The Cross Teach Trust

Annual Report to 31 August 2021

Registration Number: 1088477

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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Our Charitable Purposes 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.

Annual Report of the Chair

Report on the Year to September 2021

Financial Governance

The trustees are glad to report that despite restrictions on fundraising due to Covid regulations which severely impacted on our work, regular donations have remained largely unaffected, allowing us to retain all of our staff. All restricted giving was used as requested by the donors, with any surplus carried over with restriction to the next financial year.

Due to a further lockdown closure of all schools from January 2021, the charity continued to make use of the furlough scheme, securing funding under the Coronavirus Job Retention Scheme of £18,360.08, which further helped in meeting payroll costs whilst charitable activities and regular fundraising events were restricted. When not on furlough, staff were able to make effective use of their time in the creation of additional digital resources and in undertaking some online teaching.

The trustees are satisfied that the charity remains financially viable and will be able to resume in-person activities as schools return to normal within any enduring Covid regulations. Meetings with supporter groups and churches are also being booked for the year 21/22, which should facilitate a return to the one-off donations of pre-pandemic levels. At the time of writing, advanced bookings suggest that this is a realistic objective.

We were delighted to receive a significant gift restricted to development work in the E Midlands, which has allowed us to appoint a trainee on a short-term one year contract and also finance an experienced member of the E Midlands staff to develop work with schools in the north of Nottingham.

The financial aims of the Trust have been met.

Safeguarding

All staff underwent updated safeguarding training based on the Department for Education document Keeping Children Safe in Education 2020. Two new members of staff, due to commence work in September 2021, joined the annual team training in August and also received safeguarding training. They are additionally required to undergo Prevent training.

We also plan to increase the number of senior staff and trustees who are trained in Safer Recruitment during next year.

Risk Management

The charity continued to be affected by the Covid-19 pandemic throughout the year, with significant impact on the ability of the charity to carry out its normal activities. The further closure of schools meant that staff were unable to continue work, and the ability to fundraise was also adversely affected by the closure of churches. The resulting risk was kept under regular review by the trustees, with the Director advising changes to the risk register as and when necessary.

During the year, the Director continued to provide staff with regularly updated information so that they were aware of the frequent changes affecting external service providers in schools. This also enabled them to work in a Covid safe environment both in schools and also when attending in-person meetings. Well-being resources were also provided online to support staff with mental and physical health during the disruption of the year.

Despite the pandemic, the trustees had no need to file a Serious Incident Report with the Charity Commission this year, as we needed to in 2020. We are delighted that our online fundraising, together with the additional furlough payments when needed, enabled the charity to remain financially secure.

Staff Governance

Despite the disruptive year, all new staff completed probation on time. It had become increasingly clear, prior to the pandemic, that the demands for our services were beginning to outstrip our ability to keep pace with them. As a result, the trustees decided to undertake a staffing restructure. A Staff Operations Manager was appointed to join the National Director on the central team, with the key responsibility of managing, training and overseeing the work in our 4 regions. We were delighted to be able to make an internal appointment of Chris Phillips, the current London Team Leader, to commence this new role from September 2021. As this role evolves, the National Director will be able to focus on strategic development and growth.

We also appointed two new members of staff – a trainee in Nottingham and a schools worker in North London.

Trustees

Given the stability of the work, the trustees voted in July to remove the delegation of powers to an emergency committee comprised of Chair and Treasurer. The Board is grateful to Wayne Harris (National Director) and Chris Phillips who shadowed him during the year, for all the work which they undertook in order to keep communication clear across a range of agencies, including the Board, staff and supporters. Without their commitment, vision and focus, we would not be in such a strong position to build back sustainably from the pandemic.

In order to meet the growing challenges of the work, we are currently looking to increase the number of trustees. We would love to hear from anyone with a commitment to schools work and an interest in charity governance.

Gill Robins

Chair of Trustees

(-Robins

Annual Report of the National Director

Report on the Year to September 2020

Charitable Activities

The period of this report covers to the end of March 2020, with the 1st national lock-down occurring on 16th March, and how our work was adapted in response to the Covid-19 restrictions, covering March to August 2020.

During the first two school terms, we were able to deliver our usual activities and enjoyed a growing demand for our resources and services. Having grown our team of workers, we were expanding our work and seeking additional opportunities.

279 lessons taught

Lessons taught to pupils from Primary schools to Secondary schools, including GCSE and A-Level.

Plus, many schools, churches and parents made use of our online library of lesson resources.



77 Experiences

Run in partnership with local churches, our Experiences enable thousands of school pupils each year to take part in interactive sessions.

Our Experiences include Christmas, Easter, Open Space, Church Visits and Moving On.





133 Assemblies

Whole school assemblies and year group assemblies in a variety of schools. Some of these are one-off assemblies and others are a regular event.

Plus, live assemblies via video link and pre-recorded video assemblies.





492 club sessions

Our lunch and after school clubs are a chance for pupils to explore the Bible more deeply. Around 250 pupils attend one of our clubs each week.

Including clubs being run via live video link

During the Covid-19 pandemic, and related government restrictions, all but two of our staff were furloughed from March to June. Staff returned to work for four weeks during June and July, with the following priorities;

- 1. To consult with schools to continue to support them and seek information about their plans regarding visitors.
- 2. To produce resources for schools to use and make these available to churches and our supporters.
- 3. To do our best to be 'ready for action' from September, so that we can return to schools as soon as they welcome us back.

The two staff who were not furloughed continued with online fundraising and the preparation and delivery of online teaching resources, including assemblies, for schools, churches and parents to make use of during lockdown. As a result, **crossteach** now possesses a growing library of online teaching resources (available online in 2020/21) which we can offer alongside in-person teaching when lockdown ends.

Schools have been supportive of our work during lockdown and many have expressed disappointment that visits have not been able to continue as our staff make a difference to the lives of the pupils with whom they work. There has been some take up of online resources, although we have not been able to teach to the extent to which we could before lockdown.

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. Our teams were able to run some events before the start of the Covid-19 restrictions, such as a Jazz Night, Quiz Nights and a Ceilidh.

When the lockdown arrived, we had to switch our fundraising online, including one campaign during two weeks of May raising over £10,000.

We were greatly encouraged that our financial targets were met even though staff were not able to conduct their usual fundraising talks and visits to supporters.

During the four weeks in June/July, when staff had returned to work, we also carried out a supporter consultation to assess if there was going to be any impact on the commitment to our work and future donations.

Indications were very positive, and we are not expecting donations to be greatly affected in the near future, giving us great confidence that we will be able to continue our work.

Making use of furlough arrangements and receiving the associated Coronavirus Job Retention Scheme (CJRS) grant, helped us financially during the period covered by this report.

Volunteers

We enjoy a good level of volunteer support and volunteers are included in all our charitable activities.

Once the Covid-19 restrictions were put in place, we had to reduce the amount of volunteer involvement to comply with our own guidance and the requirements of schools we were working in.

Strategic Developments

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. We had a particular focus on developing the leaders within **crossteach** and raising the standards of our extracurricular clubs, making them consistently excellent.

When the majority of staff were placed on furlough, they were encouraged to make use of training resources available – a list of appropriate and relevant training providers and resources was provided by **crossteach**.

All of our staff received first aid training in August 2019.

We have expanded our work into new areas: Tower Hamlets, London and Sevenoaks.

These are areas close to existing work and can be supported by existing teams with additional capacity added.

We had plans already to create an online resource library. It was necessary for us to bring this forward as we adapted to the Covid-19 restrictions. This is something we will now maintain and develop.

Some of our planned development had to be paused, such as taking on a trainee to develop and trial a trainee programme.

A significant amount of time, that would normally be given to development, had to be given to responding to the Covid-19 restrictions. We had to do full risk assessments and provide comprehensive guidance for our staff and how they should work.

Strategic Plans

One of our key plans for the following academic year was to return to schools and restart our usual charitable activities. We spent a significant amount of time putting these plans together.

We plan to make the online library of resources available to more and more organisations and individuals by providing access via our website. We will also create and add more digital resources to the library.

We intend to rebuild volunteer involvement in our work and create a vibrant and flourishing volunteer program.

We have a 5-year strategic plan. We have been able to make some progress against this plan, but also had to pause some developments. We intend to return to this plan as soon as we can.

Wayne Harris

National Director

Trustees Annual Report and Accounts

Reference and Administrative Information

The Trustees present the annual report and accounts of the Charity for the period ended 31 August 2021.

Charity Name: The Cross Teach Trust

Also known as crossteach

Charity Registration Number: 1088477

Registered Office: 9-11 Dormer Place

Leamington Spa

CV32 5AA

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

Structure, Governance and Management

Trustees

The following Trustees held Office during the year.

- Gill Robins Chair
- Ian Johannessen Treasurer
- Ros Ventham
- Penny Roberts (resigned on 31 Aug 2020)

Additional Governance Issues

Crossteach has teams in Kent, Warwickshire, London and Nottingham. Each area is represented on the trustee Board. In addition, each area has a Local Support Team comprised of volunteer supporters and a trustee also sits on this team.

Report of the Independent Examiner

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 August 2020.

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 your 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; or
- 2. the accounts do not accord with those records; or
- 3. 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.

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 ICAEM. 31st May 2021

Susin & Line

Susan J Lane Member of the ICAEW, 59 Greatheed Road, Royal Leamington Spa, CV32 6ET

Statement of Financial Activities

| Annual accounts for the period | | | | | | | | | |
|--------------------------------|------------|----|-----------------|------------|--|--|--|--|--|
| Period start date | 01/09/2020 | То | Period end date | 31/08/2021 | | | | | |

Incoming Resources

| Recommended | | Guidance | Unrestricted | Restricted | Endowment | Total | Prior year |
|--------------------------|-----------|----------|--------------------|------------|-----------|---------|------------|
| categories by activity | | Notes | funds income funds | | funds | funds | funds |
| | | | £ | £ | £ | £ | £ |
| | | | F01 | F02 | F03 | F04 | F05 |
| Income and endowme | nts from: | | | | | | |
| Donations and legacies | | | 218,862 | 78,146 | - | 297,008 | 344,590 |
| Charitable activities | | | - | - | - | - | - |
| Other trading activities | | | - | - | - | - | - |
| Investments | | N1 | 10 | - | - | 10 | 37 |
| Separate material item | n of | | | | | | |
| income | | N2 | 18,360 | - | - | 18,360 | 63,198 |
| Other | | | 1 | - | - | - | - |
| Total | | | 237,232 | 78,146 | - | 315,378 | 407,825 |

Resources Expended

| Recommended categories by activity | Guidance Notes | Unrestricted funds | Restricted income funds | Endowment funds £ | Total funds £ | Prior year funds |
|------------------------------------|-------------------|--------------------|-------------------------|-------------------------|---------------------|------------------|
| | | F01 | F02 | F03 | F04 | F05 |
| Expenditure on: | | | | | | |
| Raising funds | N3 | 3,684 | - | - | 3,684 | 3,683 |
| Charitable activities | N5 | 210,509 | 97,104 | - | 307,613 | 342,481 |
| Separate material item of expense | of | - | - | - | - | - |
| Other | N4 | - | - | - | - | - |
| Total | | 214,193 | 97,104 | - | 311,297 | 346,164 |

Net Income/(Expenditure) Before Investment Gains/(Losses)

| Recommended categories by activity | | Guidance Notes | Unrestricted funds | Restricted income funds | Endowment funds | Total funds | Prior year funds |
|--------------------------------------------------------------|------|-------------------|--------------------|-------------------------|-----------------|----------------|------------------|
| | | | £ | £ | £ | £ | £ |
| | | | F01 | F02 | F03 | F04 | F05 |
| Net income/(expenditu before investment gains/(losses) | ure) | | 23,039 | -18,958 | - | 4,081 | 61,661 |
| Net gains/(losses) on investments | | - | - | - | - | - | - |
| Net income/(expenditu | ure) | | 23,039 | -18,958 | - | 4,081 | 61,661 |
| Extraordinary items | | | - | - | - | - | - |
| Transfers between fur | nds | | - | - | - | - | - |

Other Recognised Gains/(Losses)

| Recommended | | Guidance | Unrestricted | Restricted | Endowment | Total | Prior year |
|----------------------------|--|----------|--------------|--------------|-----------|-------|------------|
| categories by activity | | Notes | funds | income funds | funds | funds | funds |
| | | | £ | £ | £ | £ | £ |
| | | | F01 | F02 | F03 | F04 | F05 |
| Gains and losses on revalu | | | - | - | - | - | - |
| Other gains/(losses) | | - | | 2,080 | 080 | | 3,274 |
| Net movement in funds | | | 23,039 | -16,878 | - | 6,161 | 64,935 |

Reconciliation of Funds

| Recommended categories by activity | Guidance Notes | Unrestricted funds | Restricted income funds | Endowment funds | Total funds | Prior year funds |
|------------------------------------|-------------------|--------------------|-------------------------|-----------------|----------------|------------------|
| | | £ | £ | £ | £ | £ |
| | | F01 | F02 | F03 | F04 | F05 |
| Total funds brought forward | | 112,690 | 129,063 | - | 241,753 | 176,818 |
| Total funds carried forward | | 135,729 | 112,185 | - | 247,914 | 241,753 |

Balance Sheet

| | Guidance Notes | Unrestricted funds | Restricted income funds | Endowment funds | Total this year | Total last year |
|---------------------------------------------------------------------|-------------------|--------------------|-------------------------|-----------------|-----------------------------|-----------------|
| | | £ | £ | £ | £ | £ |
| Fixed assets | | F01 | F02 | F03 | F04 | F05 |
| Intangible assets | | - | _ | - | - | - |
| Tangible assets | | - | - | - | - | - |
| Heritage assets | | - | _ | - | - | - |
| Investments | | - | _ | - | - | - |
| Total fixed assets | | - | - | - | - | - |
| Current assets | | | | | | |
| Stocks | | - | - | - | - | - |
| Debtors | N6 | 14,392 | 107,124 | - | 121,516 | 135,473 |
| Investments | | - | - | - | - | - |
| Cash at bank and in hand | N8 | 149,941 | 5,061 | - | 155,002 | 115,673 |
| Total current assets | | 164,333 | 112,185 | - | 276,518 | 251,146 |
| | | | | | | |
| Creditors: | | 28,604 | - | - | 28,604 | 9,393 |
| amounts falling due | N7 | | | | | |
| within one year | | | | | | |
| Net current assets/(liabilities) | | 135,729 | 112,185 | - | 247,914 | 241,753 |
| Total assets fewer current | liabilities | 135,729 | 112,185 | - | 247,914 | 241,753 |
| Creditors: amounts fallin after one year Provisions for liabilities | g due | - | | - | - | - |
| Total net assets or liab | oilities | 135,729 | 112,185 | - | 247,914 | 241,753 |
| Funds of the Chari | tv | | | | | |
| Endowment funds | - / | _ | | | _ | - |
| Restricted income funds | | | 112,185 | | 112,185 | 129,063 |
| Unrestricted funds | | 135,729 | , - | - | 135,729 | 112,690 |
| Revaluation reserve | | , | | | | |
| Total funds | | 135,729 | 112,185 | - | 247,914 | 241,753 |
| | | | | | | |
| Signed by one or two trustees on behalf of all the trustees | | Signature | 9 | Print N | Date of approval dd/mm/yyyy | |



Notes Forming Part of the Accounts

- N1 Interest received = £10 (31.8.2020 £37)
- N2 Government Grant: Coronavirus Job Retention Scheme (CJRS) £18,360 (31.8. 2020 £63,198)
- N3 Costs incurred seeking donations £935 (31.8. 2020 £966)

 Advertising, marketing, direct mail and publicity = £2,749 (31.8. 2020 £2,717)
- N4 Governance costs = £505 (31.8. 2020 £630) Support costs = £20,904 (31.8. 2020 - £22,149)
- N5 Total staff costs (Salaries, social security and pensions) = £283,869 (31.8. 2020 £310,758)
- N6 Gift Aid due = £11,783 (31.8. 2020 £15,757)

 CJRS grant due = £0 (31.8. 2020 £14,171)

 Held by Mission Housing = £107,124 (31.8. 2020 £105,044)

 Prepayments and accrued income = £2,186 (31.8. 2020 £456)

 Other debtors = £423 (31.8. 2020 £45)
- N7 Independent Examiner's Fee = £350 (31.8. 2020 £350)

 Accruals and deferred income = £25,661 (31.8. 2020 £724)

 Pension liabilities = £313 (31.8. 2020 £421)

 Other creditors = £2,280 (31.8. 2020 £7,898)
- N8 All cash at bank or in hand
- N9 Restricted Income Funds: see pages 17 and 18

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

| * Key: R - restricted income funds, including special trusts, of the charity; and U - unrestricted funds | | | | | | | |
|----------------------------------------------------------------------------------------------------------|------------|----------------------------------------|---------|-------------|-----------|------------------------|----------------------------------------|
| | Type: R or | Fund balances brought forward | Income | Expenditure | Transfers | Gains and losses | Fund balances carried forward |
| Fund names | | £ | £ | £ | £ | £ | £ |
| Housing Support Fund | | | | | | | |
| - Fractional ownership of flat held by Mission Housing and used to house the London Team Leader | R | 105,044 | - | - | - | 2,080 | 107,124 |
| London Area | | - | 5,220 | -5,220 | | | |
| - restricted to funding activity in the London Area | R | | | | - | - | - |
| Nottingham Area | | - | 49,819 | -49,819 | | | |
| - restricted to funding activity in the Nottingham Area | R | | | | - | - | - |
| Nottingham 2 nd Worker | | - | 2,825 | -2,825 | | | |
| - restricted to funding a 2nd worker in the Nottingham Area | R | | | | - | - | - |
| Warwickshire Area | | - | 1,200 | -1,200 | | | |
| - restricted to funding activity in the Warwickshire Area | R | | | | - | 1 | - |
| Kent Area | | | 2,575 | -2,575 | | | |
| - restricted to funding activity in the Kent Area | R | | | | 1 | - | - |
| Kent 3rd Worker | | 4,260 | 13,895 | -18,155 | | | |
| - restricted to funding a 3rd Worker in the Kent Area | R | | | | - | - | - |
| Tower Hamlets Worker | | 19,759 | 2,612 | -17,310 | | | |
| - restricted to funding a Worker in the Tower Hamlets Area | R | | | | - | - | 5,061 |
| | | | - | - | - | | - |
| General Unrestricted Fund - All charity activities | U | 112,690 | 239,807 | -216,768 | - | - | 135,729 |
| | | - | - | - | - | - | - |
| Other funds | N/a | - | - | - | - | - | - |
| Total F | unds | 241,753 | 317,953 | -313,872 | - | 2,080 | 247,914 |

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

| * Key: R - restricted income funds, inc | ludin | g special tru | usts, of th | e charity; and | d U - unrest | ricted fu | nds |
|-------------------------------------------------------------------------------------------------|------------|----------------------------------------|-------------|----------------|--------------|------------------------|----------------------------------------|
| | Type: R or | Fund balances brought forward | Income | Expenditure | Transfers | Gains and losses | Fund balances carried forward |
| Fund names | | £ | £ | £ | £ | £ | £ |
| Housing Support Fund | | | | | | | |
| - Fractional ownership of flat held by Mission Housing and used to house the London Team Leader | R | 101,770 | - | - | - | 3,274 | 105,044 |
| London Area | | | | | | | |
| - restricted to funding activity in the London Area | R | - | 1,890 | - 1,890 | - | - | - |
| Nottingham Area | | | | | | | |
| - restricted to funding activity in the Nottingham Area | R | - | 43,640 | - 43,640 | - | - | - |
| Nottingham 2 nd Worker | | | | | | | |
| - restricted to funding a 2nd worker in the Nottingham Area | R | - | 2,825 | - 2,825 | - | - | - |
| Warwickshire Area | | | | | | | |
| - restricted to funding activity in the Warwickshire Area | R | - | 1,500 | - 1,500 | - | - | - |
| Warwickshire 3rd Worker | | | | | | | |
| - restricted to funding a 3rd Worker in the Warwickshire Area | R | - | 12,500 | - 12,500 | 1 | - | - |
| Kent Area | | | | | | | |
| - restricted to funding activity in the Kent Area | R | - | 2,381 | - 2,381 | - | - | - |
| Kent 3rd Worker | | | | | | | |
| - restricted to funding a 3rd Worker in the Kent Area | R | - | 13,265 | - 9,005 | - | - | 4,260 |
| Tower Hamlets Worker | | | | | | | |
| - restricted to funding a Worker in the Tower Hamlets Area | R | - | 33,352 | - 13,593 | - | - | 19,759 |
| | | - | - | - | - | - | - |
| General Unrestricted Fund | | 75.040 | 000 470 | 050 000 | | | 440.000 |
| - All charity activities | U | 75,048 | 296,472 | - 258,830 | - | - | 112,690 |
| Other funds | N/a | - | - | - | - | - | - |
| Total Fu | unds | 176,818 | 407,825 | - 346,164 | - | 3,274 | 241,753 |

Governance Declarations

Trustee Meetings

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

Governing Document

The Declaration of Trust. The Trust deed was last amended in 2001.

Trustee Selection

Contacts of existing trustees are suggested, and the Board is consulted. The person is invited to apply and is met by the Chair. References are taken and the person is then invited to attend a trustee meeting. If all trustees agree, the person is invited to become a trustee. Before appointment, potential new Board members are encouraged to familiarise themselves with Charity Commission documents on the role and responsibilities of charity trustees. All trustees are required to hold a DBS certificate and this check is part of the trustee appointment process.

Trustee Induction

We use the Charity Commission guidance as part of the induction and training of new trustees. In addition, the Chair (or another trustee if agreed) is available to support and mentor as needed. As part of continual training for all trustees, we look at a specific area of governance as set out by the Charity Commission at each meeting.

Trustee Payments and Expenses

None of the trustees have been paid any remuneration or received any other benefits from an employment with their charity or a related entity.

There have been no related party transactions in the reporting period

The four trustees received a combined total of £Nil travel expenses (£123 last year).

Risk Register

A RAG rated Risk Register is updated regularly and is carefully considered at each meeting.

Policies

We have a suite of policies which are reviewed regularly. The safeguarding policy is reviewed annually, and all staff and trustees are required to read all safeguarding updates.

Volunteers

The work of **crossteach** in all areas is supported by several volunteers. This ranges from involvement in fundraising events to supporting staff in schools, helping with assemblies, clubs and lessons. All volunteers who visit schools hold current DBS clearance.

All volunteers who work in schools are given training.

Reserves Policy

The Reserves Policy was reviewed in July 2018. The trustees will review the financial position of the Trust if 'reserves held is less than the planned expenses for the next 4 months. The trustees will review and make decisions when "reserves held is less than the planned expenses less the regular monthly income for the next 4 months."

Disclosure to Independent Examiner

The Trustees are responsible for preparing an annual report and financial statements for each financial year, in accordance with the Charities Act 2011 and the Charities (Accounts and Reports) Regulations 2005. The financial statements are required to give a true and fair view of the state of affairs of the charity and of the results of the charity for that period.

They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

The Trustees are responsible for the maintenance and integrity of the financial information included on the charity's website.

The Trustees who were in office on the date of approval of these financial statements have confirmed, as far as they are aware, that there is no relevant information of which the independent examiner is unaware. Each Trustee has confirmed that they have taken all the steps that they ought to have taken as Trustees to make themselves aware of any relevant audit information and to establish that it has been communicated to the independent examiner.

Mission Housing

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 **crossteach** 17.70% of the proceeds of the sale. When returned the loan will be repaid into the **crossteach** 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 **crossteach** long after the donors are deceased.