

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
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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

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**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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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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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

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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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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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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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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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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.

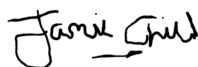
The Church held its Annual General Meeting (also referred to as the ‘Annual Vision Meeting’) in April 2024 for the whole church family and will hold its next Annual General Meeting on 23 April 2025.

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)
		<u></u>	<u></u>
Net current assets		283,811	290,257
		<u></u>	<u></u>
Total net assets		283,811	290,257
		<u><u></u></u>	<u><u></u></u>
Charity funds			
Restricted funds	15	6,938	11,639
Unrestricted funds	15	276,873	278,618
		<u></u>	<u></u>
Total funds		283,811	290,257
		<u><u></u></u>	<u><u></u></u>

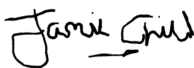
The charitable company was entitled to exemption from audit under section 477 of the Companies Act 2006.

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	492,407	16,372	508,779	466,320
Total 2023	458,090	8,230	466,320	

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	47,225	47,225	41,040
Total 2023	41,040	41,040	

5. Investment income

	Unrestricted funds 2024 £	Total funds 2024 £	Total funds 2023 £
Bank interest	5,584	5,584	5,592
Total 2023	5,592	5,592	

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	495,917	495,917	465,071
Total 2023	465,071	465,071	

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	28,933	28,933	27,225
Total 2023	27,225	27,225	

CROSSWAY STRATFORD
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**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:

	2024 £	2023 £
Name of institution		
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
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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
	<u>367,312</u>	<u>352,188</u>

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

	2024 No.	2023 No.
Full-time staff	<u>7</u>	<u>8</u>

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

	2024 No.	2023 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
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**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
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**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
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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
	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

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
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**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
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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>