

# The Cross Teach Trust

Annual Report to 31 March 2025

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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<b>Contents</b>	<b>Page</b>
Reference and Administrative Details for the period ended 31 March 2025	3
Trustees' Report for the period ended 31 March 2025	4
Report of the National Director	8
Trustees' Responsibility Statement	14
Report of the Independent Examiner	15
Statement of Financial Activities	16
Balance Sheet	17
Notes forming part of the Accounts	18

## Reference and Administrative Details for the year ended 31 March 2025

Charity Name:	The Cross Teach Trust Also known as <b>cross</b> 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 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:	<b>CAF Bank Ltd</b> 25 Kings Hill Avenue Kings Hill West Malling Kent ME19 4JQ	<b>NatWest</b> 89 Mount Pleasant Road Tunbridge Wells Kent TN1 1QJ
	<b>Stewardship Services (UKET) Limited</b> 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

**cross**teach 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.

A handwritten signature in black ink that reads "G Robins". The signature is written in a cursive, flowing style.

**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.

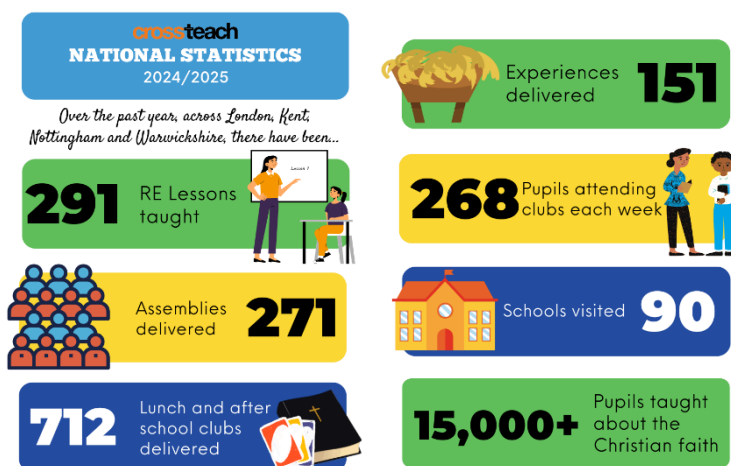
There is always more demand than we can say 'yes' to. We remain absolutely and resolutely committed to the mission we have been given - to teach about the Christian faith in schools.

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.

"lesson plans, resources and expertise are of the highest quality,"  
School teacher, Nottingham



### 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.

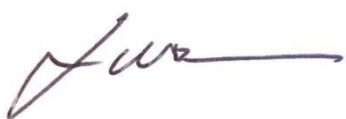
### **Independent Examiner's Statement**

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: 2<sup>nd</sup> 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 £
<b>INCOME AND ENDOWMENTS FROM:</b>					
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
<b>Total</b>		<b>255,692</b>	<b>103,820</b>	<b>359,512</b>	<b>360,557</b>

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

<b>NET INCOME/ (EXPENDITURE)</b>		<b>(20,714)</b>	<b>2,061</b>	<b>(18,653)</b>	<b>5,847</b>
Other gains/(losses)	16	-	3,539	3,539	(3,542)
Transfers between funds	14	112,389	(112,389)	-	-
<b>Net movement in funds</b>		<b>91,675</b>	<b>(106,789)</b>	<b>(15,114)</b>	<b>2,305</b>

**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
		£	£	£	£
<b>CURRENT ASSETS</b>					
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
<b>CREDITORS</b>					
Amounts falling due within one year	15	(9,614)	-	(9,614)	(6,694)
<b>NET CURRENT ASSETS</b>		196,532	2,561	199,093	214,207
<b>TOTAL ASSETS LESS CURRENT LIABILITIES</b>		196,532	2,561	199,093	214,207
<b>NET ASSETS</b>		196,532	2,561	199,093	214,207
<b>FUNDS</b>					
Unrestricted funds		196,532	-	196,532	104,857
Restricted income funds		-	2,561	2,561	109,350
<b>TOTAL FUNDS</b>	16	196,532	2,561	199,093	214,207

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

25<sup>th</sup> 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
<b>TOTAL</b>	<b>4,823</b>	<b>-</b>	<b>4,823</b>	<b>2,978</b>

## 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
<b>TOTAL</b>	<b>271,583</b>	<b>101,759</b>	<b>373,342</b>	<b>351,732</b>

## 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
<b>TOTAL</b>	<b>242,499</b>	<b>98,725</b>	<b>341,224</b>	<b>320,960</b>

## 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
		£	£	£	£	£	£
<b>Unrestricted Funds</b>							
<b>General Unrestricted Fund</b>		104,857	255,692	(276,406)	-	112,389	196,532
<b>Restricted Funds</b>							
<b>Housing Support Fund</b> - Fractional ownership of flat held by Mission Housing, used to house the London Team Leader		108,850	-	-	3,539	(112,389)	-
<b>London Area</b> - restricted to funding activity in the London Area		-	2,259	(2,259)	-	-	-
<b>London Worker</b> - restricted to funding a Worker in the London Area		-	3,081	(3,081)	-	-	-
<b>Nottingham Area</b> - restricted to funding activity in the Nottingham Area		-	53,689	(53,689)	-	-	-
<b>Nottingham 3<sup>rd</sup> Worker</b> - restricted to funding a Nottingham Area 3 <sup>rd</sup> worker		-	32,538	(30,212)	-	-	2,326
<b>Nottingham Books</b> - restricted to funding to provide books in the Nottingham Area		500	200	(465)	-	-	235
<b>Warwickshire Area</b> - restricted to funding activity in the Warwickshire Area (including worker's MMTC training)		-	2,813	(2,813)	-	-	-
<b>Kent Area</b> - restricted to funding activity in the Kent Area		-	3,175	(3,175)	-	-	-
<b>Training</b> - restricted to fund employees to attend the Growing Young Disciples Conference		-	2,065	(2,065)	-	-	-
<b>Online Resource Library</b> - restricted to the development of an Online Resource Library		-	4,000	(4,000)	-	-	-
<b>Total Restricted Funds</b>		109,350	103,820	(101,759)	3,539	(112,389)	2,561
<b>Total Funds</b>		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
	£	£	£	£	£
<b>Unrestricted Funds</b>					
<b>General Unrestricted Fund</b>	99,260	264,289	(258,692)	-	104,857
<b>Restricted Funds</b>					
<b>Housing Support Fund</b> - Fractional ownership of flat held by Mission Housing and used to house the London Team Leader	112,392	-	-	(3,542)	108,850
<b>London Area</b> - restricted to funding activity in the London Area	-	2,430	(2,430)	-	-
<b>London Worker</b> - restricted to funding a Worker in the London Area	-	2,863	(2,863)	-	-
<b>Nottingham Area</b> - restricted to funding activity in the Nottingham Area	-	56,976	(56,976)	-	-
<b>Nottingham 3<sup>rd</sup> Worker</b> - restricted to funding a 3 <sup>rd</sup> worker in the Nottingham Area	-	20,948	(20,948)	-	-
<b>Nottingham Books</b> - restricted to funding to provide books in the Nottingham Area	250	500	(250)	-	500
<b>Warwickshire Area</b> - restricted to funding activity in the Warwickshire Area	-	1,331	(1,331)	-	-
<b>Kent Area</b> - restricted to funding activity in the Kent Area	-	4,220	(4,220)	-	-
<b>Online Resource Library</b> - restricted to the development of an Online Resource Library	-	7,000	(7,000)	-	-
<b>Total Restricted Funds</b>	112,642	96,268	(96,018)	(3,542)	109,350
<b>Total Funds</b>	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).