance at the end of the reporting period	2,500	-

17. Movement in Funds

Details of Material Funds Held and Movements During the CURRENT Reporting Period

Fund names	Fund balances brought forward	Income	Expenditure	Gains and losses	Fund balances carried forward
	£	£	£	£	£
Unrestricted Funds					
General Unrestricted Fund	99,260	264,289	(258,692)	-	104,857
Restricted Funds					
Housing Support Fund - Fractional ownership of flat held by Mission Housing and used to house the London Team Leader	112,392	-	-	(3,542)	108,850
London Area - restricted to funding activity in the London Area	-	2,430	(2,430)	-	-
London Worker - restricted to funding a Worker in the London Area	-	2,863	(2,863)	-	-
Nottingham Area - restricted to funding activity in the Nottingham Area	-	56,976	(56,976)	-	-
Nottingham 3rd Worker - restricted to funding a 3 rd worker in the Nottingham Area	-	20,948	(20,948)	-	-
Nottingham Books - restricted to funding to provide books in the Nottingham Area	250	500	(250)	-	500
Warwickshire Area - restricted to funding activity in the Warwickshire Area	-	1,331	(1,331)	-	-
Kent Area - restricted to funding activity in the Kent Area	-	4,220	(4,220)	-	-
Online Resource Library - restricted to the development of an Online Resource Library	-	7,000	(7,000)	-	-
Total Restricted Funds	112,642	96,268	(96,018)	(3,542)	109,350
Total Funds	211,902	360,557	(354,710)	(3,542)	214,207

THE CROSS TEACH TRUST

Details of Material Funds Held and Movements During the PREVIOUS Reporting Period

Fund names	Fund balances brought forward	Income	Expenditure	Gains and losses	Fund balances carried forward
	£	£	£	£	£
Unrestricted Funds					
General Unrestricted Fund	-	340,134	(240,874)	-	99,260
Restricted Funds					
Housing Support Fund - Fractional ownership of flat held by Mission Housing and used to house the London Team Leader	-	107,552	-	4,840	112,392
London/ Tower Hamlets Area - restricted to funding activity in the London/ Tower Hamlets Area	-	2,720	(2,720)	-	-
Tower Hamlets Worker - restricted to funding a Worker in the Tower Hamlets Area	-	2,025	(2,025)	-	-
Nottingham Area - restricted to funding activity in the Nottingham Area	-	71,757	(71,757)	-	-
Nottingham 3rd Worker - restricted to funding a 3 rd worker in the Nottingham Area	-	18,527	(18,527)	-	-
Nottingham Books - restricted to funding to provide books in the Nottingham Area	-	654	(404)	-	250
Nottingham Christian Union weekend Away - restricted to Nottingham CU weekend away	-	3,456	(3,456)	-	-
Warwickshire Area - restricted to funding activity in the Warwickshire Area	-	1,050	(1,050)	-	-
Kent Area - restricted to funding activity in the Kent Area	-	838	(838)	-	-
Kent Worker - restricted to funding a worker in the Kent Area	-	5,571	(5,571)	-	-
Growing Young Disciples Training - restricted to funding staff to attend Growing Young Disciples Training	-	1,255	(1,255)	-	-
Total Restricted Funds	-	215,405	(107,603)	4,840	112,642
Total Funds	-	555,539	(348,477)	4,840	211,902

18. Related Party Disclosures

There were no related party transactions in the period (Prior period: £Nil).

19. Post-Balance Sheet Events

In quarter 1 of the 2024-25 financial year, a restructuring plan was undertaken. Following this review, on 25 June 2024 one member of staff took voluntary redundancy. This represents a non-adjusting post-balance sheet event under FRS. The redundancy was taken by the London team leader, who is the occupant of the Mission Housing property. As a result of the individual leaving the charity's employment, the property will need to be sold, resulting in a repayment of the equity loan that the charity made to Mission Housing. Once the proceeds of the sale are received back to the charity, they will constitute unrestricted funds.

THE CROSS TEACH TRUST

England & Wales - Charity number 1197225

Accounts

The Cross Teach Trust

Annual Report to 31 March 2023

Registration Number: 1197225

9-11 Dormer Place, Leamington Spa, CV32 5AA



The Cross Teach Trust teaches about the Christian faith
in schools, for pupils to develop spiritually through
understanding, engaging with and responding to the
Christian faith

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Reference and Administrative Details for the period ended 31 March 2023

Charity Name:	The Cross Teach Trust Also known as crossteach
Address:	9-11 Dormer Place, Leamington Spa, CV32 5AA
Charity Registration Number:	1197225
Trustees:	Gillian Barbara Robins Ian Christopher Johannessen (resigned 31 March 2023) Joshua David Leith Kendall (appointed 1 September 2022) Rosalind Ann Ventham
Registered Office:	9-11 Dormer Place Leamington Spa CV32 5AA
Independent Examiner	Susan J Lane, Member of the ICAEW, 59 Greatheed Road, Royal Leamington Spa, CV32 6ET
Bankers:	CAF Bank Ltd 25 Kings Hill Avenue Kings Hill West Malling Kent ME19 4JQ NatWest 89 Mount Pleasant Road Tunbridge Wells Kent TN1 1QJ Stewardship Services (UKET) Limited Registered office: 1 Lamb's Passage London EC1Y 8AB

Trustees' Report for the period ended 31 March 2023

I am delighted to recommend the following reports, which give you an overview of the recent work of Crossteach. In December 2021, The Cross Teach Trust became a Charitable Incorporated Organisation (CIO) so the scope of this report covers the 15 months between the CIO's inception and the end of our financial year in March 2023.

We have continued to meet our charitable objectives, as the following Director's report details. Our purposes remain unchanged as we continue to teach: '...about the Christian faith in schools, for pupils to develop spiritually through understanding, engaging with and responding to the Christian faith. To this end, staff lead assemblies in line with current DfE guidance and complying with current education law. They also offer RE lessons which deliver the syllabus appropriate to each school, and lunch and after school clubs.'

The trustees, throughout the process of conversion to a CIO, have had regard to the guidance issued by the Charity Commission on public benefit in charity governance, the principles of which were at heart of our application to convert.

Objectives and Activities

Summary of **crossteach** Objects

- To advance the education of young people in the Christian faith
- The advancement for the public benefit of religious or other education and projects to meet the social needs of young people in the community.

Main Activities

The Cross Teach Trust teaches about the Christian faith in schools, for pupils to develop spiritually through understanding, engaging with and responding to the Christian faith.

To this end, staff lead assemblies in line with current DfE guidance and complying with current education law. They also offer RE lessons which deliver the syllabus appropriate to each school, and lunch and after school clubs.

The aims are to:

- Provide direct encounters with Christians speaking about their faith which are memorable, enjoyable and challenging and which allow students periods of personal reflection
- Teach informed RE lessons that provoke critical enquiry and thoughtful reflection
- Lead inspiring and stimulating acts of collective worship

- Run extracurricular activities that allow students to explore the fundamental questions of human life, religion and belief.

A detailed review of the achievements and performance of **crossteach** in the year can be found in the National Director's report, which follows this Trustees' Report.

Structure, Governance and Management

Trustees

The following Trustees held Office during the year.

- Gillian Robins – Chair
- Ian Johannessen (resigned 31 March 2023)
- Joshua Kendall (appointed 1 September 2022)
- Rosalind Ventham

Crossteach has teams in Kent, Warwickshire, London and Nottingham. Each area has a Local Support Team comprised of volunteer supporters and a trustee also sits on this team.

Trustee Meetings

The Board of Trustees meets at least three times per year and works between meetings by conference calls and emails.

Appointment of trustees

Trustees, who are all required to agree with the Crossteach statement of faith, are recruited in line with our skills audit. Potential new trustees are asked to read *The Essential Trustee*, so that they are aware of the legal duties as defined by the Charity Commission. After informal conversation with the National Director and/or the Chair, they are invited to attend a Board meeting as a guest. Following this meeting, trustees offer an opportunity for further discussion before an appointment is agreed.

We have designed an integrated induction and training programme for all new trustees which includes:

- safeguarding training appropriate to charity trustees
- the previous year's Annual Report, including financial statements
- the Constitution

- Board meeting minutes
- the Charity Governance Code
- current policies, including the Scheme of Delegation
- the risk register
- trustee role descriptors
- trustees' review process

Trustee Changes

We were delighted to welcome Josh Kendall to the Board in September 2022. Josh is currently the Youth and Families Worker at St Luke's, Hampstead and he brings to the Board a great deal of experience in teaching, youth work, the charity sector (as a trustee for Festive) and in safeguarding. Unsurprisingly, Josh has taken on the roles of Staff and Safeguarding trustee.

At the end of the year, we said farewell to Ian Johannessen. Ian has served as a trustee in a range of roles, as a trustee, erstwhile Chair and latterly, Treasurer. We all want to thank him for his many years of faithful service and wish him well in his various business ventures and his service in his local church.

Governing Document

CIO foundation constitution approved November 2021.

Strategic direction

During the pandemic, the progress of our five year strategy was significantly compromised, which led to the trustees deciding during this year to redefine the strategy going forward. Following a stakeholder consultation which clearly demonstrated an ongoing commitment to sharing and growing schoolwork, we are currently designing a strategy around those two core elements. This allows us to respond to current needs in schools ministry and also anticipate financial challenges in the future.

Legal Form

The charity **cross**teach is a Charitable Incorporated Organisation (CIO), registered on 20 December 2021 [Reg No 1197225]. Prior to that **cross**teach operated as a Charitable Trust [Reg No. 1088477].

All the assets and liabilities of the Trust [Reg No. 1088477] were moved to the CIO [Reg No 1197225] on 1st April 2022, and the Trust was subsequently deregistered with the Charity Commission. There was no income or expenditure recorded in the CIO for the period from 20 December 2021 to 31 March 2022. The period 1 April 2022 to 31 March 2023 was the first year of the charity operating as a CIO.

The benefit of the CIO is in simplifying the constitution and reducing the personal liability that would be carried by a trustee, in a time when finding and keeping good trustees is at a premium this move was vital.

Safeguarding and compliance

The safeguarding policy is reviewed annually and updated inline with revisions to the *Keeping Children Safe in Education* document, which details all necessary amendments to safeguarding policy and practice.

All staff receive annual updates to their safeguarding training and new staff are trained in both safeguarding and Prevent. Trustees, acknowledging that safeguarding is everyone's responsibility, undertake tailored training every three years, currently using the NSPCC *Safeguarding Training for Charity Trustees* online course.

Two trustees and all senior staff are additionally trained in Safer Recruitment.

A comprehensive suite of staffing and operational policies is maintained and policies are reviewed in accordance with our review schedule.

We maintain a risk register which, as well as defining the risk appetite of the Board, highlights areas of the work which require strategic focus. The register is formally reviewed annually, but is also discussed at each Board meeting.

Public Benefit Statement

The charity trustees have complied with their duty to have due regard to the guidance on public benefit, and the supplementary guidance on the advancement of religion for the public benefit, published by the Charity Commission in exercising their powers and duties.

Financial Review

We are grateful to our many donors who have continued to give generously to the work, despite the financial implications of Covid and the current economic climate. During various Covid lockdowns, we were able to retain all of our staff due to the stability of our regular giving and the

government furlough scheme, although the trust has subsequently faced some significant financial challenges. Because staff were unable to make their usual church visits to promote the work of the charity, we experienced a noticeable drop in the one-off donations which constitute around 30 percent of income. Focused fundraising campaigns and a budget revision mean that we finish the year with a small deficit, but the trustees are confident that the charity's financial obligations have been met during this year and is financially viable going forward.



Gill Robins

Chair of Trustees

Report of the National Director for the period ended 31 March 2023

Charitable Activities

The period of this report covers the financial year 2022/23 - incorporating some of the academic years 2021/22 and 2022/23.

Following the various restrictions in place in response to Covid-19, we saw schools fully reopen and attempts at returning to 'normal'. All of our staff returned to their full contractual hours and we set about restoring our work to the levels it had been before the Covid-19 related restrictions.

We have been very encouraged by how quickly demand for our services from schools has returned. You can read the statistics below to get a sense of how busy we have been.

However, not everything has returned to how it was. There are some societal changes that have had an impact on how much work we can do.

- There has been a decline in the number of people working with us as volunteers. This appears to be a trend across charities and Churches. This reduces our overall capacity and means we have to be more cautious in what activities we commit to. This is not uniform across partner churches and we are beginning to see some improvements.

- Many school lunchtimes have continued in the format introduced during Covid-19 related restrictions. That is, there are shorter and/or split lunchtimes. This means it is now rare for a school to have all year groups on lunch break at the same time for any meaningful length of time. This has a direct impact on our ability to provide extracurricular clubs.

At the same time, schools are very keen for there to be good extracurricular provision for pupils, especially where there is a degree of community building and a space that can support pupils with potential mental health challenges. This means there is a desire for us to provide lunch clubs where possible.

- There seems to be far more caution with regard to one-off and spontaneous donations. Again, a trend being seen across charities and Churches. We are not seeing any decline in regular committed giving, but it has been more challenging to raise the extra one-off donations we need for our planned expenditure. This has resulted in more time being given to fundraising than in previous years and renewed emphasis on regular committed giving, church support and Trust Funds.

- We have found recruitment difficult and continue to do so. There has been at least 1 position vacant for the whole of the period covered by this report. Again, this appears to be a widespread trend. Having fewer staff than we would like, obviously has a direct impact on how much work we can do in schools. At the end of the period this report covers, we have three vacant positions.

The context for our work has seen some changes, but the need for our services has not changed. We feel very encouraged by the desire of schools to invite us back in and believe this represents a high level of trust and positive relationships, thanks to both our current staff and ex-staff.



Supporters and Fundraising

The charity receives just over 65% of its income from regular monthly and annual donations from supporters. These are churches, trusts and individuals. Additional funding is raised throughout the year through a range of fundraising activities, including sponsored events organised by local teams.

We have been re-establishing our regular fundraising patterns, but have also kept the 'challenges fortnight' introduced when we were unable to do any fundraising in-person. We are particularly pleased that we have been able to return to visiting partner churches to provide updates during regular services, Prayer Meetings, Home Groups, etc. Not only is this our most successful means of securing new supporters, it is also a wonderful opportunity to encourage our existing supporters by sharing with them stories of the difference their donations make.

Our efforts have been fruitful and we saw an excellent response to our fundraising efforts in the second part of the financial year. In the first half of the year there had been concerns raised about the trends we were seeing in donations and the senior staff held monthly meetings with selected trustees to monitor the situation. We have been able to address this and improve our financial situation without having to reduce our staffing. We are continuing to see a significant improvement in donations.

Volunteers

As mentioned earlier, the capacity provided by volunteers is not currently at the level we would like it to be.

While this may be a wider trend, we still have plans to improve our volunteer recruitment and the overall volunteer programme.

Strategic Developments

One of our key changes during this period has been our conversion to a CIO.

This is a technical change and does not represent any change in the key purposes and activities of the charity.

We have a philosophy of wanting to invest in our staff and develop their skills. To this end, we provide training each academic year. This year we had a mix of internal and external training. All of our staff received Safeguarding Training during this academic year.

We had staff members join in with external training;

- Midlands Gospel Partnership MMTC
- Cornhill

- Growing Young Disciples (including the annual conference)

We have been running a book club aimed at our Trainees and new staff, but open to all staff. Over the year we cover 4 books focussed on different aspects of our work and what it means to be a Christian schoolworker.

We have kept the online library of resources in place and continue to see schools, teachers, churches and parents make use of our resources in parts of the country where we do not have a physical presence.

We have been able to continue with our steady expansion by offering our services to a larger number of schools in Nottingham. We have now divided the work in Nottingham into Nottingham South and Nottingham City. The work in Nottingham City represents our growth in this area. We continue to work at making all of our newer areas sustainable.

We had a trainee as part of our team during this period. We believe this programme was a great success and were able to recruit a 2nd Trainee for the academic year 22/23 and run the programme again. Having a Trainee increases the capacity of the host team as well as giving the Trainee an excellent opportunity to develop teaching and ministry skills.

We have been working to fully embed our new staffing structure and have been clarifying and refining the responsibilities for our National Director and Staff Operations Manager.

The Central Team now comprises;

- National Director
- Staff Operations Manager
- Executive Assistant
- Finance Manager (external)

The benefits of this new structure include an ability to give more time to strategic development and an increase in the capacity of schoolworkers to be in schools.

Strategic Plans

The key societal events have been so significant that we have had to accept the need to abandon our previous strategic plan and create a fresh plan that recognises the changes and trends we see now.,

With all of this in mind, we have set out with a new strategy: 'Strong Roots for Fruitful Work'.

The intention is for the Central Team and the Trustees to give focussed attention to the background activities that make it possible for us to do as much schoolwork as possible: the key aim of The Cross Teach Trust.

This includes things already mentioned; volunteers, fundraising, recruitment, church partnerships and so on. These are the essential elements for us having fruitful work. Without these we will ultimately not be able to teach about the Christian faith in schools.

We head into 2023/24 ready to face the challenges, assured that we have strong partnerships with churches and a high level of trust with schools and so we have lots of reasons to be optimistic for the year ahead.

A handwritten signature in blue ink, appearing to read 'Wayne Harris', is positioned above the printed name.

Wayne Harris
National Director

Trustees' Responsibility Statement

The charity trustees are responsible for preparing a Trustees' Annual Report and financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice) including Financial Reporting Standard 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland".


The law applicable to charities in England and Wales requires the charity trustees to prepare financial statements for each year which give a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources, of the charity for that period. In preparing the financial statements, the trustees are required to:

- Select suitable accounting policies and then apply them consistently;
- Observe the methods and principles in the applicable Charities SORP;
- Make judgements and estimates that are reasonable and prudent;
- State whether applicable accounting standards have been followed, subject to any material departures that must be disclosed and explained in the financial statements;
- Prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in business.

The trustees are responsible for keeping proper accounting records that disclose with reasonable accuracy at any time the financial position of the charity and to enable them to ensure that the financial statements comply with the Charities Act 2011, the applicable Charities (Accounts and Reports) Regulations, and the provisions of the Trust deed. They are also responsible for safeguarding the assets of the charity and taking reasonable steps for the prevention and detection of fraud and other irregularities.

The trustees are responsible for the maintenance and integrity of the charity and financial information included on the charity's website in accordance with legislation in the United Kingdom governing the preparation and dissemination of financial statements.

Approved by order of the Board of Trustees on 09.11.23 and signed on its behalf by:



Gillian Robins - Trustee

Independent Examiner's Report to the Trustees of The Cross Teach Trust

I report to the Charity Trustees on my examination of the accounts of the Cross Teach Trust (the Trust) for the period ended 31 March 2023.

Responsibilities and Basis of Report

As the charity trustees of the Trust, you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the Act').

I report in respect of my examination of the Trust's accounts carried out under section 145 of the 2011 Act and in carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

Independent Examiner's Statement

Since the Trust's gross income exceeded £250,000 the examiner must be a member of a body listed in section 145 of the 2011 Act. I confirm that I am qualified to undertake the examination because I am a member of the Institute of Chartered Accountants of England & Wales, which is one of the listed bodies.

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

1. accounting records were not kept in respect of the Trust as required by sect. 130 of the Act;
2. or the accounts do not accord with those records;
3. or the accounts do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair view which is not a matter considered as part of an independent examination;
4. or the accounts have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.



Susan J Lane, Member of the ICAEW signed 6th July 2023

Statement of Financial Activities
(Incorporating an Income and Expenditure Account)
For the Period 20 December 2021 to 31 March 2023

	Notes	Unrestricted funds £	Restricted funds £	20/12/2021 to 31/03/2023 Total funds £	Prior Period Total funds £
INCOME AND ENDOWMENTS FROM:					
Donations and legacies	2	247,387	90,528	337,915	-
Charitable activities	3	137	3,456	3,593	-
Other trading activities	4	1,288	-	1,288	-
Investments	5	278	-	278	-
Separate material item of income	6	91,044	121,421	212,465	-
Total		340,134	215,405	555,539	-
EXPENDITURE ON:					
Raising funds	7	2,699	624	3,323	-
Charitable activities	8	238,175	106,979	345,154	-
Total		240,874	107,603	348,477	-
NET INCOME/ (EXPENDITURE)					
Other gains/(losses)	16	-	4,840	4,840	-
Net movement in funds		99,260	112,642	211,902	-

RECONCILIATION OF FUNDS

Total funds brought forward		-	-	-	-
Total funds carried forward	16	99,260	112,642	211,902	-

CONTINUING OPERATIONS

All income and expenditure has arisen from continuing activities.

Statement of Financial Position (Balance Sheet)

31 March 2023

	Notes	Unrestricted funds	Restricted funds	2023 Total	Prior Period Total
		£	£	£	£
CURRENT ASSETS					
Debtors	13	11,706	112,392	124,098	-
Cash at bank		92,124	250	92,374	-
Total current assets		103,830	112,642	216,472	-
CREDITORS					
Amounts falling due within one year	15	(4,570)	-	(4,570)	-
NET CURRENT ASSETS					
		99,260	112,642	211,902	-
TOTAL ASSETS LESS CURRENT LIABILITIES					
		99,260	112,642	211,902	-
NET ASSETS					
		99,260	112,642	211,902	-
FUNDS					
Unrestricted funds		99,260	-	99,260	-
Restricted income funds		-	112,642	112,642	-
TOTAL FUNDS	16	99,260	112,642	211,902	-

The financial statements were approved by the Board of Trustees and authorised for issue on 09/11/23 and were signed on its behalf by:



Gillian Robins - Trustee

Notes Forming Part of the Accounts

1. Accounting Policies

Basis of preparing the financial statements

The financial statements of the Trust, which is a public benefit entity under FRS 102, have been prepared in accordance with the Charities SORP (FRS 102) '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 2019)', Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and the Charities Act 2011.

The financial statements have been prepared under the historical cost convention with items recognised at cost or transaction value unless otherwise stated in the relevant note(s) to these accounts.

The accounts have been prepared in pound sterling, which is the functional currency of the charity, rounded to the nearest pound.

The charitable company has taken advantage of the relevant disclosure exemptions in preparing the financial statements, as permitted by FRS 102.

Income

All income is recognised in the Statement of Financial Activities once the charity has entitlement to the funds, it is probable that the income will be received and the amount can be measured reliably.

Gift Aid receivable is included in income when there is a valid declaration from the donor. Any Gift Aid amount recovered on a donation is considered to be part of that gift and is treated as an addition to the same fund as the initial donation unless the donor or the terms of the appeal have specified otherwise.

Expenditure

Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

Government Grants

Government grants in relation to expenditure are credited when the expenditure is charged to the Statement of Financial Activities.

Taxation

The charity is exempt from corporation tax on its charitable activities.

Fund accounting

Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees.

Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

Further explanation of the nature and purpose of each fund is included in the notes to the financial statements.

Debtors

Prepayments are valued at the amount prepaid.

The equity loan to Mission Housing is included at market fair value. Gains are recognised in the Statement of Financial Activities.

Cash and cash equivalents

Cash and cash equivalents include cash in hand and deposits held at call with banks.

Creditors and provisions

Creditors and provisions are recognised where the charity has a present obligation resulting from a past event that will probably result in the transfer of funds to a third party and the amount due to settle the obligation can be measured or estimated reliably. Creditors and provisions are normally recognised at their settlement amount.

Financial instruments

The charity only has financial assets and liabilities of a kind that qualify as basic financial instruments. Basic financial instruments are initially recognised at transaction value and subsequently measured at their settlement value.

Derecognition of financial liabilities

Financial liabilities are derecognised when the company's contractual obligations expire or are discharged or cancelled.

Pensions

Payments to defined contribution retirement benefit schemes are charged as an expense as they fall due.

Going concern

At the time of approving the accounts, the directors have a reasonable expectation that the charity has adequate resources to continue in operational existence for the foreseeable future. Thus, they continue to adopt the going concern basis of accounting in preparing the accounts.

2. Donations and Legacies

	Unrestricted funds £	Restricted funds £	2023 Total funds £	Prior Period Total funds £
Donations and gifts	224,838	79,045	303,883	-
Gift Aid	22,549	11,483	34,032	-
TOTAL	247,387	90,528	337,915	-

3. Charitable Activities

	Unrestricted funds £	Restricted funds £	2023 Total funds £	Prior Period Total funds £
Income from Christian Union Weekend Away	-	3,456	3,456	-
Sale of Books	137	-	137	-
TOTAL	137	3,456	3,593	-

4. Other Trading Activities

	Unrestricted funds £	Restricted funds £	2023 Total funds £	Prior Period Total funds £
Fundraising Event Sales	1,288	-	1,288	-

5. Investment Income

	Unrestricted funds £	Restricted funds £	2023 Total funds £	Prior Period Total funds £
Bank Interest	278	-	278	-

6. Separate Material Item of Income

	Unrestricted funds £	Restricted funds £	2023 Total funds £	Prior Period Total funds £
Net Assets transferred from Trust	91,044	121,421	212,465	-

March 31, 2023

THE CROSS TEACH TRUST

On 1 April 2023 the charity received £212,465 of net assets from a charitable trust called “The Cross Teach Trust”, registered number 1088477, as it took over the operations of this trust.

7. Expenditure on Raising Funds

	Unrestricted funds £	Restricted funds £	2023 Total funds £	Prior Period Total funds £
Advertising, marketing, direct mail and publicity	2,138	204	2,342	-
Fundraising Event Costs	168	197	365	-
Promotional Meetings	393	223	616	-
TOTAL	2,699	624	3,323	-

8. Expenditure on Charitable Activities

	Unrestricted funds £	Restricted funds £	2023 Total funds £	Prior Period Total funds £
Direct Costs (see note 9)	218,902	97,396	316,298	-
Support Costs (see note 10)	19,273	9,583	28,856	-
TOTAL	238,175	106,979	345,154	-

9. Direct Costs of Charitable Activities

	Unrestricted funds £	Restricted funds £	2023 Total funds £	Prior Period Total funds £
Staff costs	214,890	90,728	305,618	-
Costs of running lessons and clubs	3,079	1,852	4,931	-
Costs of running experiences	484	4,412	4,896	-
Cost of products sold	437	-	437	-
Cost of resources	-	404	404	-
Volunteers	12	-	12	-
TOTAL	218,902	97,396	316,298	-

10. Support Costs

	Unrestricted funds £	Restricted funds £	2023 Total funds £	Prior Period Total funds £
Independent Examination Fee	450	-	450	-
Board Expenses	479	-	479	-
Other Governance Costs	150	-	150	-
Other Support Costs	18,194	9,583	27,777	-
TOTAL	19,273	9,583	28,856	-

11. Trustees' Remuneration and Benefits

There were no trustees' remuneration or other benefits for the period ended 31 March 2023 nor for the prior period. Trustee travel expenses for the period ended 31 March 2023 totalled £109.45 (Prior period: Nil).

12. Staff Costs

The average monthly number of employees during the year was as follows:

	2023	Prior Period
Core charitable activity	10	-

No employees received emoluments in excess of £60,000. The total remuneration and benefits paid to the key management personnel, to whom the Trustees delegate the day-to-day running of the charity was £45,502 (Prior period: £Nil). A defined contribution pension scheme was operated in the year, with costs of £11,868 (Prior period: £Nil) in the period.

13. Debtors

	2023 £	Prior Period £
Gift Aid due to the Charity	9,272	-
Held by Mission Housing (see Note 14)	112,392	-
Prepayments and accrued income	2,234	-
Other debtors	200	-
TOTAL	124,098	-

14. Analysis of debtors recoverable in more than 1 year (included in debtors above)

	2023 £	Prior Period £
Held by Mission Housing	112,392	-

The Charity has a material amount owed by Mission Housing. In 2014/15, the Charity received two donations totalling £100,000 (including Gift Aid) in a restricted "Housing Support Fund". This money was used to make an equity loan to Mission Housing who have used it to part-purchase a property for the purpose of housing the London team leader. This represents a 17.70% share in the property. This arrangement will remain in place until such time as our employee chooses to sell the property and move. At that time Mission Housing will pay to the Charity 17.70% of the proceeds of the sale. When returned the loan will be repaid into the Charity's general fund. The donors conceive this as an 'advance legacy' and it is their hope that having been used for many years to house the London team leader (who otherwise would have no chance of purchasing a London property) the money will then help to sustain the work of the Charity long after the donors are deceased.

15. Creditors: Amounts Falling Due within One Year

	2023 £	Prior Period £
Independent Examination Fee	450	-
Accruals and deferred income	328	-
Pension liabilities	161	-
Other creditors	3,631	-
TOTAL	4,570	-

Movement in Deferred Income

	2023 £	Prior Period £
Balance at the start of the reporting period	-	-
Amounts added in current period	-	-
Amounts released to income from previous periods	-	-
Balance at the end of the reporting period	-	-

16. Movement in Funds

Details of Material Funds Held and Movements During the CURRENT Reporting Period

Fund names	Fund balances brought forward	Income	Expenditure	Gains and losses	Fund balances carried forward
	£	£	£	£	£
Unrestricted Funds					
General Unrestricted Fund	-	340,134	(240,874)	-	99,260
Restricted Funds					
Housing Support Fund - Fractional ownership of flat held by Mission Housing and used to house the London Team Leader	-	107,552	-	4,840	112,392
London/ Tower Hamlets Area - restricted to funding activity in the London/ Tower Hamlets Area	-	2,720	(2,720)	-	-
Tower Hamlets Worker - restricted to funding a Worker in the Tower Hamlets Area	-	2,025	(2,025)	-	-
Nottingham Area - restricted to funding activity in the Nottingham Area	-	71,757	(71,757)	-	-
Nottingham 3rd Worker - restricted to funding a 3 rd worker in the Nottingham Area	-	18,527	(18,527)	-	-
Nottingham Books - restricted to funding to provide books in the Nottingham Area	-	654	(404)	-	250
Nottingham Christian Union weekend Away - restricted to Nottingham CU weekend away	-	3,456	(3,456)	-	-
Warwickshire Area - restricted to funding activity in the Warwickshire Area	-	1,050	(1,050)	-	-
Kent Area - restricted to funding activity in the Kent Area	-	838	(838)	-	-
Kent Worker - restricted to funding a worker in the Kent Area	-	5,571	(5,571)	-	-
Growing Young Disciples Training - restricted to funding staff to attend Growing Young Disciples Training	-	1,255	(1,255)	-	-
Total Restricted Funds	-	215,405	(107,603)	4,840	112,642
Total Funds	-	555,539	(348,477)	4,840	211,902

THE CROSS TEACH TRUST

Details of Material Funds Held and Movements During the PREVIOUS Reporting Period

	Fund balances brought forward	Income	Expenditure	Gains and losses	Fund balances carried forward
Fund names	£	£	£	£	£
Unrestricted Funds					
General Unrestricted Fund	-	-	-	-	-
Restricted Funds					
Total Restricted Funds	-	-	-	-	-
Total Funds	-	-	-	-	-

15. Related Party Disclosures

There were no related party transactions in the period (Prior period: £Nil).