

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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THE CROSS TEACH TRUST

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	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 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 **crossteach** champions team. Elise Geers knows the work of **crossteach** 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 **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 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

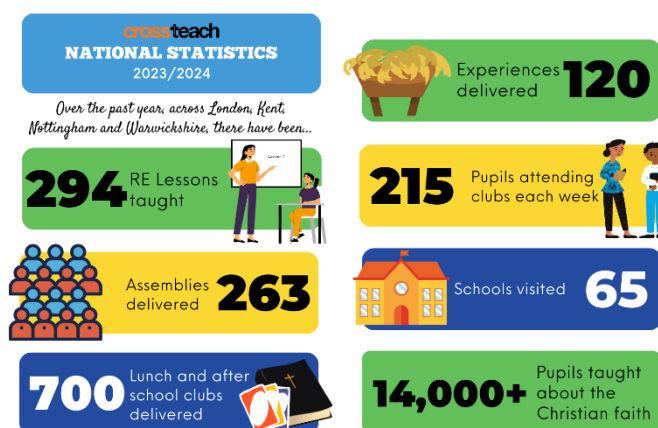
While we wrestle with changes coming at us thick and fast, the work we do in schools continues to flourish. This is in large part due to the faithfulness and passion of our workers. We also praise God for His sustaining power.

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

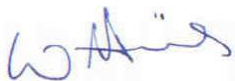
A new worker joined the team this year and has been settling in quickly. The work in East London goes from strength to strength and there is a fantastic team of willing volunteers to serve with us.

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

THE CROSS TEACH TRUST

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.

THE CROSS TEACH TRUST

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.

THE CROSS TEACH TRUST

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	-

THE CROSS TEACH TRUST

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

THE CROSS TEACH TRUST

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.