

CROSSWAY STRATFORD

England & Wales · Charity number 1172415

Details

Status Registered

Legal form Charitable company

Company number [10498312](#)

Registered 2017-04-04

Register [View on the Charity Commission register](#)

Contact

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c/ o St Matthew's Church
West Ham
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Forest Gate
E15 4JX

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Website www.crosswaystratford.org

Activities

Objects: THE OBJECTS OF THE CHARITY AND THE CHURCH (OBJECTS) ARE THE ADVANCEMENT OF THE CHRISTIAN FAITH INCLUDING:-(1) THE ADVANCEMENT OF CHRIST'S KINGDOM BY THE FAITHFUL TEACHING OF THE SCRIPTURES IN STRATFORD EAST LONDON AND IN THE REGION AND BY THE RECRUITMENT, EDUCATION, TRAINING AND SENDING OF GOSPEL MINISTERS WHETHER PAID OR UNPAID AROUND THE UNITED KINGDOM AND ABROAD TO ESTABLISH AND RENEW CHRISTIAN CHURCHES AND MINISTRIES RELATED THERETO (2) TO PROVIDE SUPPORT TO YOUTH WORKERS AND OTHERS WORKING WITH THE ELDERLY AND FAMILIES IN EVANGELISTIC TEACHING AND OTHER PASTORAL WORK(3) TO PROVIDE SUPPORT FOR RELIGIOUS EDUCATION IN ACCORDANCE WITH THE CHRISTIAN FAITH IN SCHOOLS, SUNDAY SCHOOLS, CLASSES, SEMINARS, LECTURES AND CONFERENCES(4) THE RELIEF OF NEED, HARDSHIP, PHYSICAL OR MENTAL DISTRESS, INCLUDING SUPPORT FOR THOSE WITH PROBLEMS OF UNEMPLOYMENT AND RE-EMPLOYMENT(5) THE SUPPORT OF CHRISTIANS WHO ARE PERSECUTED BY REASON OF THEIR FAITH IN THE CONTEXT OF THE WORK OF AND THE SUPPORT GIVEN BY THE CHARITY, PROVIDED ALWAYS THAT SUCH SUPPORT SHALL BE NON-POLITICAL IN NATURE(6) THE SUPPORT OF CHRISTIANS WHO ARE ENGAGED FULL-TIME IN THE MISSIONARY WORK OF PROCLAIMING THE GOSPEL AND IN BRINGING OTHERS TO BELIEVE IN JESUS CHRIST AND TO LIVE IN ACCORDANCE WITH HIS TEACHING

Activities: The Charity's activities include: 1. The advancement of Christ's Kingdom by faithful teaching in Stratford; 2. Supporting those working in pastoral work; 3. Support for religious education in accordance with the Christian Faith in schools; 4. Provide relief of needs and support to unemployed; 5. Support of Christians suffering persecution; and 6. Support of full-time Christian Missionaries.

Classification

- **How:** Provides Other Finance, Provides Advocacy/advice/information
- **What:** Religious Activities
- **Who:** The General Public/mankind

Geography

- Newham

Finances

Period end	Income	Expenditure	Assets	Employees
2025-12-31	£788,477	£753,197	£317,797	7
2024-12-31	£561,588	£568,034	£283,811	9
2023-12-31	£512,951	£537,482	£290,257	6
2022-12-31	£425,330	£488,702	-	-
2021-12-31	£392,230	£373,598	-	-
2020-12-31	£364,716	£274,465	-	-

Trustees

Name	Role	Appointed
Rev JAMES JOHN CHILD	Chair	2016-10-17
Alasdair Iain Henderson		2016-10-17
Bob Bunhong		2025-04-23
DANIEL JAMES MCINTOSH		2016-10-17
Janis Zaikovskis		2026-04-22
Michael Abiola Bajomo		2021-04-28

CROSSWAY STRATFORD

England & Wales - Charity number 1172415

Accounts

CROSSWAY STRATFORD

(A company limited by guarantee)

UNAUDITED

ANNUAL REPORT AND FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 DECEMBER 2025

CROSSWAY STRATFORD
(A company limited by guarantee)

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**REFERENCE AND ADMINISTRATIVE DETAILS OF THE CHARITABLE COMPANY, ITS TRUSTEES AND
ADVISERS
FOR THE YEAR ENDED 31 DECEMBER 2025**

Trustees	Reverend Jamie Child Alasdair Henderson Daniel McIntosh Michael Bajomo
Company registered number	10498312
Charity registered number	1172415
Registered office	St Matthew's Church, West Ham 38 Dyson Road London E15 4JX
Treasurer	Alan Bright
Company secretary	Jennifer Westbrook
Accountants	Griffin Stone Moscrop & Co Chartered Accountants 21-27 Lamb's Conduit Street London WC1N 3GS

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ANNUAL REPORT
FOR THE YEAR ENDED 31 DECEMBER 2025

Context:

Crossway Stratford's core values as a church are Gospel Passion, Gospel Word, Gospel Community and Gospel Progress, more detail of which can be found here <https://www.crosswaystratford.org/core-values>. We inhabit these core values in everything we do, as will become clear through this report.

Crossway Stratford remains significantly focused on the Stratford and New Town area of East London, but in keeping with the character of Stratford, we connect with East London's larger networked population such that our mission extends beyond the strict boundaries of the Stratford and New Town area to reach many in East London with the gospel of Jesus Christ. Our amalgamation with St Matthew's West Ham has expanded our focus to include those within the Parish boundaries of the church, with an estimated 2,500 homes.

Achievements and performance:

Crossway Stratford started as a church meeting in Stratford, East London. It began its life in September 2016 with a group of approximately 60 adults and 10 children meeting within a University Campus. We have an average attendance of 178 adults and 72 children at our morning meetings spread across both venues and an average of 30 people at our evening service.

According to the London Datastore's '2016-based Ethnic Group Population Projections' results, Newham is by far the most diverse London borough (pg.13). We have always taken great joy in being a church family that is reflective of those within our Borough and are grateful for ever-more increasing diversity.

1. Discipleship and pastoral support:

Rev Jamie Child continues as the Senior Pastor of Crossway Stratford and vicar of St Matthew's, West Ham. Together with the Elders and with guidance from the church Council, he continues to lead the church family.

Sunday meetings

Crossway Sunday meetings centre on the faithful teaching of the Scriptures and Christian education and worship. During the reporting year we have taught through the books of Hebrews, Matthew, 1 John, Titus, Psalms, Acts, Habakkuk as well as topical series on 'Prayer', 'Courage', 'What we believe and why it matters' & 'Summer Parables'.

Midweek small groups

In the first half of the year, the midweek Bible groups were overseen by the 'Senior leaders' of small groups with Jamie Child leading that group. The Senior Leaders oversaw the 'Leader groups.' These groups met approximately every 2 weeks with Group Leaders to help them discuss and prepare the up-and-coming studies and to pray together. The aim of these meetings is to support and train the leaders. In the second half of the year the support and training of leaders took a different form with leaders gathering centrally for seminar style training, still focussed on small group work and discussion. These 'Leader Centrals' aim to continue the in-depth study of God's word and prayer whilst also enabling training in other aspects of small group leadership. The small group leaders receive individual mentoring and support in their roles from staff and senior leaders in the church family.

There are approximately 189 people signed up for our small groups which are spread over Wednesday and Thursday evenings. During the period January to April, we enjoyed our 'Prepare to Partner Course' in the book of Philippians and moved onto the book of Malachi during May – July. From September to December, the groups started in John which will continue into the following year, whilst a group of new church family members enjoyed participating in 'the Welcome Course.'

As well as providing further opportunity for Bible study and prayer these groups also provided a significant amount of pastoral support, by creating smaller settings in which care can be better provided.

These groups have offered support for people struggling with mental, physical and financial problems as well as

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ANNUAL REPORT (CONTINUED)
FOR THE YEAR ENDED 31 DECEMBER 2025

creating a forum for strengthened relationships.

"Crossway Kids' at St Matthew's and School 21

School 21 site:

Throughout 2025 Crossway Kids (aged 3 to 11) enjoyed gathering for age-appropriate groups on Sunday mornings. These sessions take place at the same time as the Sunday morning meeting. The children join the Sunday morning meeting at the beginning and sometimes the end and then go out for 'Crossway Kids' in the middle part of the meeting. Children were split into smaller groups according to age and enjoyed age-appropriate lessons. Lessons included time teaching the Bible, games, crafts and songs. Follow up material for parents to utilise with their children at home was handed out when the children were collected from their sessions. Often the children learnt a truth that mirrored the content the adults enjoyed in the main meeting.

Throughout 2025 'Crossway Crèche' operated at the same time as 'Crossway Kids', for babies and toddlers (aged 6 months to 3 years). 'Crossway Crèche' generally included free play, Bible stories, Bible songs and a snack based around a structured, cyclical curriculum.

St Matthew's site:

Children's ministry at St Matthew's church also continued to flourish. 'Crossway Kids' at St Matthew's functions in a similar way to 'Crossway Kids' at School 21.

'Crossway Crèche' continued to run at St Matthew's church. This functioned in the same way to Crossway Crèche at School 21.

All the above groups, across both sites, were resourced by trained and DBS-checked groups of volunteers. We've also recently changed our team structures so that we now have Team Leaders who have greater oversight of individual teams.

From September, groups on the School 21 site had an overall average attendance of approximately 42 children per week, whilst groups on the St Matthew's site had an overall average attendance of approximately 21 children per week.

Training was provided for the leaders of the children's groups on how to lead and in safeguarding.

Meeting leaders also sought to regularly include child-friendly content in the Sunday meetings to help the children engage, and All-Age Services were held at Christmas and Easter where all children remained in the main meeting for the duration. Similar childcare arrangements were provided when Crossway ran weekends away or Saturday teaching mornings.

Youth Ministry ('Roots' and 'Youth Lunches')

Roots

Currently 10 young people, aged 14-18 years, take part in midweek Bible studies which follow the same pattern as Crossway groups. This is an opportunity for them to explore the Bible in more detail than is possible at the Friday night youth group. This takes place in a home every week, with dinner provided. The Roots group also attend the termly all together prayer meetings.

Youth Lunches

All youth (11-18) are invited to monthly youth lunches. These take place in a variety in different locations, and are an opportunity for the young people to gather on a Sunday whether they have been at church together or not. As they are hosted in different homes they are a good way for the young people getting to know the church family more widely.

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FOR THE YEAR ENDED 31 DECEMBER 2025

Weekends away

Crossway Stratford organised two weekends away during 2025. Both were residential weekends away, at a Christian conference centre approximately 40 minutes from Stratford. The first was in May with Jason Roach from London City Mission helping us on the topic of Hospitality. The second weekend away took place in November taking an in depth look into the doctrine of the Trinity. Both weekends saw 195 sign-ups. Our weekends away continue to be an excellent way of building one another up, deepening our understanding of scripture and our relationships with one another, and we provide financial help to ensure as many people as possible can benefit from this time together.

Trainees at Crossway

Luke Wadehn continued on the team as an Associate. He is engaged in the Cornhill training course and receives mentoring and training at Crossway. He is focussed on Student and Children's ministry at Crossway among other things.

Amanda Lemon-Thomas completed the London City Mission (LCM) Pioneer Scheme, placed at Crossway. As well as receiving formal training at LCM and a placement away from Crossway, she also served a day a week at Crossway. She has focussed on youth ministry and the Friday morning women's group.

Staff movements

Layo Obembe, our women's worker lead, is now employed to work 3 days a week and attends training at Cornhill one day a week.

Yasmin Bartlett, one of our Operations Managers, returned from Maternity leave in July. Olivia Santamas, who provided maternity cover for Yasmin Bartlett, extended her role into the second half of the year to provide additional administrative support and finished her time on the staff team at the end of December. She continues to provide valuable support to the social media team as a volunteer.

Other informal ministries

Crossway Stratford makes a point of trying to stimulate, support and equip people for more spontaneous expressions of pastoral support and discipleship outside of the formal structures that have been put in place to enable this. Below are some of these informal ministries. They include but are not limited to: 1-1 meetings to enable individuals to find pastoral support, study the scriptures and find out more about the Christian faith; midweek women's groups which discuss the Sunday sermon together; preaching practice groups; and Bible study training groups.

2. Evangelism and outreach:

Sunday meetings

At our Sunday meetings, our aim is always to be as welcoming as possible to people who do not yet consider themselves part of the church and especially those in need and who want to look into the Christian faith. Our meetings were designed to be as accessible as possible, and the church family does an excellent job of welcoming those who are new.

Guest Sundays

During the year we host regular 'guest Sundays'. These are designed to be Sunday meetings where things are particularly accessible to those who do not consider themselves to be Christian but are interested in finding out more. We held 2 such meetings across 2025. The first one was in March where Andrew Holt spoke to the title 'Don't be true to yourself' and the second one was in July, where Rico Tice spoke to the title 'A Fresh Start'.

Christmas Services

We again hosted 6 Christmas Services alternating between a more traditional Carol Service that included a Children's Christmas special running alongside the meeting in a separate room at one venue, and an All-Age Carol Service at the other venue. Our evening 'Carols by Candlelight' service at St Matthew's, proved popular again with 167 adults and children in attendance and the enjoyment of mulled wine and nibbles afterwards.

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FOR THE YEAR ENDED 31 DECEMBER 2025

Christmas Day was quieter this year than last year, with 135 people attending, yet still encouraging to see a number of Parish locals visiting again.

Life Course

We continued our More to Life throughout December 2024 – February 2025. We then ran our Life Course again during June-July 2025, a six-week course designed to enable people to explore the Christian faith in a welcoming, non-intimidating environment.

Hosted in St Matthew's, each evening begins with a meal at 7pm, cooked and served by volunteers from the church family. Guests sit around tables, and each table has two or three Table Leaders, again volunteers from the church family. At 7.30pm the MC welcomes guests to the evening and introduces a question to be discussed around tables. After ten minutes or so of discussion, the MC invites the speaker for the evening to come to the front and introduce them to the guests. The speaker then takes feedback from the floor before speaking on that evening's topic – such as 'What is the Meaning of Life' 'How can we know what's true?' or 'What's wrong with the world?'

Once the talk is finished, the speaker gives another question for groups to reflect on around their tables, and at this point, volunteers bring in cakes, and tea and coffee is served. After about 15 minutes of discussion, during which guests have also been writing down any questions that they have, the MC and speaker come back to the front, and the final 25-30 minutes of the evening is the speaker answering the questions that have been handed in.

In June-July we had an average of about 30 people across the course – guests and bringers, and in October we had an average of about 15. Once the course has finished, we then ran a follow-up course More to Life which gives further opportunities for people to consider the Christian faith. The numbers on the follow up course are inevitably smaller but are a great opportunity to give people continued exposure to God's word.

'Life' has been very well received, with very positive feedback from both guests and those who invited – the question time in particular is very much appreciated.

Tots @ St Matt's

Tots is our stay and play session for under 5s and their caregivers. We have lots of play, conversation, coffee and homemade cake, craft, and circle time with a Bible story and songs. This year has been one of consolidation and innovation. We've continued to have around 30-40 children each week with their grownups, and the team works together brilliantly. It's been great to have people join us to serve even for a short time if they are in between jobs, for example, and find themselves free on a Wednesday morning. It's been an absolute joy to have even more Crossway families joining us which helps meet our aim that every guest gets to have a conversation with a Christian, and helps set the tone of the group too. We've also had the most filtering through to other church events this year, mostly by consistent invitation with visible flyers and individual conversations. We had quite a few Tots families attending Carol services, especially the 5:30 Carols by Candlelight.

For the second time, we held the Interactive Nativity Story within the Tots session, and it now feels like an eternal tradition; it was one of our best attended sessions with families really happy to participate. We also introduced an interactive Easter experience in 2025 complete with Easter Garden, Easter nests, crafts and a short talk which reached 45 children and we will repeat it this year.

We've experienced necessity being the mother of invention, as we've had to work creatively around the building work that was taking place in the autumn term. We held three of the Tots sessions outside in West Ham Park, still with refreshments, games and a Bible story, and one time hiring the bandstand and running a full blown forest school, which all worked very well. Our main challenge at Tots has been holding attention during the story time (especially of the grownups!) and as we've experimented with using the space differently, we found that having the story time in a smaller room rather than the main church has really helped everyone to listen better.

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FOR THE YEAR ENDED 31 DECEMBER 2025

Friday Club (Pre-teen Youth Group)

In 2025 Dangerous Club continued to meet every other week for children in school years 5-6. In September the name changed to Friday Club but everything else remained the same. This includes the format of playing some games, having a talk from one of the gospels followed by various activities. A couple of leaders stepped down after the summer, but the team has been joined by one of the students. In September the new year 7s made a good transition up to Friday Night Youth and Friday Club gained a good number of new year 5s. Each week the group has between 6-10 young people attending. All the young people are engaged when we look at the Bible together and really enjoy the activities. In September a goal was set to grow the team for Friday Club so that we can move towards running Friday Club every week from September 2026.

Friday night youth (Youth outreach)

The Friday evening youth group has been able to meet in person, weekly on Friday nights during school term times, regularly taking place at St Matthew's church. Attendance varied each week, but on average 20 young people consistently attended - each week involving playing lots of games, hearing a Bible talk whilst hanging out together - with another 20 attending sporadically. The team continually prays for the young people as well as relaying the message that the group exists to engage local youth with the Christian message, providing a good opportunity for young people engaged in Crossway church life to reach out to and invite their friends to join. Regular termly youth group socials and fun events have been well attended and enjoyable occasions to continue building good relationships, including group meals, trips to trampoline parks, craft nights and games nights. The youth group is led by a team of trained and DBS checked volunteer leaders.

The Youth group has enjoyed lots of additional outings and events, including a grub crawl visiting the homes of different church family members, separate boy and girl socials, hangouts in the park, trampoline events. The Youth enjoyed an excellent weekend away together in Spring of 2025 and are planning on going on another youth weekend in away in March 2026.

Holiday Club

In July/August, we ran a Holiday Club for the local community. Those leading and helping were volunteers from the congregation who were all trained and DBS-checked. We had on average 37 children each day from Reception to Year 6. Many of whom did not attend our normal Sunday meetings. This work included teaching from the Bible, songs with leaders involved, crafts and games.

Crossway Football Ministry

During 2025 the football ministry was able to run from May 13th to July 15th for young people and adults in the East London area. Sessions consisted of a warm-up, football drills, a gospel talk and a match at the end. Sessions took place on Monday evenings in East Ham for young people aged 11-15 years old and an adult football session for age 16+ to adults.

On average around 4 young people were able to attend the football training each week and hear the gospel talk and around 5 were able to attend the adult football training session each week and hear a gospel talk.

CAP Money Coaching

In 2025, our first full calendar year of implementing Money Coaching, we ran 4 separate courses. March, May, September (Saturday day courses) and November (over 3 evenings online). In March, we had 15 sign-ups with 10 attendees, 6 church members and 4 not from Crossway. In May we had 2 signups and only one attendee with no links to Crossway. We therefore agreed that we would conduct this online rather than in St Matthew's. In September we had 7 sign-ups and 2 attendees, one not from Crossway. One of the volunteers and Chris are actively following up with this local woman and plan to meet in February 2026. In November we had 15 sign-ups and 9 attendees, with a similar mix of locals, Crossway church family and those not from Crossway but further away. Overall, a total of 39 people signed up to the coaching and 22 attended, with 1 currently being followed up. A closer link with Tots @ St Matts was explored, but it was decided the team would be best placed to continue advertising the day and online courses. A student specific course has not yet come to fruition but could be a good option for the future.

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FOR THE YEAR ENDED 31 DECEMBER 2025

Talking Point English Conversation Classes

Talking Point continues to run at St Matthew's on Tuesday evenings. We have had good attendance, with another year of about 16 students on average per week, and a mix of settled locals and those going through the immigration process. Sources of students have continued to be word of mouth, church family invites, and the Newham ESOL exchange website (provided by Newham Council). But one addition has been an increase in our publicity online. Talking Point now has a dedicated website and updated google maps location. Most of the new enquiries we have had have come from an online search. One student was even recommended Talking Point by ChatGPT. A number of volunteers have had to step down due to moving away, changing family dynamics or other personal reasons, but we continue to benefit from a committed, diverse and loving team and have been boosted by a handful of other church family coming on board.

There have been continued good connections between the classes and regular church family life – a number of students have attended Sunday gatherings or midweek Small Groups. There have been a couple of attendees on the Life course as of January 2026.

Every week we continue with our Bible storytelling sessions in the last 10-15 mins of the class. We have looked at the grand narrative of the Bible and are now spending the rest of the academic year looking at stories from Jesus' life. This is optional for the students, yet we have over half on average staying around for these.

We continue to have termly celebration lessons with explicit gospel content (Easter, Summer, Christmas) that were well attended. We continue to provide space for the on average 5 children of students who come each week, overseeing their play, providing a Bible story and craft. While this is not formal childcare, as the students understand they are still responsible for their children in the building, this has continued to be a great chance for our volunteers to minister to them and talk about Jesus.

Wreath-Making Event

We hosted a Saturday brunch Wreath-making Event for adults (for the 5th year running), to be guided through making a Christmas wreath, and to hear a talk on the joy of Christmas given by one of our women's workers. The wreath-making workshop was led by 2 external volunteers. We had 60 in attendance, some guests returning from previous years. Members of the congregation volunteered to decorate, set up and to help with hosting and food. Some of those attending also attended one or more of our Christmas events.

Mission-partner support

Crossway supports five mission partners; Lea Laurovicova (in Bratislava, Slovakia); the Pope family (in Santiago, Chile); Portia Yiadom (in Accra, Ghana); the Tandy family (in Paris, France); Priscilla (East Asia). Crossway supports these mission-partners financially, in prayer and in practical support where possible.

Looking forward

Rev Jamie Child, with the effective support of the staff team, continues to oversee the ministries and teaching of Crossway Stratford. The Elders and Council continue to provide good leadership, guidance and governance for the congregation with effective communication with the congregation on any relevant matters.

2025 has been another year of encouraging growth and pastoral challenges. There has been considerable debate about whether a 'quiet revival' is taking place more widely in society and we have experienced a taste of that with more young people engaging meaningfully with church and the good news of Jesus with increased numbers of new Christians. Baptising new Christians has been a highlight of this year. Alongside this we continue to experience the challenges of a transient location with higher than average levels of deprivation. We praise God for a servant-hearted church family with many people committing themselves sacrificially to staying and serving in East London for the sake of the Gospel. Many speak of the joy of being part of a community of sacrificial service in an area of need.

We take great joy in serving lots of children and our Crossway Kids team has evolved effectively to rise to the opportunity that lots of children and young families represents. This has been a significant investment and we

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FOR THE YEAR ENDED 31 DECEMBER 2025

are prayerful that investment in these young families will reap fruit in later years as those families grow, flourish and find greater capacity to serve here in East London.

Alongside this we have been encouraged at growth in the student ministry and growing numbers of recent graduates and those new to working life. We remain committed to investing in those younger in the Christian life for the sake of the growth of the Kingdom of God.

An increased missional focus, with the bedding in of the Life course new missional opportunities and staff focus on outreach, is slowly bearing fruit. Our vision as a church as always been to see the Kingdom of God come in East London and we have been prayerfully asking how we might more proactively pursue that.

2025 saw the launch and completion of our one-off 'Equip & Expand' capital campaign to grow and improve the facilities in St Matthew's church building. The generosity of giving was extremely encouraging and by the end of 2025 we had completed the first and most significant stage of the work. This involved removing rooms at the north end of the main meeting space to increase space to meet in, repairing the west wall of the church and installing a fit-for-purpose Audio Visual setup. 2026 should see the completion of these works.

As we look to 2026 and our 10th birthday we hope to take that opportunity to celebrate all that the Lord has done during that time and to grow a vision for what he might do in the future through us. We are prayerfully considering what expansion might be possible, perhaps through introducing a new site or sites to our church family life, as well as through growing our missional opportunities and training for Christian ministry. Could the Lord lead us to catalyse and commit to a growing and connected network of ministries all with the goal of reaching East Londoners with the good news of Jesus? This 10th year of our life together gives us the chance to seek the Lord's will in this. Our Annual Vision Meeting in April, Church Vision Evening in September and 10th birthday celebrations at the same time represent excellent opportunities to pray and give substance to that vision if the Lord wills.

Financial Review:

The accounts are for the year to 31 December 2025.

Total unrestricted income during this period was £578,898

Total unrestricted expenditure in the period was £606,397

During this year a new restricted fund was established to facilitate the equipping and expanding of the ministry at St Matthew's which has been referenced earlier in this report. Income for this fund amounted to £193,060 and expenditure was incurred of £135,100 giving rise to a balance carried forward at 31 December 2025 on this fund of £57,960.

The income of the charity was almost exclusively made up of giving and other donations from members of the congregation. 73% of overall giving was in the form of regular donations (including claimed Gift Aid).

During the year the charity made a net investment of £101,000 cash into a managed fund, which is being held with current asset investments at the balance sheet date. At 31 December 2025 the value of this investment was £106,067. At the balance sheet the charity had net assets of £317,797 of which £61,847 represented the aggregate balance on restricted funds, with £90,000 held in a designated, but unrestricted Futures Fund and £165,950 within the general fund.

Reserves policy

Crossway Stratford intends to pursue a reserves policy of holding the equivalent of three months' unrestricted operating and staff costs. At the end of 2025 these reserves were in place within the Crossway Stratford account.

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FOR THE YEAR ENDED 31 DECEMBER 2025

Risks and uncertainties

The main risks and uncertainties facing Crossway Stratford are as follows:

Operational risks to health and safety and safeguarding of children and vulnerable adults

The church safeguarding officers are Alison Cox and Megan Hall who regularly liaise with the Chelmsford Diocese safeguarding team. Crossway Stratford has adopted the Church of England's National Safeguarding Policy. Mrs Cox & Ms Hall liaise where appropriate with the trustees and other parties on any safeguarding matters.

Financial risks

The trustees recognise that the main financial uncertainties arise from the need to provide financially for the staff members and to provide adequate meeting space for the church. These uncertainties have been managed on a day-to-day basis by the Church Operations Manager, Senior Minister and Church Treasurer with regular oversight by the trustees.

Structure and governance:

Crossway Stratford obtained Company status (10498312) on 25 November 2016, and Charity Status (1172415) on 4 April 2017. It is managed by its trustees, under the terms of its constitution, and is a Public Benefit Entity. The Reverend Jamie Child, Mr Alasdair Henderson, Mr Mike Bajomo and Mr Daniel McIntosh are trustees on fixed terms and renewed by congregational votes at the end of their respective terms as laid out in the constitution. They meet six or seven times a year.

The church has a 'Council' and together with the PCC for St Matthew's, West Ham, they met 4 times during 2025. Both groups comprise of godly, mature men and women to whom the trustees look for wisdom and guidance in their decision-making.

Crossway also has a group of trained small group leaders who represent an excellent source of wisdom and leadership in the life of the church.

Crossway Stratford also has two external referees who are available for support and accountability in certain circumstances as laid out in the constitution of Crossway Stratford.

The Church held its Annual General Meeting (also referred to as the 'Annual Vision Meeting') in April 2025 for the whole church family and will hold its next Annual General Meeting on 22nd April 2026.

Volunteers

The life of Crossway Stratford is in large part dependent upon the generous partnership of volunteers who consider themselves part of the church family. Most of what has been achieved, under God, would not have been possible without their time, gifts, resources and commitment.

The trustees want to put on record their gratitude to God and these volunteers.

Approved by order of the members of the board of trustees and signed on their behalf by:



.....
Michael Bajomo

(Trustee)

Date: 5 April 2026

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INDEPENDENT EXAMINER'S REPORT
FOR THE YEAR ENDED 31 DECEMBER 2025

Independent examiner's report to the trustees of Crossway Stratford ('the charitable company')

I report to the charity trustees on my examination of the accounts of the charitable company for the year ended 31 December 2025.

Responsibilities and basis of report

As the trustees of the charitable company (and its directors for the purposes of company law) you are responsible for the preparation of the accounts in accordance with the requirements of the Companies Act 2006 ('the 2006 Act').

Having satisfied myself that the accounts of the charitable company are not required to be audited under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of the charitable company's accounts carried out under section 145 of the Charities Act 2011 ('the 2011 Act'). In carrying out my examination I have followed the Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

Independent examiner's statement

Since the charitable company'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 in England and Wales, which is one of the listed bodies.

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

1. accounting records were not kept in respect of the charitable company as required by section 386 of the 2006 Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the accounting requirements of section 396 of the 2006 Act 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; or
4. 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 applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102).

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.

This report is made solely to the charitable company's trustees, as a body, in accordance with Part 4 of the Charities (Accounts and Reports) Regulations 2008. My work has been undertaken so that I might state to the charitable company's trustees those matters I am required to state to them in an independent examiner's report and for no other purpose. To the fullest extent permitted by law, I do not accept or assume responsibility to anyone other than the charitable company and the charitable company's trustees as a body, for my work or for this report.

Signed: *Richard Hill*

Dated: 8/4/2026

Richard Hill FCA

Griffin Stone Moscrop & Co
Chartered Accountants
21-27 Lamb's Conduit Street
London
WC1N 3GS

CROSSWAY STRATFORD
(A company limited by guarantee)

**STATEMENT OF FINANCIAL ACTIVITIES (INCORPORATING INCOME AND EXPENDITURE ACCOUNT)
FOR THE YEAR ENDED 31 DECEMBER 2025**

	Note	Unrestricted funds 2025 £	Restricted funds 2025 £	Total funds 2025 £	Total funds 2024 £
Income from:					
Donations	3	523,119	209,579	732,698	508,779
Charitable activities	4	46,188	-	46,188	47,225
Investments	5	9,591	-	9,591	5,584
Total income		578,898	209,579	788,477	561,588
Expenditure on:					
Raising funds	6	315	-	315	-
Charitable activities	7	606,082	146,800	752,882	568,034
Total expenditure		606,397	146,800	753,197	568,034
Net (expenditure)/income before net losses on investments		(27,499)	62,779	35,280	(6,446)
Net losses on investments		(1,294)	-	(1,294)	-
Net (expenditure)/income		(28,793)	62,779	33,986	(6,446)
Transfers between funds	17	7,870	(7,870)	-	-
Net movement in funds		(20,923)	54,909	33,986	(6,446)
Reconciliation of funds:					
Total funds brought forward		276,873	6,938	283,811	290,257
Net movement in funds		(20,923)	54,909	33,986	(6,446)
Total funds carried forward		255,950	61,847	317,797	283,811

The statement of financial activities includes all gains and losses recognised in the year.

The notes on pages 14 to 29 form part of these financial statements.

CROSSWAY STRATFORD
(A company limited by guarantee)
REGISTERED NUMBER: 10498312

BALANCE SHEET
AS AT 31 DECEMBER 2025

	Note	2025 £	2024 £
Current assets			
Debtors	13	61,266	39,612
Investments	14	106,067	-
Cash at bank and in hand		155,733	249,537
		323,066	289,149
Current liabilities			
Creditors: amounts falling due within one year	15	(5,269)	(5,338)
Net current assets		317,797	283,811
Total net assets		317,797	283,811
Charity funds			
Restricted funds	17	61,847	6,938
Unrestricted funds	17	255,950	276,873
Total funds		317,797	283,811

The charitable company was entitled to exemption from audit under section 477 of the Companies Act 2006.

The members have not required the company to obtain an audit for the year in question in accordance with section 476 of Companies Act 2006.

The trustees acknowledge their responsibilities for complying with the requirements of the Act with respect to accounting records and preparation of financial statements.

The financial statements have been prepared in accordance with the provisions applicable to entities subject to the small companies regime.

The financial statements were approved and authorised for issue by the trustees and signed on their behalf by:



.....
Michael Bajomo
 (Trustee)
 Date: 5 April 2026

The notes on pages 14 to 29 form part of these financial statements.

CROSSWAY STRATFORD
(A company limited by guarantee)

STATEMENT OF CASH FLOWS
FOR THE YEAR ENDED 31 DECEMBER 2025

	2025 £	2024 £
Cash flows from operating activities		
Net cash used in operating activities	4,281	(43,101)
Cash flows from investing activities		
Bank interest	2,915	5,583
Transfer of cash into investment portfolio	(101,000)	-
Net cash (used in)/provided by investing activities	(98,085)	5,583
Cash flows from financing activities		
Net cash provided by financing activities	-	-
Change in cash and cash equivalents in the year	(93,804)	(37,518)
Cash and cash equivalents at the beginning of the year	249,537	287,055
Cash and cash equivalents at the end of the year	155,733	249,537

The notes on pages 14 to 29 form part of these financial statements

CROSSWAY STRATFORD
(A company limited by guarantee)

NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2025

1. General information

Crossway Stratford is a private company limited by guarantee without share capital, and is incorporated in the United Kingdom and registered in England and Wales. It is also registered as a charity with the Charity Commission for England and Wales. Crossway Stratford's registered office address is 194 Humberstone Road, London, E13 9NQ.

The financial statements are prepared in sterling and are rounded to the nearest £1.

2. Accounting policies

2.1 Basis of preparation of financial statements

The financial statements 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), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Companies Act 2006.

Crossway Stratford meets the definition of a public benefit entity under FRS 102. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy.

2.2 Income

Planned giving, collections and similar donations are recognised when received. Tax refunds are recognised when the incoming resource to which they relate is received. Interest is accounted for when received.

Income tax recoverable in relation to investment income is recognised at the time the investment income is receivable.

2.3 Expenditure

Expenditure is recognised once there is a legal or constructive obligation to transfer economic benefit to a third party, 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 on raising funds includes all expenditure incurred by the charitable company to raise funds for its charitable purposes and includes costs of all fundraising activities events and non-charitable trading.

Expenditure on charitable activities is incurred on directly undertaking the activities which further the charitable company's objectives, as well as any associated support costs.

Any Common Fund contributions (none currently) are accounted for when payable. Any amount pledged but unpaid at 31 December is shown as a creditor in the balance sheet. Grants and donations are accounted for when paid, or when awarded, if that award creates a binding obligation.

All other expenditure is accounted for on the accruals basis.

All expenditure is inclusive of irrecoverable VAT.

CROSSWAY STRATFORD
(A company limited by guarantee)

NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2025

2. Accounting policies (continued)

2.4 Tangible fixed assets and depreciation

Tangible fixed assets costing more than £2,000 are capitalised and recognised when future economic benefits are probable and the cost or value of the asset can be measured reliably. Individual items of equipment with a purchase price of £2,000 or less are written off when the asset is acquired.

Tangible fixed assets are initially recognised at cost. After recognition, under the cost model, tangible fixed assets are measured at cost less accumulated depreciation and any accumulated impairment losses. All costs incurred to bring a tangible fixed asset into its intended working condition should be included in the measurement of cost.

Equipment used within the church premises is depreciated on a straight-line basis over three years.

2.5 Debtors

Debtors are recognised at the settlement amount.

2.6 Cash at bank and in hand

Cash at bank and in hand includes cash and short-term highly liquid investments with a short maturity of three months or less from the date of acquisition or opening of the deposit or similar account.

2.7 Liabilities and provisions

Liabilities are recognised when there is an obligation at the balance sheet date as a result of a past event, it is probable that a transfer of economic benefit will be required in settlement, and the amount of the settlement can be estimated reliably.

Liabilities are recognised at the amount that the charitable company anticipates it will pay to settle the debt.

2.8 Financial instruments

The charitable company only has financial assets and financial 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.

2.9 Pensions

The charitable company operates a defined contribution pension scheme. The pension charge represents the amounts payable by the charitable company to the fund in respect of the year.

CROSSWAY STRATFORD
(A company limited by guarantee)

NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2025

2. Accounting policies (continued)

2.10 Fund accounting

General funds are unrestricted funds which are available for use at the discretion of the trustees in furtherance of the general objectives of the charitable company and which have not been designated for other purposes.

Designated funds comprise unrestricted funds that have been set aside by the trustees for particular purposes. The aim and use of each designated fund is set out in the notes to the financial statements.

Restricted funds are funds which are to be used in accordance with specific restrictions imposed by donors or which have been raised by the charitable company for particular purposes. The costs of raising and administering such funds are charged against the specific fund. The aim and use of each restricted fund is set out in the notes to the financial statements.

Investment income, gains and losses are allocated to the appropriate fund.

3. Income from donations

	Unrestricted funds 2025 £	Restricted funds 2025 £	Total funds 2025 £	Total funds 2024 £
Regular donations (excluding Gift Aid)	374,313	4,523	378,836	335,076
One-off donations (excluding Gift Aid)	74,899	173,022	247,921	93,860
Gift Aid	71,343	15,515	86,858	61,345
Workplace Ministry Fund (restricted)	-	16,519	16,519	16,372
Other unrestricted income	2,564	-	2,564	2,126
Total 2025	<u>523,119</u>	<u>209,579</u>	<u>732,698</u>	<u>508,779</u>
Total 2024	<u>492,407</u>	<u>16,372</u>	<u>508,779</u>	

CROSSWAY STRATFORD
(A company limited by guarantee)

NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2025

4. Income from charitable activities

	Unrestricted funds 2025 £	Total funds 2025 £	Total funds 2024 £
Weekend Away income	40,995	40,995	39,314
Books	1,419	1,419	1,783
Refreshments	2,856	2,856	4,751
Events	918	918	1,377
Total 2025	<u>46,188</u>	<u>46,188</u>	<u>47,225</u>
Total 2024	<u>47,225</u>	<u>47,225</u>	

5. Investment income

	Unrestricted funds 2025 £	Total funds 2025 £	Total funds 2024 £
Bank interest	2,915	2,915	5,584
Investment income	6,676	6,676	-
	<u>9,591</u>	<u>9,591</u>	<u>5,584</u>
Total 2024	<u>5,584</u>	<u>5,584</u>	

6. Investment management costs

	Unrestricted funds 2025 £	Total funds 2025 £	Total funds 2024 £
Investment management fees	315	315	-
	<u>315</u>	<u>315</u>	<u>-</u>

CROSSWAY STRATFORD
(A company limited by guarantee)

NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2025

7. Analysis of expenditure on charitable activities

Summary by fund type

	Unrestricted funds 2025 £	Restricted funds 2025 £	Total 2025 £	Total 2024 £
Charitable activities	606,082	146,800	752,882	568,034
Total 2024	554,564	13,470	568,034	

Summary by expenditure type

	Staff costs 2025 £	Other costs 2025 £	Total 2025 £	Total 2024 £
Charitable activities	405,409	347,473	752,882	568,034
Total 2024	367,312	200,722	568,034	

8. Analysis of expenditure by activities

	Activities undertaken directly (see below) 2025 £	Grant funding of activities (note 9) 2025 £	Support costs (see below) 2025 £	Total funds 2025 £	Total funds 2024 £
Charitable activities	696,911	31,284	24,687	752,882	568,034
Total 2024	495,917	43,184	28,933	568,034	

CROSSWAY STRATFORD
(A company limited by guarantee)

NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2025

8. Analysis of expenditure by activities (continued)

Analysis of direct costs

	Activities 2025 £	Total funds 2025 £	Total funds 2024 £
Staff costs (note 10)	405,409	405,409	367,312
Mission Partners - gifts to individuals	11,430	11,430	10,633
Crossway Kids	330	330	406
Guest events	1,533	1,533	1,323
Weekend Away cost	64,735	64,735	38,122
Staff training	5,648	5,648	6,219
IT	3,609	3,609	2,362
Books	3,416	3,416	2,957
Lord's Supper	672	672	244
Bibles and Gospels	1,222	1,222	639
Refreshments	11,540	11,540	10,302
Rent (venue)	48,785	48,785	50,403
Payroll processing	250	250	250
Music costs - including PA upgrade for St Matthew's	32,576	32,576	1,659
Reordering costs for St Matthew's	102,382	102,382	-
Events	3,374	3,374	3,086
Total 2025	<u>696,911</u>	<u>696,911</u>	<u>495,917</u>
Total 2024	<u>495,917</u>	<u>495,917</u>	

CROSSWAY STRATFORD
(A company limited by guarantee)

NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2025

8. Analysis of expenditure by activities (continued)

Analysis of support costs

	Activities 2025 £	Total funds 2025 £	Total funds 2024 £
Hospitality	2,991	2,991	2,198
Travel	1,859	1,859	1,743
Printing, postage and stationery	5,094	5,094	6,140
Internet	1,330	1,330	1,105
Repairs and maintenance	1,140	1,140	2,514
Bank charges	2,189	2,189	751
Payroll processing	96	96	72
Promotion	647	647	1,793
Other expenses	1,185	1,185	520
St Matthew's costs	3,326	3,326	8,684
Governance costs: Preparation and examination of annual financial statements and confirmation statement filing fee	4,830	4,830	3,413
Total 2025	<u>24,687</u>	<u>24,687</u>	<u>28,933</u>
Total 2024	<u>28,933</u>	<u>28,933</u>	

CROSSWAY STRATFORD
(A company limited by guarantee)

NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2025

9. Analysis of grants

	Grants to institutions 2025 £	Grants and gifts to individuals 2025 £	Total funds 2025 £	Total funds 2024 £
Charitable grants	19,144	12,140	31,284	43,184
Total 2024	<u>34,715</u>	<u>8,469</u>	<u>43,184</u>	

The charitable company has made the following material grants to institutions during the year:

Name of institution	2025 £	2024 £
Christians Against Poverty	1,200	2,200
Crosslinks	12,740	18,680
Asha	5,000	5,000
Fundación Generación	-	8,000
	<u>18,940</u>	<u>33,880</u>
Other grants to institutions, individually £1,000 or less	204	835
	<u>19,144</u>	<u>34,715</u>

10. Governance costs - independent examiner's remuneration

	2025 £	2024 £
Preparation and independent examination of annual financial statements	<u>4,800</u>	<u>3,150</u>

CROSSWAY STRATFORD
(A company limited by guarantee)

NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2025

11. Staff costs

	2025	2024
	£	£
Gross salaries (including clergy stipend and pension)	305,176	270,091
Employers' NI	15,583	13,915
Pension costs	24,392	24,900
Clergy rental costs	60,258	58,406
	405,409	367,312

The average number of persons employed by the charitable company during the year was as follows:

	2025	2024
	No.	No.
Full-time staff	7	7

No employee received remuneration amounting to more than £60,000 in either year.

Whilst Crossway Stratford did not have any PAYE employees receiving remuneration more than £60,000 the aggregate of stipend and accommodation costs paid by the charity in 2025 in relation to the Reverend Jamie Child exceeded £60,000.

CROSSWAY STRATFORD
(A company limited by guarantee)

NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2025

12. Trustees' remuneration and expenses

During the year ended 31 December 2025 the Reverend Jamie Child was paid a stipend at Diocese of Chelmsford standard rates. Also, contributions to Mr Child's pension were made at Diocese rates. These payments were made by the Diocese, and Crossway Stratford fully reimbursed the Diocese for them.

Crossway Stratford provided accommodation for Mr Child at 192 Portway - a property owned by Gospel Support and Homes Trust (GSHT, formerly known as Great St Helens Trust) and for which Crossway Stratford paid rent. The intention is that Mr Child and his family continue to occupy the property, under the rental agreement with GSHT.

Trustees' remuneration and expenses

During the year, no trustees received any remuneration or other benefits (2024 - £69,184).

During the year ended 31 December 2025, expenses totalling £2,302 were reimbursed or paid directly to a trustee (2024 - £3,355 for 1 trustee).

13. Debtors

	2025 £	2024 £
Due within one year		
Trade debtors	316	-
Prepayments and accrued income	42,993	23,358
Tax recoverable	17,957	16,254
	61,266	39,612
	61,266	39,612

14. Current asset investments

	2025 £	2024 £
Managed investment portfolio	106,006	-
Cash balance held by investment managers	61	-
	106,067	-
	106,067	-

CROSSWAY STRATFORD
(A company limited by guarantee)

NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2025

15. Creditors: amounts falling due within one year

	2025	2024
	£	£
Accruals	5,269	5,338
	<u><u>5,269</u></u>	<u><u>5,338</u></u>

16. Financial instruments

	2025	2024
	£	£
Financial assets		
Financial assets measured at fair value through income and expenditure	261,800	249,537
	<u><u>261,800</u></u>	<u><u>249,537</u></u>

Financial assets measured at fair value through income and expenditure comprise cash at bank and in hand and current asset investments.

CROSSWAY STRATFORD
(A company limited by guarantee)

NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2025

17. Statement of funds

Statement of funds - current year

	Balance at 1 January 2025 £	Income £	Expenditure £	Transfers in/(out) £	Gains/ (Losses) £	Balance at 31 December 2025 £
Unrestricted funds						
Designated fund						
Futures Fund	180,000	-	-	(90,000)	-	90,000
General funds						
General Fund	96,873	578,898	(606,397)	97,870	(1,294)	165,950
Total unrestricted funds	276,873	578,898	(606,397)	7,870	(1,294)	255,950
Restricted funds						
Workplace Ministry Fund	276	9,944	(5,783)	(3,543)	-	894
Weekends Support Fund	3,107	1,220	-	(4,327)	-	-
Hardship Fund	3,555	5,355	(5,917)	-	-	2,993
Equip & Expand	-	193,060	(135,100)	-	-	57,960
	6,938	209,579	(146,800)	(7,870)	-	61,847
Total funds	283,811	788,477	(753,197)	-	(1,294)	317,797

Transfers have been reflected in 2025 to the General Fund from Workplace Ministry and Weekends Support fund to cover expenditure charged to the general fund but for which funds have been specifically given and recorded as income within these restricted funds.

CROSSWAY STRATFORD
(A company limited by guarantee)

NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2025

17. Statement of funds (continued)

Statement of funds - prior year

	Balance at 1 January 2024 £	Income £	Expenditure £	Transfers in/(out) £	Balance at 31 December 2024 £
Unrestricted funds					
Designated fund					
Futures Fund	180,000	-	-	-	180,000
General funds					
General Fund	98,618	545,216	(554,564)	7,603	96,873
Total unrestricted funds	278,618	545,216	(554,564)	7,603	276,873
Restricted funds					
Workplace Ministry Fund	987	8,780	(5,170)	(4,321)	276
Weekends Support Fund	547	5,842	-	(3,282)	3,107
Hardship Fund	10,105	1,750	(8,300)	-	3,555
	11,639	16,372	(13,470)	(7,603)	6,938
Total funds	290,257	561,588	(568,034)	-	283,811

CROSSWAY STRATFORD
(A company limited by guarantee)

NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2025

17. Statement of funds (continued)

The aims and uses of the major designated and restricted funds are as follows:

Workplace Ministry Fund – for funds received relating to the establishment and continuation of a Workplace Ministry in Stratford named 'Stratford Talks'.

Weekends Support Fund – funds received specifically for helping people to attend church weekends away.

Hardship Fund – for funds received specifically towards relieving hardship within the local community as and when it arises.

Equip & Expand Fund - funds received specifically to facilitate the reordering and upgrading of facilities at St Matthew's Church.

18. Summary of funds

Summary of funds - current year

	Balance at 1 January 2025 £	Income £	Expenditure £	Transfers in/(out) £	Gains/ (Losses) £	Balance at 31 December 2025 £
Designated funds	180,000	-	-	(90,000)	-	90,000
General funds	96,873	578,898	(606,397)	97,870	(1,294)	165,950
Restricted funds	6,938	209,579	(146,800)	(7,870)	-	61,847
Total funds	283,811	788,477	(753,197)	-	(1,294)	317,797

Summary of funds - prior year

	Balance at 1 January 2024 £	Income £	Expenditure £	Transfers in/(out) £	Balance at 31 December 2024 £
Designated funds	180,000	-	-	-	180,000
General funds	98,618	545,216	(554,564)	7,603	96,873
Restricted funds	11,639	16,372	(13,470)	(7,603)	6,938
Total funds	290,257	561,588	(568,034)	-	283,811

CROSSWAY STRATFORD
(A company limited by guarantee)

NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2025

19. Analysis of net assets between funds

Analysis of net assets between funds - current year

	Unrestricted funds 2025 £	Restricted funds 2025 £	Total funds 2025 £
Current assets	261,219	61,847	323,066
Creditors due within one year	(5,269)	-	(5,269)
Total	<u>255,950</u>	<u>61,847</u>	<u>317,797</u>

20. Reconciliation of net movement in funds to net cash flow from operating activities

	2025 £	2024 £
Net income/expenditure for the year (as per Statement of Financial Activities)	33,986	(6,446)
Adjustments for:		
Investment management fees taken out of current asset investments	315	-
Unrealised loss on investments	1,294	-
Dividends, interests and rents from investments	(9,591)	(5,584)
Increase in debtors	(21,654)	(26,829)
Decrease in creditors	(69)	(4,242)
Net cash provided by/(used in) operating activities	<u>4,281</u>	<u>(43,101)</u>

21. Analysis of cash and cash equivalents

	2025 £	2024 £
Cash in hand	18,415	30,121
Notice deposits (less than 3 months)	137,318	219,416
Total cash and cash equivalents	<u>155,733</u>	<u>249,537</u>

CROSSWAY STRATFORD
(A company limited by guarantee)

NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2025

22. Analysis of changes in net debt

	At 1 January 2025 £	Cash flows £	Other non- cash changes £	At 31 December 2025 £
Cash at bank and in hand	249,537	(93,804)	-	155,733
Current asset investments	-	101,000	5,067	106,067
	<u>249,537</u>	<u>7,196</u>	<u>5,067</u>	<u>261,800</u>

23. Pension costs

The charitable company operates a defined contribution pension scheme. The assets of the scheme are held separately from those of the charitable company in an independently-administered fund. The pension cost charge represents contributions payable by the charitable company to the fund.

24. Members' liability

In the event of the charitable company being wound up, the liability in respect of the guarantee is limited to £1 per member.

25. Related party transactions

	2025 £	2024 £
Donations made by the trustees and treasurer	11,922	10,405
	<u>11,922</u>	<u>10,405</u>

CROSSWAY STRATFORD

England & Wales - Charity number 1172415

Accounts

CROSSWAY STRATFORD

(A company limited by guarantee)

UNAUDITED

ANNUAL REPORT AND FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 DECEMBER 2024

CROSSWAY STRATFORD
(A company limited by guarantee)

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CROSSWAY STRATFORD
(A company limited by guarantee)

REFERENCE AND ADMINISTRATIVE DETAILS OF THE CHARITABLE COMPANY, ITS TRUSTEES AND ADVISERS
FOR THE YEAR ENDED 31 DECEMBER 2024

Trustees	Reverend Jamie Child Alasdair Henderson Daniel McIntosh Michael Bajomo
Company registered number	10498312
Charity registered number	1172415
Registered office	194 Humberstone Road London E13 9NQ
Treasurer	Alan Bright
Company secretary	Jennifer Westbrook
Accountants	Griffin Stone Moscrop & Co Chartered Accountants 21-27 Lamb's Conduit Street London WC1N 3GS

CROSSWAY STRATFORD
(A company limited by guarantee)

ANNUAL REPORT
FOR THE YEAR ENDED 31 DECEMBER 2024

Context:

Crossway Stratford's core values as a church are Gospel Passion, Gospel Word, Gospel Community and Gospel Progress, more detail of which can be found here <https://www.crosswaystratford.org/core-values>. We inhabit these core values in everything we do, as will become clear through this report.

Crossway Stratford remains significantly focused on the Stratford and New Town area of East London, but in keeping with the character of Stratford, we connect with East London's networker population such that our mission extends beyond the strict boundaries of the Stratford and New Town area to reach many in East London with the gospel of Jesus Christ. Our amalgamation with St Matthew's West Ham, has expanded our focus to include those within the Parish boundaries of the church, with an estimated 2,500 homes.

The Borough of Newham continues to increase in diversity of population, with businesses, universities, and other enterprises continuing to move to the area and Newham population figures estimate growth at 375,778 people by 2025.

Achievements and performance:

Crossway Stratford started as a church meeting in Stratford, East London. It began its life in September 2016 with a group of approximately 60 adults and 10 children meeting within a University Campus. We have an average attendance of 178 adults and 72 children at our morning meetings spread across both venues and an average of 30 people at our evening service.

According to the London Datastore's '2016-based Ethnic Group Population Projections' results, Newham is by far the most diverse London borough (pg.13), and through answered prayer, we have seen an increase in less represented ethnic groups within church family. We take great joy in being a church family that is reflective of those within our Borough.

1. Discipleship and pastoral support:

Rev Jamie Child continues as the Senior Pastor of Crossway Stratford and vicar of St Matthew's, West Ham. Together with the Elders and with guidance from the church Council, he continues to lead the church family.

Sunday meetings

Crossway Sunday meetings centre on the faithful teaching of the Scriptures and Christian education and worship. During the reporting year we have taught through the books of 1 Timothy, Hebrews, Mark, Matthew, 2 Kings, Colossians as well as topical series on 'Christ Formed in You'; 'The Fruit of the Spirit'; 'True Unity'; 'Pride' & 'Till He Comes'.

Midweek small groups

The midweek bible groups are overseen by the 'Senior leaders' of small groups with Jamie Child leading that group. They meet approximately every 2 weeks with Group Leaders to help them discuss and prepare the up-and-coming studies. The aim of these meetings is to support and train the leaders.

There are approximately 199 people in our small groups which are spread over Wednesday and Thursday evenings. During the period January to July, we enjoyed an 'overview' of the bible from Genesis through to Revelation and moved through the autumn with our new 'Welcome Course' which focused on our Core Values as seen through the book of Colossians.

As well as providing further opportunity for Bible study and prayer these groups also provided a significant amount of pastoral support, by creating smaller settings in which care can be better provided.

These groups have offered support for people struggling with mental, physical and financial problems as well as creating a forum for strengthened relationships.

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ANNUAL REPORT (CONTINUED)
FOR THE YEAR ENDED 31 DECEMBER 2024

"Crossway Kids' at St Matthew's and School 21
School 21 site:

Throughout 2024 Crossway Kids (aged 3 to 11) enjoyed gathering for age-appropriate groups on Sunday mornings. These sessions take place at the same time as the Sunday morning meeting. The children join the Sunday morning meeting at the beginning and sometimes the end and then go out for 'Crossway Kids' in the middle part of the meeting. Children were split into smaller groups according to age and enjoyed age-appropriate lessons. We were able to launch a new, age differentiated group in September. Lessons included time teaching the Bible, games, crafts and songs. Follow up material for parents to utilise with their children at home was handed out when the children were collected from their sessions. Often the children learnt a truth that mirrored the content the adults enjoyed in the main meeting.

Throughout 2024 'Crossway Crèche' operated at the same time as 'Crossway Kids', for babies and toddlers (aged 6 months to 3 years). 'Crossway Crèche' generally included free play, Bible stories, Bible songs and a snack based around a structured, cyclical curriculum.

St Matthew's site:

Children's ministry at St Matthew's church also continued to flourish. 'Crossway kids' at St Matthew's functions in a similar way to 'Crossway Kids' at School 21.

'Crossway Crèche' continued to run at St Matthew's church. This functioned in the same way to Crossway Crèche at School 21.

All the above groups, across both sites, were resourced by trained and DBS-checked groups of volunteers. From September, groups on the School 21 site had an overall average attendance of approximately 38 children per week, whilst groups on the St Matthew's site had an overall average attendance of approximately 17 children per week.

Training was provided for the leaders of the children's groups on how to lead and in safeguarding.

Meeting leaders also sought to regularly include child-friendly content in the Sunday meetings to help the children engage, and All-Age Services were held at Christmas and Easter where all children remained in the main meeting for the duration. Similar childcare arrangements were provided when Crossway ran weekends away or Saturday teaching mornings.

Youth Ministry ('Roots' and 'Youth Lunches')

Roots

Young people of aged 14-18 take part in midweek Bible studies which follow the same pattern as Crossway groups. This is an opportunity for them to explore the Bible in more detail than is possible at the Friday night youth group. This takes place in a home every week, with dinner provided. The Roots group also attend the termly all together prayer meetings.

Youth Lunches

All youth (11-18) are invited to monthly youth lunches. These take place in a variety in different locations, and are an opportunity for the young people to gather on a Sunday whether they have been at church together or not. As they are hosted in different homes they are a good way for the young people getting to know the church family more widely.

Weekends away

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ANNUAL REPORT (CONTINUED)
FOR THE YEAR ENDED 31 DECEMBER 2024

Crossway Stratford organised two weekends away during 2024. Both were residential weekends away, at a Christian conference centre approximately 40 minutes from Stratford. The first was in May with 185 people signed up and guest speaker, Richard Coekin speaking on the book of Jonah. The second one took place in November with 186 people signed up and we took an in depth look at the topic of 'Christology'. Our weekends away continue to be an excellent way of building one another up, deepening our understanding of scripture and our relationships with one another, and we provide financial help to ensure as many people as possible can benefit from this time together.

Workplace ministry

Crossway Stratford continues to reach out to those who work in The International Quarter and 'Here East,' with the focus of the ministry being the weekly 'Stratford Talks.' The main goal is to support and encourage Christians as they seek to live out their faith in the workplace, and to reach out with the gospel to those who might not hear it through other means. Local residents are also very welcome!

Stratford Talks meets every Wednesday at 12.30pm on the top floor of 'The Cow' a pub on the edge of the Westfield shopping centre. The meeting is kept short at 45 minutes to enable people to join during their lunch break. Weekly attendance is about 15 – 20 people including some who attend via a weekly zoom link for anyone working from home.

Alongside the Stratford Talks meeting, Andrew Holt is also still involved with providing Bible teaching for the monthly HMRC Christian Union meetings, which also provides the opportunity for three outreach events within their office each year. In 2024 about 60 attended the Easter service (plus another 40 or so online), 30-40 for Harvest, and over 100 at Christmas (with another 40 or so online), with many being non-churchgoers. Lots of copies of Matthew's gospel were taken away – please pray that they would be read!

Luke Wadehn has become increasingly involved at Here East with the 'Here I Am' prayer meeting, giving the majority of the Bible talks in the latter half of 2024. There has also been increased contact with the students who attend the higher education institutions based at Here East, and in a first for 'Here I Am' they hosted a table at the intercollegiate freshers fair in September, with Luke providing free coffees, lots of flyers were given out and there were numerous good conversations with the students.

Trainees at Crossway

Luke Wadehn continued on the team as an Associate. He is engaged in the Cornhill training course and receives mentoring and training at Crossway. He is focussed on Student and Children's ministry at Crossway among other things.

Amanda Lemon-Thomas continued on the London City Mission (LCM) pioneer in Scheme, placed at Crossway. As well as receiving formal training at LCM and a placement away from Crossway, she also serves a day a week at Crossway. She has focussed on youth ministry and the Friday morning women's group and is developing her role more widely.

Staff movements

Our women's worker Lizzie Cobbold stepped back from her staff role in November 2024 to work as a stay-at-home mother of two young children. Layo Obembe worked as Women's worker one day a week throughout Lizzie's maternity leave and now continues in her role in a more permanent capacity.

Yasmin Bartlett, one of our Operations Managers went on maternity leave in September 2024 and will return in July 2025. Olivia Santamas is providing cover for the duration of her maternity leave.

Other informal ministries

Crossway Stratford makes a point of trying to stimulate, support and equip people for more spontaneous expressions of pastoral support and discipleship outside of the formal structures that have been put in place to enable this. Below are some of these informal ministries. They include but are not limited to: 1-1 meetings to

CROSSWAY STRATFORD
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ANNUAL REPORT (CONTINUED)
FOR THE YEAR ENDED 31 DECEMBER 2024

enable individuals to find pastoral support, study the scriptures and find out more about the Christian faith; midweek women's groups which discuss the Sunday sermon together; preaching practice groups; and Bible study training groups.

Women's Book Group

The group is an opportunity for women to get together once a month on a Monday evening to discuss, share insights and pray through the things that have challenged them about a Christian book.

At the beginning of 2024 they read 'Hoping for Happiness' by Barnabas Piper.

Whilst the group enjoyed time together in fellowship, as other ministries have expanded it was decided to formally close the group but with the hope that anyone who is keen and has capacity will continue to meet on an informal basis.

2. Evangelism and outreach:

Sunday meetings

At our Sunday meetings, our aim is always to be as welcoming as possible to people who do not yet consider themselves part of the church and especially those in need and who want to look into the Christian faith. Our meetings were designed to be as accessible as possible, and the church family does an excellent job of welcoming those who are new.

Guest Sundays

Once each academic term we host a 'guest Sunday'. This is designed to be a Sunday meeting where things are particularly accessible to those who do not consider themselves to be Christian but are interested in finding out more. We held 3 such meetings across 2024. Examples would include our March 'guest Sunday' where Jamie Child spoke on the topic of 'Soul Care.' In October, Nigel Beynon considered the question 'Is Power always abused?'

Christmas Services

We hosted a total of 6 Christmas Services alternating between a Traditional Carol Service that included a Children's Christmas special running alongside the meeting in a separate room at one venue, and an All-Age Carol Service at the other venue. We also hosted an evening 'Carols by Candlelight' service at St Matthew's, which again proved to be popular. Christmas Day saw 190 people attending, with all 3 services coming together and a number visitors from within the Parish also attending.

Life Course

In June-July 2024 we ran Life for the first time, a six-week course designed to enable people to explore the Christian faith in a welcoming, non-intimidating environment, with a second course in October-November.

Hosted in St Matthew's, each evening begins with a meal at 7pm, cooked and served by volunteers from the church family. Guests sit around tables, and each table has two or three Table Leaders, again volunteers from the church family. At 7.30pm the MC welcomes guests to the evening and introduces a question to be discussed around tables. After ten minutes or so of discussion, the MC invites the speaker for the evening to come to the front and introduce them to the guests. The speaker then takes feedback from the floor before speaking on that evening's topic – such as 'What is the Meaning of Life' 'How can we know what's true?' or 'What's wrong with the world?'

Once the talk is finished, the speaker gives another question for groups to reflect on around their tables, and at this point, volunteers bring in cakes, and tea and coffee is served. After about 15 minutes of discussion, during which guests have also been writing down any questions that they have, the MC and speaker come back to the front, and the final 25-30 minutes of the evening is the speaker answering the questions that have been handed in.

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ANNUAL REPORT (CONTINUED)
FOR THE YEAR ENDED 31 DECEMBER 2024

In June-July we had an average of about 30 people across the course – guests and bringers, and in October we had an average of about 15. Once the course has finished, we then ran a follow-up course More to Life which gives further opportunities for people to consider the Christian faith. The numbers on the follow up course are inevitably smaller but are a great opportunity to give people continued exposure to God's word.

'Life' has been very well received, with very positive feedback from both guests and those who invited – the question time in particular is very much appreciated. Most excitingly, we have had at least one profession of faith from people who join us on the course, and two baptisms of people for whom Life gave them the confidence in what they believe to take that step.

Tots @ St Matt's

Tots is our stay and play session on a Wednesday morning for under 5s and their parents and carers. We have free play, refreshments, craft and a circle time with Bible story, songs - and bubbles! It has grown a lot, from a regular size of 15-20 kids this time last year to 35-45 children and their grownups each week. Of those children, about 1/3 tend to be Crossway kids and 2/3 guests.

We have a fantastic team and love partnering with the Crossway mums and dads in the room to welcome, chat and share something of Jesus with all who come into St Matthew's. We have at least one family who are now regularly part of church whose first contact with Crossway was Tots, and a few others who have been to church or a playdate with a Crossway family. For the first time this Christmas, we did an Interactive Nativity Story in the Tots session, which enabled many more Tots families to participate compared to coming to an extra Crossway service and was well received.

Dangerous Club (Pre-teen Youth Group)

In 2024 we continued to run Dangerous Club every other week for children in school years 5-6. We carried on with the format of playing some games, having a talk from one of the gospels followed by various activities. In the summer it was a joy that a group of young people from Dangerous Club attended Kingham Junior summer camp along with some of the leaders from the club. It was then a real encouragement to see a good number of those who moved into year 7 in September get stuck into the older youth group. Having lost a significant number, it was then great to gain 3-4 new young people from Crossway Kids who started year 5 along with 4-5 of their friends from school. All the young people are engaged when we look at the Bible together and really enjoy the activities. We have also been able to grow the team with two students joining us. We are continuing to pray about how we can grow both the ministry and the team.

Youth Outreach ('Friday night Youth')

The Friday evening youth group has been able to meet in person, weekly on Friday nights during school term times, regularly taking place at St. Matthews church. Attendance varied each week, but in general around 10-14 young people consistently attended - each week involving playing lots of games, hearing a Bible talk whilst hanging out together. The group exists to engage local youth with the Christian message and provides a good opportunity for young people engaged in Crossway church life to reach out to and invite their friends to join. Regular termly youth group socials and fun events have been well attended and enjoyable occasions to continue building good relationships, including group meals, trips to trampoline parks, craft nights and games nights. The youth group is led by a team of trained and DBS checked volunteer leaders.

The Youth group has enjoyed lots of additional outings and events, including a grub crawl visiting the homes of different church family members, separate boy and girl socials, hangouts in the park, trampoline events, and are planning on going on another youth weekend in away in March 2025.

Holiday Club

In July, we ran a Holiday Club for the local community. Those leading and helping were volunteers from the congregation who were all trained and DBS-checked. We had on average 53 children each day from Reception to Year 6. Over half of this number did not attend our normal Sunday meetings. This work included teaching from the Bible, songs with leaders involved, crafts and games.

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ANNUAL REPORT (CONTINUED)
FOR THE YEAR ENDED 31 DECEMBER 2024

Crossway Football Ministry

During 2024 the football ministry was able to run from May 13th to July 15th for young people and adults in the East London area. Sessions consisted of a warm-up, football drills, a gospel talk and a match at the end. Sessions took place on Monday evenings in East Ham for young people aged 11-15 years old and an adult football session for age 16+ to adults.

On average Around 4 young people were able to attend the football training each week and hear the gospel talk and around 5 were able to attend the adult football training session each week and hear a gospel talk.

Missionary support

Crossway supports six mission partners; Luigi Palombo (Bologna, Italy); Lea Laurovicova (in Bratislava, Slovakia); the Pope family (in Santiago, Chile); Portia Yiadom (in Accra, Ghana); the Tandy family (in Paris, France); Priscilla (East Asia). All these mission-partners work full-time to proclaim the Christian gospel. Crossway supports these mission-partners financially, in prayer and in practical support where possible.

CAP Money Coaching

At the beginning of 2024 we wrapped up and handed over the outstanding clients from the CAP Debt Centre and moved forward with CAP Money Coaching process, providing courses on personal budgeting and money management. The first stage of this process involved training for Chris Chambers, who would be delivering the course. From this, we ran a Pilot course in June, attended by 6 members of the church family to introduce them to the content and feel of the service, whilst enabling Chris to practise ahead of external participants joining. We ran our first course in September which was attended by another 6 internal and external participants. Our second course took place over 3 Monday evenings in November, online, where we had 7 participants; some local, some further afield, some involved in churches, some not. One of our church members and volunteer for the course, is now being trained to deliver the Coaching himself. We have generally received good feedback and will continue to refine the delivery and practicalities, as well as explore other ways of running the course, in the coming year.

Talking Point English Conversation Classes

Talking Point continues to run at St. Matthew's on Tuesday evenings. We have had good attendance, with about 16 students on average per week, and a mix of settled locals and those going through the immigration process. We have had a few people join us by finding our details on the Newham ESOL exchange website (provided by Newham Council). We have had a handful of new volunteers join over the past year to bolster this excellent team. There have been continued good connections between the classes and regular church family life – a number of students have attended Sunday gatherings or midweek Small Groups. At the beginning of the year, we were able to run a simple, evangelistic Bible study with two of the mums who come along. We also had an ESOL table at the first Life course in the summer which was well attended by a handful of Talking Point students. We have also continued to have termly celebration lessons with explicit gospel content (Easter, Summer, Christmas) that were well attended. In the Summer we gave away goody bags to each student, and at Christmas we again provided students with hampers made by the women at Revive (from donations by the wider church family) and invitations to carol services. These were all well received. We continue to provide space for the 4-6 children that come each week, overseeing their play, providing a Bible story and craft. While this is not formal childcare, as the students understand they are still responsible for their children in the building, this has continued to be a great chance for our volunteers to minister to them and talk about Jesus. One significant change to the evening is that every week, for the last 10-15 mins of the class, we run a simple Bible storytelling session. We have looked at the grand narrative of the Bible and are now going through smaller stories of Scripture to tell of God's worldwide rescue plan. This is optional for the students, yet the majority have enjoyed staying on for these sessions.

Wreath-Making Event

We hosted an evening Wreath-making Event for adults (for the 4th year running), to be guided through making a Christmas wreath, and to hear an interview with a church family member who is a professional artist who talked about how her faith interacts with her art. The wreath-making workshop was led by 2 external volunteers. This was followed by the interview. We had 40 in attendance, some guests returning from previous years. Members of the congregation volunteered on the night to help with hosting and food. Some of those attending also

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ANNUAL REPORT (CONTINUED)
FOR THE YEAR ENDED 31 DECEMBER 2024

attended one or more of our Christmas events.

Women's group community support

Members of the midweek daytime women's group ('Revive') collected and donated Christmas Hampers as gifts for clients of the CAP debt centre.

Looking forward

Rev Jamie Child continues to oversee the ministries and teaching at St Matthew's, West Ham, and Crossway Stratford. The Elders and Council continue to seek to provide good leadership, guidance and governance for the congregation with effective communication with the congregation on any relevant matters. 2024 has been a year of encouraging growth and proactive development of the ministry.

Our location and moment present both challenges and opportunities. Stratford is an area with both transience and stability. This means that many people are passing through for a short period such that we seek to serve them and send them on to bless others. It also means that Stratford is an area where some come to settle and put down more permanent roots such that they can help provide longer term partnership in the gospel.

Our life-stage as a church presents the particular challenge of many with young families. This presents the double challenge of a large group of people who need significant resources to serve them – children – and a large group of people with reduced capacity to serve – new parents. We trust the Lord to meet that challenge and to provide the resources that we need in the hope that in years to come the fruit of this might be young people with a heart for the gospel and mature parents with capacity and resources to serve.

As 2024 has drawn to a close we have begun to engage in discussion across different groups about where the Lord might be leading the church. We are prayerfully asking questions concerning staffing and church and congregation planting. Whatever direction we take, we hope to include plans to upgrade St Matthew's building. As of the end of this year, plans are now in place to launch a capital campaign in early 2025 for upgrading some of the facilities and the space in the St Matthew's building. This is to ensure we have additional space, particularly for Sundays, better audio-visual equipment and kitchen appliances together and improved heating. We also plan to carry out repairs to the west wall as recommended by the most recent quinquennial report. Questions remain concerning more substantial renovation of the building, but we will address those in the medium to long term future as we navigate life in the Church of England and our own life as a church.

Financial Review:

The accounts are for the year to 31 December 2024.

Total unrestricted income during this period was £545,216

Total unrestricted expenditure in the period was £554,564

The income was almost exclusively made up of giving and other donations from members of the congregation. 73% of giving was in the form of regular donations (including claimed Gift Aid).

Reserves policy

Crossway Stratford intends to pursue a reserves policy of holding the equivalent of three months' unrestricted operating and staff costs. At the end of 2024 these reserves were in place within the Crossway Stratford account.

Risks and uncertainties

The main risks and uncertainties facing Crossway Stratford are as follows:

Operational risks to health and safety and safeguarding of children and vulnerable adults

The church safeguarding officers are Alison Cox and Megan Hall who regularly liaise with the Chelmsford

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ANNUAL REPORT (CONTINUED)
FOR THE YEAR ENDED 31 DECEMBER 2024

Diocese safeguarding team. Crossway Stratford has adopted the Church of England's National Safeguarding Policy. Mrs Cox & Ms Hall liaise where appropriate with the trustees and other parties on any safeguarding matters.

Financial risks

The trustees recognise that the main financial uncertainties arise from the need to provide financially for the staff members and to provide adequate meeting space for the church. These uncertainties have been managed on a day-to-day basis by the Church Operations Manager, Senior Minister and Church Treasurer with regular oversight by the trustees.

Structure and governance:

Crossway Stratford obtained Company status (10498312) on 25 November 2016, and Charity Status (1172415) on 4 April 2017. It is managed by its trustees, under the terms of its constitution, and is a Public Benefit Entity. The Reverend Jamie Child, Mr Alasdair Henderson, Mr Mike Bajomo and Mr Daniel McIntosh are trustees on fixed terms and renewed by congregational votes at the end of their respective terms as laid out in the constitution. They meet six or seven times a year.

The church has a 'Council' and together with the PCC for St Matthew's, West Ham, they met 4 times during 2024. Both groups comprise of godly, mature men and women to whom the trustees look for wisdom and guidance in their decision-making.

Crossway also has a group of trained small group leaders who represent an excellent source of wisdom and leadership in the life of the church.

Crossway Stratford also has two external referees who are available for support and accountability in certain circumstances as laid out in the constitution of Crossway Stratford.

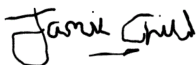
The Church held its Annual General Meeting (also referred to as the 'Annual Vision Meeting') in April 2024 for the whole church family and will hold its next Annual General Meeting on 23 April 2025.

Volunteers

The life of Crossway Stratford is in large part dependent upon the generous partnership of volunteers who consider themselves part of the church family. Most of what has been achieved, under God, would not have been possible without their time, gifts, resources and commitment.

The trustees want to put on record their gratitude to God and these volunteers.

Approved by order of the members of the board of trustees and signed on their behalf by:



.....
Reverend Jamie Child
(Chair of Trustees)
Date: 28/3/2025

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INDEPENDENT EXAMINER'S REPORT
FOR THE YEAR ENDED 31 DECEMBER 2024

Independent examiner's report to the trustees of Crossway Stratford ('the charitable company')

I report to the charity trustees on my examination of the accounts of the charitable company for the year ended 31 December 2024.

Responsibilities and basis of report

As the trustees of the charitable company (and its directors for the purposes of company law) you are responsible for the preparation of the accounts in accordance with the requirements of the Companies Act 2006 ('the 2006 Act').

Having satisfied myself that the accounts of the charitable company are not required to be audited under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of the charitable company's accounts carried out under section 145 of the Charities Act 2011 ('the 2011 Act'). In carrying out my examination I have followed the Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

Independent examiner's statement

Since the charitable company'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 in England and Wales, which is one of the listed bodies.

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

1. accounting records were not kept in respect of the charitable company as required by section 386 of the 2006 Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the accounting requirements of section 396 of the 2006 Act 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; or
4. 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 applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102).

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.

This report is made solely to the charitable company's trustees, as a body, in accordance with Part 4 of the Charities (Accounts and Reports) Regulations 2008. My work has been undertaken so that I might state to the charitable company's trustees those matters I am required to state to them in an independent examiner's report and for no other purpose. To the fullest extent permitted by law, I do not accept or assume responsibility to anyone other than the charitable company and the charitable company's trustees as a body, for my work or for this report.

Signed: *Richard Hill*

Dated: 29/3/2025

Richard Hill FCA

Griffin Stone Moscrop & Co
Chartered Accountants
21-27 Lamb's Conduit Street
London
WC1N 3GS

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**STATEMENT OF FINANCIAL ACTIVITIES (INCORPORATING INCOME AND EXPENDITURE ACCOUNT)
FOR THE YEAR ENDED 31 DECEMBER 2024**

	Note	Unrestricted funds 2024 £	Restricted funds 2024 £	Total funds 2024 £	Total funds 2023 £
Income from:					
Donations	3	492,407	16,372	508,779	466,319
Charitable activities	4	47,225	-	47,225	41,040
Investments	5	5,584	-	5,584	5,592
Total income		545,216	16,372	561,588	512,951
Expenditure on:					
Charitable activities	6	554,564	13,470	568,034	537,482
Total expenditure		554,564	13,470	568,034	537,482
Net (expenditure)/income		(9,348)	2,902	(6,446)	(24,531)
Transfers between funds	15	7,603	(7,603)	-	-
Net movement in funds		(1,745)	(4,701)	(6,446)	(24,531)
Reconciliation of funds:					
Total funds brought forward		278,618	11,639	290,257	314,788
Net movement in funds		(1,745)	(4,701)	(6,446)	(24,531)
Total funds carried forward		276,873	6,938	283,811	290,257

The statement of financial activities includes all gains and losses recognised in the year.

The notes on pages 14 to 28 form part of these financial statements.

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REGISTERED NUMBER: 10498312

BALANCE SHEET
AS AT 31 DECEMBER 2024

	Note	2024 £	2023 £
Current assets			
Debtors	12	39,612	12,783
Cash at bank and in hand		249,537	287,055
		<u>289,149</u>	<u>299,838</u>
Creditors: amounts falling due within one year	13	(5,338)	(9,581)
Net current assets		<u>283,811</u>	290,257
Total net assets		<u><u>283,811</u></u>	<u><u>290,257</u></u>
Charity funds			
Restricted funds	15	6,938	11,639
Unrestricted funds	15	276,873	278,618
Total funds		<u><u>283,811</u></u>	<u><u>290,257</u></u>

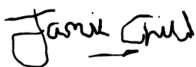
The charitable company was entitled to exemption from audit under section 477 of the Companies Act 2006.

The members have not required the company to obtain an audit for the year in question in accordance with section 476 of Companies Act 2006.

The trustees acknowledge their responsibilities for complying with the requirements of the Act with respect to accounting records and preparation of financial statements.

The financial statements have been prepared in accordance with the provisions applicable to entities subject to the small companies regime.

The financial statements were approved and authorised for issue by the trustees and signed on their behalf by:



.....
Reverend Jamie Child
 (Chair of Trustees)
 Date: 28/3/2025

The notes on pages 14 to 28 form part of these financial statements.

CROSSWAY STRATFORD
(A company limited by guarantee)

STATEMENT OF CASH FLOWS
FOR THE YEAR ENDED 31 DECEMBER 2024

	2024 £	2023 £
Cash flows from operating activities		
Net cash used in operating activities	(43,101)	(32,099)
Cash flows from investing activities		
Bank interest	5,583	5,592
Net cash provided by investing activities	5,583	5,592
Cash flows from financing activities		
Net cash provided by financing activities	-	-
Change in cash and cash equivalents in the year	(37,518)	(26,507)
Cash and cash equivalents at the beginning of the year	287,055	313,562
Cash and cash equivalents at the end of the year	249,537	287,055

The notes on pages 14 to 28 form part of these financial statements

CROSSWAY STRATFORD
(A company limited by guarantee)

NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2024

1. General information

Crossway Stratford is a private company limited by guarantee without share capital, and is incorporated in the United Kingdom and registered in England and Wales. It is also registered as a charity with the Charity Commission for England and Wales. Crossway Stratford's registered office address is 194 Humberstone Road, London, E13 9NQ.

The financial statements are prepared in sterling and are rounded to the nearest £1.

2. Accounting policies

2.1 Basis of preparation of financial statements

The financial statements 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), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Companies Act 2006.

Crossway Stratford meets the definition of a public benefit entity under FRS 102. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy.

2.2 Income

Planned giving, collections and similar donations are recognised when received. Tax refunds are recognised when the incoming resource to which they relate is received. Interest is accounted for when received.

Income tax recoverable in relation to investment income is recognised at the time the investment income is receivable.

2.3 Expenditure

Expenditure is recognised once there is a legal or constructive obligation to transfer economic benefit to a third party, 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 on charitable activities is incurred on directly undertaking the activities which further the charitable company's objectives, as well as any associated support costs.

Any Common Fund contributions (none currently) are accounted for when payable. Any amount pledged but unpaid at 31 December is shown as a creditor in the balance sheet. Grants and donations are accounted for when paid, or when awarded, if that award creates a binding obligation.

All other expenditure is accounted for on the accruals basis.

All expenditure is inclusive of irrecoverable VAT.

CROSSWAY STRATFORD
(A company limited by guarantee)

NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2024

2. Accounting policies (continued)

2.4 Tangible fixed assets and depreciation

Tangible fixed assets costing more than £2,000 are capitalised and recognised when future economic benefits are probable and the cost or value of the asset can be measured reliably. Individual items of equipment with a purchase price of £2,000 or less are written off when the asset is acquired.

Tangible fixed assets are initially recognised at cost. After recognition, under the cost model, tangible fixed assets are measured at cost less accumulated depreciation and any accumulated impairment losses. All costs incurred to bring a tangible fixed asset into its intended working condition should be included in the measurement of cost.

Equipment used within the church premises is depreciated on a straight-line basis over three years.

2.5 Debtors

Debtors are recognised at the settlement amount.

2.6 Cash at bank and in hand

Cash at bank and in hand includes cash and short-term highly liquid investments with a short maturity of three months or less from the date of acquisition or opening of the deposit or similar account.

2.7 Liabilities and provisions

Liabilities are recognised when there is an obligation at the balance sheet date as a result of a past event, it is probable that a transfer of economic benefit will be required in settlement, and the amount of the settlement can be estimated reliably.

Liabilities are recognised at the amount that the charitable company anticipates it will pay to settle the debt.

2.8 Financial instruments

The charitable company only has financial assets and financial 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.

2.9 Pensions

The charitable company operates a defined contribution pension scheme. The pension charge represents the amounts payable by the charitable company to the fund in respect of the year.

CROSSWAY STRATFORD
(A company limited by guarantee)

NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2024

2. Accounting policies (continued)

2.10 Fund accounting

General funds are unrestricted funds which are available for use at the discretion of the trustees in furtherance of the general objectives of the charitable company and which have not been designated for other purposes.

Designated funds comprise unrestricted funds that have been set aside by the trustees for particular purposes. The aim and use of each designated fund is set out in the notes to the financial statements.

Restricted funds are funds which are to be used in accordance with specific restrictions imposed by donors or which have been raised by the charitable company for particular purposes. The costs of raising and administering such funds are charged against the specific fund. The aim and use of each restricted fund is set out in the notes to the financial statements.

Investment income, gains and losses are allocated to the appropriate fund.

3. Income from donations

	Unrestricted funds 2024 £	Restricted funds 2024 £	Total funds 2024 £	Total funds 2023 £
Regular donations (excluding Gift Aid)	335,076	-	335,076	318,367
One-off donations (excluding Gift Aid)	93,860	-	93,860	83,706
Gift Aid	61,345	-	61,345	54,140
Workplace Ministry Fund (restricted)	-	16,372	16,372	6,883
Weekends support fund	-	-	-	547
Other collections	-	-	-	800
Other unrestricted income	2,126	-	2,126	1,877
Total 2024	<u>492,407</u>	<u>16,372</u>	<u>508,779</u>	<u>466,320</u>
Total 2023	<u>458,090</u>	<u>8,230</u>	<u>466,320</u>	

All the above income is unrestricted unless otherwise indicated.

CROSSWAY STRATFORD
(A company limited by guarantee)

NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2024

4. Income from charitable activities

	Unrestricted funds 2024 £	Total funds 2024 £	Total funds 2023 £
Weekend Away income	39,314	39,314	37,074
Books	1,783	1,783	1,023
Refreshments	4,751	4,751	2,943
Events	1,377	1,377	-
Total 2024	<u>47,225</u>	<u>47,225</u>	<u>41,040</u>
Total 2023	<u>41,040</u>	<u>41,040</u>	

5. Investment income

	Unrestricted funds 2024 £	Total funds 2024 £	Total funds 2023 £
Bank interest	5,584	5,584	5,592
Total 2023	<u>5,592</u>	<u>5,592</u>	

CROSSWAY STRATFORD
(A company limited by guarantee)

NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2024

6. Analysis of expenditure on charitable activities

Summary by fund type

	Unrestricted funds 2024 £	Restricted funds 2024 £	Total 2024 £	Total 2023 £
Charitable activities	554,564	13,470	568,034	537,482
Total 2023	528,265	9,217	537,482	

Summary by expenditure type

	Staff costs 2024 £	Other costs 2024 £	Total 2024 £	Total 2023 £
Charitable activities	367,312	200,722	568,034	537,482
Total 2023	352,188	185,294	537,482	

7. Analysis of expenditure by activities

	Activities undertaken directly (see below) 2024 £	Grant funding of activities (note 8) 2024 £	Support costs (see below) 2024 £	Total funds 2024 £	Total funds 2023 £
Charitable activities	495,917	43,184	28,933	568,034	537,482
Total 2023	465,071	45,186	27,225	537,482	

CROSSWAY STRATFORD
(A company limited by guarantee)

NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2024

7. Analysis of expenditure by activities (continued)

Analysis of direct costs

	Activities 2024 £	Total funds 2024 £	Total funds 2023 £
Staff costs (note 10)	367,312	367,312	352,188
Mission Partners - gifts to individuals	10,633	10,633	9,366
Crossway Kids	406	406	931
Guest events	1,323	1,323	1,760
Weekend Away cost	38,122	38,122	35,189
Staff training	6,219	6,219	3,616
Music and IT	4,021	4,021	3,929
Books	2,957	2,957	2,349
Lord's Supper	244	244	345
Bibles and Gospels	639	639	717
Refreshments	10,302	10,302	7,668
Rent (venue)	50,403	50,403	46,763
Payroll processing	250	250	250
Events	3,086	3,086	-
Total 2024	<u>495,917</u>	<u>495,917</u>	<u>465,071</u>
Total 2023	<u>465,071</u>	<u>465,071</u>	

CROSSWAY STRATFORD
(A company limited by guarantee)

NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2024

7. Analysis of expenditure by activities (continued)

Analysis of support costs

	Activities 2024 £	Total funds 2024 £	Total funds 2023 £
Hospitality	2,198	2,198	1,659
Travel	1,743	1,743	842
Printing, postage and stationery	6,140	6,140	5,113
Internet	1,105	1,105	993
Repairs and maintenance	2,514	2,514	1,037
Insurance	-	-	401
Bank charges	751	751	434
Payroll processing	72	72	135
Promotion	1,793	1,793	554
Other expenses	520	520	1,097
St Matthew's costs - including expenditure in relation to repairs and maintenance costs	8,684	8,684	11,947
Governance costs: Preparation and examination of annual financial statements and confirmation statement filing fee	3,413	3,413	3,013
Total 2024	<u>28,933</u>	<u>28,933</u>	<u>27,225</u>
Total 2023	<u>27,225</u>	<u>27,225</u>	

CROSSWAY STRATFORD
(A company limited by guarantee)

NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2024

8. Analysis of grants

	Grants to institutions 2024 £	Grants and gifts to individuals 2024 £	Total funds 2024 £	Total funds 2023 £
Charitable grants	34,715	8,469	43,184	45,186
Total 2023	41,847	3,339	45,186	

The charitable company has made the following material grants to institutions during the year:

Name of institution	2024 £	2023 £
Christians Against Poverty	2,200	7,450
Crosslinks	18,680	16,280
Church of England Evangelical Council	-	4,000
Faith in Schools	-	4,000
Open Doors	-	3,250
Faith in Kids	5,000	3,000
London City Mission	-	1,867
Fundación Generación	8,000	-
	33,880	39,847
Other grants to institutions, individually £1,000 or less	835	2,000
	34,715	41,847

9. Governance costs - independent examiner's remuneration

	2024 £	2023 £
Preparation and independent examination of annual financial statements	3,150	3,000

CROSSWAY STRATFORD
(A company limited by guarantee)

NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2024

10. Staff costs

	2024	2023
	£	£
Gross salaries (including clergy stipend and pension)	270,091	259,111
Employers' NI	13,915	12,814
Pension costs	24,900	23,064
Clergy rental costs	58,406	57,199
	367,312	352,188

The average number of persons for whom salaries or stipends were paid for by the charitable company during the year was as follows:

	2024	2023
	No.	No.
Full-time staff	7	8

The number of persons included within staff costs whose employee benefits exceeded £60,000 was:

	2024	2023
	No.	No.
In the band £60,001 - £70,000	2	2

11. Trustees' remuneration and expenses

During the year ended 31 December 2024 the Reverend Jamie Child was paid a stipend at Diocese of Chelmsford standard rates. Also, contributions to Mr Child's pension were made at Diocese rates. These payments were made by the Diocese, and Crossway Stratford fully reimbursed the Diocese for them.

Crossway Stratford provided accommodation for Mr Child at 192 Portway - a property owned by Gospel Support and Homes Trust (GSHT, formerly known as Great St Helens Trust) and for which Crossway Stratford paid rent. The intention is that Mr Child and his family continue to occupy the property, under the rental agreement with GSHT.

CROSSWAY STRATFORD
(A company limited by guarantee)

NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2024

Trustees' remuneration and expenses (continued)

During the year the following amounts were paid:

	2024	2023
	£	£
Reverend Jamie Child		
Stipend and pension contributions	40,676	39,444
Accommodation costs	28,509	26,559

During the year ended 31 December 2024, expenses totalling £3,355 were reimbursed or paid directly to a trustee (2023 - £1,162 for 1 trustee).

12. Debtors

	2024	2023
	£	£
Due within one year		
Prepayments and accrued income	23,358	1,000
Tax recoverable	16,254	11,783
	39,612	12,783

13. Creditors: amounts falling due within one year

	2024	2023
	£	£
Accruals	5,338	9,581

14. Financial instruments

	2024	2023
	£	£
Financial assets		
Financial assets measured at fair value through income and expenditure	249,537	287,055

Financial assets measured at fair value through income and expenditure comprise cash at bank and in hand.

CROSSWAY STRATFORD
(A company limited by guarantee)

NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2024

15. Statement of funds

Statement of funds - current year

	Balance at 1 January 2024 £	Income £	Expenditure £	Transfers in/(out) £	Balance at 31 December 2024 £
Unrestricted funds					
Designated fund					
Futures Fund	180,000	-	-	-	180,000
General funds					
General Fund	98,618	545,216	(554,564)	7,603	96,873
Total unrestricted funds	278,618	545,216	(554,564)	7,603	276,873
Restricted funds					
Workplace Ministry Fund	987	8,780	(5,170)	(4,321)	276
Weekends Support Fund	547	5,842	-	(3,282)	3,107
Hardship Fund	10,105	1,750	(8,300)	-	3,555
	11,639	16,372	(13,470)	(7,603)	6,938
Total funds	290,257	561,588	(568,034)	-	283,811

The transfers out of 2 of the restricted funds into the general fund are to recompense the general fund for costs that have been charged directly to it for both of these areas of ministry.

CROSSWAY STRATFORD
(A company limited by guarantee)

NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2024

15. Statement of funds (continued)

Statement of funds - prior year

	Balance at 1 January 2023 £	Income £	Expenditure £	Balance at 31 December 2023 £
Unrestricted funds				
Designated fund				
Futures Fund	180,000	-	-	180,000
General funds				
General Fund	122,162	504,721	(528,265)	98,618
Total unrestricted funds	302,162	504,721	(528,265)	278,618
Restricted funds				
Workplace Ministry Fund	21	6,883	(5,917)	987
Weekends Support Fund	-	547	-	547
Hardship Fund	12,605	800	(3,300)	10,105
	<u>12,626</u>	<u>8,230</u>	<u>(9,217)</u>	<u>11,639</u>
Total funds	<u><u>314,788</u></u>	<u><u>512,951</u></u>	<u><u>(537,482)</u></u>	<u><u>290,257</u></u>

CROSSWAY STRATFORD
(A company limited by guarantee)

NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2024

15. Statement of funds (continued)

The aims and uses of the major designated and restricted funds are as follows:

Futures Fund – funds designated by the elders for church planting from Crossway and for building purchase – either for the church to meet in or for staff housing. The intention is that 10% of the church’s annual budget has this future focus.

Workplace Ministry Fund – for funds received relating to the establishment and continuation of a Workplace Ministry in Stratford named ‘Stratford Talks’.

Weekends Support Fund – funds received specifically for helping people to attend church weekends away.

Hardship Fund – for funds received specifically towards relieving hardship within the local community as and when it arises.

16. Summary of funds

Summary of funds - current year

	Balance at 1 January 2024 £	Income £	Expenditure £	Transfers in/(out) £	Balance at 31 December 2024 £
Designated funds	180,000	-	-	-	180,000
General funds	98,618	545,216	(554,564)	7,603	96,873
Restricted funds	11,639	16,372	(13,470)	(7,603)	6,938
Total funds	290,257	561,588	(568,034)	-	283,811

Summary of funds - prior year

	Balance at 1 January 2023 £	Income £	Expenditure £	Balance at 31 December 2023 £
Designated funds	180,000	-	-	180,000
General funds	122,162	504,721	(528,265)	98,618
Restricted funds	12,626	8,230	(9,217)	11,639
Total funds	314,788	512,951	(537,482)	290,257

CROSSWAY STRATFORD
(A company limited by guarantee)

NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2024

17. Analysis of net assets between funds

Analysis of net assets between funds - current period

	Unrestricted funds 2024 £	Restricted funds 2024 £	Total funds 2024 £
Current assets	282,211	6,938	289,149
Creditors due within one year	(5,338)	-	(5,338)
Total	<u>276,873</u>	<u>6,938</u>	<u>283,811</u>

18. Reconciliation of net movement in funds to net cash flow from operating activities

	2024 £	2023 £
Net expenditure for the period (as per Statement of Financial Activities)	(6,446)	(24,531)
Adjustments for:		
Dividends, interests and rents from investments	(5,584)	(5,592)
Increase in debtors	(26,829)	(2,937)
Increase/(decrease) in creditors	(4,242)	961
Net cash used in operating activities	<u>(43,101)</u>	<u>(32,099)</u>

19. Analysis of cash and cash equivalents

	2024 £	2023 £
Cash in hand	30,121	23,223
Notice deposits (less than 3 months)	219,416	263,832
Total cash and cash equivalents	<u>249,537</u>	<u>287,055</u>

CROSSWAY STRATFORD
(A company limited by guarantee)

NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2024

20. Analysis of changes in net debt

	At 1 January 2024 £	Cash flows £	At 31 December 2024 £
Cash at bank and in hand	287,055	(37,518)	249,537
	<u>287,055</u>	<u>(37,518)</u>	<u>249,537</u>

21. Pension costs

The charitable company operates a defined contribution pension scheme. The assets of the scheme are held separately from those of the charitable company in an independently-administered fund. The pension cost charge represents contributions payable by the charitable company to the fund.

22. Members' liability

In the event of the charitable company being wound up, the liability in respect of the guarantee is limited to £1 per member.

23. Related party transactions

	2024 £	2023 £
Donations made by the trustees and treasurer	10,405	16,997
	<u>10,405</u>	<u>16,997</u>

CROSSWAY STRATFORD

England & Wales - Charity number 1172415

Accounts

CROSSWAY STRATFORD

(A company limited by guarantee)

UNAUDITED

ANNUAL REPORT AND FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 DECEMBER 2023

CROSSWAY STRATFORD
(A company limited by guarantee)

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CROSSWAY STRATFORD
(A company limited by guarantee)

REFERENCE AND ADMINISTRATIVE DETAILS OF THE CHARITABLE COMPANY, ITS TRUSTEES AND ADVISERS
FOR THE YEAR ENDED 31 DECEMBER 2023

Trustees	Reverend Jamie Child Alasdair Henderson Daniel McIntosh Michael Bajomo
Company registered number	10498312
Charity registered number	1172415
Registered office	194 Humberstone Road London E13 9NQ
Treasurer	Alan Bright
Company secretary	Jennifer Westbrook
Accountants	Griffin Stone Moscrop & Co Chartered Accountants 21-27 Lamb's Conduit Street London WC1N 3GS

CROSSWAY STRATFORD
(A company limited by guarantee)

ANNUAL REPORT
FOR THE YEAR ENDED 31 DECEMBER 2023

Context:

Crossway Stratford remains significantly focused on the Stratford and New Town area of East London, but in keeping with the character of Stratford, we connect with East London's networker population such that our mission extends beyond the strict boundaries of the Stratford and New Town area to reach many in East London with the gospel of Jesus Christ. Our amalgamation with St Matthew's, West Ham, has expanded our focus to include those within the Parish boundaries of the church, with an estimated 2,500 homes.

The Borough of Newham continues to increase in diversity of population, with businesses, universities, and other enterprises continuing to move to the area and Newham population figures estimate growth at 375,778 people by 2025.

Our core values as a church are Gospel Passion, Gospel Word, Gospel Community and Gospel Progress and more details about those values can be found here <https://www.crosswaystratford.org/core-values>. During the calendar year 2023, we continued Sundays at School 21, in Stratford, hosting morning services in their hall for everyone and 'Crossway kids' in their classrooms for children the age of 6 months to 11 years old.

We also study God's word in small groups during the week at St Matthew's on either a Wednesday or Thursday evening. These groups represent smaller expressions of our Gospel Community and we encourage the groups to share their lives with each other outside of the weekly Bible study.

Achievements and performance:

Crossway Stratford started as a church meeting in Stratford, East London. It began its life in September 2016 with a group of approximately 60 adults and 10 children meeting within a University Campus.

We describe ourselves as 'one church, two locations, three gatherings' and continue to reach both those living in Stratford and those specifically in the Parish of St Matthew's, West Ham. We have an average attendance of 179 adults and 55 children at our morning meetings spread across both venues and an average of 35 people for our evening services.

1. Discipleship and pastoral support:

Rev Jamie Child continues as the Senior Pastor of Crossway Stratford and was officially appointed vicar of St Matthew's, West Ham by Bishop Lynne Cullen on 21st June 2023 and together with the Elders and Council continue to lead and guide the congregation.

Sunday meetings

Crossway Sunday meetings centre on the faithful teaching of the Scriptures and Christian education and worship. During the reporting year we have taught through the books of Ephesians, Joel, Nehemiah, 1 Kings, 1 Peter, Matthew & Ezekiel as well as topical series on 'Core Values'; 'Ten Commandments'; 'One Hit Wonders – Summer Series'; 'Hearing God's Voice' and 'Getting Ready for Christmas'.

Midweek small groups

The midweek bible groups are overseen by the 'Senior leaders' of small groups with Jamie Child leading that group. They meet approximately every 2 weeks with Group Leaders to help them discuss and prepare the up-and-coming studies. The aim of these meetings is to support and train the leaders.

There are approximately 195 people in our small groups which are spread over Wednesday and Thursday evenings. During the period January to March, we continued through the book of Exodus. From May to July, we worked through the book of Ephesians and ended the year with 1 Peter for the months September to December.

As well as providing further opportunity for Bible study and prayer these groups also provided a significant amount of pastoral support, by creating smaller settings in which care can be better provided.

CROSSWAY STRATFORD
(A company limited by guarantee)

ANNUAL REPORT (CONTINUED)
FOR THE YEAR ENDED 31 DECEMBER 2023

These groups have offered support for people struggling with mental, physical and financial problems as well as creating a forum for strengthened relationships.

Childcare at St Matthew's and School 21

School 21 site:

Throughout 2023 Crossway Kids (aged 3 to 11) enjoyed gathering together on Sunday mornings.

These sessions took place at the same time as the Sunday morning meeting. The kids join the Sunday morning meeting at the beginning and sometimes the end and then go out for Crossway Kids in the middle part of the meeting. Children were split into smaller groups according to age and enjoyed age-appropriate lessons that included time teaching the Bible, games, crafts and songs. Follow up material for parents to utilise with their children at home were given when the children were collected from their sessions. Often the children learnt a truth that mirrored the content the adults enjoyed in the main meeting.

Throughout 2023 Crossway Crèche operated at the same time as Crossway Kids, for babies and toddlers (aged 6 months to 3 years). Crossway Crèche generally included free play, Bible stories, Bible songs and a snack based around a structured, cyclical curriculum.

St Matthew's site:

Children's ministry at St Matthew's church continued with the launch of a new, age differentiated group. Kids at St Matthew's functioned in a similar way to Crossway Kids at School 21.

Crèche continued to run at St Matthew's church. This functioned in the same way to Crossway Crèche at School 21.

All of the above groups, across both sites, were resourced by trained and DBS-checked groups of volunteers. From September, groups on the School 21 site had an overall average attendance of approximately 33 children per week, whilst groups on the St Matthew's site had an overall average attendance of approximately 19 children per week.

Training was provided for the leaders of the children's groups on how to lead and in safeguarding.

The leadership also sought to regularly include child-friendly content in the Sunday meetings to help the children engage, and we held some All-Age Services where all children remained in the main meeting throughout its duration. Similar childcare arrangements were provided when Crossway ran weekends away or Saturday teaching mornings.

Youth Group ('Youth Extra' and 'Friday night youth')

Members of the church family aged 11-18 remained in the Sunday morning meeting for the duration of that meeting. To help them engage, learn and pray more effectively, Crossway ran an additional youth group meeting after the main church meeting at School 21 for these young people. In the 30-45 minutes they had together after the Sunday morning meeting, the group played games, talked about the sermon and prayed together in a way that best served that age group, led by a trained and DBS checked group of volunteers.

Weekends away

Crossway Stratford organised two weekends away during 2023. Both were residential weekends away, at a Christian conference centre approximately 40 minutes from Stratford. The first was in May where 107 adults and 48 children attended to hear our Guest Speaker, Eric Ortlund speak on the book of Job. The second one took place in November where 125 adults and 48 children attended reviewing scripture on the topic of 'God's not like you... and why that's such good news.' Our weekends away continue to be an excellent way of building one another up, deepening our understanding of scripture and our relationships with one another, and we provide financial help to ensure as many people as possible are able to benefit from this time together.

CROSSWAY STRATFORD
(A company limited by guarantee)

ANNUAL REPORT (CONTINUED)
FOR THE YEAR ENDED 31 DECEMBER 2023

Workplace ministry

Crossway Stratford continues to reach out to those whose jobs are based in The International Quarter and 'Here East,' with the focus of the ministry being the weekly 'Stratford Talks.'

Our talks continued at the 'Workable' (a working space on the 19th floor of the office block, which also houses the FCA, and is across the road from HMRC) until end of March 2023 then relocated to a nearby restaurant, The Cow, within the Westfields shopping centre at Stratford. Weekly attendance averages between 15 – 20 people including some who attend via a weekly zoom link for anyone working from home.

Alongside the Stratford Talks meeting, Andrew Holt is also still involved with providing Bible teaching for the fortnightly 'Here I Am' ministry based at Here East and the monthly HMRC Christian Union meetings. A particular highlight of the year was c. 85 people attending HMRC's evangelistic carol service, many more than expected, with a majority taking away a copy of John's gospel.

Trainees at Crossway

Luke Wadehn joined the team as an Associate in September. He is engaged in the Crosslands training course and receives mentoring and training at Crossway. He is focussed on Student and Children's ministry at Crossway among other things.

Amanda Lemon-Thomas started as a London City Mission (LCM) pioneer in September, placed at Crossway. As well as receiving formal training at LCM and a placement away from Crossway, she also serves a day a week at Crossway. She has focussed on youth ministry and is developing her role more widely.

Staff movements

Our women's worker Lizzie Cobbold took maternity leave from October and will return next year in November. Yasmin Bartlett, one of our Operations Managers returned from maternity leave in February.

Other informal ministries

Crossway Stratford makes a point of trying to stimulate, support and equip people for more spontaneous expressions of pastoral support and discipleship outside of the formal structures that have been put in place to enable this. Below are some of these informal ministries. They include but are not limited to: 1-1 meetings to enable individuals to find pastoral support, study the scriptures and find out more about the Christian faith; midweek women's groups which discuss the Sunday sermon together; preaching practice groups; and Bible study training groups.

Women's Book Group

The Women's Book Group is an opportunity to get together once a month on a Monday evening to discuss, share insights and pray through the things that have challenged them about a Christian book.

The group has been running since January 2021 and is aimed primarily women who can't attend daytime groups but are looking for meaningful discussion and accountability, and to pray with other women. There is an open invitation to new joiners and others who are looking to connect with women through the context of a book group.

They began 2023 reading through three short books: 'True Friendship' by Vaughan Roberts, 'Risk is Right' by John Piper and 'The Freedom of Self Forgetfulness' by Tim Keller. During the summer term they read and were deeply challenged by 'The Radical Disciple' by John Stott. In the Autumn term they enjoyed 'His Testimonies - My Heritage' - a devotional on Psalm 23 by multiple authors.

Holiday Club

In July, we ran a Holiday Club for the local community. Those leading and helping were volunteers from the congregation who were all trained and DBS-checked. We had on average 23 children each day from Reception - Year 6. Around half of this number did not attend our normal Sunday meetings. This work included teaching from the Bible, songs with leaders involved, crafts and games.

CROSSWAY STRATFORD
(A company limited by guarantee)

ANNUAL REPORT (CONTINUED)
FOR THE YEAR ENDED 31 DECEMBER 2023

2. Evangelism and outreach:

Sunday meetings

At our Sunday meetings, the aim has been to be as welcoming as possible to people who do not yet consider themselves part of the church and especially those in need and who wanted to enquire into the Christian faith. The meetings were designed to be as accessible as possible, and the church family does an excellent job of welcoming those who are new.

Guest Sundays

Once each academic term we host a 'guest Sunday'. This is designed to be a Sunday meeting where things are particularly accessible to those who do not consider themselves to be Christian but are interested in finding out more. We held 3 such meetings across 2022. An example of one such guest Sunday was hosted in March where Rico Tice considered the question 'Why bother with the Christian faith?' The other 2 services considered 'The Danger of being Really Good' and 'Why Jesus is such a big deal'.

Christmas Services

We hosted a total of 6 Christmas Services across both venues, with Traditional Carol Services that included a Children's Christmas special running alongside the meeting in a separate room, and an All-Age Carol Service. We also hosted an evening Carol by Candlelight Service at St Matthew's which proved to be popular. In addition, we were able to host a Saturday afternoon Nativity Service with light snacks well received by the children. Our Christmas Eve service was well attended with 150 people in attendance and Christmas Day saw another 140 people attending. A number of people attended for the first time due to our letter box flyers.

Explored Courses

In 2023 we ran one 'Christianity Explored' course and one 'Hope Explored' course, both being hosted in a classroom at School 21, to enable friends to be easily brought along by those who attend that morning meeting, and for children to be looked after in Sunday School if needed. These courses are designed to be really accessible to those looking into the Christian faith, a place to ask questions and explore what Christianity is all about; both courses had 2-3 regulars coming, and were much appreciated by those attending.

Tots @ St Matt's

In September 2023, we started a weekly 'stay and play' session for under 5s and their carers. The session, which had previously only been running in holidays, now runs every Wednesday morning in term-time, enabling us to build relationships with children and carers quicker as people return each week. We have 15-20 children attend on average, around half of which do not attend Crossway. Attendees have included residents staying at a local hotel, who heard about the group through Talking Point. Each session includes a bible story, songs, crafts and toys, and we've been very blessed with a fantastic team of volunteers and a lovely friendly atmosphere.

Dangerous Club (Pre-teen Youth Group)

In April 2023 we started a group for school years 5-6 called Dangerous Club. For the summer term this ran once a month at St Matthew's. We used some helpful resources from Faith in Kids and the evenings consisted of time to chill out and play games, a short gospel talk and discussion and then various different activities including pizza afterwards. The team consists of four members (all DBS checked) and an average of 10-15 children. There is a good mix of children who regularly are part of Crossway Kids on a Sunday and children who haven't attended church in the past. By September 2023, we increased meeting to every other week. Overall, children continue to bring their friends and we have seen children from the local community join following visits to our Sunday Services. We hear about Jesus every time we meet and the children are happy to discuss the Bible. We have lots of fun together too!

Youth Outreach ('Friday night Youth')

The Friday evening youth group has been able to meet in person, weekly on Friday nights during school term times, regularly taking place at St. Matthews church. Attendance varied each week, but in general around 6-12 young people consistently attended - each week involving playing lots of games, hearing a Bible talk whilst hanging out together. The group exists to engage local youth with the Christian message and provides a good

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ANNUAL REPORT (CONTINUED)
FOR THE YEAR ENDED 31 DECEMBER 2023

opportunity for young people engaged in Crossway church life to reach out to and invite their friends to join. Regular termly youth group socials and fun events have been well attended and enjoyable occasions to continue building good relationships, including group meals, trips to trampoline parks, craft nights and games nights. The youth group is led by a team of trained and DBS checked volunteer leaders.

The Youth group has enjoyed lots of additional outings and events, including a grub crawl visiting the homes of different church family members, separate boy and girl socials, hangouts in the park, trampoline events, and excitingly planned to go away as a group for the first Youth weekend away in February 2024.

Crossway Football Ministry

During 2023 the football ministry was able to run from January to July for young people and adults in the East London area. Sessions consisted of a warm-up, football drills, a gospel talk and a match at the end. Sessions took place on Monday evenings in East Ham for young people aged 11-15 years old and an adult football session for age 16+ to adults. Around 6 young people were able to attend the football training each week and hear the gospel talk and around 7 were able to attend the adult football training session each week and hear a gospel talk.

Missionary support

Crossway supports six mission partners; Luigi Palombo (Bologna, Italy); Lea Laurovicova (in Bratislava, Slovakia); the Pope family (in Santiago, Chile); Portia Yiadom (in Accra, Ghana); the Tandy family (in Paris, France); Priscilla (East Asia). All these mission-partners work full-time to proclaim the Christian gospel. Crossway supports these mission-partners financially, in prayer and in practical support where possible.

CAP Debt Centre

This year has been one of reflection for the CAP ministry. At the start of the year, we undertook a review of the Debt Centre service and found it to be less effective at reaching those of greater social need than we had originally hoped. Whilst still seeing a number of clients regularly (14 from Jan '23-'24) the number able to engage with the process as a whole, and the wider church, has been disappointing. This is due to several reasons, which prompted us to think about whether a different model of engagement would be appropriate. This led us to make the decision to move away from the Debt Centre model and plan to transition to what we hope will be a better fit for our church and local community. This new service, the CAP Money Course, is a shorter, more accessible programme for those in need of personal budgeting advice. We hope this will be more conducive to engagement with church family and wider church life, and easier to engage people in need with the hope of the gospel. We hope by late Spring '24 to have begun our first run of the CAP Money Course. At Christmas we again provided clients with hampers made by the women at Revive (from donations by the wider church family) and invitations to carol services. These were received well.

Talking Point English Conversation Classes

Talking Point continues to run at St. Matthew's on Tuesday evenings. Since the influx of refugees from nearby hotels we have had consistent numbers of students coming along and engaging with the classes, around 15-20 students on average per week. This has also led to a broadening of the student body as we have had a number of more local residents coming along. One beginner lesson and one intermediate lesson run simultaneously on the night, and we have had a pool of 15 volunteers across the year. Highlights have included: children of students coming along to the Holiday Club in the summer, 6 students (with 6 children) coming along to the autumn guest service with a translated talk for them to follow along (in Arabic, Albanian, Farsi, Portuguese, Spanish), a number of students (a family from Iran, El Salvador, and a student from Colombia) coming regularly to church and settling in to life as part of the St. Matthew's congregation. We have also continued to have termly celebration lessons with explicit gospel content (Easter, Summer, Christmas) that were well attended. At the Christmas celebrations we gave away goody bags, similar to CAP hampers, that were also well received. One significant adaption is amongst the children of the students. Whereas previously we have simply provided a place just overseeing kids' play, from September we have started more intentional input for those who come along. We talk through a Bible story and making a related craft with them. While this is not formal childcare, as the students understand they are still responsible for their children in the building, it has been great for our volunteers to minister in this way and talk about Jesus with them. We have had between 5-15 kids per week,

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ANNUAL REPORT (CONTINUED)
FOR THE YEAR ENDED 31 DECEMBER 2023

from 2-13 years old!

Wreath-Making Event

We hosted an evening Wreath-making Event for adults (for the 3rd year running), to be guided through making a Christmas wreath, and to hear a reflection about the real meaning of Christmas. The wreath-making workshop was led by 2 external volunteers. This was followed by a talk from one of our church members (who works for the charity UCCF). We had 40 in attendance (an increase from the previous year) with members of the congregation volunteering on the night who helped with hosting and music entertainment. Some of those attending also attended one or more of our Christmas events.

Women's group community support

Some members of the midweek daytime women's group compiled and donated Christmas Hampers as gifts for clients of the CAP debt centre.

Looking forward

Following Rev Jamie Child's official appointment at Vicar of St Matthew's, West Ham, Crossway Stratford and St Matthew's, West Ham have seen wonderful fruit from the merging of the two churches. 2023 has been a year of settling into this new arrangement for Sunday church gatherings and the church has embraced the opportunity well. Having established this way of doing church has created space for the church to grow into in both venues and new opportunities for reaching the community. As one church with two front doors we have seen many ways that the Lord has presented new opportunities and we are excited to see what he might do.

With an injection of money into upgrading some of the facilities of the St Matthew's building, we plan to make the space more effective for Sundays and make the space more effective for use during the week days and weekends. Additionally we hope to make the space more effective for heat retention in the winter to make the building warmer and the bills lower. Questions of more substantial renovation of the building remain for 2024 and onwards. We recognise that this will be a long term vision which will need wisdom and guidance together with careful navigation of our relationship with the church of England.

Financial Review:

The accounts are for the year to 31 December 2023.

Total unrestricted income during this period was £504,721

Total unrestricted expenditure in the period was £528,265

The income was almost exclusively made up of giving and other donations from members of the congregation. 66% of giving was in the form of regular donations (including claimed Gift Aid).

Reserves policy

Crossway Stratford intends to pursue a reserves policy of holding the equivalent of three months' unrestricted operating and staff costs. At the balance sheet date unrestricted funds are comprised of a designated Futures Fund of £180,000 and the General Fund of £98,618. With an aggregate balance of £278,618 in net unrestricted current assets, the reserves policy has been complied with.

Risks and uncertainties

The main risks and uncertainties facing Crossway Stratford are as follows:

Operational risks to health and safety and safeguarding of children and vulnerable adults

The church safeguarding officer is Rosie Lisser who regularly liaises with the Chelmsford Diocese safeguarding team. Crossway Stratford has adopted the Church of England's National Safeguarding Policy. Ms Lisser liaises with the trustees on any safeguarding matters.

CROSSWAY STRATFORD
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ANNUAL REPORT (CONTINUED)
FOR THE YEAR ENDED 31 DECEMBER 2023

Financial risks

The trustees recognise that the main financial uncertainties arise from the need to provide financially for the staff members and to provide adequate meeting space for the church. These uncertainties have been managed on a day-to-day basis by the Church Operations Manager, Senior Minister and Church Treasurer with regular oversight by the trustees.

Structure and governance:

Crossway Stratford obtained Company status (10498312) on 25 November 2016, and Charity Status (1172415) on 4 April 2017. It is managed by its trustees, under the terms of its constitution, and is a Public Benefit Entity. The Reverend Jamie Child, Mr Alasdair Henderson, Mr Mike Bajomo and Mr Daniel McIntosh are trustees on fixed terms and renewed by congregational votes at the end of their respective terms as laid out in the constitution. They meet six or seven times a year.

The church has a 'Council' and together with the PCC for St Matthew's, West Ham, they met 4 times during 2023. Both groups comprise of godly, mature men and women to whom the trustees look for wisdom and guidance in their decision-making.

Crossway also has a group of trained small group leaders who represent an excellent source of wisdom and leadership in the life of the church.

Crossway Stratford also has two external referees who are available for support and accountability in certain circumstances as laid out in the constitution of Crossway Stratford.

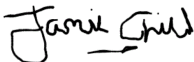
The Church held its Annual General Meeting (also referred to as the 'Annual Vision Meeting') in April 2023 for the whole church family and will hold its next Annual General Meeting on 25 April 2024.

Volunteers

The life of Crossway Stratford is in large part dependent upon the generous partnership of volunteers who consider themselves part of the church family. Most of what has been achieved, under God, would not have been possible without their time, gifts, resources and commitment.

The trustees want to put on record their gratitude to God and these volunteers.

Approved by order of the members of the board of trustees and signed on their behalf by:



.....
Reverend Jamie Child

(Trustee)

Date: 27/3/2024

CROSSWAY STRATFORD
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INDEPENDENT EXAMINER'S REPORT
FOR THE YEAR ENDED 31 DECEMBER 2023

Independent examiner's report to the trustees of Crossway Stratford ('the charitable company')

I report to the charity trustees on my examination of the accounts of the charitable company for the year ended 31 December 2023.

Responsibilities and basis of report

As the trustees of the charitable company (and its directors for the purposes of company law) you are responsible for the preparation of the accounts in accordance with the requirements of the Companies Act 2006 ('the 2006 Act').

Having satisfied myself that the accounts of the charitable company are not required to be audited under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of the charitable company's accounts carried out under section 145 of the Charities Act 2011 ('the 2011 Act'). In carrying out my examination I have followed the Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

Independent examiner's statement

Since the charitable company'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 in England and Wales, which is one of the listed bodies.

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

1. accounting records were not kept in respect of the charitable company as required by section 386 of the 2006 Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the accounting requirements of section 396 of the 2006 Act 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; or
4. 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 applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102).

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.

This report is made solely to the charitable company's trustees, as a body, in accordance with Part 4 of the Charities (Accounts and Reports) Regulations 2008. My work has been undertaken so that I might state to the charitable company's trustees those matters I am required to state to them in an independent examiner's report and for no other purpose. To the fullest extent permitted by law, I do not accept or assume responsibility to anyone other than the charitable company and the charitable company's trustees as a body, for my work or for this report.

Signed: *Richard Hill*

Dated: 27/3/2024

Richard Hill FCA

Griffin Stone Moscrop & Co
Chartered Accountants
21-27 Lamb's Conduit Street
London
WC1N 3GS

CROSSWAY STRATFORD
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**STATEMENT OF FINANCIAL ACTIVITIES (INCORPORATING INCOME AND EXPENDITURE ACCOUNT)
FOR THE YEAR ENDED 31 DECEMBER 2023**

	Note	Unrestricted funds 2023 £	Restricted funds 2023 £	Total funds 2023 £	Total funds 2022 £
Income from:					
Donations	3	458,089	8,230	466,319	385,577
Charitable activities	4	41,040	-	41,040	38,270
Investments	5	5,592	-	5,592	1,483
Total income		504,721	8,230	512,951	425,330
Expenditure on:					
Charitable activities	6	528,265	9,217	537,482	488,702
Total expenditure		528,265	9,217	537,482	488,702
Net movement in funds		(23,544)	(987)	(24,531)	(63,372)
Reconciliation of funds:					
Total funds brought forward		302,162	12,626	314,788	378,160
Net movement in funds		(23,544)	(987)	(24,531)	(63,372)
Total funds carried forward		278,618	11,639	290,257	314,788

The statement of financial activities includes all gains and losses recognised in the year.

The notes on pages 13 to 28 form part of these financial statements.

CROSSWAY STRATFORD
(A company limited by guarantee)
REGISTERED NUMBER: 10498312

BALANCE SHEET
AS AT 31 DECEMBER 2023

	Note	2023 £	2022 £
Current assets			
Debtors	12	12,783	9,846
Cash at bank and in hand		287,055	313,562
		<u>299,838</u>	<u>323,408</u>
Creditors: amounts falling due within one year	13	(9,581)	(8,620)
Net current assets		<u>290,257</u>	314,788
Total net assets		<u><u>290,257</u></u>	<u><u>314,788</u></u>
Charity funds			
Restricted funds	15	11,639	12,626
Unrestricted funds	15	278,618	302,162
Total funds		<u><u>290,257</u></u>	<u><u>314,788</u></u>

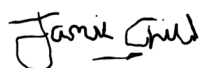
The charitable company was entitled to exemption from audit under section 477 of the Companies Act 2006.

The members have not required the company to obtain an audit for the year in question in accordance with section 476 of Companies Act 2006.

The trustees acknowledge their responsibilities for complying with the requirements of the Act with respect to accounting records and preparation of financial statements.

The financial statements have been prepared in accordance with the provisions applicable to entities subject to the small companies regime.

The financial statements were approved and authorised for issue by the trustees and signed on their behalf by:



.....
Reverend Jamie Child
 (Trustee)
 Date: 27/3/2024

The notes on pages 13 to 28 form part of these financial statements.

CROSSWAY STRATFORD
(A company limited by guarantee)

STATEMENT OF CASH FLOWS
FOR THE YEAR ENDED 31 DECEMBER 2023

	2023	2022
	£	£
Cash flows from operating activities		
Net cash used in operating activities	(32,099)	(69,871)
Cash flows from investing activities		
Bank interest	5,592	1,483
Net cash provided by investing activities	5,592	1,483
Cash flows from financing activities		
Net cash provided by financing activities	-	-
Change in cash and cash equivalents in the year	(26,507)	(68,388)
Cash and cash equivalents at the beginning of the year	313,562	381,950
Cash and cash equivalents at the end of the year	287,055	313,562

The notes on pages 13 to 28 form part of these financial statements

CROSSWAY STRATFORD
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NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2023

1. General information

Crossway Stratford is a private company limited by guarantee without share capital, and is incorporated in the United Kingdom and registered in England and Wales. It is also registered as a charity with the Charity Commission for England and Wales. Crossway Stratford's registered office address is 194 Humberstone Road, London, E13 9NQ.

The financial statements are prepared in sterling and are rounded to the nearest £1.

2. Accounting policies

2.1 Basis of preparation of financial statements

The financial statements 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), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Companies Act 2006.

Crossway Stratford meets the definition of a public benefit entity under FRS 102. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy.

2.2 Income

Planned giving, collections and similar donations are recognised when received. Tax refunds are recognised when the incoming resource to which they relate is received. Interest is accounted for when received.

Income tax recoverable in relation to investment income is recognised at the time the investment income is receivable.

2.3 Expenditure

Expenditure is recognised once there is a legal or constructive obligation to transfer economic benefit to a third party, 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 on charitable activities is incurred on directly undertaking the activities which further the charitable company's objectives, as well as any associated support costs.

Any Common Fund contributions (none currently) are accounted for when payable. Any amount pledged but unpaid at 31 December is shown as a creditor in the balance sheet. Grants and donations are accounted for when paid, or when awarded, if that award creates a binding obligation.

All other expenditure is accounted for on the accruals basis.

All expenditure is inclusive of irrecoverable VAT.

CROSSWAY STRATFORD
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NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2023

2. Accounting policies (continued)

2.4 Tangible fixed assets and depreciation

Tangible fixed assets costing more than £2,000 are capitalised and recognised when future economic benefits are probable and the cost or value of the asset can be measured reliably. Individual items of equipment with a purchase price of £2,000 or less are written off when the asset is acquired.

Tangible fixed assets are initially recognised at cost. After recognition, under the cost model, tangible fixed assets are measured at cost less accumulated depreciation and any accumulated impairment losses. All costs incurred to bring a tangible fixed asset into its intended working condition should be included in the measurement of cost.

Equipment used within the church premises is depreciated on a straight-line basis over three years.

2.5 Debtors

Debtors are recognised at the settlement amount.

2.6 Cash at bank and in hand

Cash at bank and in hand includes cash and short-term highly liquid investments with a short maturity of three months or less from the date of acquisition or opening of the deposit or similar account.

2.7 Liabilities and provisions

Liabilities are recognised when there is an obligation at the balance sheet date as a result of a past event, it is probable that a transfer of economic benefit will be required in settlement, and the amount of the settlement can be estimated reliably.

Liabilities are recognised at the amount that the charitable company anticipates it will pay to settle the debt.

2.8 Financial instruments

The charitable company only has financial assets and financial 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.

2.9 Pensions

The charitable company operates a defined contribution pension scheme. The pension charge represents the amounts payable by the charitable company to the fund in respect of the year.

CROSSWAY STRATFORD
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NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2023

2. Accounting policies (continued)

2.10 Fund accounting

General funds are unrestricted funds which are available for use at the discretion of the trustees in furtherance of the general objectives of the charitable company and which have not been designated for other purposes.

Designated funds comprise unrestricted funds that have been set aside by the trustees for particular purposes. The aim and use of each designated fund is set out in the notes to the financial statements.

Restricted funds are funds which are to be used in accordance with specific restrictions imposed by donors or which have been raised by the charitable company for particular purposes. The costs of raising and administering such funds are charged against the specific fund. The aim and use of each restricted fund is set out in the notes to the financial statements.

Investment income, gains and losses are allocated to the appropriate fund.

3. Income from donations

	Unrestricted funds 2023 £	Restricted funds 2023 £	Total funds 2023 £	Total funds 2022 £
Regular donations (excluding Gift Aid)	318,367	-	318,367	243,787
One-off donations (excluding Gift Aid)	83,705	-	83,705	91,637
Gift Aid	54,140	-	54,140	41,490
Workplace Ministry Fund (restricted)	-	6,883	6,883	3,616
Weekends support fund	-	547	547	1,150
Other collections	-	800	800	192
Other unrestricted income	1,877	-	1,877	3,705
Total 2023	<u>458,089</u>	<u>8,230</u>	<u>466,319</u>	<u>385,577</u>
Total 2022	<u>380,811</u>	<u>4,766</u>	<u>385,577</u>	

All the above income is unrestricted unless otherwise indicated.

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NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2023

4. Income from charitable activities

	Unrestricted funds 2023 £	Total funds 2023 £	Total funds 2022 £
Weekend Away income	37,074	37,074	32,756
Books	1,023	1,023	1,332
Refreshments	2,943	2,943	4,182
Total 2023	<u>41,040</u>	<u>41,040</u>	<u>38,270</u>
Total 2022	<u>38,270</u>	<u>38,270</u>	

5. Investment income

	Unrestricted funds 2023 £	Total funds 2023 £	Total funds 2022 £
Bank interest	5,592	5,592	1,483
Total 2022	<u>1,483</u>	<u>1,483</u>	

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NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2023

6. Analysis of expenditure on charitable activities

Summary by fund type

	Unrestricted funds 2023 £	Restricted funds 2023 £	Total 2023 £	Total 2022 £
Charitable activities	528,265	9,217	537,482	488,702
Total 2022	487,602	1,100	488,702	

Summary by expenditure type

	Staff costs 2023 £	Other costs 2023 £	Total 2023 £	Total 2022 £
Charitable activities	352,188	185,294	537,482	488,702
Total 2022	300,753	187,949	488,702	

7. Analysis of expenditure by activities

	Activities undertaken directly (see below) 2023 £	Grant funding of activities (note 8) 2023 £	Support costs (see below) 2023 £	Total funds 2023 £	Total funds 2022 £
Charitable activities	465,071	45,186	27,225	537,482	488,702
Total 2022	428,776	45,103	14,823	488,702	

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NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2023

7. Analysis of expenditure by activities (continued)

Analysis of direct costs

	Activities 2023 £	Total funds 2023 £	Total funds 2022 £
Staff costs (note 10)	352,188	352,188	300,753
Mission Partners - gifts to individuals	9,366	9,366	7,439
Crossway Kids	931	931	712
Guest events	1,760	1,760	1,714
Weekend Away cost	35,189	35,189	48,631
Staff training	3,616	3,616	2,764
Music and IT	3,929	3,929	5,777
Books	2,349	2,349	1,865
Lord's Supper	345	345	497
Bibles and Gospels	717	717	1,632
Refreshments	7,668	7,668	5,449
Rent (venue)	46,763	46,763	51,293
Payroll processing	250	250	250
Total 2023	<u>465,071</u>	<u>465,071</u>	<u>428,776</u>
Total 2022	<u>428,776</u>	<u>428,776</u>	

CROSSWAY STRATFORD
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NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2023

7. Analysis of expenditure by activities (continued)

Analysis of support costs

	Activities 2023 £	Total funds 2023 £	Total funds 2022 £
Rent (office)	-	-	300
Hospitality	1,659	1,659	978
Travel	842	842	593
Printing, postage and stationery	5,113	5,113	3,211
Internet	993	993	676
Repairs and maintenance	1,037	1,037	2,985
Insurance	401	401	-
Bank charges	434	434	496
Payroll processing	135	135	950
Promotion	554	554	637
Other expenses	1,097	1,097	-
Recruitment expenses	-	-	270
St Matthew's costs - including expenditure in relation to repairs and maintenance costs	11,947	11,947	1,074
Governance costs: Preparation and examination of annual financial statements and confirmation statement filing fee	3,013	3,013	2,653
Total 2023	<u>27,225</u>	<u>27,225</u>	<u>14,823</u>
Total 2022	<u>14,823</u>	<u>14,823</u>	

CROSSWAY STRATFORD
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NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2023

8. Analysis of grants

	Grants to institutions 2023 £	Grants and gifts to individuals 2023 £	Total funds 2023 £	Total funds 2022 £
Charitable grants	41,847	3,339	45,186	45,103
Total 2022	23,980	21,123	45,103	

The charitable company has made the following material grants to institutions during the year:

Name of institution	2023 £	2022 £
Christians Against Poverty	7,450	7,200
Crosslinks	16,280	16,280
Church of England Evangelical Council	4,000	-
Faith in Schools	4,000	-
Open Doors	3,250	-
Faith in Kids	3,000	-
London City Mission	1,867	-
	39,847	23,480
Other grants to institutions, individually £1,000 or less	2,000	500
	41,847	23,980

9. Governance costs - independent examiner's remuneration

	2023 £	2022 £
Preparation and independent examination of annual financial statements	3,000	2,640

CROSSWAY STRATFORD
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NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2023

10. Staff costs

	2023	2022
	£	£
Gross salaries (including clergy stipend and pension)	259,111	240,286
Employers' NI	12,814	8,295
Pension costs	23,064	20,809
Clergy rental costs	57,199	31,363
	352,188	300,753

The average number of persons for whom salaries or stipends were paid for by the charitable company during the year was as follows:

	2023	2022
	No.	No.
Full-time staff	8	7

The number of persons included within staff costs whose employee benefits exceeded £60,000 was:

	2023	2022
	No.	No.
In the band £60,001 - £70,000	2	1

11. Trustees' remuneration and expenses

During the year ended 31 December 2023 the Reverend Jamie Child was paid a stipend at Diocese of Chelmsford standard rates. Also, contributions to Mr Child's pension were made at Diocese rates. These payments were made by the Diocese, and Crossway Stratford fully reimbursed the Diocese for them.

Crossway Stratford provided accommodation for Mr Child at 192 Portway - a property owned by Gospel Support and Homes Trust (GSHT, formerly known as Great St Helens Trust) and for which Crossway Stratford paid rent. The intention is that Mr Child and his family continue to occupy the property, under the rental agreement with GSHT.

CROSSWAY STRATFORD
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NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2023

Trustees' remuneration and expenses (continued)

During the year the following amounts were paid:

	2023 £	2022 £
Reverend Jamie Child		
Stipend and pension contributions	39,444	40,259
Accommodation costs	26,559	26,389

During the year ended 31 December 2023, expenses totalling £1,162 were reimbursed or paid directly to a trustee (2022 - £676 for 1 trustee).

12. Debtors

	2023 £	2022 £
Due within one year		
Trade debtors	-	391
Prepayments and accrued income	1,000	-
Tax recoverable	11,783	9,455
	<u>12,783</u>	<u>9,846</u>

13. Creditors: amounts falling due within one year

	2023 £	2022 £
Trade creditors	-	374
Other creditors	-	5,475
Accruals	9,581	2,771
	<u>9,581</u>	<u>8,620</u>

CROSSWAY STRATFORD
(A company limited by guarantee)

NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2023

14. Financial instruments

	2023	2022
	£	£
Financial assets		
Financial assets measured at fair value through income and expenditure	287,055	313,562

Financial assets measured at fair value through income and expenditure comprise cash at bank and in hand.

CROSSWAY STRATFORD
(A company limited by guarantee)

NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2023

15. Statement of funds

Statement of funds - current year

	Balance at 1 January 2023 £	Income £	Expenditure £	Balance at 31 December 2023 £
Unrestricted funds				
Designated fund				
Futures Fund	180,000	-	-	180,000
General funds				
General Fund	122,162	504,721	(528,265)	98,618
Total unrestricted funds	302,162	504,721	(528,265)	278,618
Restricted funds				
Workplace Ministry Fund	21	6,883	(5,917)	987
Weekends Support Fund	-	547	-	547
Hardship Fund	12,605	800	(3,300)	10,105
	12,626	8,230	(9,217)	11,639
Total funds	314,788	512,951	(537,482)	290,257

CROSSWAY STRATFORD
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NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2023

15. Statement of funds (continued)

Statement of funds - prior year

	Balance at 1 January 2022 £	Income £	Expenditure £	Transfers in/(out) £	Balance at 31 December 2022 £
Unrestricted funds					
Designated fund					
Futures Fund	110,000	-	-	70,000	180,000
General funds					
General Fund	246,435	420,564	(487,602)	(57,235)	122,162
Total unrestricted funds	356,435	420,564	(487,602)	12,765	302,162
Restricted funds					
Workplace Ministry Fund	7,405	3,616	-	(11,000)	21
Weekends Support Fund	800	1,150	-	(1,950)	-
Hardship Fund	13,520	-	(1,100)	185	12,605
	21,725	4,766	(1,100)	(12,765)	12,626
Total funds	378,160	425,330	(488,702)	-	314,788

CROSSWAY STRATFORD
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NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2023

15. Statement of funds (continued)

The aims and uses of the major designated and restricted funds are as follows:

Futures Fund – funds designated by the elders for church planting from Crossway and for building purchase – either for the church to meet in or for staff housing. The intention is that 10% of the church's annual budget has this future focus.

Workplace Ministry Fund – for funds received relating to the establishment and continuation of a Workplace Ministry in Stratford named 'Stratford Talks'.

Weekends Support Fund – funds received specifically for helping people to attend church weekends away.

Hardship Fund – for funds received specifically towards relieving hardship within the local community as and when it arises.

16. Summary of funds

Summary of funds - current year

	Balance at 1 January 2023 £	Income £	Expenditure £	Balance at 31 December 2023 £
Designated funds	180,000	-	-	180,000
General funds	122,162	504,721	(528,265)	98,618
Restricted funds	12,626	8,230	(9,217)	11,639
Total funds	314,788	512,951	(537,482)	290,257

Summary of funds - prior year

	Balance at 1 January 2022 £	Income £	Expenditure £	Transfers in/(out) £	Balance at 31 December 2022 £
Designated funds	110,000	-	-	70,000	180,000
General funds	246,435	420,564	(487,602)	(57,235)	122,162
Restricted funds	21,725	4,766	(1,100)	(12,765)	12,626
Total funds	378,160	425,330	(488,702)	-	314,788

CROSSWAY STRATFORD
(A company limited by guarantee)

NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2023

17. Analysis of net assets between funds

Analysis of net assets between funds - current year

	Unrestricted funds 2023 £	Restricted funds 2023 £	Total funds 2023 £
Current assets	288,199	11,639	299,838
Creditors due within one year	(9,581)	-	(9,581)
Total	<u>278,618</u>	<u>11,639</u>	<u>290,257</u>

18. Reconciliation of net movement in funds to net cash flow from operating activities

	2023 £	2022 £
Net expenditure for the year (as per Statement of Financial Activities)	(24,531)	(63,372)
Adjustments for:		
Dividends, interests and rents from investments	(5,592)	(1,483)
Increase in debtors	(2,937)	(891)
Increase/(decrease) in creditors	961	(4,125)
Net cash used in operating activities	<u>(32,099)</u>	<u>(69,871)</u>

19. Analysis of cash and cash equivalents

	2023 £	2022 £
Cash in hand	23,223	59,767
Notice deposits (less than 3 months)	263,832	253,795
Total cash and cash equivalents	<u>287,055</u>	<u>313,562</u>

CROSSWAY STRATFORD
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NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2023

20. Analysis of changes in net debt

	At 1 January 2023 £	Cash flows £	At 31 December 2023 £
Cash at bank and in hand	313,562	(26,507)	287,055
	<u>313,562</u>	<u>(26,507)</u>	<u>287,055</u>

21. Pension costs

The charitable company operates a defined contribution pension scheme. The assets of the scheme are held separately from those of the charitable company in an independently-administered fund. The pension cost charge represents contributions payable by the charitable company to the fund.

22. Members' liability

In the event of the charitable company being wound up, the liability in respect of the guarantee is limited to £1 per member.

23. Related party transactions

	2023 £	2022 £
Donations made by the trustees and treasurer	<u>16,997</u>	<u>7,950</u>

CROSSWAY STRATFORD

England & Wales - Charity number 1172415

Accounts

CROSSWAY STRATFORD

(A company limited by guarantee)

UNAUDITED

ANNUAL REPORT AND FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 DECEMBER 2022

CROSSWAY STRATFORD
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CROSSWAY STRATFORD
(A company limited by guarantee)

REFERENCE AND ADMINISTRATIVE DETAILS OF THE CHARITABLE COMPANY, ITS TRUSTEES AND ADVISERS
FOR THE YEAR ENDED 31 DECEMBER 2022

Trustees	Reverend Jamie Child Alasdair Henderson Daniel McIntosh Michael Bajomo
Company registered number	10498312
Charity registered number	1172415
Registered office	194 Humberstone Road London E13 9NQ
Treasurer	Alan Bright
Company secretary	Jennifer Westbrook
Accountants	Griffin Stone Moscrop & Co Chartered Accountants 21-27 Lamb's Conduit Street London WC1N 3GS

CROSSWAY STRATFORD
(A company limited by guarantee)

ANNUAL REPORT
FOR THE YEAR ENDED 31 DECEMBER 2022

Context:

Crossway Stratford remains primarily focused on the Stratford and New Town area of East London, but in keeping with the character of Stratford, we connect with East London's networker population such that our mission extends beyond the strict boundaries of the Stratford and New Town area to reach many in East London with the gospel of Jesus Christ. This year we also extended our focus to the Parish of St Matthew's, West Ham, with an estimated 2,500 homes, as we amalgamated ourselves with St Matthew's church.

The Borough of Newham continues to increase in diversity of population, with businesses, universities, and other enterprises continuing to move to the area and Newham population figures estimated to grow towards 400,000 by 2025.

During the calendar year 2022, we continued our contract with School 21 Stratford for use of their hall and classrooms for our morning meetings there. We now have two morning meetings, one at St Matthew's and another at School 21, with thriving children's ministries at both meetings.

We have continued to host our midweek groups (bible studies) and evening meetings at St Matthew's, together with several outreach ministries, such as Talking Point, Christians Against Poverty and Youth Extra.

Achievements and performance:

Crossway Stratford started as a church meeting in Stratford, East London. It began its life in September 2016 with a group of approximately 60 adults and 10 children meeting within a University Campus.

We have now expanded to being 'one church, two locations, three gatherings' and continue to reach both those living in Stratford and more recently those specifically in the Parish of St Matthew's, West Ham. We have an average attendance of 154 adults and 60 children at our morning meetings spread across both venues and an average of 43 people for our evening services.

Following a year of discussion and prayer between Crossway Stratford and St Matthew's, West Ham, both Rev Jamie Child and Rev Andrew Holt, were appointed Associate Priests at St Matthew's, West Ham from February with the previous incumbent Rev Christy Asinugo of St Matthew's, West Ham, retiring in July.

Our 5:30pm evening meeting moved to the church building of St Matthew's, West Ham in April and we launched our official 10am service at St Matthew's at the end of September, in addition to our 10:45am meeting at School 21.

1. Discipleship and pastoral support:

Sunday meetings

Crossway Sunday meetings centre on the faithful teaching of the Scriptures and Christian education. During the reporting year we have taught through the books of Galatians, Matthew 5-9, Proverbs, 1 Kings and Jude as well as topical series on 'Who Am I?'; 'God's Sovereignty'; 'Summer Parables'; 'Portraits of the Church'; 'Work' & 'The Search for the Serpent Crusher'.

Midweek small groups

The midweek bible groups are overseen by the senior leadership and staff of Crossway who meet approximately every 2 weeks with Group Leaders to help them prepare and discuss the up-and-coming studies. The aim of these meetings is to support and train the leaders.

There are approximately 173 people in our small groups which are spread over Wednesday and Thursday evenings. During the period January to July, we worked through the second half of the book of Romans and then from September we started working through the book of Exodus.

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ANNUAL REPORT (CONTINUED)
FOR THE YEAR ENDED 31 DECEMBER 2022

As well as providing further opportunity for Bible study and prayer these groups also provided a significant amount of pastoral support, by creating smaller settings in which care could better be provided for.

These groups have offered support for people struggling with mental, physical and financial problems as well as creating a forum for strengthened relationships.

Childcare at St Matthew's and School 21

School 21 site:

Throughout 2022 Crossway Kids (aged 3 to 11) have enjoyed gathering together in person again.

These sessions took place at the same time as the Sunday morning meeting. Children were split into smaller groups according to age and enjoyed age-appropriate lessons that included time teaching the Bible, games, crafts and songs. Follow up material for parents to utilise with their children at home was given when the children were collected from their sessions. Often the children learnt a truth that mirrored the content the adults enjoyed in the main meeting.

Throughout 2022 Crossway Crèche operated at the same time as Crossway Kids, for babies and toddlers (aged 6 months to 3 years). Crossway Crèche generally included free play, Bible stories, Bible songs and a snack. We recently introduced a structured, cyclical curriculum.

St Matthew's site:

We also relaunched a children's ministry at St Matthew's church. Kids at St Matthew's functioned in a similar way to Crossway Kids at School 21, although it was not split into 3 age-differentiated groups.

We also relaunched a Crèche at St Matthew's church. This functioned in the same way to Crossway Crèche at School 21.

Both these new ministries got started from September 2022 onwards.

All of the above groups, across both sites, were resourced by trained and DBS-checked groups of volunteers. From September, groups on the School 21 site had an overall average attendance of approximately 32 children per week, whilst groups on the St Matthew's site had an overall average attendance of approximately 17 children per week.

Training was provided for the leaders of the children's groups on how to lead and in safeguarding.

The leadership also sought to regularly include child-friendly content in the Sunday meetings to help the children engage, and we held some All-Age Services where all children remained in the main meeting throughout its duration.

Similar childcare arrangements were provided when Crossway ran weekends away or Saturday teaching mornings.

Youth Group ('Youth Extra' and 'Friday night youth')

Members of the church family aged 11-18 remained in the Sunday morning meeting for the duration of that meeting. To help them engage, learn and pray more effectively, Crossway ran an additional youth group meeting after the main church meeting at School 21 for these young people. In the 45 minutes they had together after the Sunday morning meeting, the group played games, talked about the sermon and prayed together in a way that best served that age group, led by a trained and DBS checked group of volunteers.

On Friday evenings at the Ridley Centre in Forest Gate, the church also hosted gatherings for teenagers where they played games, heard a Bible talk and enjoyed talking together. From September onwards, this Friday evening youth group now regularly meets at St Matthew's church throughout term time. Many of the teenagers

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ANNUAL REPORT (CONTINUED)
FOR THE YEAR ENDED 31 DECEMBER 2022

from Youth Extra also attended this but there were also a number of teenagers who were not regular attendees at church on Sundays who would also come along (the attendance range being between 6 – 12 children per week).

Occasionally, the Youth groups enjoyed social outings, including lunch gatherings and hangouts in the park, in order to build relationships and continue conversations that aimed to grow the young people in their Christian maturity.

Weekends away

Crossway Stratford organised two weekends away during 2022. Both were residential weekends away, at a Christian conference centre approximately 40 minutes from Stratford. The first was in May where 120 adults and 46 children attended reviewing scripture on the topic of 'Endurance' from the book of Hebrews. The second one took place in November where 130 adults and 46 children attended reviewing scripture on the topic of 'One degree of glory to another – How does God change us?' Our weekends away continue to be an excellent way of building one another up, deepening our understanding of scripture and our relationships with one another, and we provide financial help to ensure as many people as possible are able to benefit from this time together.

Workplace ministry

Crossway Stratford continues to reach out to those whose jobs are based in The International Quarter and 'Here East,' with the focus of the ministry being the weekly 'Stratford Talks.'

With Covid-related work from home mandates still in place in the early months of the year, the ministry got off to a slower start. However, a Wednesday lunchtime Zoom book group working through 'The Gospel at Work' was greatly appreciated by the ten or so members who committed to it.

We were then able to return to our regular format of weekly in-person meetings at the Bat and Ball in Westfield from April, but with the threat of its imminent move (only a few doors down but with no private meeting space at the new location) meaning that we had to keep an eye open for a new venue. After considering a number of options, we trialled 'Workable' a flexible, working space on the 19th floor of the office block, which also houses the FCA, and is across the road from HMRC and a stone's throw from TfL, the three biggest employers in the area, and at which the lion's share of Stratford Talks attendees work. The new venue worked well, and so from July onwards that became our new meeting location.

Alongside the Stratford Talks meeting, Andrew Holt is also still involved with providing Bible teaching for the fortnightly 'Here I Am' ministry based at Here East and the monthly HMRC Christian Union meetings. A particular highlight of the year was ca. 60 people attending HMRC's evangelistic carol service, many more than expected, with a majority taking away a copy of John's gospel.

Trainees at Crossway

As of September, we have 1 part-time trainee at Crossway who is enrolled on the Cornhill training course and engaged in ministry at Crossway. She is supported and mentored by one of our pastoral staff members.

Staff movements

Our women's worker Lizzie Cobbold returned from maternity leave to work part-time in July. Rachel Holton, our new Children's & Women's Worker, started full time with effect from 1st September and been instrumental with launching our children's ministry at St Matthew's. Yasmin Bartlett, our first Operations Manager, has been on maternity leave since January 2022 but will return part-time at the end of January 2023.

Other informal ministries

Crossway Stratford makes a point of trying to stimulate, support and equip people for more spontaneous expressions of pastoral support and discipleship outside of the formal structures that have been put in place to enable this. Below are some of these informal ministries. They include but are not limited to: 1-1 meetings to enable individuals to find pastoral support, study the scriptures and find out more about the Christian faith; midweek women's groups which discuss the Sunday sermon together; preaching practice groups; and Bible

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ANNUAL REPORT (CONTINUED)
FOR THE YEAR ENDED 31 DECEMBER 2022

study training groups.

Women's Book Group

The Women's book group, currently led by two godly women in the congregation, is an opportunity for women to get together once a month on a Monday evening to discuss, share insights and pray through the things that have challenged them about the Christian book they have been reading together.

The book group grew from a common interest where both women were fairly new to the church, and both had benefitted from similar groups in previous churches. The idea was then to provide a way of connecting women, who aren't able to attend daytime groups or don't have the capacity to meet weekly yet are seeking friendship and meaningful discussion with other Christian women about aspects of life that are not always easy to talk about.

Although numbers varied in the beginning, there is now a steady core of around ten women with an open invitation to new joiners and others who are also looking to connect with other women.

To date, they have covered 'Deeper Still' by Linda Allcock (on biblical meditation) and Jen Wilkin's 'Ten Words to Live By' (on the Ten Commandments).

Holiday Club

In July, we ran a Holiday Club for the local community. Those leading and helping were volunteers from the congregation who were all trained and DBS-checked. We had on average 33 children each day from Reception-Year 6. Around half of this number did not attend our normal Sunday meetings. This work included teaching from the Bible, songs with leaders involved, crafts and games.

Crossway Football Ministry

During 2022 the football ministry was able to run from January to July for young people and adults in the East London area. Sessions consisted of a warm-up, football drills, a gospel talk and a match at the end. Sessions took place on Monday evenings in East Ham for young people aged 11-15 years old and an adult football session for age 16+ to adults. Around 6 young people were able to attend the football training each week and hear the gospel talk and around 7 were able to attend the adult football training session each week and hear a gospel talk.

2. Evangelism and outreach:

Sunday meetings

At our Sunday meetings, the aim has been to be as welcoming as possible to people who do not yet consider themselves part of the church and especially those in need and who wanted to enquire into the Christian faith. The meetings were designed to be as accessible as possible, and the church family does an excellent job of welcoming those who are new.

Guest Sundays

Once each academic term we host a 'guest Sunday'. This is designed to be a Sunday meeting where things are particularly accessible to those who do not consider themselves to be Christian but are interested in finding out more. We held 3 such meetings across 2022. An example of one such guest Sunday was hosted in October where Jamie Child considered the subject 'Spiritual but not Religious?'

Christmas Services

We hosted 4 Christmas Services at both venues, alternating between a Traditional Carol Service, which included a Children's Christmas special running alongside the meeting in a separate room, and an All-Age Carol Service. We also hosted 2 evening Carol Services at St Matthew's. In addition, we were able to host a Nativity Service on Christmas Eve and then opened the doors to host our first Christmas Day Service at St Matthew's with over 100 people attending.

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ANNUAL REPORT (CONTINUED)
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Explored Courses

In 2022 we ran one 'Christianity Explored' course and one 'Hope Explored' course, both being hosted in a classroom at School 21, to enable friends to be easily brought along by those who attend that morning meeting, and for children to be looked after in Sunday School if needed. These courses are designed to be really accessible to those looking into the Christian faith, a place to ask questions and explore what Christianity is all about; both courses had 5-8 regulars coming, and were much appreciated by those attending.

Youth Outreach ('Friday night Youth')

The Friday evening youth group has been able to meet in person, weekly on Friday nights during school term times. Prior to September 2022, this took place at the Ridley Centre (a London City Mission building) in Forest Gate, and since then now regularly taking place at St. Matthews church. Attendance varied each week, but in general around 6-12 young people consistently attended. The group exists to engage local youth with the Christian message and provides a good opportunity for young people engaged in Crossway church life to reach out to and invite their friends to join. Regular termly youth group socials have been well attended and enjoyable occasions to continue building good relationships, including group meals, trips to trampoline parks, craft nights and games nights. The youth group is led by a team of trained and DBS checked volunteer leaders.

Missionary support

Crossway supports six mission partners; Luigi Palombo (Bologna, Italy); Lea Laurovicova (in Bratislava, Slovakia); the Pope family (in Santiago, Chile); Portia Yiadom (in Accra, Ghana); the Tandy family (in Paris, France); Priscilla (East Asia). All these mission-partners work full-time to proclaim the Christian gospel. Crossway supports these mission-partners financially, in prayer and in practical support where possible.

CAP Debt Centre

This year has been another steady one for the ministry. We have added a couple of befrienders to our ranks and all are committed and keen to hear news, be involved with clients and to pray for the Debt Centre. We have had contact with 18 clients. There have been some notable successes of people coming through the Debt Counselling process, but other frustrations with clients who are not as engaged as they could be or have dropped off completely. Some have been responsive to the gospel – asking questions and wanting to know more – some are trying out churches, some are simply happy to be prayed for. At Christmas we again provided clients with hampers made by the women at Revive, and invitations to carol services. These were received well.

Talking Point English Conversation Classes

As a church, we run an English conversation outreach ministry in St. Matthew's on Tuesday evenings. This began again in January after a hiatus during the pandemic years. From January to October we had a small number of students coming (approximately 2-5 each week of Bengali, Afghan, Hong Kong, Chinese, Ukrainian origin). Since October we have made connection with some Asylum Seekers placed in a Hotel nearby the church building. This has led to an influx of new students through this and now have 20-30 students each week who also bring along teenagers and children. We have had a number of good conversations with them and were able to share the story of Christmas and gospel message at our Christmas party (we had 46 people come!).

Wreath-Making Event

We hosted an evening Wreath-making Event for adults, to be guided through making a Christmas wreath, and to hear about the real joy of Christmas. The wreath-making workshop was led by 2 external volunteers. This was followed by an informal interview and talk from one of our staff members (women's worker). Despite the rain and snow, we had 35 in attendance with members of the congregation volunteering on the night who helped with hosting and music entertainment. Some of those attending also attended one or more of our Christmas events.

Women's group community support

Some members of the midweek daytime women's group compiled and donated filled shoeboxes for Operation Christmas Child, run by the charity Samaritan's Purse. The groups also prepared 6 Christmas Hampers as gifts for clients of the CAP debt centre.

Looking forward

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FOR THE YEAR ENDED 31 DECEMBER 2022

In early 2021, at our Annual Vision Meeting, the church leadership began a church-wide discussion, to begin a process of planning for the next 5-10 years. The next step in that process was to start a discussion among the church family about various different opportunities including purchasing a building, planting new churches, supporting new workers and supporting other new or existing ministries. The conversation continues on.

In the summer of 2021, the church leadership were approached by the Bishop of Barking to consider adopting St Matthew's West Ham into the wider ministry. St Matthew's is a small evangelical church in the Church of England that was deemed financially unsustainable by the Diocese of Chelmsford. After consultation with the church council, the Elders decided to agree to moving forward with the conversation. After meeting with the St Matthew's PCC in late October 2021, the Elders decided that there was sufficient agreement from St Matthew's that it should start a conversation with the church family more widely as to the best way to take on the ministry at St Matthew's.

The wonderful fruit of those conversations and times in prayer has been that these two church families have merged as communities and now function as one church in two locations with three meetings. We continue to get to know each other and grow together but so far it has been a positive and encouraging new venture.

Financial Review:

The accounts are for the year to 31 December 2022.

Total unrestricted income during this period was £420,564
Total unrestricted expenditure in the period was £487,602.

The income was predominantly made up of giving and other donations from members of the congregation. 75% of giving was in the form of regular donations (including claimed Gift Aid).

Reserves policy

Crossway Stratford intends to pursue a reserves policy of holding the equivalent of three months' unrestricted operating and staff costs. At the end of 2022 these reserves were in place within the Crossway Stratford account.

Risks and uncertainties

The main risks and uncertainties facing Crossway Stratford are as follows:

Operational risks to health and safety and safeguarding of children and vulnerable adults

The church safeguarding officer is Rosie Lisser who regularly liaises with the Chelmsford Diocese safeguarding team. Crossway Stratford has adopted the Church of England's National Safeguarding Policy. Ms Lisser liaises with the trustees on any safeguarding matters.

Financial risks

The trustees recognise that the main financial uncertainties arise from the need to provide financially for the staff members and to provide adequate meeting space for the church. These uncertainties have been managed on a day-to-day basis by the Church Operations Manager, Senior Minister and Church Treasurer with regular oversight by the trustees.

CROSSWAY STRATFORD
(A company limited by guarantee)

ANNUAL REPORT (CONTINUED)
FOR THE YEAR ENDED 31 DECEMBER 2022

Structure and governance:

Crossway Stratford obtained Company status (10498312) on 25 November 2016, and Charity Status (1172415) on 4 April 2017. It is managed by its trustees, under the terms of its constitution, who have considered the Charity Commission's general guidance on public benefit. The charity activities as described earlier, demonstrate direct compliance with a number of the Charities Act's descriptions of "charitable purpose" including the advancement of religion and the advancement of citizenship or community development.

The Reverend Jamie Child, Mr Alasdair Henderson, Mr Mike Bajomo and Mr Daniel McIntosh are trustees on fixed terms and renewed by congregational votes at the end of their respective terms as laid out in the constitution. They meet six or seven times a year.

The church has a 'Council' which met three times in 2022. This comprises a godly, mature group of men and women to whom the trustees look for wisdom and guidance in their decision-making.

The above Council combined its meeting with the PCC for St Matthew's, West Ham, from June 2022, as whilst the two groups have some differences in function their overall aims and purposes are significantly aligned.

Crossway also has a group of trained small group leaders who represent an excellent source of wisdom and leadership in the life of the church.

Crossway Stratford also has two external referees who are available for support and accountability in certain circumstances as laid out in the constitution of Crossway Stratford.

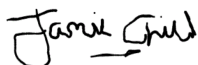
The Church held its Annual General Meeting (also referred to as the 'Annual Vision Meeting') in April 2022 for the whole church family and will hold its next Annual General Meeting on 26 April 2023.

Volunteers

The life of Crossway Stratford is in large part dependent upon the generous partnership of volunteers who consider themselves part of the church family. Most of what has been achieved, under God, would not have been possible without their time, gifts, resources and commitment.

The trustees want to put on record their gratitude to God and these volunteers.

Approved by order of the members of the board of trustees and signed on their behalf by:



.....
Reverend Jamie Child
(Trustee)

Date: 31 March 2023

CROSSWAY STRATFORD
(A company limited by guarantee)

INDEPENDENT EXAMINER'S REPORT
FOR THE YEAR ENDED 31 DECEMBER 2022

Independent examiner's report to the trustees of Crossway Stratford ('the charitable company')

I report to the charity trustees on my examination of the accounts of the charitable company for the year ended 31 December 2022.

Responsibilities and basis of report

As the trustees of the charitable company (and its directors for the purposes of company law) you are responsible for the preparation of the accounts in accordance with the requirements of the Companies Act 2006 ('the 2006 Act').

Having satisfied myself that the accounts of the charitable company are not required to be audited under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of the charitable company's accounts carried out under section 145 of the Charities Act 2011 ('the 2011 Act'). In carrying out my examination I have followed the Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

Independent examiner's statement

Since the charitable company'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 in England and Wales, which is one of the listed bodies.

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

1. accounting records were not kept in respect of the charitable company as required by section 386 of the 2006 Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the accounting requirements of section 396 of the 2006 Act 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; or
4. 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 applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102).

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.

This report is made solely to the charitable company's trustees, as a body, in accordance with Part 4 of the Charities (Accounts and Reports) Regulations 2008. My work has been undertaken so that I might state to the charitable company's trustees those matters I am required to state to them in an independent examiner's report and for no other purpose. To the fullest extent permitted by law, I do not accept or assume responsibility to anyone other than the charitable company and the charitable company's trustees as a body, for my work or for this report.

Signed: *Richard Hill*

Dated: 3/4/2023

Richard Hill FCA

Griffin Stone Moscrop & Co
Chartered Accountants
21-27 Lamb's Conduit Street
London
WC1N 3GS

CROSSWAY STRATFORD
(A company limited by guarantee)

**STATEMENT OF FINANCIAL ACTIVITIES (INCORPORATING INCOME AND EXPENDITURE ACCOUNT)
FOR THE YEAR ENDED 31 DECEMBER 2022**

	Note	Unrestricted funds 2022 £	Restricted funds 2022 £	Total funds 2022 £	Total funds 2021 £
Income from:					
Donations	3	380,811	4,766	385,577	371,468
Charitable activities	4	38,270	-	38,270	20,201
Investments	5	1,483	-	1,483	561
Total income		420,564	4,766	425,330	392,230
Expenditure on:					
Charitable activities	6	487,602	1,100	488,702	373,598
Total expenditure		487,602	1,100	488,702	373,598
Net (expenditure)/income		(67,038)	3,666	(63,372)	18,632
Transfers between funds	15	12,765	(12,765)	-	-
Net movement in funds		(54,273)	(9,099)	(63,372)	18,632
Reconciliation of funds:					
Total funds brought forward		356,435	21,725	378,160	359,528
Net movement in funds		(54,273)	(9,099)	(63,372)	18,632
Total funds carried forward		302,162	12,626	314,788	378,160

The statement of financial activities includes all gains and losses recognised in the year.

The notes on pages 12 to 26 form part of these financial statements.

CROSSWAY STRATFORD
(A company limited by guarantee)
REGISTERED NUMBER: 10498312

BALANCE SHEET
AS AT 31 DECEMBER 2022

	Note	2022 £	2021 £
Current assets			
Debtors	12	9,846	8,955
Cash at bank and in hand		313,562	381,950
		<u>323,408</u>	<u>390,905</u>
Creditors: amounts falling due within one year	13	(8,620)	(12,745)
Net current assets		<u>314,788</u>	378,160
Total net assets		<u><u>314,788</u></u>	<u><u>378,160</u></u>
Charity funds			
Restricted funds	15	12,626	21,725
Unrestricted funds	15	302,162	356,435
Total funds		<u><u>314,788</u></u>	<u><u>378,160</u></u>

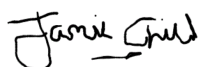
The charitable company was entitled to exemption from audit under section 477 of the Companies Act 2006.

The members have not required the company to obtain an audit for the year in question in accordance with section 476 of Companies Act 2006.

The trustees acknowledge their responsibilities for complying with the requirements of the Act with respect to accounting records and preparation of financial statements.

The financial statements have been prepared in accordance with the provisions applicable to entities subject to the small companies regime.

The financial statements were approved and authorised for issue by the trustees and signed on their behalf by:



.....
Reverend Jamie Child
 (Trustee)
 Date: 31 March 2023

The notes on pages 12 to 26 form part of these financial statements.

CROSSWAY STRATFORD
(A company limited by guarantee)

NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2022

1. General information

Crossway Stratford is a private company limited by guarantee without share capital, and is incorporated in the United Kingdom and registered in England and Wales. It is also registered as a charity with the Charity Commission for England and Wales. Crossway Stratford's registered office address is 194 Humberstone Road, London, E13 9NQ.

The financial statements are prepared in sterling and are rounded to the nearest £1.

2. Accounting policies

2.1 Basis of preparation of financial statements

The financial statements 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), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Companies Act 2006.

Crossway Stratford meets the definition of a public benefit entity under FRS 102. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy.

2.2 Income

Planned giving, collections and similar donations are recognised when received. Tax refunds are recognised when the incoming resource to which they relate is received. Interest is accounted for when received.

Income tax recoverable in relation to investment income is recognised at the time the investment income is receivable.

2.3 Expenditure

Expenditure is recognised once there is a legal or constructive obligation to transfer economic benefit to a third party, 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 on charitable activities is incurred on directly undertaking the activities which further the charitable company's objectives, as well as any associated support costs.

Any Common Fund contributions (none currently) are accounted for when payable. Any amount pledged but unpaid at 31 December is shown as a creditor in the balance sheet. Grants and donations are accounted for when paid, or when awarded, if that award creates a binding obligation.

All other expenditure is accounted for on the accruals basis.

All expenditure is inclusive of irrecoverable VAT.

CROSSWAY STRATFORD
(A company limited by guarantee)

NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2022

2. Accounting policies (continued)

2.4 Tangible fixed assets and depreciation

Tangible fixed assets costing more than £2,000 are capitalised and recognised when future economic benefits are probable and the cost or value of the asset can be measured reliably. Individual items of equipment with a purchase price of £2,000 or less are written off when the asset is acquired.

Tangible fixed assets are initially recognised at cost. After recognition, under the cost model, tangible fixed assets are measured at cost less accumulated depreciation and any accumulated impairment losses. All costs incurred to bring a tangible fixed asset into its intended working condition should be included in the measurement of cost.

Equipment used within the church premises is depreciated on a straight-line basis over three years.

2.5 Debtors

Debtors are recognised at the settlement amount.

2.6 Cash at bank and in hand

Cash at bank and in hand includes cash and short-term highly liquid investments with a short maturity of three months or less from the date of acquisition or opening of the deposit or similar account.

2.7 Liabilities and provisions

Liabilities are recognised when there is an obligation at the balance sheet date as a result of a past event, it is probable that a transfer of economic benefit will be required in settlement, and the amount of the settlement can be estimated reliably.

Liabilities are recognised at the amount that the charitable company anticipates it will pay to settle the debt.

2.8 Financial instruments

The charitable company only has financial assets and financial 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.

2.9 Pensions

The charitable company operates a defined contribution pension scheme. The pension charge represents the amounts payable by the charitable company to the fund in respect of the year plus amounts recharged by the Great St Helen's Trust in respect of the Reverend Jamie Child.

CROSSWAY STRATFORD
(A company limited by guarantee)

NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2022

2. Accounting policies (continued)

2.10 Fund accounting

General funds are unrestricted funds which are available for use at the discretion of the trustees in furtherance of the general objectives of the charitable company and which have not been designated for other purposes.

Designated funds comprise unrestricted funds that have been set aside by the trustees for particular purposes. The aim and use of each designated fund is set out in the notes to the financial statements.

Restricted funds are funds which are to be used in accordance with specific restrictions imposed by donors or which have been raised by the charitable company for particular purposes. The costs of raising and administering such funds are charged against the specific fund. The aim and use of each restricted fund is set out in the notes to the financial statements.

Investment income, gains and losses are allocated to the appropriate fund.

3. Income from donations

	Unrestricted funds 2022 £	Restricted funds 2022 £	Total funds 2022 £	Total funds 2021 £
Regular donations (excluding Gift Aid)	243,787	-	243,787	212,427
One-off donations (excluding Gift Aid)	91,637	-	91,637	93,962
Gift Aid	41,490	-	41,490	52,118
Workplace Ministry Fund (restricted)	-	3,616	3,616	8,081
Weekends support fund	-	1,150	1,150	795
Other collections	192	-	192	1,795
Other unrestricted income	3,705	-	3,705	2,290
Total 2022	380,811	4,766	385,577	371,468
Total 2021	362,592	8,876	371,468	

All the above income is unrestricted unless otherwise indicated.

CROSSWAY STRATFORD
(A company limited by guarantee)

NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2022

4. Income from charitable activities

	Unrestricted funds 2022 £	Total funds 2022 £	Total funds 2021 £
Weekend Away income	32,756	32,756	17,881
Books	1,332	1,332	994
Refreshments	4,182	4,182	1,326
Total 2022	<u>38,270</u>	<u>38,270</u>	<u>20,201</u>
Total 2021	<u>20,201</u>	<u>20,201</u>	

5. Investment income

	Unrestricted funds 2022 £	Total funds 2022 £	Total funds 2021 £
Bank interest	1,483	1,483	561
Total 2021	<u>561</u>	<u>561</u>	

CROSSWAY STRATFORD
(A company limited by guarantee)

NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2022

6. Analysis of expenditure on charitable activities

Summary by fund type

	Unrestricted funds 2022 £	Restricted funds 2022 £	Total 2022 £	Total 2021 £
Charitable activities	487,602	1,100	488,702	373,598
Total 2021	364,609	8,989	373,598	

Summary by expenditure type

	Staff costs 2022 £	Other costs 2022 £	Total 2022 £	Total 2021 £
Charitable activities	300,753	187,949	488,702	373,598
Total 2021	214,104	159,494	373,598	

7. Analysis of expenditure by activities

	Activities undertaken directly (see below) 2022 £	Grant funding of activities (note 8) 2022 £	Support costs (see below) 2022 £	Total funds 2022 £	Total funds 2021 £
Charitable activities	428,776	45,103	14,823	488,702	373,598
Total 2021	322,142	32,434	19,022	373,598	

CROSSWAY STRATFORD
(A company limited by guarantee)

NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2022

7. Analysis of expenditure by activities (continued)

Analysis of direct costs

	Activities 2022 £	Total funds 2022 £	Total funds 2021 £
Staff costs (note 10)	300,753	300,753	214,104
Mission Partners - gifts to individuals	7,439	7,439	8,281
Crossway Kids	712	712	282
Guest events	1,714	1,714	341
Weekend Away cost	48,631	48,631	29,859
Staff training	2,764	2,764	7,382
Music and IT	5,777	5,777	9,497
Books	1,865	1,865	1,251
Lord's Supper	497	497	193
Bibles and Gospels	1,632	1,632	119
Refreshments	5,449	5,449	2,138
Rent (venue)	51,293	51,293	48,445
Payroll processing	250	250	250
Total 2022	<u>428,776</u>	<u>428,776</u>	<u>322,142</u>
Total 2021	<u>322,142</u>	<u>322,142</u>	

CROSSWAY STRATFORD
(A company limited by guarantee)

NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2022

7. Analysis of expenditure by activities (continued)

Analysis of support costs

	Activities 2022 £	Total funds 2022 £	Total funds 2021 £
Rent (office)	300	300	1,200
Hospitality	978	978	581
Travel	593	593	446
Printing, postage and stationery	3,211	3,211	1,600
Internet	676	676	500
Repairs and maintenance	2,985	2,985	1,156
Insurance	-	-	393
Bank charges	496	496	257
Payroll processing	950	950	738
Gifts	-	-	1,795
Promotion	637	637	480
Legal and consultancy fees	-	-	5,591
Recruitment expenses	270	270	1,098
Other expenses	1,074	1,074	402
Governance costs: Preparation and examination of annual financial statements and confirmation statement filing fee	2,653	2,653	2,785
Total 2022	<u>14,823</u>	<u>14,823</u>	<u>19,022</u>
Total 2021	<u>19,022</u>	<u>19,022</u>	

CROSSWAY STRATFORD
(A company limited by guarantee)

NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2022

8. Analysis of grants

	Grants to institutions 2022 £	Grants and gifts to individuals 2022 £	Total funds 2022 £	Total funds 2021 £
Charitable grants	23,980	21,123	45,103	32,434
Total 2021	25,280	7,154	32,434	

The charitable company has made the following material grants to institutions during the year:

Name of institution	2022 £	2021 £
Christians Against Poverty	7,200	7,200
Crosslinks	16,280	16,280
South East Gospel Partnership	500	-
World Harvest UK	-	1,800
	23,980	25,280
	23,980	25,280

9. Governance costs - independent examiner's remuneration

	2022 £	2021 £
Preparation and independent examination of annual financial statements	2,640	2,772

CROSSWAY STRATFORD
(A company limited by guarantee)

NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2022

10. Staff costs

	2022	2021
	£	£
Gross salaries (including clergy stipend)	240,286	162,744
Employers' NI	8,295	9,737
Pension costs (including clergy pension)	20,809	15,335
Clergy rental costs	31,363	26,287
	300,753	214,103

The average number of persons employed by the charitable company during the year was as follows:

	2022	2021
	No.	No.
Full-time staff	5	4

The number of employees whose employee benefits (excluding employer pension costs) exceeded £60,000 was:

	2022	2021
	No.	No.
In the band £60,001 - £70,000	1	1

11. Trustees' remuneration and expenses

During the year ended 31 December 2022 the Reverend Jamie Child was paid a stipend, pension and accommodation costs which were in accordance with the Diocese of London standard rates for the period.

Reverend Jamie Child was paid through the Diocese of London for the whole period (though all his costs are recharged by the Great St Helen's Trust, a trust associated with St Helen's Bishopsgate, and covered by Crossway Stratford through Crossway Stratford's own bank account).

Crossway Stratford provides accommodation for the Reverend Jamie Child, and rent was paid by Crossway Stratford for 192 Portway to the Great St Helen's Trust, a trust associated with St Helen's Bishopsgate.

The intention is for the Reverend Jamie Child and his family to continue to occupy 192 Portway, with a rental agreement in place with the Great St Helen's Trust.

CROSSWAY STRATFORD
(A company limited by guarantee)

NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2022

Trustees' remuneration and expenses (continued)

During the year the following amounts were paid:

	2022 £	2021 £
Reverend Jamie Child		
Stipend and pension contributions	40,259	37,600
Accommodation costs	26,389	26,287

During the year ended 31 December 2022, expenses totalling £676 were reimbursed or paid directly to a trustee (2021 - £370 for 1 trustee).

12. Debtors

	2022 £	2021 £
Due within one year		
Trade debtors	391	-
Tax recoverable	9,455	8,955
	<u>9,846</u>	<u>8,955</u>

13. Creditors: amounts falling due within one year

	2022 £	2021 £
Trade creditors	374	-
Other creditors	5,475	-
Accruals	2,771	12,745
	<u>8,620</u>	<u>12,745</u>

CROSSWAY STRATFORD
(A company limited by guarantee)

NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2022

14. Financial instruments

	2022	2021
	£	£
Financial assets		
Financial assets measured at fair value through income and expenditure	313,562	381,950

Financial assets measured at fair value through income and expenditure comprise cash at bank and in hand.

CROSSWAY STRATFORD
(A company limited by guarantee)

NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2022

15. Statement of funds

Statement of funds - current year

	Balance at 1 January 2022 £	Income £	Expenditure £	Transfers in/(out) £	Balance at 31 December 2022 £
Unrestricted funds					
Designated fund					
Futures Fund	110,000	-	-	70,000	180,000
General funds					
General Fund	246,435	420,564	(487,602)	(57,235)	122,162
Total unrestricted funds	356,435	420,564	(487,602)	12,765	302,162
Restricted funds					
Workplace Ministry Fund	7,405	3,616	-	(11,000)	21
Weekends Support Fund	800	1,150	-	(1,950)	-
Hardship Fund	13,520	-	(1,100)	185	12,605
	21,725	4,766	(1,100)	(12,765)	12,626
Total funds	378,160	425,330	(488,702)	-	314,788

CROSSWAY STRATFORD
(A company limited by guarantee)

NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2022

15. Statement of funds (continued)

Statement of funds - prior year

	Balance at 1 January 2021 £	Income £	Expenditure £	Transfers in/(out) £	Balance at 31 December 2021 £
Unrestricted funds					
Designated fund					
Futures Fund	110,000	-	-	-	110,000
General funds					
General Fund	224,388	381,559	(364,609)	5,097	246,435
Total unrestricted funds	334,388	381,559	(364,609)	5,097	356,435
Restricted funds					
Workplace Ministry Fund	5,365	8,081	(1,341)	(4,700)	7,405
Weekends Support Fund	435	795	-	(430)	800
Hardship Fund	19,340	-	(5,820)	-	13,520
Leaving gifts	-	1,795	(1,828)	33	-
	25,140	10,671	(8,989)	(5,097)	21,725
Total funds	359,528	392,230	(373,598)	-	378,160

CROSSWAY STRATFORD
(A company limited by guarantee)

NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2022

15. Statement of funds (continued)

The aims and uses of the major designated and restricted funds are as follows:

Futures Fund – funds designated by the elders for church planting from Crossway and for building purchase – either for the church to meet in or for staff housing. The intention is that 10% of the church's annual budget has this future focus.

Workplace Ministry Fund – for funds received relating to the establishment and continuation of a Workplace Ministry in Stratford named 'Stratford Talks'.

Weekends Support Fund – funds received specifically for helping people to attend church weekends away.

Hardship Fund – for funds received specifically towards relieving hardship within the local community as and when it arises.

Leaving gifts Fund – for funds received for leaving staff members and trainees.

Only the Workplace Ministry Fund attracts Gift Aid.

16. Summary of funds

Summary of funds - current year

	Balance at 1 January 2022 £	Income £	Expenditure £	Transfers in/(out) £	Balance at 31 December 2022 £
Designated funds	110,000	-	-	70,000	180,000
General funds	246,435	420,564	(487,602)	(57,235)	122,162
Restricted funds	21,725	4,766	(1,100)	(12,765)	12,626
Total funds	378,160	425,330	(488,702)	-	314,788

Summary of funds - prior year

	Balance at 1 January 2021 £	Income £	Expenditure £	Transfers in/(out) £	Balance at 31 December 2021 £
Designated funds	110,000	-	-	-	110,000
General funds	224,388	381,559	(364,609)	5,097	246,435
Restricted funds	25,140	10,671	(8,989)	(5,097)	21,725
Total funds	359,528	392,230	(373,598)	-	378,160

CROSSWAY STRATFORD
(A company limited by guarantee)

NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2022

17. Analysis of net assets between funds

Analysis of net assets between funds - current year

	Unrestricted funds 2022 £	Restricted funds 2022 £	Total funds 2022 £
Current assets	310,782	12,626	323,408
Creditors due within one year	(8,620)	-	(8,620)
Total	<u>302,162</u>	<u>12,626</u>	<u>314,788</u>

18. Pension costs

The charitable company operates a defined contribution pension scheme. The assets of the scheme are held separately from those of the charitable company in an independently-administered fund. The pension cost charge represents contributions payable by the charitable company to the fund plus amounts recharged by the Great St Helen's Trust in respect of the Reverend Jamie Child and amounted to £30,809 (2021 - £25,355)

19. Members' liability

In the event of the charitable company being wound up, the liability in respect of the guarantee is limited to £1 per member.

20. Related party transactions

	2022 £	2021 £
Donations made by the trustees and treasurer	<u>7,950</u>	<u>81,846</u>

CROSSWAY STRATFORD

England & Wales - Charity number 1172415

Accounts

CROSSWAY STRATFORD

(A company limited by guarantee)

UNAUDITED

ANNUAL REPORT AND FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 DECEMBER 2021

CROSSWAY STRATFORD
(A company limited by guarantee)

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CROSSWAY STRATFORD
(A company limited by guarantee)

**REFERENCE AND ADMINISTRATIVE DETAILS OF THE CHARITABLE COMPANY, ITS TRUSTEES AND
ADVISERS**
FOR THE YEAR ENDED 31 DECEMBER 2021

Trustees	Reverend Jamie Child Alasdair Henderson Daniel McIntosh Michael Bajomo (appointed 28 April 2021)
Company registered number	10498312
Charity registered number	1172415
Registered office	194 Humberstone Road London E13 9NQ
Treasurer	Alan Bright
Company secretary	Yasmin Bartlett
Accountants	Griffin Stone Moscrop & Co Chartered Accountants 21-27 Lamb's Conduit Street London WC1N 3GS

CROSSWAY STRATFORD
(A company limited by guarantee)

ANNUAL REPORT
FOR THE YEAR ENDED 31 DECEMBER 2021

Context:

Crossway Stratford is primarily focused on the Stratford and New Town area of East London, but in keeping with the character of Stratford, we connect with East London's networker population such that our mission extends beyond the strict boundaries of the Stratford and New Town area to reach many in East London with the gospel of Jesus Christ.

The immediate area, following the continued Olympics legacy, is still undergoing rapid growth and the wider borough of Newham is home to over 300,000 people, with a radically diverse population. Businesses, universities, and other enterprises continue to move to the area, with Newham population figures estimated to grow towards 400,000 by 2025.

During the calendar year 2021, as a church with no permanent building, we were meeting on Zoom during the earlier part of the year (January – May) as a result of COVID-19 restrictions. During this time the church met four times on Saturday at other local churches who made their building available for our use. At the end of May Crossway managed to secure hire at Vue Cinema in Stratford for morning services with the evening services and midweek groups online.

With effect from 1 August 2021 we commenced a contract with School 21 Stratford for use of their hall hire and classrooms for the children's ministry, and have continued to host both morning, evening and midweek groups there since then. For the congregation this form of stability was received positively as it meant face-to-face meetings again in one building and slowly life in church resumed as a place to fellowship, listen to God's word, talk, pray and sing together.

During November 2021 our Midweek groups moved location to meet at St Matthew, West Ham. The vision to reach many in East London and beyond has remained the same and Crossway Stratford is committed to making use of technology to continue our mission.

Achievements and performance:

Crossway Stratford is a church meeting in Stratford, East London. It began its life in September 2016 with a group of approximately 60 adults and 10 children.

Crossway Stratford was granted charitable status on 4 April 2017. It functions as a church within the structures of the Church of England, having been granted a Bishop's Mission Order (BMO) from the beginning of September 2017. The Senior Minister Reverend Jamie Child was granted a licence by Chelmsford Diocese in July 2018.

For the period of January to end of May 2021, there was an average attendance of 175 adults and 20 children at our online morning meetings and an average of 53 people for the evening services with an approximation of 160 at our online midweek groups and small gatherings in homes when restrictions lifted. We had more people attending online overall than when we started meeting at the Vue Cinema. This was probably due to the venue itself as well as people not been comfortable meeting again in person.

From the time we moved to School 21 at the beginning of August until the end of December 2021 we had an average of 126 adults and 39 children regularly attending services. Our midweek groups resumed at School 21 with an average attendance of 160.

1. Discipleship and pastoral support:

Sunday meetings

Crossway Sunday meetings (whether online or in person) centre on the faithful teaching of the Scriptures and Christian education. During the reporting year we have taught through the books of Hosea, 2 Samuel, Psalms, Matthew 1-4 and Haggai as well as topical series on 'the means of Grace' and 'seeing the glory of God'.

CROSSWAY STRATFORD
(A company limited by guarantee)

ANNUAL REPORT (CONTINUED)
FOR THE YEAR ENDED 31 DECEMBER 2021

For the beginning of the year the Church was meeting online, then when COVID-19 restrictions lifted we started meeting at the Vue Cinema for morning services only with one screening room for the main meeting, another for an all-age Crossway kids group and a third for those who had small babies and toddlers. We offered parents/carers a chance to hear God's word from the preacher as a mini version of the sermon preached later in the main meeting room.

By August 2021, our morning, evening and midweek groups were meeting in person at School 21, Stratford.

Midweek small groups

Approximately 160 people are members of small groups which met on Wednesday and Thursday evenings on Zoom for the earlier part of the year working through finishing the book of John and then during the latter part of the year started working through the book of Romans in person at School 21.

As well as providing further opportunity for Bible study and prayer these groups also provided a significant amount of pastoral support, by creating smaller settings in which care could better be provided for.

These groups have offered support for people struggling with mental, physical and financial problems as well as creating a forum for strengthened relationships.

The groups are overseen by the senior leadership and staff of Crossway.

Sunday school ('Crossway Kids')

Throughout 2021 the Crossway Kids teams have operated in various different ways to teach children (aged 3 to 11) the Bible at Crossway.

Crossway Kids Online took place via Zoom when we could not meet in person. These sessions took place at the same time as the online Sunday morning meeting. Age-appropriate resources for parents to utilise with their children at home were emailed out in advance. These resources linked with the Zoom teaching sessions and often this material matched what the adults were learning in the online Sunday morning meeting.

When we have been able to meet physically at Vue and also School 21, we have run in-person sessions following the Government's COVID-19 guidance. These sessions have involved splitting children into smaller groups according to age, and then delivering age-appropriate lessons. Follow up material, for parents to utilise with their children at home, was given when the children were collected from their sessions.

Throughout 2021 Crossway Crèche has operated in various different ways to teach children (aged 6 months to 3 years) the Bible at Crossway.

Crossway Crèche generally included free play, Bible stories and Bible songs. There was a period where we could not provide this form of childcare due to COVID-19 guidance. When this was the case, parents/carers would gather together physically with their child/ren for 'Noisy Church'. They would bring resources for their own child and would enjoy a short talk from the preacher, where a shorter version of the sermon from the Sunday Morning Meeting was given. A leader would then read some Bible stories to the children and parents.

All of the above groups were resourced by a trained and DBS-checked group of volunteers, the 3 groups had an overall average attendance of approximately 28 children per week, not including the 11 creche-aged children.

Training was provided for the leaders of the children's groups on how to lead Sunday school groups (both physical and on Zoom) and in safeguarding.

The leadership also sought to regularly include child-friendly content in the Sunday meetings to help the children engage, and we held some All Age Services where all children remained in the main meeting throughout its duration.

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ANNUAL REPORT (CONTINUED)
FOR THE YEAR ENDED 31 DECEMBER 2021

Similar childcare arrangements were provided when Crossway ran weekends away or Saturday teaching mornings.

Youth Group ('Youth Extra' and 'Friday night youth')

Members of the church family aged 11-18 remained in the Sunday morning meeting for the duration of that meeting. To help them engage, learn and pray more effectively, Crossway ran a meeting after the main meeting for this group. In the 45 minutes they had together after the Sunday morning meeting, the group played games, talked about the sermon and prayed together in a way that best served that age group, led by a trained and DBS checked group of volunteers.

Youth Extra took place online, via the platform of Zoom, to serve the same purpose when the church was unable to meet in person due to COVID-19 restrictions.

On Friday evenings at the Ridley Centre in Forest Gate, the church also hosted gatherings for teenagers where they played games, heard a Bible talk and enjoyed talking together. Many of the teenagers from Youth Extra also attended this but there were also a number of teenagers who were not regular attendees at church on Sundays who would also come along.

Occasionally, the Youth groups enjoyed social outings, including lunch gatherings and hangouts in the park, in order to build relationships and continue conversations that aimed to grow the young people in their Christian maturity.

Weekends away

Crossway Stratford had two weekends away during 2021. The first was a combination of in-person time at All Saints church, West Ham and then online material on the Sunday morning. This reflected the situation with COVID-19. The teaching content of the weekend was taught by Matt Fuller, Senior pastor of Christ Church Mayfair, from Isaiah 40. The other was a residential weekend away in November 2021 under the title 'Welcome Home' and involved teaching on 'Gospel culture'. A total of 109 adults together with 50 infants and children attended and benefited from this weekend.

Workplace ministry

Crossway Stratford continues to reach out to those whose jobs are based in The International Quarter and 'Here East,' with the focus of the ministry being the weekly 'Stratford Talks.'. The meeting took place in the Bat and Ball pub in the Westfield shopping centre with an aim is to serve Christians and interested enquirers into the Christian faith.

Prior to March 2021 'The Stratford Talks' met weekly on Wednesday lunchtimes and had an attendance of around 25 people each week. From September 2021 a monthly prayer meeting was introduced with a short Bible devotion and gathered up to 10 people either at lunchtime or in the evening; this continued until June 2021, before a summer break. Andrew Holt joined Crossway as Assistant Minister in September 2021 with 50% of his role being oversight of the workplace ministry. Physical meetings were able to restart in October 2021, but with many still working from home, regular attendance remained at 10 per week. Then, in December, when restrictions returned to Plan B advising people to work from home, further meetings became untenable, and this ministry was put on pause.

Alongside the Stratford Talks meeting, Andrew was involved in giving Bible talks – mostly in-person, some online – at the fortnightly 'Here I Am' ministry based at Here East and leading the monthly HMRC Christian Union meetings – mostly online, some in-person – and has been asked to provide Chaplaincy services to the HMRC Stratford Regional Centre office.

Trainees at Crossway

As of September 2021 there have been no trainees at Crossway but we very much hope this will be a normal part of church life together in the years to come. We have been pleased to support two 'London City Mission pioneers.' They are trainees on London City Mission's training scheme which involved them being placed at

CROSSWAY STRATFORD
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ANNUAL REPORT (CONTINUED)
FOR THE YEAR ENDED 31 DECEMBER 2021

Crossway. We played an active role in supporting and resourcing their ministry and training.

Staff movements

Crossway Stratford made two new full time staff appointments during 2021. Andrew Holt joined the team in September 2021 as Assistant Minister at Crossway Stratford and Jennifer Westbrook in December 2021 as a second Operations Manager. At the end of 2021 our women's worker Lizzie Cobbald was on maternity leave planning to return part-time in July 2022. Yasmin Bartlett our first Operations Manager is due to start her maternity leave in late January 2022.

Other informal ministries

Crossway Stratford makes a point of trying to stimulate, support and equip people for more spontaneous expressions of pastoral support and discipleship outside of the formal structures that have been put in place to enable this.

These include but are not limited to: book groups that read and discuss Christian literature; 1-1 meetings to enable individuals to find pastoral support, study the scriptures and find out more about the Christian faith; midweek women's groups which discuss the Sunday sermon together; preaching practice groups; and Bible study training groups.

Our specific COVID-19 Hardship Fund for members of Crossway Stratford (which was set up last year by the generous donation of members of Crossway Stratford) has benefited a number of church members and continues to exist for the extent it will be needed or funds run out.

Lockdown Baby Club

A group of mothers from our congregation, set up what became known as the 'Lockdown Baby Club' (LBC). During restrictions they had weekly 1-1 walks around the QEOP and West Ham Park serving tea/coffee and baked goods. They also distributed Ginger Making Kits; Easter Activity Craft packs & 'The Easter Fix' storybooks to 40 families and donated to LBC from Jenius Social.

As restrictions eased, they hosted weekly clubs at Signorelli IQL and Clarnico Club, in Stratford, with 9-16 attendees. Local volunteer guest speakers made appearances to discuss a range of topics with attendees such as Paediatric First Aid, Music etc.

For Christmas they hosted a Christmas Special at The Timber Lodge in Stratford Olympic Park with a very good attendance of 60 adults and children. This event was repeated at St Matthew's Stratford Church. Both events included gospel storytelling, craft and gospel storybook giveaways and live music to promote our Carol service that took place later in December.

Crossway Football Ministry

During 2021, an attempt was made to get a football ministry running. This was aimed at adults and young people living in the East London who enjoyed football. Sessions consisted of a warm up, football drills, a gospel talk and a match afterwards. Sessions took place on Mondays for young people aged for 11-15 year old and an adult football session for age 16 + to adults. However, due to restrictions, this did not flourish as intended and the aim is to relaunch this again for 2022.

2. Evangelism and outreach:

Sunday meetings

For the online Sunday meetings, which took place on Youtube on the Crossway Stratford Youtube, were advertised on our website. This provided an avenue for those searching to find a local church and for whatever reason could not meet in person, allowed people to join our live streaming sessions and then afterwards members and guests met together in breakout rooms via a 'virtual zoom coffee session'.

When meetings resumed at the Vue Cinema in Stratford, the location provided a good venue for those attending

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ANNUAL REPORT (CONTINUED)
FOR THE YEAR ENDED 31 DECEMBER 2021

the shopping centre, to join if they so wished to. Due to restrictions, members and guests were encouraged to socialise out in the open or at the local restaurants as per government requirements. Once the church was based at School 21 restrictions had lifted somewhat, and being in a local residential area there was a slight increase in new people attending, some who stayed while others moved on.

At our Sunday meetings, the aim has been to be as welcoming as possible to people who do not yet consider themselves part of the church and especially those in need and who wanted to enquire into the Christian faith. The meetings were designed to be as accessible as possible, and the church family does an excellent job of welcoming those who are new.

Guest Sundays

Each term we have had a specific Sunday with a guest speaker and a talk subject designed to engage those who are looking into the Christian faith.

In July there was a Guest Sunday at the Vue Cinema where Mickey Mantle read from the book of John 'What does true love look like? In the evening looking in the book of Luke we explored 'Who is true love for?' In October Andrew Holt spoke at the morning and evening meetings under the headings '#blessed' and '#grateful' exploring how the Gospel answers our sense of being blessed and our desire to express gratitude.

The Sundays before Christmas in 2021 saw Crossway host 4 carol services (2 in the morning and then 2 in the evening). One was an all-age carol service designed to engage people at every stage of life, the other service was a morning of carols with a Crossway Kids Christmas special. The evening services were a more reflective form of meeting.

Christianity Explored

In 2021 we ran one 'Christianity Explored' course online. These courses are designed to be really accessible to those looking into the Christian faith, a place to ask questions and explore what Christianity is all about.

Youth Outreach ('Friday night Youth')

Since June 2021 the youth group were able to resume meeting in person, weekly on Friday nights at the Ridley Centre (a London City Mission building) in Forest Gate during school term times. Attendance varied each week, but in general around 6-12 young people consistently attended. The group exists to engage local youth with the Christian message and provides a good opportunity for young people engaged in Crossway church life to reach out to and invite their friends to join.

Regular termly youth group socials have been well attended and enjoyable occasions to continue building good relationships, including group meals, trips to trampoline parks, craft nights and games nights. The youth group is led by a team of trained and DBS checked volunteer leaders.

Missionary support

Crossway supports five missionaries; Luigi Palombo (currently in London studying theology full time in anticipation of returning to Italy for the long term); Lea Laurovicova (in Bratislava, Slovakia); the Pope family (in Santiago, Chile); Portia Yiadom (in Accra, Ghana) and the Tandy family (in Paris, France). All these mission-partners work full-time to proclaim the Christian gospel, bringing people to believe in Jesus and live in keeping with his teachings. Crossway supports these missionaries financially, in prayer and in practical support where possible.

Christians Against Poverty

There has been steady progress in the growth of this ministry as the year has gone on. Crossway pays Chris Chambers to work part-time running the debt-centre and also funds the debt-centre's running costs. There is now an established team of 'Befrienders' (church volunteers who look to support CAP clients through the debt counselling process and build a relationship with them) and we have had contact with 14 clients, some of whom are still in progress, some who have dropped out, and a handful who have completed the whole debt counselling process.

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ANNUAL REPORT (CONTINUED)
FOR THE YEAR ENDED 31 DECEMBER 2021

Looking forward

In early 2021, at our Annual meeting, the church leadership began a church-wide discussion, to begin a process of planning for the next 5-10 years. The next step in that process was to start a discussion among the church family about various different opportunities including purchasing a building, planting new churches, supporting new workers and supporting other new or existing ministries. The conversation continues on.

In the summer of 2021, the church leadership were approached by the Bishop of Barking to consider adopting St Matthew West Ham into the wider ministry. St Matthew's is a small evangelical church in the Church of England that was deemed financially unsustainable by the Diocese of Chelmsford. After consultation with the church council, the Elders decided to agree to moving forward with the conversation. After meeting with the St Matthew's PCC in late October, the church Elders decided that there was sufficient agreement from St Matthew's that it should start a conversation with the church family more widely as to the best way to take on the ministry at St Matthew's. That conversation was ongoing at the end of 2022.

Financial Review:

The accounts are for the year to 31 December 2021.

Total unrestricted income during this period was £381,559

Total unrestricted expenditure in the period was £364,609

The income was almost exclusively made up of giving and other expenditure from members of the congregation. 70% of giving was in the form of regular donations (including claimed Gift Aid).

Reserves policy

Crossway Stratford intends to pursue a reserves policy of holding the equivalent of three months' unrestricted operating and staff costs. At the end of 2021 these reserves were in place within the Crossway Stratford account.

Risks and uncertainties

The main risks and uncertainties facing Crossway Stratford are as follows:

Operational risks to health and safety and safeguarding of children and vulnerable adults

The church safeguarding officer in 2021 was Hanna Dirksen who left for Germany in January. She continued in the role remotely as was appropriate given that the church existed only. The position was filled by Rosie Lisser who was appointed in June 2021 and now regularly liaises with the Chelmsford Diocese safeguarding team. Crossway Stratford has adopted the Church of England's National Safeguarding Policy. Ms Lisser liaises with the trustees on any safeguarding matters.

Financial risks

The trustees recognise that the main financial uncertainties arise from the need to provide financially for the staff members and to provide adequate meeting space for the church. These uncertainties have been managed on a day-to-day basis by the Church Operations Manager, Senior Minister and Church Treasurer with regular oversight by the trustees.

Structures and governance:

Crossway Stratford obtained Company status (10498312) on 25 November 2016, and Charity Status (1172415) on 4 April 2017. It is managed by its trustees, under the terms of its constitution, and is a Public Benefit Entity. The Reverend Jamie Child, Mr Alasdair Henderson, Mr Mike Bajomo and Mr Daniel Mcintosh are trustees on fixed terms and renewed by congregational votes at the end of their respective terms as laid out in the constitution. They meet six or seven times a year.

The church has a 'Council' which met three times in 2021. This comprises a godly, mature group of 10-12 men

CROSSWAY STRATFORD
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ANNUAL REPORT (CONTINUED)
FOR THE YEAR ENDED 31 DECEMBER 2021

and women to whom the trustees look for wisdom and guidance in their decision-making.

Crossway also has a group of trained small group leaders who represent an excellent source of wisdom and leadership in the life of the church.

Crossway Stratford also has two external referees who are available for support and accountability in certain circumstances as laid out in the constitution of Crossway Stratford.

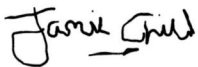
The Church held its Annual General Meeting (also referred to as the 'Annual Vision Meeting') in April 2021 for the whole church family and will hold its next Annual General Meeting on 27th April 2022.

Volunteers

The life of Crossway Stratford is in large part dependent upon the generous partnership of volunteers who consider themselves part of the church family. Most of what has been achieved, under God, would not have been possible without their time, gifts, resources and commitment.

The trustees want to put on record their gratitude to God and these volunteers.

Approved by order of the members of the board of trustees and signed on their behalf by:



.....
Reverend Jamie Child
(Trustee)
Date: 26/9/2022

CROSSWAY STRATFORD
(A company limited by guarantee)

INDEPENDENT EXAMINER'S REPORT
FOR THE YEAR ENDED 31 DECEMBER 2021

Independent examiner's report to the trustees of Crossway Stratford ('the charitable company')

I report to the charity trustees on my examination of the accounts of the charitable company for the year ended 31 December 2021.

Responsibilities and basis of report

As the trustees of the charitable company (and its directors for the purposes of company law) you are responsible for the preparation of the accounts in accordance with the requirements of the Companies Act 2006 ('the 2006 Act').

Having satisfied myself that the accounts of the charitable company are not required to be audited under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of the charitable company's accounts carried out under section 145 of the Charities Act 2011 ('the 2011 Act'). In carrying out my examination I have followed the Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

Independent examiner's statement

Since the charitable company'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 in England and Wales, which is one of the listed bodies.

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

1. accounting records were not kept in respect of the charitable company as required by section 386 of the 2006 Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the accounting requirements of section 396 of the 2006 Act 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; or
4. 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 applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102).

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.

This report is made solely to the charitable company's trustees, as a body, in accordance with Part 4 of the Charities (Accounts and Reports) Regulations 2008. My work has been undertaken so that I might state to the charitable company's trustees those matters I am required to state to them in an independent examiner's report and for no other purpose. To the fullest extent permitted by law, I do not accept or assume responsibility to anyone other than the charitable company and the charitable company's trustees as a body, for my work or for this report.

Signed: *Richard Hill*

Dated: 27/9/2022

Richard Hill FCA

Griffin Stone Moscrop & Co
Chartered Accountants
21-27 Lamb's Conduit Street
London
WC1N 3GS

CROSSWAY STRATFORD
(A company limited by guarantee)

**STATEMENT OF FINANCIAL ACTIVITIES (INCORPORATING INCOME AND EXPENDITURE ACCOUNT)
FOR THE YEAR ENDED 31 DECEMBER 2021**

	Note	Unrestricted funds 2021 £	Restricted funds 2021 £	Total funds 2021 £	Total funds 2020 £
Income from:					
Donations	3	360,797	10,671	371,468	363,004
Charitable activities	4	20,201	-	20,201	1,102
Investments	5	561	-	561	610
Total income		381,559	10,671	392,230	364,716
Expenditure on:					
Charitable activities	6	364,609	8,989	373,598	274,465
Total expenditure		364,609	8,989	373,598	274,465
Net income		16,950	1,682	18,632	90,251
Transfers between funds	15	5,097	(5,097)	-	-
Net movement in funds		22,047	(3,415)	18,632	90,251
Reconciliation of funds:					
Total funds brought forward		334,388	25,140	359,528	269,277
Net movement in funds		22,047	(3,415)	18,632	90,251
Total funds carried forward		356,435	21,725	378,160	359,528

The statement of financial activities includes all gains and losses recognised in the year.

The notes on pages 12 to 26 form part of these financial statements.

CROSSWAY STRATFORD
(A company limited by guarantee)
REGISTERED NUMBER: 10498312

BALANCE SHEET
AS AT 31 DECEMBER 2021

	Note	2021 £	2020 £
Current assets			
Debtors	12	8,955	10,558
Cash at bank and in hand		381,950	352,360
		<u>390,905</u>	<u>362,918</u>
Creditors: amounts falling due within one year	13	(12,745)	(3,390)
Net current assets		378,160	359,528
Total net assets		378,160	359,528
Charity funds			
Restricted funds	15	21,725	25,140
Unrestricted funds	15	356,435	334,388
Total funds		378,160	359,528

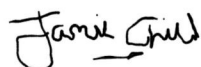
The charitable company was entitled to exemption from audit under section 477 of the Companies Act 2006.

The members have not required the company to obtain an audit for the year in question in accordance with section 476 of Companies Act 2006.

The trustees acknowledge their responsibilities for complying with the requirements of the Act with respect to accounting records and preparation of financial statements.

The financial statements have been prepared in accordance with the provisions applicable to entities subject to the small companies regime.

The financial statements were approved and authorised for issue by the trustees and signed on their behalf by:



.....
Reverend Jamie Child

(Trustee)

Date: 26/9/2022

The notes on pages 12 to 26 form part of these financial statements.

CROSSWAY STRATFORD
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NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2021

1. General information

Crossway Stratford is a private company limited by guarantee without share capital, and is incorporated in the United Kingdom and registered in England and Wales. It is also registered as a charity with the Charity Commission for England and Wales. Crossway Stratford's registered office address is 194 Humberstone Road, London, E13 9NQ.

The financial statements are prepared in sterling and are rounded to the nearest £1.

2. Accounting policies

2.1 Basis of preparation of financial statements

The financial statements 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), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Companies Act 2006.

Crossway Stratford meets the definition of a public benefit entity under FRS 102. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy.

2.2 Going concern

At the time of approving the financial statements the trustees have a reasonable expectation that the charitable company has adequate resources to continue in operational existence for the foreseeable future. Thus the trustees continue to adopt the going concern basis of accounting in preparing the financial statements.

2.3 Income

Planned giving, collections and similar donations are recognised when received. Tax refunds are recognised when the incoming resource to which they relate is received. Interest is accounted for when received.

Income tax recoverable in relation to investment income is recognised at the time the investment income is receivable.

2.4 Expenditure

Expenditure is recognised once there is a legal or constructive obligation to transfer economic benefit to a third party, 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 on charitable activities is incurred on directly undertaking the activities which further the charitable company's objectives, as well as any associated support costs.

CROSSWAY STRATFORD
(A company limited by guarantee)

NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2021

2. Accounting policies (continued)

2.4 Expenditure (continued)

Any Common Fund contributions (none currently) are accounted for when payable. Any amount pledged but unpaid at 31 December is shown as a creditor in the balance sheet. Grants and donations are accounted for when paid, or when awarded, if that award creates a binding obligation.

All other expenditure is accounted for on the accruals basis.

All expenditure is inclusive of irrecoverable VAT.

2.5 Tangible fixed assets and depreciation

Tangible fixed assets costing more than £2,000 are capitalised and recognised when future economic benefits are probable and the cost or value of the asset can be measured reliably. Individual items of equipment with a purchase price of £2,000 or less are written off when the asset is acquired.

Tangible fixed assets are initially recognised at cost. After recognition, under the cost model, tangible fixed assets are measured at cost less accumulated depreciation and any accumulated impairment losses. All costs incurred to bring a tangible fixed asset into its intended working condition should be included in the measurement of cost.

Equipment used within the church premises is depreciated on a straight-line basis over three years.

2.6 Debtors

Debtors are recognised at the settlement amount.

2.7 Cash at bank and in hand

Cash at bank and in hand includes cash and short-term highly liquid investments with a short maturity of three months or less from the date of acquisition or opening of the deposit or similar account.

2.8 Liabilities and provisions

Liabilities are recognised when there is an obligation at the balance sheet date as a result of a past event, it is probable that a transfer of economic benefit will be required in settlement, and the amount of the settlement can be estimated reliably.

Liabilities are recognised at the amount that the charitable company anticipates it will pay to settle the debt.

2.9 Financial instruments

The charitable company only has financial assets and financial 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.

CROSSWAY STRATFORD
(A company limited by guarantee)

NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2021

2. Accounting policies (continued)

2.10 Pensions

The charitable company operates a defined contribution pension scheme. The pension charge represents the amounts payable by the charitable company to the fund in respect of the year plus amounts recharged by the Great St Helen's Trust in respect of the Reverend Jamie Child.

2.11 Fund accounting

General funds are unrestricted funds which are available for use at the discretion of the trustees in furtherance of the general objectives of the charitable company and which have not been designated for other purposes.

Designated funds comprise unrestricted funds that have been set aside by the trustees for particular purposes. The aim and use of each designated fund is set out in the notes to the financial statements.

Restricted funds are funds which are to be used in accordance with specific restrictions imposed by donors or which have been raised by the charitable company for particular purposes. The costs of raising and administering such funds are charged against the specific fund. The aim and use of each restricted fund is set out in the notes to the financial statements.

Investment income, gains and losses are allocated to the appropriate fund.

3. Income from donations

	Unrestricted funds 2021 £	Restricted funds 2021 £	Total funds 2021 £	Total funds 2020 £
Regular donations (excluding Gift Aid)	212,427	-	212,427	212,005
One-off donations (excluding Gift Aid)	93,962	-	93,962	95,717
Gift Aid	52,118	-	52,118	47,227
Workplace Ministry Fund (restricted)	-	8,081	8,081	8,025
Weekends support fund	-	795	795	-
Leaving gifts	-	1,795	1,795	-
Other unrestricted income	2,290	-	2,290	30
Total 2021	360,797	10,671	371,468	363,004
Total 2020	334,129	28,875	363,004	

All the above income is unrestricted unless otherwise indicated.

CROSSWAY STRATFORD
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NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2021

4. Income from charitable activities

	Unrestricted funds 2021 £	Total funds 2021 £	Total funds 2020 £
Weekend Away income	17,881	17,881	77
Books	994	994	1,025
Refreshments	1,326	1,326	-
Total 2021	<u>20,201</u>	<u>20,201</u>	<u>1,102</u>
Total 2020	<u>1,102</u>	<u>1,102</u>	

5. Investment income

	Unrestricted funds 2021 £	Total funds 2021 £	Total funds 2020 £
Bank interest	561	561	610
Total 2020	<u>610</u>	<u>610</u>	

6. Analysis of expenditure on charitable activities

Summary by fund type

	Unrestricted funds 2021 £	Restricted funds 2021 £	Total funds 2021 £	Total funds 2020 £
Charitable activities	<u>364,609</u>	<u>8,989</u>	<u>373,598</u>	<u>274,465</u>
Total 2020	<u>267,482</u>	<u>6,983</u>	<u>274,465</u>	

CROSSWAY STRATFORD
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NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2021

6. Analysis of expenditure on charitable activities (continued)

Summary by expenditure type

	Staff costs 2021 £	Other costs 2021 £	Total funds 2021 £	Total funds 2020 £
Charitable activities	214,104	159,494	373,598	274,465
Total 2020	196,568	77,897	274,465	

7. Analysis of expenditure by activities

	Activities undertaken directly (see below) 2021 £	Grant funding of activities (note 8) 2021 £	Support costs (see below) 2021 £	Total funds 2021 £	Total funds 2020 £
Charitable activities	338,422	16,154	19,022	373,598	274,465
Total 2020	249,546	16,140	8,779	274,465	

CROSSWAY STRATFORD
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NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2021

7. Analysis of expenditure by activities (continued)

Analysis of direct costs

	Activities 2021 £	Total funds 2021 £	Total funds 2020 £
Staff costs (note 10)	214,104	214,104	196,568
Mission Partners	24,562	24,562	19,080
Crossway Kids	282	282	664
Guest events	341	341	598
Weekend Away cost	29,858	29,858	-
Staff training	7,382	7,382	6,870
Music and IT	9,497	9,497	18,984
Books	1,251	1,251	906
Lord's Supper	193	193	70
Bibles and Gospels	119	119	195
Refreshments	2,138	2,138	575
Rent (venue)	48,445	48,445	5,036
Payroll processing	250	250	-
Total 2021	<u>338,422</u>	<u>338,422</u>	<u>249,546</u>
Total 2020	<u>249,546</u>	<u>249,546</u>	

CROSSWAY STRATFORD
(A company limited by guarantee)

NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2021

7. Analysis of expenditure by activities (continued)

Analysis of support costs

	Activities 2021 £	Total funds 2021 £	Total funds 2020 £
Rent (office)	1,200	1,200	894
Hospitality	581	581	438
Travel	446	446	487
Printing, postage and stationery	1,600	1,600	2,507
Internet	500	500	66
Repairs and maintenance	1,156	1,156	27
Insurance	393	393	390
Bank charges	257	257	110
Payroll processing	738	738	680
Gifts	1,795	1,795	-
Promotion	480	480	374
Legal and consultancy fees	5,591	5,591	-
Recruitment expenses	1,098	1,098	-
Other expenses	402	402	93
Governance costs: Preparation and examination of annual financial statements	2,785	2,785	2,713
Total 2021	<u>19,022</u>	<u>19,022</u>	<u>8,779</u>
Total 2020	<u>8,779</u>	<u>8,779</u>	

CROSSWAY STRATFORD
(A company limited by guarantee)

NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2021

8. Analysis of grants

	Grants to institutions 2021 £	Grants and gifts to individuals 2021 £	Total funds 2021 £	Total funds 2020 £
Charitable grants	9,000	7,154	16,154	16,140
Total 2020	13,350	2,790	16,140	

9. Governance costs - independent examiner's remuneration

	2021 £	2020 £
Preparation and independent examination of annual financial statements	2,772	2,713

10. Staff costs

	2021 £	2020 £
Gross salaries (including clergy stipend)	152,744	137,374
Employers' NI	9,737	9,020
Pension costs (including clergy pension)	25,335	24,003
Clergy rental costs	26,287	26,171
	214,103	196,568

The average number of persons employed by the charitable company during the year was as follows:

	2021 No.	2020 No.
Full-time staff	4	4

No employee received remuneration amounting to more than £60,000 in either year.

The highest remunerated member of staff was Reverend Jamie Child (as detailed in note 11).

CROSSWAY STRATFORD
(A company limited by guarantee)

NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2021

11. Trustees' remuneration and expenses

During the year ended 31 December 2021, the Reverend Jamie Child was paid a stipend, pension and accommodation costs which were in accordance with the Diocese of London standard rates for the period.

Reverend Jamie Child was paid through the Diocese of London for the whole period (though all his costs are recharged by the Great St Helen's Trust, a trust associated with St Helen's Bishopsgate, and covered by Crossway Stratford through Crossway Stratford's own bank account).

Crossway Stratford provides accommodation for the Reverend Jamie Child, and rent was paid by Crossway Stratford for 192 Portway to the Great St Helen's Trust, a trust associated with St Helen's Bishopsgate.

The intention is for the Reverend Jamie Child and his family to continue to occupy 192 Portway, with a rental agreement in place with the Great St Helen's Trust.

Trustees' remuneration and expenses (continued)

During the year the following amounts were paid:

		2021 £	2020 £
Reverend Jamie Child	Stipend	27,600	29,900
	Pension contributions paid	10,000	10,000
	Other benefits	26,287	26,171

During the year ended 31 December 2021, expenses totalling £370 were reimbursed or paid directly to trustee (2020 - £1,743 to 1 trustee).

12. Debtors

	2021 £	2020 £
Due within one year		
Tax recoverable	8,955	10,558
	<u>8,955</u>	<u>10,558</u>

13. Creditors: amounts falling due within one year

	2021 £	2020 £
Accruals	<u>12,745</u>	<u>3,390</u>

CROSSWAY STRATFORD
(A company limited by guarantee)

NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2021

14. Financial instruments

	2021 £	2020 £
Financial assets		
Financial assets measured at fair value through income and expenditure	<u><u>381,950</u></u>	<u><u>352,360</u></u>

Financial assets measured at fair value through income and expenditure comprise cash at bank and in hand.

CROSSWAY STRATFORD
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NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2021

15. Statement of funds

Statement of funds - current year

	Balance at 1 January 2021 £	Income £	Expenditure £	Transfers in/(out) £	Balance at 31 December 2021 £
Unrestricted funds					
Designated fund					
Futures Fund	110,000	-	-	-	110,000
General funds					
General Funds - all funds	224,388	381,559	(364,609)	5,097	246,435
Total unrestricted funds	334,388	381,559	(364,609)	5,097	356,435
Restricted funds					
Workplace Ministry Fund	5,365	8,081	(1,341)	(4,700)	7,405
Weekends Support Fund	435	795	-	(430)	800
Hardship Fund	19,340	-	(5,820)	-	13,520
Leaving gifts	-	1,795	(1,828)	33	-
	25,140	10,671	(8,989)	(5,097)	21,725
Total funds 2020	359,528	392,230	(373,598)	-	378,160

CROSSWAY STRATFORD
(A company limited by guarantee)

NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2021

15. Statement of funds (continued)

Statement of funds - prior year

	Balance at 1 January 2020 £	Income £	Expenditure £	Transfers in/(out) £	Balance at 31 December 2020 £
Unrestricted funds					
Designated fund					
Futures Fund	80,000	-	-	30,000	110,000
General funds					
General Fund	187,276	335,841	(267,482)	(31,247)	224,388
Total unrestricted funds	267,276	335,841	(267,482)	(1,247)	334,388
Restricted funds					
Workplace Ministry Fund	2,001	8,025	(5,473)	812	5,365
Weekends Support Fund	-	-	-	435	435
Hardship Fund	-	20,850	(1,510)	-	19,340
	2,001	28,875	(6,983)	1,247	25,140
Total funds 2019	269,277	364,716	(274,465)	-	359,528

CROSSWAY STRATFORD
(A company limited by guarantee)

NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2021

15. Statement of funds (continued)

The aims and uses of the major designated and restricted funds are as follows:

Futures Fund – funds designated by the elders for church planting from Crossway and for building purchase – either for the church to meet in or for staff housing. The intention is that 10% of the church's annual budget has this future focus.

Workplace Ministry Fund – for funds received relating to the establishment and continuation of a Workplace Ministry in Stratford named 'Stratford Talks'.

Weekends Support Fund – funds received specifically for helping people to attend church weekends away.

Hardship Fund – for funds received specifically towards relieving hardship within the local community as and when it arises.

Leaving gifts Fund – for funds received for leaving staff members and trainees.

Only the Workplace Ministry Fund attracts Gift Aid.

16. Summary of funds

Summary of funds - current year

	Balance at 1 January 2021 £	Income £	Expenditure £	Transfers in/(out) £	Balance at 31 December 2021 £
Designated funds	110,000	-	-	-	110,000
General funds	224,388	381,559	(364,609)	5,097	246,435
Restricted funds	25,140	10,671	(8,989)	(5,097)	21,725
Total funds 2020	359,528	392,230	(373,598)	-	378,160

Summary of funds - prior year

	Balance at 1 January 2020 £	Income £	Expenditure £	Transfers in/(out) £	Balance at 31 December 2020 £
Designated funds	80,000	-	-	30,000	110,000
General funds	187,276	335,841	(267,482)	(31,247)	224,388
Restricted funds	2,001	28,875	(6,983)	1,247	25,140
Total funds 2019	269,277	364,716	(274,465)	-	359,528

CROSSWAY STRATFORD
(A company limited by guarantee)

NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2021

17. Analysis of net assets between funds

Analysis of net assets between funds - current year

	Unrestricted funds 2021 £	Restricted funds 2021 £	Total funds 2021 £
Current assets	369,181	21,725	390,906
Creditors due within one year	(12,746)	-	(12,746)
Total	<u>356,435</u>	<u>21,725</u>	<u>378,160</u>

Analysis of net assets between funds - prior year

	Unrestricted funds 2020 £	Restricted funds 2020 £	Total funds 2020 £
Current assets	337,778	25,140	362,918
Creditors due within one year	(3,390)	-	(3,390)
Total	<u>334,388</u>	<u>25,140</u>	<u>359,528</u>

18. Pension costs

The charitable company operates a defined contribution pension scheme. The assets of the scheme are held separately from those of the charitable company in an independently-administered fund. The pension cost charge represents contributions payable by the charitable company to the fund plus amounts recharged by the Great St Helen's Trust in respect of the Reverend Jamie Child and amounted to £25,335 (2020 - £24,003).

19. Members' liability

In the event of the charitable company being wound up, the liability in respect of the guarantee is limited to £1 per member.

CROSSWAY STRATFORD
(A company limited by guarantee)

NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2021

20. Related party transactions

	2021	2020
	£	£
Donations made by the trustees and treasurer	81,846	11,342

CROSSWAY STRATFORD

England & Wales - Charity number 1172415

Accounts

CROSSWAY STRATFORD

(A company limited by guarantee)

UNAUDITED

ANNUAL REPORT AND FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 DECEMBER 2020

CROSSWAY STRATFORD
(A company limited by guarantee)

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CROSSWAY STRATFORD
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REFERENCE AND ADMINISTRATIVE DETAILS OF THE CHARITABLE COMPANY, ITS TRUSTEES AND ADVISERS
FOR THE YEAR ENDED 31 DECEMBER 2020

Trustees	Reverend Jamie Child Samuel Gamblen (resigned 31 August 2020) Alasdair Henderson Daniel McIntosh Michael Bajomo (appointed 28 April 2021)
Company registered number	10498312
Charity registered number	1172415
Registered office	194 Humberstone Road London E13 9NQ
Treasurer	Alan Bright
Company secretary	Yasmin Bartlett
Accountants	Griffin Stone Moscrop & Co Chartered Accountants 21-27 Lamb's Conduit Street London WC1N 3GS

CROSSWAY STRATFORD
(A company limited by guarantee)

ANNUAL REPORT
FOR THE YEAR ENDED 31 DECEMBER 2020

Context:

Crossway Stratford is primarily focused on the Stratford and New Town area of East London but in keeping with the character of Stratford, we connect with London's networker population such that our mission extends beyond the strict boundaries of the Stratford and New Town area to reach many in East London with the gospel of Jesus Christ.

The immediate area, following the continued Olympics legacy, is still undergoing rapid growth and the wider borough of Newham is home to over 300,000 people, with a radically diverse population. Businesses, universities and other enterprises continue to move to the area, with Newham population figures estimated to grow towards 400,000 by 2025.

The calendar year 2020 was impacted considerably by the COVID-19 pandemic. Since March 2020 the majority of Crossway Stratford's activities have taken place online in accordance with government guidance and restrictions on churches gathering. These changes will be outlined throughout the report; in light of this the numbers quoted will be those from March 2020 onwards. The vision to reach many in East London and beyond has remained the same and Crossway Stratford is committed to making use of technology to continue our mission.

As of 17 March 2020 Crossway Stratford has been unable to meet at University Square Stratford (USS), the venue we had met at since September 2016, due to COVID-19 restrictions. Since then, we have been able to secure meeting space at the VUE cinema in Westfield, Stratford for our Sunday Morning Meeting where we have been able to meet three times towards the end of 2020. On 16 December 2020 London entered tier 3 of COVID restrictions and therefore we have been unable to meet at the VUE cinema since 13 December 2020 due to the fact that cinemas are unable to open; the ongoing COVID situation has meant that alternative venues are not an option to regularly meet in on Sundays. As such, Crossway Stratford's Sunday meetings remained online at the close of the calendar year. The Leadership, in coordination with the Staff team, are committed to seeking to meet physically together on a regular basis in a COVID-secure way wherever possible and will be continuing to explore alternative venue and meeting options in 2021.

Achievements and performance:

Crossway Stratford is a church meeting in Stratford, East London. It began its life in September 2016 with a group of approximately 60 adults and 10 children. In February 2020 before the COVID pandemic there was an average attendance of 150 adults and 45 children at the morning meeting and 45 at the evening meeting. Throughout 2020 and the COVID-19 pandemic it has continued to meet on Sundays and midweek, mainly online.

By the end of the reporting period it had an average online attendance of 176 screens at its pre-recorded Sunday morning meeting meetings and 70 screens at its pre-recorded evening meetings, with approximately 193 people meeting in midweek small groups. These meetings have also been joined by new people who have joined Crossway Stratford throughout the year. By God's grace it has also grown in maturity and unity.

During times where the coronavirus infection rate has been lower in Newham, Crossway Stratford has 'livestreamed' its Sunday meetings in a COVID-secure way, supported by a small team of people who have been essential to the running of the meeting. The livestreams have been very successful and have seen average attendance of 251 screens per Sunday morning meeting and 88 screens at the evening meeting. Note that in homes where families, married couples and housemates are represented the number of individuals attending our virtual services will be higher than the number of screens as one screen will represent multiple individuals.

Crossway Stratford was granted charitable status on 4 April 2017. It functions as a church within the structures of the Church of England having been granted a Bishop's Mission Order (BMO) from the beginning of September 2017. The Senior Minister Reverend Jamie Child was granted a licence by Chelmsford Diocese in July 2018.

CROSSWAY STRATFORD
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ANNUAL REPORT (CONTINUED)
FOR THE YEAR ENDED 31 DECEMBER 2020

1. Discipleship and pastoral support:

Sunday meetings

Crossway's Online Sunday meetings (Sundays at 10.30 and 5.30 on YouTube) centre on the faithful teaching of the Scriptures and Christian education. During the reporting year we taught through the books of John, James, 1 Samuel, Philippians, Mark, Isaiah and Psalms. The attendance at these meetings grew across the course of the year with an average by the end of 2020 of 200 screens on Sunday morning, and 75 screens on Sunday evening.

The church meets currently largely online and at the VUE cinema in Westfield, Stratford when COVID restrictions permit. Even throughout 2020 we have had new people join us whether coming across our YouTube channel, or looking for a church to join, or those who find out about us from our website (www.crosswaystratford.org), or come because they are invited by a friend.

Midweek small groups

Approximately 193 people are members of small groups which meet on Wednesday and Thursday evenings on Zoom. During 2020 those small groups have finished working through the book of Isaiah, Mark's gospel and the first half of John's gospel.

As well as providing further opportunity for Bible study and prayer these groups also provide a significant amount of pastoral support by creating smaller settings in which care can better be provided.

These groups have offered support for people struggling with mental, physical and financial problems as well as creating a forum for strengthened relationships.

The groups are overseen by the senior leadership and staff of Crossway.

Sunday school ('Crossway Kids')

Throughout 2020 the Crossway Kids teams have provided age-appropriate resources for parents to utilise with their children at home, these are linked to what the adults have been learning on Sunday mornings in the main meeting. The leadership also seek to regularly include child-friendly content in our online Sunday meeting to help the children engage. When it has been possible to meet at VUE cinema there are Crossway Kids groups where children aged 3 and above are taught in engaging and age-appropriate ways. All of these groups are resourced by a trained and DBS-checked group of volunteers, the 3 groups have an overall average attendance of approximately 32 children per week not including the 30 creche-aged children. There are plans to start an online Crossway Kids session in 2021 to take place during the Sunday morning meeting for children aged 3 and above. Training is provided for the leaders of the children's groups on how to lead Sunday school groups (both physical and on Zoom) and in safeguarding.

Youth Group ('Youth Extra')

Members of the church family aged 11-18 come along to the online Sunday morning meeting and remain in it for the duration of that meeting. However, in order to help them engage, learn and pray more effectively Crossway runs an online meeting after the main meeting for this group. In the 40 minutes they have together after the Sunday morning meeting, the group plays games, talks about the sermon and prays together in a way that best serves that age group.

Weekends Away

Crossway Stratford had two online weekends at home in 2020 with approximately 240 screens tuning in for each of those. These weekends primarily focussed on the Bible's teaching on the tongue and our speech, and then on the Bible's teaching about the future and the return of Jesus. These weekends were free for those attending.

Student support ministry

The aim of this ministry is to support students, both to grow their faith if they consider themselves Christian and to provide resources for students who want to find out more about Christian teaching. This year has been a difficult one for students and it has been hard to connect with students in lock-down conditions. Our ministry apprentice has continued to provide support for the small number of students around, including regular gatherings for Bible study and socialising.

CROSSWAY STRATFORD
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ANNUAL REPORT (CONTINUED)
FOR THE YEAR ENDED 31 DECEMBER 2020

Workplace support ministry

Crossway Stratford has continued to work with people whose normal workplace prior to the pandemic was 'The International Quarter and 'Here East.' The aim is to serve Christian people and interested enquirers into the Christian faith. Prior to March 2020 'The Stratford Talks' met weekly on Wednesday lunchtimes and had an approximate average attendance of 30 people each week. This group also organised a carol service and held frequent prayer meetings for those who partner in this work. 'The Stratford Talks' meets in the Bat and Ball pub in the Westfield Shopping Centre. As a result of the COVID-19 pandemic and the work from home order 'The Stratford Talks' met mainly online with a monthly prayer meeting taking place from September-December. The plan has been to reintroduce Bible talks for Christians and enquirers in 2021. Guests have come along to these meetings and have been very welcome. The leadership team are planning towards a relaunch in September 2021 to coincide with workers returning to offices.

Members of the staff team have supported the workplace group at 'Here East' in the north-west part of the Queen Elizabeth Olympic Park by preparing talks and praying.

Trainees at Crossway

In September 2020 two of the current Ministry Trainees continued for a second year. These two individuals continued to be self-supported and have continued to engage in training outside Crossway as well as serving in ministry at Crossway and benefiting from 'in-house' training provided by Crossway.

Staff movements

Crossway Stratford made two new staff appointments in September 2020. Chris Chambers who had previously been a Ministry Assistant for the past two years at Crossway Stratford took up the part-time role of Community Outreach Worker. Sam Gamblen who has been serving as an Elder and Trustee of Crossway Stratford since September 2016 took up the full-time role of Assistant Minister.

Other informal ministries

Crossway Stratford makes a point of trying to stimulate, support and equip people for more spontaneous expressions of pastoral support and discipleship outside of the formal structures that have been put in place to enable this.

These include, but are not limited to, book groups that read and discuss Christian literature; 1-1 meetings to enable individuals to find pastoral support, study the scriptures and find out more about the Christian faith; midweek women's groups which discuss the Sunday sermon together; preaching practice groups; and Bible study training groups.

In light of the COVID pandemic, several new ministry initiatives began. The leadership team created a specific COVID Hardship Fund for members of Crossway Stratford who were facing financial difficulties due to the effects of the pandemic: members of Crossway Stratford gave generously to this fund and the money was able to be used to assist various individuals within the church.

In March 2020 the East Village Playgroup was due to launch, however due to the pandemic this was not possible and the group launched Lockdown Baby Club in October 2020, designed to support new and expectant mums in lockdown.

In November 2020 a support group was launched for new and expecting dads to give them support throughout this transition time.

The pandemic has required significant learning and innovation in the area of media and technology. This has led to the creation of resources that have been easily shared online and have generally extended the reach of Crossway.

2. Evangelism and outreach:

Sunday meetings

Every online Sunday meeting takes place on YouTube on the Crossway Stratford YouTube channel, these details are also well advertised on our website. Each week there is also a 'virtual coffee' session where all are welcome to come and connect with other church members and discuss the sermons and get to know people.

CROSSWAY STRATFORD
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ANNUAL REPORT (CONTINUED)
FOR THE YEAR ENDED 31 DECEMBER 2020

Guest Sundays

Each term we have had a specific Sunday with a guest speaker and a talk subject designed to engage those who are looking into the Christian faith.

The Sundays before Christmas in 2020 saw Crossway host 4 carol services (2 were physical, pre-tier 3 and 2 were online) to which friends, family and colleagues came along. One of these was an all-age service designed to engage people at every stage of life.

Christianity Explored

In 2020 we ran two 'Christianity Explored' courses, 1 in person and 1 online; these courses are designed to be really accessible to those looking into the Christian faith, a place to ask questions and explore what Christianity is all about.

Youth Outreach ('Friday night Youth')

During 2020 the youth group met online on Friday nights. 8-10 young people were in regular attendance with encouraging signs of growth. The group exists in order to engage local youth with the Christian message.

Missionary support

Crossway supports four missionaries; Luigi Palombo (currently in London studying theology full-time in anticipation of returning to Italy for the long-term), Lea Laurovicova (in Slovakia), the Pope family (in Santiago, Chile) and Portia Yiadom (in Accra, Ghana). All of these mission-partners work full-time to proclaim the Christian gospel, bringing people to believe in Jesus and live in keeping with his teachings. Crossway supports these missionaries financially, in prayer, and in practical support where possible.

Christians Against Poverty

In September 2020 Crossway began a partnership with Christians Against Poverty. Chris Chambers, our Community Outreach Worker undertook training in November to become a Debt Centre Manager and began to build a team of befrienders to begin meeting clients. The Debt Centre will aim to connect with several individuals struggling with debt with a view to helping them get out of long-term debt, provide other support where appropriate, and to introduce them to Christians and the message of the Gospel.

Looking forward

At the end of 2019 plans were forming to begin a process of planning for the next 5-10 years. The next step in that process was to start a discussion among the church family about various different opportunities including purchasing a building, planting new churches, supporting new workers, and supporting other new or existing ministries. As a result of the pandemic this discussion is currently on pause whilst we rebuild after the changes and challenges of the COVID-19 pandemic. The hope is that 2021 will be a year of positive change as far as the pandemic is concerned and that we will be able to re-engage the church family in this forward-thinking conversation.

Financial review:

The financial statements are for the year to 31 December 2020.

Total unrestricted income during this period was £335,841 and restricted income was £28,875.

Total unrestricted expenditure in the period was £267,482 and restricted expenditure was £6,983.

The income was almost exclusively made up of giving and other income from members of the congregation. 73% of giving was in the form of regular donations (including claimed Gift Aid).

Reserves policy

Crossway Stratford intends to pursue a reserves policy of holding the equivalent of three months' unrestricted operating and staff costs. At the end of 2020 these reserves were in place within the Crossway Stratford account.

CROSSWAY STRATFORD
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ANNUAL REPORT (CONTINUED)
FOR THE YEAR ENDED 31 DECEMBER 2020

Risks and uncertainties

The main risks and uncertainties facing Crossway Stratford are as follows:

Operational risks to health and safety and safeguarding of children and vulnerable adults

The church safeguarding officer in 2020 has continued to be Hanna Dirksen who has liaised regularly with the Chelmsford Diocese safeguarding team. Crossway Stratford has adopted the Church of England's National Safeguarding Policy. Mrs Dirksen liaises with the trustees on any safeguarding matters.

Financial risks

The trustees recognise that the main financial uncertainties arise from the need to provide financially for the staff members and to provide adequate meeting space for the church. These uncertainties have been managed on a day-to-day basis by the Church Operations Manager, Senior Minister and Church Treasurer with regular oversight by the trustees.

Structures and governance:

Crossway Stratford obtained company status (10498312) on 25 November 2016, and charity status (1172415) on 4 April 2017. It is managed by its trustees, under the terms of its constitution, and is a public benefit entity. The Reverend Jamie Child, Mr Alasdair Henderson and Mr Daniel McIntosh are trustees on fixed terms and renewed by congregational votes at the end of their respective terms as laid out in the constitution. They meet six or seven times a year.

Mr Samuel Gamblen resigned from his role as trustee on 31 August 2020 as he took up the full-time paid position of Assistant Minister at Crossway Stratford on 1 September 2020.

The church has a 'council' which met three times in 2020. This comprises a godly, mature group of 10-12 men and women to whom the trustees look for wisdom and guidance in their decision-making.

Crossway also has a group of trained small group leaders who represent an excellent source of wisdom and leadership in the life of the church.

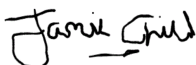
The church held its Annual General Meeting (also referred to as the 'Annual Vision Meeting') in April 2021 for the whole church family.

Volunteers:

The life of Crossway Stratford is in large part dependent upon the generous partnership of volunteers who consider themselves part of the church family. Most of what has been achieved, under God, would not have been possible without their time, gifts, resources and commitment.

The trustees want to put on record their gratitude to God and these volunteers.

Approved by order of the members of the board of trustees and signed on their behalf by:



.....
Reverend Jamie Child

(Trustee)

Date: 19/9/2021

CROSSWAY STRATFORD
(A company limited by guarantee)

INDEPENDENT EXAMINER'S REPORT
FOR THE YEAR ENDED 31 DECEMBER 2020

Independent examiner's report to the trustees of Crossway Stratford ('the charitable company')

I report to the charity trustees on my examination of the accounts of the charitable company for the year ended 31 December 2020.

Responsibilities and basis of report

As the trustees of the charitable company (and its directors for the purposes of company law) you are responsible for the preparation of the accounts in accordance with the requirements of the Companies Act 2006 ('the 2006 Act').

Having satisfied myself that the accounts of the charitable company are not required to be audited under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of the charitable company's accounts carried out under section 145 of the Charities Act 2011 ('the 2011 Act'). In carrying out my examination I have followed the Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

Independent examiner's statement

Since the charitable company'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 in England and Wales, which is one of the listed bodies.

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

1. accounting records were not kept in respect of the charitable company as required by section 386 of the 2006 Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the accounting requirements of section 396 of the 2006 Act 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; or
4. 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 applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102).

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.

This report is made solely to the charitable company's trustees, as a body, in accordance with Part 4 of the Charities (Accounts and Reports) Regulations 2008. My work has been undertaken so that I might state to the charitable company's trustees those matters I am required to state to them in an independent examiner's report and for no other purpose. To the fullest extent permitted by law, I do not accept or assume responsibility to anyone other than the charitable company and the charitable company's trustees as a body, for my work or for this report.

Signed: *Richard Hill*

Dated: 20/9/2021

Richard Hill FCA

Griffin Stone Moscrop & Co
Chartered Accountants
21-27 Lamb's Conduit Street
London
WC1N 3GS

CROSSWAY STRATFORD
(A company limited by guarantee)

**STATEMENT OF FINANCIAL ACTIVITIES (INCORPORATING INCOME AND EXPENDITURE ACCOUNT)
FOR THE YEAR ENDED 31 DECEMBER 2020**

	Note	Unrestricted funds 2020 £	Restricted funds 2020 £	Total funds 2020 £	Total funds 2019 £
Income from:					
Donations	3	334,129	28,875	363,004	435,210
Charitable activities	4	1,102	-	1,102	34,399
Investments	5	610	-	610	-
		<u>335,841</u>	<u>28,875</u>	<u>364,716</u>	<u>469,609</u>
Expenditure on:					
Charitable activities	6	267,482	6,983	274,465	358,632
		<u>267,482</u>	<u>6,983</u>	<u>274,465</u>	<u>358,632</u>
Net income					
Transfers between funds	15	68,359 (1,247)	21,892 1,247	90,251 -	110,977 -
		<u>67,112</u>	<u>23,139</u>	<u>90,251</u>	<u>110,977</u>
Reconciliation of funds:					
Total funds brought forward		267,276	2,001	269,277	158,300
Net movement in funds		67,112	23,139	90,251	110,977
		<u>334,388</u>	<u>25,140</u>	<u>359,528</u>	<u>269,277</u>
Total funds carried forward					

The statement of financial activities includes all gains and losses recognised in the year.

The notes on pages 10 to 22 form part of these financial statements.

CROSSWAY STRATFORD
(A company limited by guarantee)
REGISTERED NUMBER: 10498312

BALANCE SHEET
AS AT 31 DECEMBER 2020

	Note	2020 £	2019 £
Current assets			
Debtors	12	10,558	8,910
Cash at bank and in hand		352,360	284,586
		<u>362,918</u>	<u>293,496</u>
Creditors: amounts falling due within one year	13	(3,390)	(24,219)
Net current assets		359,528	269,277
Total net assets		359,528	269,277
Charity funds			
Restricted funds	15	25,140	2,001
Unrestricted funds	15	334,388	267,276
Total funds		359,528	269,277

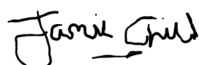
The company was entitled to exemption from audit under section 477 of the Companies Act 2006.

The members have not required the company to obtain an audit for the year in question in accordance with section 476 of the Companies Act 2006 ('the Act').

The trustees acknowledge their responsibilities for complying with the requirements of the Act with respect to accounting records and preparation of financial statements.

The financial statements have been prepared in accordance with the provisions applicable to entities subject to the small companies regime.

The financial statements were approved and authorised for issue by the trustees and signed on their behalf by:



.....
Reverend Jamie Child

(Trustee)

Date: 19/9/2021

The notes on pages 10 to 22 form part of these financial statements.

CROSSWAY STRATFORD
(A company limited by guarantee)

NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2020

1. General information

Crossway Stratford is a private company limited by guarantee without share capital, and is incorporated in the United Kingdom and registered in England and Wales. It is also registered as a charity with the Charity Commission for England and Wales. Crossway Stratford's registered office address is 194 Humberstone Road, London, E13 9NQ.

The financial statements are prepared in sterling and are rounded to the nearest £1.

2. Accounting policies

2.1 Basis of preparation of financial statements

The financial statements 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), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Companies Act 2006.

Crossway Stratford meets the definition of a public benefit entity under FRS 102. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy.

2.2 Going concern

At the time of approving the financial statements the trustees have a reasonable expectation that the charitable company has adequate resources to continue in operational existence for the foreseeable future. Thus the trustees continue to adopt the going concern basis of accounting in preparing the financial statements.

2.3 Income

Planned giving, collections and similar donations are recognised when received. Tax refunds are recognised when the incoming resource to which they relate is received. Interest is accounted for when received.

2.4 Expenditure

Expenditure is recognised once there is a legal or constructive obligation to transfer economic benefit to a third party, 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 on charitable activities is incurred on directly undertaking the activities which further the charitable company's objectives, as well as any associated support costs.

Any Common Fund contributions (none currently) are accounted for when payable. Any amount pledged but unpaid at 31 December is shown as a creditor in the balance sheet. Grants and donations are accounted for when paid, or when awarded, if that award creates a binding obligation.

All other expenditure is accounted for on the accruals basis.

All expenditure is inclusive of irrecoverable VAT.

CROSSWAY STRATFORD
(A company limited by guarantee)

NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2020

2. Accounting policies (continued)

2.5 Tangible fixed assets and depreciation

Tangible fixed assets costing more than £2,000 are capitalised and recognised when future economic benefits are probable and the cost or value of the asset can be measured reliably. Individual items of equipment with a purchase price of £2,000 or less are written off when the asset is acquired.

Tangible fixed assets are initially recognised at cost. After recognition, under the cost model, tangible fixed assets are measured at cost less accumulated depreciation and any accumulated impairment losses. All costs incurred to bring a tangible fixed asset into its intended working condition should be included in the measurement of cost.

Equipment used within the church premises is depreciated on a straight-line basis over three years.

2.6 Debtors

Debtors are recognised at the settlement amount.

2.7 Cash at bank and in hand

Cash at bank and in hand includes cash and short-term highly liquid investments with a short maturity of three months or less from the date of acquisition or opening of the deposit or similar account.

2.8 Liabilities and provisions

Liabilities are recognised when there is an obligation at the balance sheet date as a result of a past event, it is probable that a transfer of economic benefit will be required in settlement, and the amount of the settlement can be estimated reliably.

Liabilities are recognised at the amount that the charitable company anticipates it will pay to settle the debt.

2.9 Financial instruments

The charitable company only has financial assets and financial 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.

2.10 Pensions

The charitable company operates a defined contribution pension scheme. The pension charge represents the amounts payable by the charitable company to the fund in respect of the year plus amounts recharged by the Great St Helen's Trust in respect of the Reverend Jamie Child.

CROSSWAY STRATFORD
(A company limited by guarantee)

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2020**

2. Accounting policies (continued)

2.11 Fund accounting

General funds are unrestricted funds which are available for use at the discretion of the trustees in furtherance of the general objectives of the charitable company and which have not been designated for other purposes.

Designated funds comprise unrestricted funds that have been set aside by the trustees for particular purposes. The aim and use of each designated fund is set out in the notes to the financial statements.

Restricted funds are funds which are to be used in accordance with specific restrictions imposed by donors or which have been raised by the charitable company for particular purposes. The costs of raising and administering such funds are charged against the specific fund. The aim and use of each restricted fund is set out in the notes to the financial statements.

Investment income, gains and losses are allocated to the appropriate fund.

3. Income from donations

	Unrestricted funds 2020 £	Restricted funds 2020 £	Total funds 2020 £	Total funds 2019 £
Regular donations (excluding Gift Aid)	212,005	-	212,005	211,209
One-off donations (excluding Gift Aid)	74,867	20,850	95,717	137,619
Gift Aid	47,227	-	47,227	65,021
Giving for Olly Hallett Support Fund (restricted)	-	-	-	6,650
Workplace Ministry Fund (restricted)	-	8,025	8,025	14,174
Other unrestricted income	30	-	30	428
Other restricted income	-	-	-	109
Total 2020	334,129	28,875	363,004	435,210
Total 2019	414,277	20,933	435,210	

All the above income is unrestricted unless otherwise indicated.

CROSSWAY STRATFORD
(A company limited by guarantee)

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2020**

4. Income from charitable activities

	Unrestricted funds 2020 £	Total funds 2020 £	Total funds 2019 £
Weekend Away income	77	77	32,319
Books	1,025	1,025	2,080
Total 2020	<u>1,102</u>	<u>1,102</u>	<u>34,399</u>
Total 2019	<u>34,399</u>	<u>34,399</u>	

5. Investment income

	Unrestricted funds 2020 £	Total funds 2020 £	Total funds 2019 £
Bank interest	610	610	-

6. Analysis of expenditure on charitable activities

Summary by fund type

	Unrestricted funds 2020 £	Restricted funds 2020 £	Total funds 2020 £	Total funds 2019 £
Charitable activities	<u>267,482</u>	<u>6,983</u>	<u>274,465</u>	<u>358,632</u>
Total 2019	<u>330,025</u>	<u>28,607</u>	<u>358,632</u>	

CROSSWAY STRATFORD
(A company limited by guarantee)

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2020**

6. Analysis of expenditure on charitable activities (continued)

Summary by expenditure type

	Staff costs 2020 £	Other costs 2020 £	Total funds 2020 £	Total funds 2019 £
Charitable activities	196,568	77,897	274,465	358,632
Total 2019	208,843	149,789	358,632	

7. Analysis of expenditure by activities

	Activities undertaken directly (see below) 2020 £	Grant funding of activities (note 8) 2020 £	Support costs (see below) 2020 £	Total funds 2020 £	Total funds 2019 £
Charitable activities	249,546	14,630	10,289	274,465	358,632
Total 2019	340,329	705	17,598	358,632	

CROSSWAY STRATFORD
(A company limited by guarantee)

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2020**

7. Analysis of expenditure by activities (continued)

Analysis of direct costs

	Activities 2020 £	Total funds 2020 £	Total funds 2019 £
Staff costs (note 10)	196,568	196,568	208,843
Mission Partners	19,080	19,080	23,995
Crossway Kids	664	664	480
Guest events	598	598	277
Weekend Away cost	-	-	46,965
Staff training	6,870	6,870	7,200
Music and IT	18,984	18,984	1,598
Books	906	906	1,617
Lord's Supper	70	70	83
Bibles and Gospels	195	195	294
Refreshments	575	575	3,538
Rent (venue)	5,036	5,036	45,439
Total 2020	<u>249,546</u>	<u>249,546</u>	<u>340,329</u>
Total 2019	<u>340,329</u>	<u>340,329</u>	

CROSSWAY STRATFORD
(A company limited by guarantee)

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2020**

7. Analysis of expenditure by activities (continued)

Analysis of support costs

	Activities 2020 £	Total funds 2020 £	Total funds 2019 £
Rent (office)	894	894	6,533
Hospitality	438	438	748
Travel	487	487	602
Printing, postage and stationery	2,507	2,507	1,520
Internet	66	66	15
Repairs and maintenance	27	27	379
Insurance	390	390	387
Bank charges	110	110	55
Payroll processing	680	680	680
Gifts	1,510	1,510	-
Promotion	374	374	-
Other expenses	93	93	5,179
Governance costs: Preparation and examination of annual financial statements	2,713	2,713	1,500
Total 2020	<u>10,289</u>	<u>10,289</u>	<u>17,598</u>
Total 2019	<u>17,598</u>	<u>17,598</u>	

8. Analysis of grants

	Grants to institutions 2020 £	Grants to individuals 2020 £	Total funds 2020 £	Total funds 2019 £
Charitable grants	<u>13,350</u>	<u>1,280</u>	<u>14,630</u>	<u>705</u>
Total 2019	<u>650</u>	<u>55</u>	<u>705</u>	

CROSSWAY STRATFORD
(A company limited by guarantee)

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2020**

9. Governance costs - independent examiner's remuneration

	2020 £	2019 £
Preparation and independent examination of annual financial statements	2,713	1,500
	<u><u>2,713</u></u>	<u><u>1,500</u></u>

10. Staff costs

	2020 £	2019 £
Gross salaries	137,374	143,787
Employers' NI	9,020	10,965
Pension costs	24,003	25,197
Clergy rental costs	26,171	25,980
Other staff costs	-	2,914
	<u><u>196,568</u></u>	<u><u>208,843</u></u>

The average number of persons employed by the charitable company during the year was as follows:

	2020 No.	2019 No.
Full-time staff	4	5
	<u><u>4</u></u>	<u><u>5</u></u>

No employee received remuneration amounting to more than £60,000 in either year.

The highest remunerated member of staff was Reverend Jamie Child (as detailed in note 11).

11. Trustees' remuneration and expenses

During the year ended 31 December 2020, the Reverend Jamie Child was paid a stipend, pension and accommodation costs which were in accordance with the Diocese of London standard rates for the period.

Reverend Jamie Child was paid through the Diocese of London for the whole period (though all his costs are recharged by the Great St Helen's Trust, a trust associated with St Helen's Bishopsgate, and covered by Crossway Stratford through Crossway Stratford's own bank account).

Crossway Stratford provides accommodation for the Reverend Jamie Child, and rent was paid by Crossway Stratford for 192 Portway to the Great St Helen's Trust, a trust associated with St Helen's Bishopsgate.

The intention is for the Reverend Jamie Child and his family to continue to occupy 192 Portway, with a rental agreement in place with the Great St Helen's Trust.

CROSSWAY STRATFORD
(A company limited by guarantee)

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2020**

Trustees' remuneration and expenses (continued)

During the year the following amounts were paid:

	2020	2019
	£	£
Reverend Jamie Child		
Stipend	29,900	29,300
Pension contributions paid	10,000	9,800
Other benefits	26,171	25,980

During the year ended 31 December 2020, expenses totalling £1,743 were reimbursed or paid directly to 1 trustee (2019 - £1,204 to 1 trustee).

12. Debtors

	2020	2019
	£	£
Due within one year		
Other debtors	-	79
Tax recoverable	10,558	8,831
	10,558	8,910

13. Creditors: amounts falling due within one year

	2020	2019
	£	£
Accruals	3,390	24,219

14. Financial instruments

	2020	2019
	£	£
Financial assets		
Financial assets measured at fair value through income and expenditure	352,360	284,586

Financial assets measured at fair value through income and expenditure comprise cash at bank and in hand.

CROSSWAY STRATFORD
(A company limited by guarantee)

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2020**

15. Statement of funds

Statement of funds - current year

	Balance at 1 January 2020 £	Income £	Expenditure £	Transfers in/(out) £	Balance at 31 December 2020 £
Unrestricted funds					
Designated fund					
Futures Fund	80,000	-	-	30,000	110,000
General funds					
General Fund	187,276	335,841	(267,482)	(31,247)	224,388
Total unrestricted funds	267,276	335,841	(267,482)	(1,247)	334,388
Restricted funds					
Workplace Ministry Fund	2,001	8,025	(5,473)	812	5,365
Weekends Support Fund	-	-	-	435	435
Hardship Fund	-	20,850	(1,510)	-	19,340
	2,001	28,875	(6,983)	1,247	25,140
Total funds 2020	269,277	364,716	(274,465)	-	359,528

CROSSWAY STRATFORD
(A company limited by guarantee)

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2020**

15. Statement of funds (continued)

Statement of funds - prior year

	Balance at 1 January 2019 £	Income £	Expenditure £	Transfers in/(out) £	Balance at 31 December 2019 £
Unrestricted funds					
Designated fund					
Futures Fund	26,000	-	-	54,000	80,000
General funds					
General Fund	135,493	448,676	(330,025)	(66,868)	187,276
Total unrestricted funds	161,493	448,676	(330,025)	(12,868)	267,276
Restricted funds					
Olly Hallett Support Fund	(5,861)	6,650	(13,657)	12,868	-
Workplace Ministry Fund	2,668	14,174	(14,841)	-	2,001
Christmas Charity Fund	-	109	(109)	-	-
	(3,193)	20,933	(28,607)	12,868	2,001
Total funds 2019	158,300	469,609	(358,632)	-	269,277

The aims and uses of the major designated and restricted funds are as follows:

Futures Fund – funds designated by the elders for church planting from Crossway and for building purchase – either for the church to meet in or for staff housing. The intention is that 10% of the church's annual budget has this future focus.

Workplace Ministry Fund – for funds received relating to the establishment and continuation of a Workplace Ministry in Stratford named 'Stratford Talks'.

Weekends Support Fund – funds received specifically for helping people to attend church weekends away.

Hardship Fund – for funds received specifically towards relieving hardship within the local community as and when it arises.

Olly Hallett Support Fund – for funds received from supporters of Olly Hallett for the purpose of funding his training (30% of gross salary and tuition fees).

CROSSWAY STRATFORD
(A company limited by guarantee)

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2020**

16. Summary of funds

Summary of funds - current year

	Balance at 1 January 2020 £	Income £	Expenditure £	Transfers in/(out) £	Balance at 31 December 2020 £
Designated funds	80,000	-	-	30,000	110,000
General funds	187,276	335,841	(267,482)	(31,247)	224,388
Restricted funds	2,001	28,875	(6,983)	1,247	25,140
Total funds 2020	269,277	364,716	(274,465)	-	359,528

Summary of funds - prior year

	Balance at 1 January 2019 £	Income £	Expenditure £	Transfers in/(out) £	Balance at 31 December 2019 £
Designated funds	26,000	-	-	54,000	80,000
General funds	135,493	448,676	(330,025)	(66,868)	187,276
Restricted funds	(3,193)	20,933	(28,607)	12,868	2,001
Total funds 2019	158,300	469,609	(358,632)	-	269,277

CROSSWAY STRATFORD
(A company limited by guarantee)

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2020**

17. Analysis of net assets between funds

Analysis of net assets between funds - current period

	Unrestricted funds 2020 £	Restricted funds 2020 £	Total funds 2020 £
Current assets	337,778	25,140	362,918
Creditors due within one year	(3,390)	-	(3,390)
Total	<u><u>334,388</u></u>	<u><u>25,140</u></u>	<u><u>359,528</u></u>

Analysis of net assets between funds - prior period

	Unrestricted funds 2019 £	Restricted funds 2019 £	Total funds 2019 £
Current assets	291,495	2,001	293,496
Creditors due within one year	(24,219)	-	(24,219)
Total	<u><u>267,276</u></u>	<u><u>2,001</u></u>	<u><u>269,277</u></u>

18. Pension costs

The charitable company operates a defined contribution pension scheme. The assets of the scheme are held separately from those of the charitable company in an independently-administered fund. The pension cost charge represents contributions payable by the charitable company to the fund plus amounts recharged by the Great St Helen's Trust in respect of the Reverend Jamie Child and amounted to £24,003 (2019 - £25,197).

19. Members' liability

In the event of the charitable company being wound up, the liability in respect of the guarantee is limited to £1 per member.

20. Related party transactions

	2020 £	2019 £
Donations made by the trustees and treasurer	<u><u>11,342</u></u>	<u><u>9,768</u></u>