

**CROSSWAY STRATFORD**

**(A company limited by guarantee)**

**UNAUDITED**

**ANNUAL REPORT AND FINANCIAL STATEMENTS**

**FOR THE YEAR ENDED 31 DECEMBER 2022**

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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 2022**

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<b>Trustees</b>	Reverend Jamie Child Alasdair Henderson Daniel McIntosh Michael Bajomo
<b>Company registered number</b>	10498312
<b>Charity registered number</b>	1172415
<b>Registered office</b>	194 Humberstone Road London E13 9NQ
<b>Treasurer</b>	Alan Bright
<b>Company secretary</b>	Jennifer Westbrook
<b>Accountants</b>	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 2022**

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**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**

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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**

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

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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.

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

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**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.

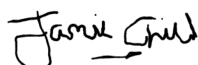
The Church held its Annual General Meeting (also referred to as the 'Annual Vision Meeting') in April 2022 for the whole church family and will hold its next Annual General Meeting on 26 April 2023.

**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

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

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

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

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 £
<b>Current assets</b>			
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)
<b>Net current assets</b>		<u>314,788</u>	378,160
<b>Total net assets</b>		<u><u>314,788</u></u>	<u><u>378,160</u></u>
<b>Charity funds</b>			
Restricted funds	15	12,626	21,725
Unrestricted funds	15	302,162	356,435
<b>Total funds</b>		<u><u>314,788</u></u>	<u><u>378,160</u></u>

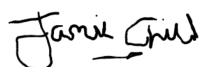
The charitable company was entitled to exemption from audit under section 477 of the Companies Act 2006.

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.

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

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**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.

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**NOTES TO THE FINANCIAL STATEMENTS**  
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**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.

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**NOTES TO THE FINANCIAL STATEMENTS  
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**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	-	<b>243,787</b>	212,427
One-off donations (excluding Gift Aid)	91,637	-	<b>91,637</b>	93,962
Gift Aid	41,490	-	<b>41,490</b>	52,118
Workplace Ministry Fund (restricted)	-	3,616	<b>3,616</b>	8,081
Weekends support fund	-	1,150	<b>1,150</b>	795
Other collections	192	-	<b>192</b>	1,795
Other unrestricted income	3,705	-	<b>3,705</b>	2,290
<b>Total 2022</b>	<b>380,811</b>	<b>4,766</b>	<b>385,577</b>	<b>371,468</b>
<b>Total 2021</b>	<b>362,592</b>	<b>8,876</b>	<b>371,468</b>	

All the above income is unrestricted unless otherwise indicated.



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**4. Income from charitable activities**

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

**5. Investment income**

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

**CROSSWAY STRATFORD**  
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**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	<b>488,702</b>	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	<b>488,702</b>	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	<b>488,702</b>	373,598
Total 2021	322,142	32,434	19,022	373,598	

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**NOTES TO THE FINANCIAL STATEMENTS  
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**7. Analysis of expenditure by activities (continued)**

**Analysis of direct costs**

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

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**NOTES TO THE FINANCIAL STATEMENTS**  
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**7. Analysis of expenditure by activities (continued)**

**Analysis of support costs**

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

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**NOTES TO THE FINANCIAL STATEMENTS  
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**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	<b>45,103</b>	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
	<b>23,980</b>	25,280
	<b>23,980</b>	25,280

**9. Governance costs - independent examiner's remuneration**

	2022 £	2021 £
Preparation and independent examination of annual financial statements	<b>2,640</b>	2,772

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**10. Staff costs**

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

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

	<b>2022</b> No.	2021 No.
Full-time staff	<b>5</b>	4

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

	<b>2022</b> No.	2021 No.
In the band £60,001 - £70,000	<b>1</b>	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.

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**Trustees' remuneration and expenses (continued)**

During the year the following amounts were paid:

		<b>2022</b> £	2021 £
Reverend Jamie Child	Stipend and pension contributions	<b>40,259</b>	37,600
	Accommodation costs	<b>26,389</b>	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**

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

**13. Creditors: amounts falling due within one year**

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

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**NOTES TO THE FINANCIAL STATEMENTS**  
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**14. Financial instruments**

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

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



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**NOTES TO THE FINANCIAL STATEMENTS  
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**15. Statement of funds**

**Statement of funds - current year**

	Balance at 1 January 2022 £	Income £	Expenditure £	Transfers in/(out) £	Balance at 31 December 2022 £
<b>Unrestricted funds</b>					
<b>Designated fund</b>					
Futures Fund	110,000	-	-	70,000	180,000
<b>General funds</b>					
General Fund	246,435	420,564	(487,602)	(57,235)	122,162
<b>Total unrestricted funds</b>	356,435	420,564	(487,602)	12,765	302,162
<b>Restricted funds</b>					
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
<b>Total funds</b>	378,160	425,330	(488,702)	-	314,788

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**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 £
<b>Unrestricted funds</b>					
<b>Designated fund</b>					
Futures Fund	110,000	-	-	-	110,000
<b>General funds</b>					
General Fund	224,388	381,559	(364,609)	5,097	246,435
<b>Total unrestricted funds</b>	334,388	381,559	(364,609)	5,097	356,435
<b>Restricted funds</b>					
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
<b>Total funds</b>	359,528	392,230	(373,598)	-	378,160

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**NOTES TO THE FINANCIAL STATEMENTS  
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**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
<b>Total funds</b>	<b>378,160</b>	<b>425,330</b>	<b>(488,702)</b>	<b>-</b>	<b>314,788</b>

**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
<b>Total funds</b>	<b>359,528</b>	<b>392,230</b>	<b>(373,598)</b>	<b>-</b>	<b>378,160</b>

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**NOTES TO THE FINANCIAL STATEMENTS  
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**17. Analysis of net assets between funds**

**Analysis of net assets between funds - current year**

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

**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**

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