

CROSSWAY STRATFORD

(A company limited by guarantee)

UNAUDITED

ANNUAL REPORT AND FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 DECEMBER 2025

CROSSWAY STRATFORD
(A company limited by guarantee)

CONTENTS

	Page
Reference and administrative details of the company, its trustees and advisers	1
Annual report	2 - 9
Independent examiner's report	10
Statement of financial activities	11
Balance sheet	12
Statement of cash flows	13
Notes to the financial statements	14 - 29

CROSSWAY STRATFORD
(A company limited by guarantee)

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

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

CROSSWAY STRATFORD
(A company limited by guarantee)

**ANNUAL REPORT
FOR THE YEAR ENDED 31 DECEMBER 2025**

Context:

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

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

Achievements and performance:

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

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

1. Discipleship and pastoral support:

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

Sunday meetings

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

Midweek small groups

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

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

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

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

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

creating a forum for strengthened relationships.

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

School 21 site:

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

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

St Matthew's site:

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

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

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

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

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

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

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

Roots

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

Youth Lunches

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

CROSSWAY STRATFORD
(A company limited by guarantee)

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

Weekends away

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

Trainees at Crossway

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

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

Staff movements

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

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

Other informal ministries

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

2. Evangelism and outreach:

Sunday meetings

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

Guest Sundays

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

Christmas Services

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

CROSSWAY STRATFORD
(A company limited by guarantee)

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

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

Life Course

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

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

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

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

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

Tots @ St Matt's

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

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

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

CROSSWAY STRATFORD
(A company limited by guarantee)

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

Friday Club (Pre-teen Youth Group)

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

Friday night youth (Youth outreach)

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

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

Holiday Club

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

Crossway Football Ministry

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

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

CAP Money Coaching

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

CROSSWAY STRATFORD
(A company limited by guarantee)

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

Talking Point English Conversation Classes

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

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

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

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

Wreath-Making Event

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

Mission-partner support

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

Looking forward

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

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

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

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

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

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

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

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

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

Financial Review:

The accounts are for the year to 31 December 2025.

Total unrestricted income during this period was £578,898

Total unrestricted expenditure in the period was £606,397

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

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

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

Reserves policy

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

CROSSWAY STRATFORD
(A company limited by guarantee)

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

Risks and uncertainties

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

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

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

Financial risks

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

Structure and governance:

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

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

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

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

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

Volunteers

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

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

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



.....
Michael Bajomo

(Trustee)

Date: 5 April 2026

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

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

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

Responsibilities and basis of report

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

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

Independent examiner's statement

Since the charitable company's gross income exceeded £250,000 your examiner must be a member of a body listed in section 145 of the 2011 Act. I confirm that I am qualified to undertake the examination because I am a member of the Institute of Chartered Accountants in England and Wales, which is one of the listed bodies.

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

1. accounting records were not kept in respect of the charitable company as required by section 386 of the 2006 Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the accounting requirements of section 396 of the 2006 Act other than any requirement that the accounts give a 'true and fair' view which is not a matter considered as part of an independent examination; or
4. the accounts have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102).

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

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

Signed: *Richard Hill*

Dated: 8/4/2026

Richard Hill FCA

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

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

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

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

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

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

BALANCE SHEET
AS AT 31 DECEMBER 2025

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



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

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

CROSSWAY STRATFORD
(A company limited by guarantee)

STATEMENT OF CASH FLOWS
FOR THE YEAR ENDED 31 DECEMBER 2025

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

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

CROSSWAY STRATFORD
(A company limited by guarantee)

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

1. General information

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

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

2. Accounting policies

2.1 Basis of preparation of financial statements

The financial statements have been prepared in accordance with the Charities SORP (FRS 102) - Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Companies Act 2006.

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

2.2 Income

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

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

2.3 Expenditure

Expenditure is recognised once there is a legal or constructive obligation to transfer economic benefit to a third party, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably.

Expenditure on raising funds includes all expenditure incurred by the charitable company to raise funds for its charitable purposes and includes costs of all fundraising activities events and non-charitable trading.

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

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

All other expenditure is accounted for on the accruals basis.

All expenditure is inclusive of irrecoverable VAT.

CROSSWAY STRATFORD
(A company limited by guarantee)

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

2. Accounting policies (continued)

2.4 Tangible fixed assets and depreciation

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

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

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

2.5 Debtors

Debtors are recognised at the settlement amount.

2.6 Cash at bank and in hand

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

2.7 Liabilities and provisions

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

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

2.8 Financial instruments

The charitable company only has financial assets and financial liabilities of a kind that qualify as basic financial instruments. Basic financial instruments are initially recognised at transaction value and subsequently measured at their settlement value.

2.9 Pensions

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

CROSSWAY STRATFORD
(A company limited by guarantee)

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

2. Accounting policies (continued)

2.10 Fund accounting

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

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

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

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

3. Income from donations

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

CROSSWAY STRATFORD
(A company limited by guarantee)

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

4. Income from charitable activities

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

5. Investment income

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

6. Investment management costs

	Unrestricted funds 2025 £	Total funds 2025 £	Total funds 2024 £
Investment management fees	315	315	-

CROSSWAY STRATFORD
(A company limited by guarantee)

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

7. Analysis of expenditure on charitable activities

Summary by fund type

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

Summary by expenditure type

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

8. Analysis of expenditure by activities

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

CROSSWAY STRATFORD
(A company limited by guarantee)

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

8. Analysis of expenditure by activities (continued)

Analysis of direct costs

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

CROSSWAY STRATFORD
(A company limited by guarantee)

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

8. Analysis of expenditure by activities (continued)

Analysis of support costs

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

CROSSWAY STRATFORD
(A company limited by guarantee)

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

9. Analysis of grants

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

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

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

10. Governance costs - independent examiner's remuneration

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

CROSSWAY STRATFORD
(A company limited by guarantee)

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

11. Staff costs

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

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

	2025 No.	2024 No.
Full-time staff	<u>7</u>	<u>7</u>

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

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

CROSSWAY STRATFORD
(A company limited by guarantee)

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

12. Trustees' remuneration and expenses

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

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

Trustees' remuneration and expenses

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

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

13. Debtors

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

14. Current asset investments

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

CROSSWAY STRATFORD
(A company limited by guarantee)

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

15. Creditors: amounts falling due within one year

	2025 £	2024 £
Accruals	5,269	5,338

16. Financial instruments

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

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

CROSSWAY STRATFORD
(A company limited by guarantee)

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

17. Statement of funds

Statement of funds - current year

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

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

CROSSWAY STRATFORD
(A company limited by guarantee)

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

17. Statement of funds (continued)

Statement of funds - prior year

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

CROSSWAY STRATFORD
(A company limited by guarantee)

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

17. Statement of funds (continued)

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

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

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

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

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

18. Summary of funds

Summary of funds - current year

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

Summary of funds - prior year

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

CROSSWAY STRATFORD
(A company limited by guarantee)

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

19. Analysis of net assets between funds

Analysis of net assets between funds - current year

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

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

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

21. Analysis of cash and cash equivalents

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

CROSSWAY STRATFORD
(A company limited by guarantee)

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

22. Analysis of changes in net debt

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

23. Pension costs

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

24. Members' liability

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

25. Related party transactions

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