The Cross Teach Trust

Annual Report to 31 March 2026

Registration Number: 1197225

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

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

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Reference and Administrative Details for the year ended 31 March 2026

Charity Name:	The Cross Teach Trust Also known as **crossteach**
Address:	9-11 Dormer Place, Leamington Spa, CV32 5AA
Charity Registration Number:	1197225
Trustees:	Gillian Barbara Robins (resigned 25 March 2026) Joshua David Leith Kendall (resigned 25 November 2025) Kate Jane McNab Elise Nilufer Geers Stephanie Joy Knell Andi Qi Wang (appointed 5 April 2025) Monica Duncan (appointed 25 March 2026)
Registered Office:	9-11 Dormer Place Leamington Spa CV32 5AA
Independent Examiner	Luke Howson MAAT of Finansure Ltd 2 Sheppard Street, Brymbo, Wrexham, 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 2026

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.

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

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
- Andi Wang
- Monica Duncan

crossteach has teams in Cambridgeshire, 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

As mentioned in last year's report, Andi Wang joined the Board at the beginning of the year, and he has been very active as our Treasurer. Andi is a lecturer at Warwick University and worships at Kenilworth Community Church.
Sadly, we said goodbye to Josh Kendall in November, and we wish him well in his very busy life in ministry. As Chair, I am grateful for the time that trustees make in their busy work and family lives to support schools' ministry.

And as the financial year ends, I (Gill) am also, with sadness, saying goodbye to crossteach as health issues have made retirement necessary. It has been a privilege to serve with so many able, committed and visionary people during my 8 years as a trustee. There have been significant challenges during those years - COVID 19 and the cost-of-living crisis amongst them. But God's people who partner in the work have been faithful and the ministry continues to flourish. As I leave, we face another uncertain future, but we know that, looking back and witnessing God's faithfulness, we can look forward in confidence and hope.

Strategic direction

We are still within the current 2-year commitment to our 'stronger roots' strategy. This is a focus on strengthening the many factors that make our work sustainable and fruitful.
We are still open to new opportunities, growing our work or developing what we do, but this would be in response to new opportunities that come our way rather than intentionally creating them.

Legal Form

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

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

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

Safeguarding and compliance

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

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

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

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

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

Public Benefit Statement

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

Financial Review

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



Gill Robins
Chair of Trustees

Report of the National Director for the year ended 31 March 2026

Our theme for 2025 was 'Make the Most of Every Opportunity' (Colossians 4:2-6). This passage gives guidance as to what this looks like: pray, being watchful (looking ahead) and thankful (looking back). Proclaim the mystery of Christ clearly. Act with wisdom. Be ready to give answers and have grace-filled conversations that are thought-provoking.
A new theme was introduced in 2026: Jubilee.
2026 marks 25 years of crossteach. We see this a significant milestone. A time to look back with thankfulness and look forward with faith. Our celebrations have started and will continue throughout 2026.
Col 4:2-6 describes the things we can do whatever our circumstances. My greatest joy is that whatever we face, we have a team always committed to making the most of every opportunity to proclaim Christ clearly, with wisdom and grace, answering questions and prayerfully relying on God.
We are also deeply grateful for the faithful support of churches, volunteers and individual partners. By bringing together our skills, resources and prayers we can make the most of every opportunity there is to teach young people about the Christian faith in our schools.
It is a great privilege to be leading crossteach as we enter our 25th year of ministry.

*[The period of this report covers the financial year 2025/26 - incorporating some of the academic years 2024/5 and 2025/26.]

Organisational Overview

01. People

Staff

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

The situations across our teams have varied.
One was a direct replacement of a full-time worker with another full-time worker.
Another was the replacement of a full-time worker with a full-time Trainee.
We were able to increase our capacity in London-Tower Hamlets and so we appointed a part-time worker to fill some of the additional capacity within the wider London team.
We launched a new area, with a part-time worker appointed to establish and grow the work.
The fifth appointment was a short-term part-time administrator role, while we seek to appoint an additional schoolsworker.
There have been two unfilled vacancies throughout the year.

Even where there have been staff changes, teams have generally been able to sustain or grow the amount of work they are doing in schools. In line with our theme for the year, 'Make the Most of Every Opportunity', we have ensured we remain focussed on maximising how much time our staff spend in schools.

Volunteers

As always, we are extremely grateful for our volunteers. We have many supporters who are able and willing to give their time and energy to be part of our work.

The number of volunteers registered with us, and actively participating, continues to grow. We are keen to ensure they have a positive experience, are well supported and recognise the impact they have on the young people we serve. Without volunteers, our work would be greatly diminished. We intend to develop our Volunteer Programme further so that all volunteers have the best experience possible.

The combined contribution of our volunteers was more than having another full-time employee on the team.

02. Partnerships

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

An example of the strength of our partnerships was the response of churches in Tower Hamlets, London to our appeal to raise funds so that we could increase capacity in this area with the aim of growing the amount of work we do in local schools.

This year we have also added a new area – St Neots, Cambridgeshire – and one key task has been to seek to build partnerships with churches in the area.

We are always looking for ways to strengthen our existing partnerships and to work together as closely as possible. We continue to encourage churches to see schoolswork not as an outsourced ministry, but as part of their wider ministry within their local community. Together, we achieve far more than our individual efforts would allow. 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.

Approximately 65% of our predicted expenditure is covered by regular monthly and annual donations from supporters, including churches, trusts and individuals.

It continues to be a challenging environment in which to fundraise, and we have had to be adaptable and creative.
We are grateful for the surplus we have held. This has given us time to increase regular income. We are encouraged that there has been some increase in this regard, but not enough. There is a bigger challenge in the coming year.

It is a testament to God and His people that we ended the year very close to break even and we have a pledge in place 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.

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

Good News

We have been working to introduce and embed a ‘good news’ culture where we spread lots of good news about our work across a variety of media channels.
This will include posting ‘good news’ to our new website.

St Neots

We have launched a new area in St Neots, Cambridgeshire. We are picking up the work previously done by ACTIOS to make it sustainable and see it flourish.

Training and Development

We continue to provide resources and share expertise with others involved in schools’ ministry. We are excited to see a growing desire among schoolsworkers for more collaboration and mutual support.

Charitable Activities

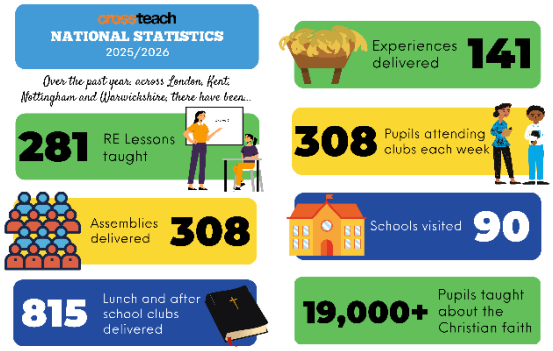
The work we do in schools continues to flourish. This is in large part due to the faithfulness and passion of our workers. We also praise God for His sustaining power.
There is always more demand than we can say 'yes' to. We remain absolutely and resolutely committed to the mission we have been given - 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.

> "Their (Yr7 pupils) engagement was excellent, and they brought the knowledge they obtained during the session back into the classroom."
>
> School teacher, St Neots



01. Reach

We have added a new area to our ministry and continue to see growth in activities across all areas where we work.

Expanding our work into St Neots, Cambridgeshire is an exciting step for us. We are picking up from the faithful work of ACTIOS. We have been able to build some new church partnerships, and we are developing excellent working relationships with schools.

We continue to support others involved in schools' ministry beyond our geographical reach. Our ambition is 'every child told' and we want to make the most of every opportunity there is to move closer to fulfilling this.

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

The switch to focus on worldviews continues to be embedded into school curricula. This has not impacted our work and can sometimes provide new opportunities.

We still see a very mixed attitude to RE across schools. Some schools give it very little time and priority, with non-specialist staff and almost no resources. Others clearly value it highly and the subject enjoys a high status within these schools. The expertise we have and the activities we offer can benefit both types of schools.

We hope our emphasis on 'good news' will encourage more schools to recognise the value of RE and see how our work within this subject enhances the educational experience for all their pupils.

Cooperation and Collaboration

It has been a great encouragement to find that more and more people and organisations involved in schools' ministry are being more intentional about working together and supporting each other.

We have connected with a few informal groups that are starting to develop and have enjoyed the times of fellowship, sharing and praying for each other.

We believe this can be a very effective way for us all to improve what we do and see more high quality schoolswork.

The next step is to connect these groupings together and broaden the reach to include as many as possible who can contribute and benefit from such a network.

Young People

There has much talk about 'The Quiet Revival', including whether it is happening. Our experience on the ground has been that there is a growing interest in the Bible and Christianity. We have had multiple unconnected pupils asking for copies of their own Bible. What a joy it is when they come back to us with questions and we can see they have been reading it. We also have stories of pupils going even further and turning up at partner churches to explore Christianity further.

It would be difficult to extrapolate this to all under 18's in the country but we are seeing God at work where we are. The numbers are still smaller than we would hope for, but interest is growing. We are excited to be in a place where we can part of what God is doing and support these young people on their journey.

03. Teams

Kent

Our Kent Team briefly returned to having two full-time workers but has since returned to having a lone worker.

We do have some very faithful partnerships, and this is helping us sustain some work. We continue to pray for the right worker to be raised up so that we can see the work in this area begin to grow again and flourish.

London

Having successfully increased the capacity for our work in Tower Hamlets we now see our London work as one team, two areas: London – Tower Hamlets and London – Camden and Islington.

We were unable to fill all of the capacity this change left in London – Camden and Islington, but the team have worked with partners and volunteers to sustain the school activities.

Having a full-time worker in London – Tower Hamlets has resulted in a growth of school activities, especially extracurricular clubs in secondary schools.

Nottingham

The work in this area benefits from having a stable team and the deep relationships with churches and schools this facilitates. The school activities grow steadily, and the feedback shows the quality of the work is consistently high.

Warwickshire

The stability we desire for this team continues to elude us. We were able to replace the full-time schoolsworker who left with a full-time trainee. The capacity overall has been reduced, and this has meant the team has had to be carefully with the amount of work they commit to.

Currently, the level of funding does not support increasing the capacity of the team, despite there being much more work the team could be doing.

Cambridgeshire

This is a brand-new area for us. The previous schoolswork, delivered by ACTIOS, was no longer operating. We agreed to employ a part-time schoolsworker to restart the schools' ministry and see if we can get it to a place where it will flourish.

We have been encouraged by the church partnerships we have been able to establish and the warm reception from many schools.

There is still some way to go to build a solid foundation, but we remain prayerfully optimistic that we will see this area growing and active for many years to come.



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".

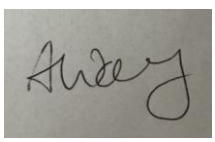
The law applicable to charities in England and Wales requires the charity trustees to prepare financial statements for each year which give a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources, of the charity for that period. In preparing 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 15.07.26 and signed on its behalf by:



..... Andi Wang – Trustee (Treasurer)

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 2026.

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.

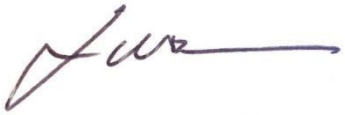
Independent Examiner's Statement

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: 28th July 2026

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 2026

	Notes	Unrestricted funds £	Restricted funds £	2025-26 Total funds £	2024-25 Total funds £
INCOME AND ENDOWMENTS FROM:					
Donations and legacies	2	227,395	129,567	356,962	354,990
Charitable activities	3	-	-	-	-
Other trading activities	4	2,027	-	2,027	2,335
Investments	5	2,397	-	2,397	2,137
Other Income	6		500	500	50
Total		231,819	130,067	361,886	359,512
EXPENDITURE ON:					
Raising funds	7	7,080	-	7,080	4,823
Charitable activities	8	262,848	126,519	389,367	373,342
Total		269,928	126,519	396,447	378,165
NET INCOME/ (EXPENDITURE)		(38,109)	3,548	(34,561)	(18,653)
Other gains/(losses)		-	-	-	3,539
Net movement in funds		(38,109)	3,548	(34,561)	(15,114)

RECONCILIATION OF FUNDS

Total funds brought forward		196,532	2,561	199,093	214,207
Total funds carried forward	15	158,423	6,109	164,532	199,093

CONTINUING OPERATIONS

All income and expenditure has arisen from continuing activities.

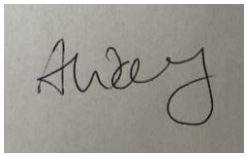
Statement of Financial Position (Balance Sheet)

31 March 2026

	Notes	Unrestricted funds	Restricted funds	2026 Total	2025 Total
		£	£	£	£
CURRENT ASSETS					
Debtors	13	21,082	-	21,082	11,343
Cash at bank		148,615	6,109	154,724	197,364
Total current assets		169,697	6,109	175,806	208,707
CREDITORS					
Amounts falling due within one year	14	(11,274)	-	(11,274)	(9,614)
NET CURRENT ASSETS		158,423	6,109	164,532	199,093
TOTAL ASSETS LESS CURRENT LIABILITIES		158,423	6,109	164,532	199,093
NET ASSETS		158,423	6,109	164,532	199,093
FUNDS					
Unrestricted funds		158,423	-	158,423	196,532
Restricted income funds		-	6,109	6,109	2,561
TOTAL FUNDS	15	158,423	6,109	164,532	199,093

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

15 July 2026 and were signed on its behalf by:



.....

Andi Wang – Trustee (Treasurer)

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 £	2026 Total funds £	2025 Total funds £
Donations and gifts	204,757	120,650	325,407	321,416
Gift Aid	22,638	8,917	31,555	33,574
TOTAL	227,395	129,567	356,962	354,990

3. Charitable Activities

	Unrestricted funds £	Restricted funds £	2026 Total funds £	2025 Total funds £
Sale of Books	-	-	-	-
TOTAL	-	-	-	-

4. Other Trading Activities

	Unrestricted funds £	Restricted funds £	2026 Total funds £	2025 Total funds £
Christian Union Event Ticket Sales	165	-	165	-
Fundraising Event Sales	1,862	-	1,862	2,335
TOTAL	2,027	-	2,027	2,335

5. Investment Income

	Unrestricted funds £	Restricted funds £	2026 Total funds £	2025 Total funds £
Bank Interest	2,397	-	2,397	2,137

6. Other Income

	Unrestricted funds £	Restricted funds £	2026 Total funds £	2025 Total funds £
Sale of laptop	-	-	-	50
Grant Income	-	500	500	-
TOTAL	-	500	500	50

7. Expenditure on Raising Funds

	Unrestricted funds £	Restricted funds £	2026 Total funds £	2025 Total funds £
Advertising, marketing, direct mail and publicity	6,292	-	6,292	2,535
Fundraising Event Costs	788	-	788	2,288
TOTAL	7,080	-	7,080	4,823

8. Expenditure on Charitable Activities

	Unrestricted funds £	Restricted funds £	2026 Total funds £	2025 Total funds £
Direct Costs (see note 9)	224,080	126,519	350,599	341,224
Support Costs (see note 10)	38,768	-	38,768	32,118
TOTAL	262,848	126,519	389,367	373,342

9. Direct Costs of Charitable Activities

	Unrestricted funds £	Restricted funds £	2026 Total funds £	2025 Total funds £
Staff costs (see note 12)	215,361	124,932	340,293	334,845
Costs of Schoolwork	7,528	-	7,528	4,943
Partnership Meetings	1,002	-	1,002	883
Cost of products sold	-	-	-	-
Cost of resources	50	1,587	1,637	465
Volunteers	139	-	139	88
TOTAL	224,080	126,519	350,599	341,224

10. Support Costs

	Unrestricted funds £	Restricted funds £	2026 Total funds £	2025 Total funds £
Independent Examination Fee	475	-	475	475
Board Expenses	518	-	518	788
Other Governance Costs	150	-	150	150
Other Support Costs	37,625	-	37,625	30,705
TOTAL	38,768	-	38,768	32,118

11. Transactions with Trustees

There were no trustees' remuneration or other benefits for the year ended 31 March 2026 nor for the prior year. Trustee travel expenses, incurred by trustees in carrying out their trustee duties, for the year ended 31 March 2026 totalled £Nil (Prior year: £164).

The total donations made to the charity by trustees without conditions during the year was £7,040 (Prior year: £13,171).

12. Staff Costs

	Unrestricted funds £	Restricted funds £	2026 Total funds £	2025 Total funds £
Gross wages	192,849	111,873	304,722	301,974
Employer's NIC	15,178	8,805	23,983	21,520
Employer Pension Contributions	7,334	4,254	11,588	11,351
TOTAL	215,361	124,932	340,293	334,845

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

	2026	2025
Core charitable activity	12	11

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 £58,890 (Prior year: £54,904).

A defined contribution pension scheme was operated in the year, with costs of £11,588 in the year (Prior year: £11,351).

13. Debtors

	2026 £	2025 £
Gift Aid due to the Charity	7,914	7,730
Prepayments and accrued income	13,168	3,613
Other debtors	-	-
TOTAL	21,082	11,343

14. Creditors: Amounts Falling Due within One Year

	2026 £	2025 £
Independent Examination Fee	475	475
Accruals and deferred income	1,512	3,952
Pension liabilities	408	408
Other creditors	8,879	4,779
TOTAL	11,274	9,614

Movement in Deferred Income

	2026 £	2025 £
Balance at the start of the reporting period	2,500	2,500
Amounts added in current period	-	2,500
Amounts released to income from previous periods	(2,500)	(2,500)
Balance at the end of the reporting period	-	2,500

15. Movement in Funds

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

Fund names	Fund balances brought forward	Income	Expenditure	Fund balances carried forward
	£	£	£	£
Unrestricted Funds				
General Unrestricted Fund	196,532	231,819	(269,928)	158,423
Restricted Funds				
London Camden & Islington Area - restricted to funding activity in the London Camden & Islington Area	-	3,444	(3,444)	-
London Camden & Islington Worker - restricted to funding a Worker in the London Camden & Islington Area	-	1,713	(1,713)	-
London Tower Hamlets Area - restricted to funding activity in the London Tower Hamlets Area	-	26,329	(26,329)	-
London Tower Hamlets Worker - restricted to funding a Worker in the London Tower Hamlets Area	-	963	(963)	-
Nottingham Area - restricted to funding activity in the Nottingham Area	-	54,236	(54,236)	-
Nottingham 3rd Worker - restricted to funding a Nottingham Area 3rd worker	2,326	32,509	(29,178)	5,657
Nottingham Bibles & Books - restricted to funding to provide Bibles & books in the Nottingham Area	235	500	(300)	435
Warwickshire Area - restricted to funding activity in the Warwickshire Area	-	400	(400)	-
Warwickshire Bibles & Books - restricted to funding to provide Bibles & books in the Warwickshire Area	-	1,303	(1,286)	17
Kent Area - restricted to funding activity in the Kent Area	-	6,350	(6,350)	-
Cambridgeshire Area - restricted to funding activity in the Cambridgeshire Area	-	2,320	(2,320)	-
Total Restricted Funds	2,561	130,067	(126,519)	6,109
Total Funds	199,093	361,886	(396,447)	164,532

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

Fund names	Fund balances brought forward	Income	Expenditure	Gains and losses	Transfers	Fund balances carried forward
	£	£	£	£	£	£
Unrestricted Funds						
General Unrestricted Fund	104,857	255,692	(276,406)	-	112,389	196,532
Restricted Funds						
Housing Support Fund - Fractional ownership of flat held by Mission Housing and used to house the London Team Leader (sold on 15 November 2024)	108,850	-	-	3,539	(112,389)	-
London Area - restricted to funding activity in the London Area	-	2,259	(2,259)	-	-	-
London Worker - restricted to funding a Worker in the London Area	-	3,081	(3,081)	-	-	-
Nottingham Area - restricted to funding activity in the Nottingham Area	-	53,689	(53,689)	-	-	-
Nottingham 3rd Worker - restricted to funding a 3rd worker in the Nottingham Area	-	32,538	(30,212)	-	-	2,326
Nottingham Books - restricted to funding to provide books in the Nottingham Area	500	200	(465)	-	-	235
Warwickshire Area - restricted to funding activity in the Warwickshire Area	-	2,813	(2,813)	-	-	-
Kent Area - restricted to funding activity in the Kent Area	-	3,175	(3,175)	-	-	-
Training - restricted to fund employees to attend the Growing Young Disciples Conference	-	2,065	(2,065)	-	-	-
Online Resource Library - restricted to the development of an Online Resource Library	-	4,000	(4,000)	-	-	-
Total Restricted Funds	109,350	103,820	(101,759)	3,539	(112,389)	2,561
Total Funds	214,207	359,512	(378,165)	3,539	-	199,093

16. Related Party Disclosures

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