Crossway Church
Trustees' Annual Report & Accounts for the period
1st January to 31st December 2025

CROSSWAY CHURCH
GOOD NEWS FOR NORTHFIELD

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REFERENCE AND ADMINISTRATIVE INFORMATION

Charity Name	Crossway Church
Status	Trust Registered Charity with effect from 1st August 2012 (Registered Charity No. 1148400)
Church Address	Crossway Church St Heliers Road Northfield B31 1QS

Managing Trustees
Trustees who served during the year are set out below: -

Mr P Ambridge	[Elder]
Mr M Barker	[Deacon]
Mr M Cook	[Youth Pastor, Salaried]
Mr M Jackson	[Elder]
Mr J Lee	[Associate Pastor, Salaried]
Mr P Manning	[Deacon, Treasurer]
Mr P Skerratt (Chair)	[Lead Pastor, Salaried]

Independent Examiner
B.K. Johnson (of JE Johnson Limited)
The Counting House
61 Charlotte Street
St Paul's Square
Birmingham
B3 1PX

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing Document
The charity governed in accord with its constitution, adopted on 12-Feb-2012, and as amended on 07-Apr-2019 and 17-Mar-2024.

Organisational structure
The charity is governed by a trustees comprising of those involved in the leadership and operations of Crossway Church. They meet quarterly to set policy and review the activities of the Charity.

Recruitment and Appointment of Trustees
Trustees are elected by nomination of the existing trustees and resolution at a meeting of the members of the charity. The majority of trustees don't receive remuneration or any other benefits from their work with charity as per the charity's constitution. Those trustees that receive benefits only receive them innkeeping with the rules of the constitution.

Trustees Induction and Training
New Trustees are given safeguarding training, along with any other appropriate training as seen fit by the existing Trustees.

Risk Management
The trustees examine the major strategic and operational risks which the charity faces regularly at their quarterly meetings.

OBJECTIVES and ACTIVITIES of Crossway Church

"Crossway Church exists for the advancement of the Christian faith in accordance with the Basis of Faith, primarily but not exclusively within Northfield and the surrounding neighbourhood; and such other charitable purposes as shall, in the opinion of the members of the Church in general meeting further the work of the Church."

We have sought to clarify this vision for those coming into the church with one key message ("**Good News for Northfield**") and four clarifying aspirations. We want to be:

1. **An 'it's all about Jesus' kind of church:** What we all have in common at Crossway is Jesus. We love to talk about Jesus who has changed our lives and who changes them a little more every day as we follow him and share life together.
2. **A 'what does the Bible say?' kind of church:** We believe God speaks to us through the Bible, and that what he has to say to us is the most important thing we could hear. You don't need to know anything about the Bible before you come, but be prepared to be inspired and challenged by it when you do.
3. **A 'come as you are' kind of church:** Everyone is welcome, whoever they are and wherever they're from. We mean it. We are an increasingly diverse bunch from different places and different backgrounds, brought together by Jesus.
4. **A 'love where you live' kind of church:** We don't think our location is an accident. We believe that God has given us our postcode, so we want to be a local church that loves our local area.

In planning our activities, the Trustees have sought to apply the guidance on public benefit issued by the Charity Commission Statement.

- We run weekly Sunday services open to the general public
- We seek to enable the church family to live out their faith in their daily lives
- We are committed to supporting UK and Global mission
- We seek to provide Christian pastoral care, teaching and training
- We seek to partner with other churches to strengthen Christian mission in Birmingham & the wider nation.
- We maintain the fabric of the building we rent in order to accomplish our objectives
- We offer a weekly programme of groups for the benefit of local families
- We seek to be supportive and servant-hearted towards the local community

ACHIEVEMENTS and PERFORMANCE

Review of activities and impact for Public Benefit

Our regular activities in the past year

Teaching, discipleship and fellowship

The teaching and preaching of unchanging Biblical truths is foundational to all ministries and witness at Crossway Church. We believe in the inspiration and authority of all Scripture, that it is 'God - breathed and useful for teaching, rebuking, correcting and training in righteousness' (2 Tim 3:16). This means that relevant exposition and explanation of Biblical truths is a key aspect of all our activities.

- **Sermon series** have included: Our Forever Home; Good News for All People (Luke); Behold, my Servant (Isaiah 53); Joyful Advance (Philippians); Waiting Faithfully (Malachi); Caring for Each Other; Christmas means…

Fellowship and membership

Because the Bible describes the church as a "body" and as a "family," we take meaningful membership really seriously as a church. All Christians should find a place to belong in a church family, and all Christians have gifts to use in that church body.

- **Lifegroups**: "It's really healthy for Christians to be part of something BIG (i.e. our Sunday Gatherings) and something SMALL in the life of a local church. Lifegroups are one way that people at Crossway can be part of something smaller, spending regular time with the same group of people. As groups meet together, we pray that relationships will strengthen, and that we can respond together to God's Word. There are currently 5 lifegroups running at Crossway. Each group has seen new additions over the last year, and we are keen to begin a new lifegroup soon, since our current groups do not have space for everyone who might be interested in joining a group. Lifegroups have generally revisited Sunday's sermon to make sure that we both "hear" and "listen" to God's Word preached. We altered this pattern slightly in the Autumn term, where all the groups worked through the 321 Course over four weeks. The aim was partly to refresh our hearts with the gospel message and also to give the church family confidence in the course materials, since we aimed to invite people to the 321 course over our Christmas events."
- **Day Away:** each year we spend a whole day together at a nearby church. We have a guest speaker, good food, and fun afternoon activities for all the church family. This year our theme was: "Choose Joy" (Richard Lacey, Woodgreen Church)
- **Socials and "bring & share" lunches**: to facilitate relationships, we have included various socials in our church programme.
- **Connecting at Crossway**: to help new people integrate into our church community, we run two light lunches for newcomers to help them explore "who we are" as a church, and "how to connect" more formally with us. This has begun to run termly.

Opportunities to explore the Christian faith

- An increase in weekly attendance of services and membership of the church.
- Dedicated guest services for the local community at Christmas and Easter, in addition to an annual Half-Term Holiday Club in Autumn.
- Provision of “explore courses” (e.g. Hope Explored / 321) for those interested in looking into the Christian faith for themselves.
- **Northfield mission team:** a small group from our church continue to make contact with our local community fortnightly. They are a regular presence on the high street, sharing good news with our community, as well as providing a point of contact for those in particular need who would like to reach out to us.

Provision of community activities

- **“Connect** is a Friday evening group for young people aged 11-18. We currently meet weekly, to connect with each other and grow our friendships as we play games, cook and make craft together, and to connect with God as we listen to his Word together. Our aim is that young people would know Jesus and grow in their discipleship, being equipped to live for him in their everyday lives. This year we’ve taught through Jonah, seeing that God saves bad people, and Habakkuk, reflecting on God’s response to evil and wickedness, and a discipleship series called Life with Jesus, as well as considering a number of Big Questions.”

- **“Funky Friday** is our group for children in school years 1-6. Our aim is to help children know Jesus more and to help them share Jesus with their friends. Each session starts with a talk from the Bible. This year, we have taught through stories from Romans; from John's gospel that help us see that Jesus is the "truth teller"; the story of Jonah and we're just about to finish a series looking at the friendship between Jesus and Peter, to see that Jesus is the best friend who is trustworthy, who serves, who dies for and who forgives his friends. This year it’s continued to be exciting to see the love the children and their parents have for Funky Friday. One family rearranged a weekend away on the request of the children - "we HAVE to hear what happens next to Jonah!" It's also been really encouraging to see children invite their friends from school to come along: a real testament to the love, care and fun that the team shows to them. A highlight for families and the team was the Christmas party - everyone got involved!”

- **“Jolly Tots** is a stay and play group for children aged 0–4, attending with their parents or carers. We meet on Mondays during term time from 10.00–11.30am. It is a busy, well-attended, and sometimes noisy group, with between 25–30 children most weeks, and on occasion up to 40! Parents and carers are invited to contribute to the group through a refreshment's donation pot and a sign-up treats rota for the grown-ups at snack time.

  We have a committed team of nine regular volunteers, with roles shared out on a weekly basis.The morning begins with free play across all three rooms. Activities include crafts, a sensory tuff tray, table-top activities such as jigsaws and building bricks, role play,

books, ride-on toys, and small-world play. At around 10.30am we come together to sit down for snack time.

At the end of the session, we gather for story time using books from the Books for Little Ones series (such as God Hears, God Made Me, and God Loves Me), which we use on a rotating basis. These books share simple biblical truths with repetition and are the perfect length to keep little ones engaged. We finish with a time of singing and playing musical instruments together."

- **Sunday Club** runs at both services during term time for children from around 18 months to 11 years old. The aim is to scatter the word of God to the children and to help families know Jesus and grow in Jesus.

  We do this through songs; games; teaching from the bible; and group time where we think more about the teaching, how we can all apply it to our lives and do craft related to the teaching, along with prayer. We follow the sermon series when possible."

Financial, pastoral & practical help

- We have a hardship fund that is provided for as part of the church budget (and supplemented by occasional gifts from the congregation). This has been used over the past year to support those facing hardship within our church family.

Other notable charitable activities in the past year

Supporting the advancement of the Christian faith in the Midlands region and beyond:

- Active support of the Midlands Gospel Partnership (MGP): our Lead Pastor co-chairing the MGP trustees; our youth & children pastors serving on the MGP youth committee; teaching on the Midlands Ministry Training Course; proactively advertising the men's and women's midlands conventions.
- Partnership with and assistance of a national fellowship, The Fellowship of Independent Evangelical Churches, to help strengthen Christian mission beyond our own walls.
- Financial support for Birmingham City Mission (BCM), Open Doors, Just Caring Midlands, West Smethwick Congregational Church, Acacia, and Midlands Gospel Partnership (MGP).
- Joining in with the PrayForZero project, spending a year praying for our chosen unreached people group, the Rashaida of Sudan.

Support of Christian Holiday Camps

- A group of primary school aged children from our church have attended Camp XL's "MAYhem" camp.
- A small group of children from our church family have attended "M&M" camp over the Summer Holiday.
- Two staff members have supported at least one of these camps by joining the leadership team.

Strengthening governance

- The trustees have been working hard to ensure that we are properly compliant with regard to policies and procedures.
- The trustees and church membership have been working through the process to become a Charitable Incorporated Organisation (CIO).

Increased investment and activity in our local community

- An increasing effort (through our regular communications) to raise awareness of opportunities to serve locally (eg. Northfield Community Partnership).
- Participation in community events organised by local Christians (including a “vigil against knife crime” and a “walk of witness” at Easter)
- Community engagement through singing carols at Christmas and songs at Easter in the Northfield Shopping Centre

Developing the use of our building on our existing site

- The ongoing maintenance of the building we use.
- An increase in the number of community bookings to use our halls (e.g. christenings, baby-showers, birthday parties)
- Undertaking an “Options Study” (RIBA 1) and completing a “Concept Design” (RIBA 2) with architects to explore what possibilities there are for building work on the current site.
- Briefing conversations with the church membership and architects revolved around how a new building might serve both our church family and the local community.

We believe that as trustees, in the decisions we have made, we have had due regard to the commission’s public benefit guidance.

Crossway Church annual statement of account for the year ending 31st December 2025

Balance brought forward 1st Jan	2025	2024
Bank Accounts	£56,764	£55,368
Cash in hand	£0	£80
Receipts		
Giving to the Church	£84,139	£81,672
One off gifts	£1,600	£2,604
Ministry Gift Day	£5,650	£6,800
Grants	£0	£3,000
Church Building Hire	£3,635	£2,330
Interest on Bank Accounts	£372	£648
HMRC Gift Aid Tax Refund	£13,966	£18,336
Other receipts	£365	£85
Sub Total	**£109,727**	**£115,475**
TOTAL	£166,491	£170,923
Payments		
Salaries and Pension	£83,470	£76,522
Gifts		
Birmingham City Mission	£1,200	£1,200
Open Doors	£600	£600
Speakers Gifts	£0	£300
Hardship Fund	£1,000	£380
Gifts to Mission	£9,200	£4,803
Staff support	£979	£888
Training and Conferences	£2,123	£1,824

Discipleship		
Hospitality	£2,359	£2,471
Administration and Publicity	£633	£182
Sunday School/Funky Friday	£130	£195
Other Discipleship	£481	£339
Church Day Away	£843	£815
Thirty One:Eight/DBS	£304	£424
Outreach		
Church Based	£101	£721
National Mission (FIEC)	£2,872	£928
FIEC Training Fund	£0	£0
Evangelical Alliance	£80	£80

Church Admin		
Phone/Internet	£629	£620
Insurance	£1,444	£1,424
IT	£735	£1,111
Stationery	£440	£699
Website	£101	£0
Audit, Payroll and Pension Admin	£597	£535
CCLI	£1,216	£1,175
CIO costs	£850	£1,150
Building		
Maintenance	£2,545	£4,685
Fuel	£5,548	£5,050
Water	£98	£260
Household	£310	£288
Cleaning	£960	£980
Building Project Costs	£13,204	£0
Equipment	£141	£3,044
Miscellaneous	£495	£466
Balances Carried Forward	£30,803	£56,764
Cash in Hand	£0	£0
Grand Total	£166,491	£170,923

B.K Johnson FCMA.

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