



Deep & Wide



ANNUAL REPORT
2025-2026



“Anyone who is thirsty may come to me!
Anyone who believes in me may come and
drink! For the Scriptures declare, ‘Rivers of
living water will flow from his heart.’”

JOHN 7:37-38 NLT

On our cover: Becca, a fifth-grade student in The Joshua Project, follows Jesus in baptism.



Deep & Wide

Dear Partner in Ministry,

This past year, you helped invite children across the country and around the world to come to Jesus for living water. Your love, prayers, and giving were felt by kids from California to North Carolina and far beyond. Each week, club leaders got down on the level of little children, looked them in the eyes, opened the Scriptures, and guided them to Jesus.

This year, we went **deeper**. We conducted a club health study to learn what makes a club thrive and what a child's journey toward Jesus really looks like. What we learned led us to strengthen our curriculum and give volunteers more of what they need, and you'll see some of that in the pages ahead.

We also watched children go deeper through a new pilot program, The Joshua Project, a mentor-based discipleship program for fifth and sixth graders. Kids like Becca, on our cover, grew bold about their faith and began sharing it with friends. These young disciples are being prepared to make other disciples. Rivers of living water are flowing out of them.

We also went **wider**. We welcomed nine new regional coordinators, growing our team to 25 people across 12 states and several countries, all working to launch clubs, support volunteers, and build the relationships that lead to lasting impact. By God's grace, the reach of this ministry has never been wider.

My heart is full of gratitude. **Rivers of living water have poured from you, through Crossroads, into children and families, and now flow through them to others.**

Thank you.

With love,

MATT ARMSTRONG, CEO



THE CLUB HEALTH STUDY

Deeper Connections Lead to Deeper Faith

Our study revealed a consistent pathway of faith for children: leaders create a warm and engaging environment; the gospel is shared in this context; children respond; and spiritual fruit begins to become evident.

A PATTERN WE SAW, CLUB AFTER CLUB

For years, we've witnessed stories of young lives changed by the Lord through Kids Clubs. We wanted to understand what is going on at healthy clubs that leads to spiritual fruit, so we conducted a club health study this year. **What we found was that, on a human level, the primary driver of a child's openness to the gospel is the way leaders show up with warmth, consistency, and love.**



Presence

A child is welcomed and known.



Perspective

The gospel becomes clear and personal.



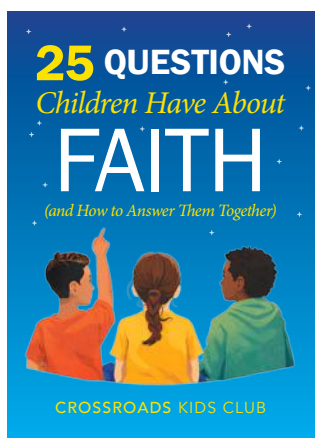
Practice

Faith begins to show up in how they live.

“They know my name and ask about my week.”

— A CROSSROADS CHILD

Healthy clubs are clubs where the volunteer leaders are flourishing. In fact, the study found that clubs are not only forming children but helping leaders grow as well. As a result, we are deepening our investment in leader development.



We created a brand-new resource: a book called **25 Questions Children Have about Faith**, written to equip leaders to talk through difficult issues with children. We also created a new curriculum that helps leaders guide children to develop answers to five core questions:



Who is God?

Who am I?

What is sin?



What is the Good News?

What is my response?

Download the ebook at crossroadskidsclub.com/25Questions, or request a printed copy by emailing contact@crossroadskidsclub.com.

And the momentum continues: this fall, we launch a new leader podcast, which will be another way to keep walking with the leaders who walk with our children.

Deeper

DISCIPLES WHO MAKE DISCIPLES



1 PILOT



6 STUDENTS



3 SCHOOLS

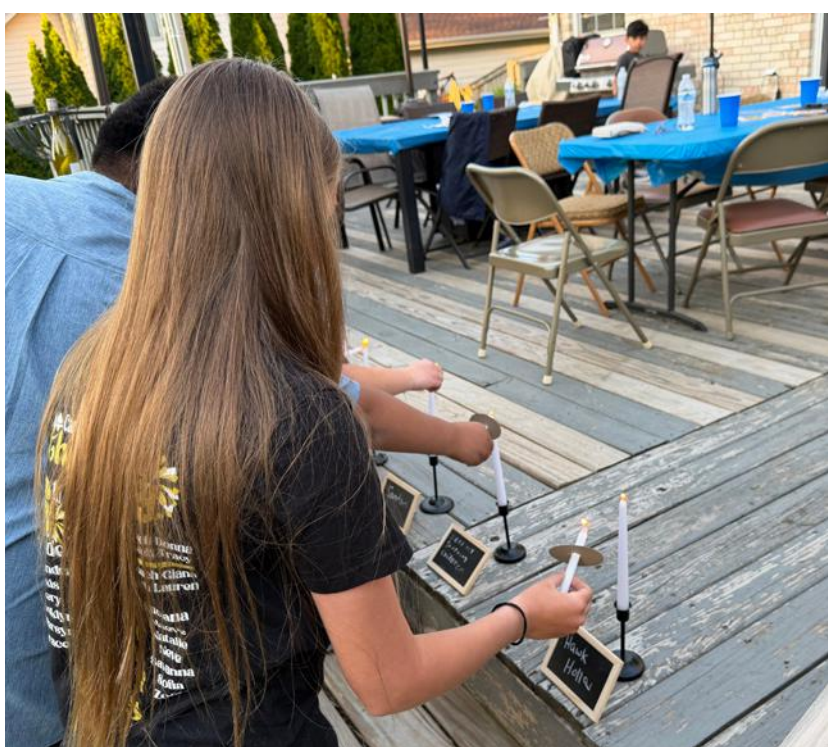


1 REGION



This year we built the Joshua Project student leadership initiative, designed to help fifth and sixth graders shine for Jesus and live out their faith in their homes, schools, and communities.





Brooklyn, a fifth grader, is commissioned to shine her light at her middle school.

Because of your generosity, six students across Chicagoland stepped into the first Joshua Project cohort. This pilot program proved deeply encouraging, and we are now planning to roll out the Joshua Project in other cities this fall.

The fifth- and sixth-graders in the pilot started taking ownership of spiritual conversations, encouraging one another, praying for each other without prompting, and stepping out with growing courage to help their peers follow Jesus. Two students even started a Bible study for their friends this summer. Through your support, these students were given the kind of intentional discipleship that made it possible for them to begin living as disciple-makers right now. They are also set to enter middle school better prepared to help their peers follow Jesus in that new context, too.

With your help, children are hearing the gospel, coming to faith in Jesus, and beginning to show a real desire to share that faith with others during their time at Crossroads. The Joshua Project builds on that foundation by helping students go deeper before middle school, which is a time when faith can easily stall. Instead, the Joshua Project helps them grow in maturity and confidence and develop the leadership skills needed to lead their peers toward Jesus. **Through relational coaching, spiritual encouragement, and opportunities to practice spiritual leadership, students are not only being discipled but beginning to disciple others.**

With your continued support, we are preparing to expand the Joshua Project this fall in Chicagoland and into two additional regions. And as this first cohort enters middle school, they will do so better equipped not only to keep following Jesus themselves but to help their peers take steps toward him.



Deep Roots, Bold Fruit

Before Sophia came to Crossroads, she often doubted herself. At school, she was afraid to raise her hand because she worried about getting an answer wrong. She remembers thinking, "I'm bad at math. I'm bad at reading. I'm bad at writing," and even questioning whether her clothes looked right. Jesus was familiar to her, but not yet personal. **"I knew his name," she said, "but I didn't really know what he did."**

When Sophia began attending Crossroads in third grade, something began to change. Through fun, relationships, questions, and space to talk through what she was learning, the truth about Jesus began to take root. She started going home and telling her mom what she had learned because she couldn't stop thinking about it. And through leaders like Mr. Dwight, who prayed specifically for Sophia's confidence, God began grounding her more deeply in his love. As God's love took root in her life, **Sophia made the decision to follow Jesus one day at club.**

This year, that rooted faith began to bear bold fruit. Through the Joshua Project, Sophia learned to pray with others, speak up with growing confidence, and see herself as someone God could use in the lives of her peers. **She chose to be baptized as a public expression of her faith in Jesus.** Then, after hearing about a student who had started a Bible study, Sophia thought, "That's going to be me." This summer, she and a friend launched a Bible study for their peers. It's the kind of relational, engaging space that had first helped faith take root in Sophia's own life. **The girl who once feared raising her hand is now opening God's Word with other girls and helping them find their voices in Christ, too.**



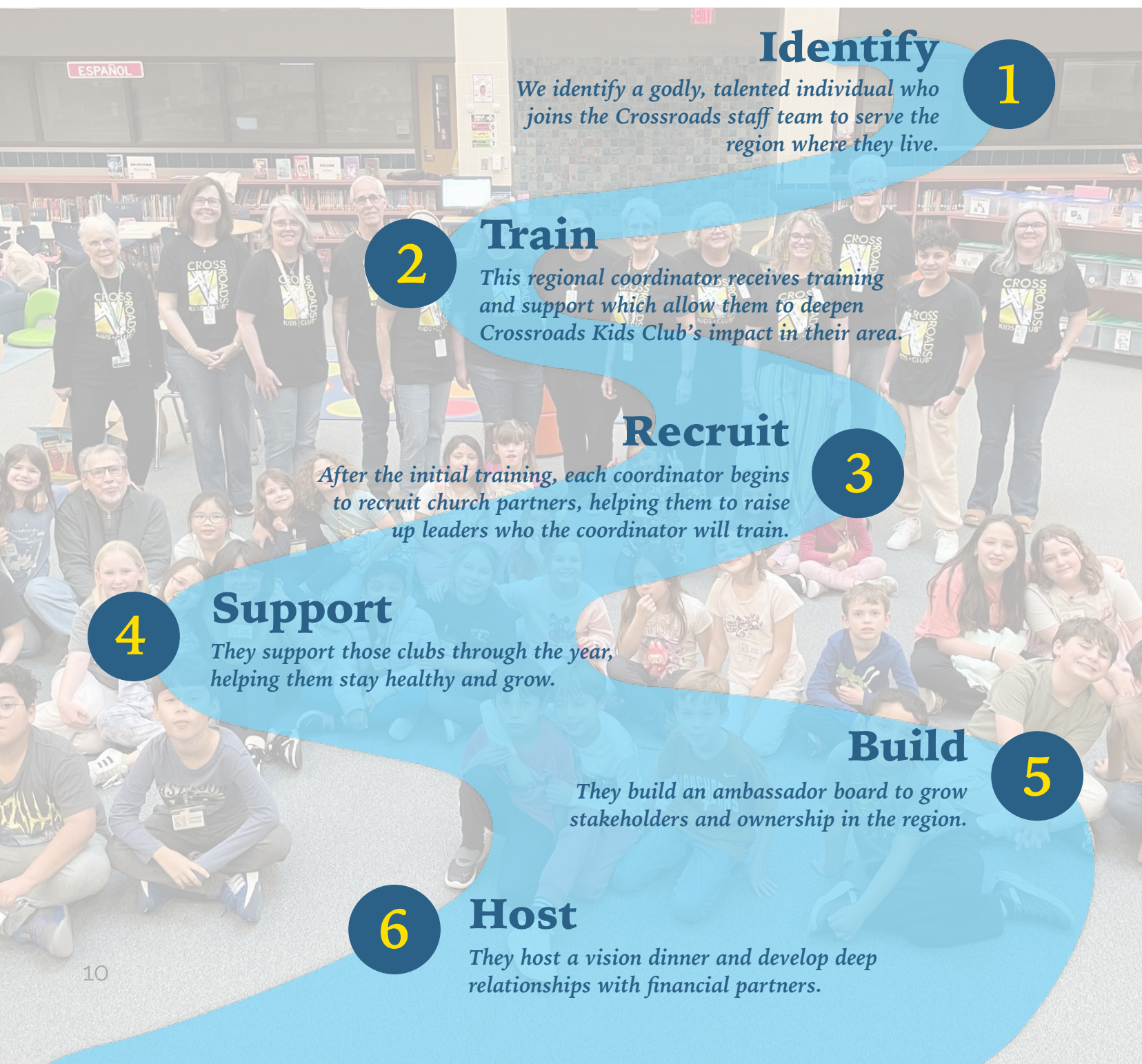


Going Wider, Together

To reach more children in more places with the Good News, we are building a strong team across the nation.

In 2023, we began developing a regional coordination model.

Here's how it works today:



In short, as the Crossroads team grows wider with each new regional coordinator, the coordinators go deeper in specific regions: building teams of leaders, financial partners, and community stakeholders to advance the mission.

The math of a multiplying investment: getting to Year 4 and beyond.

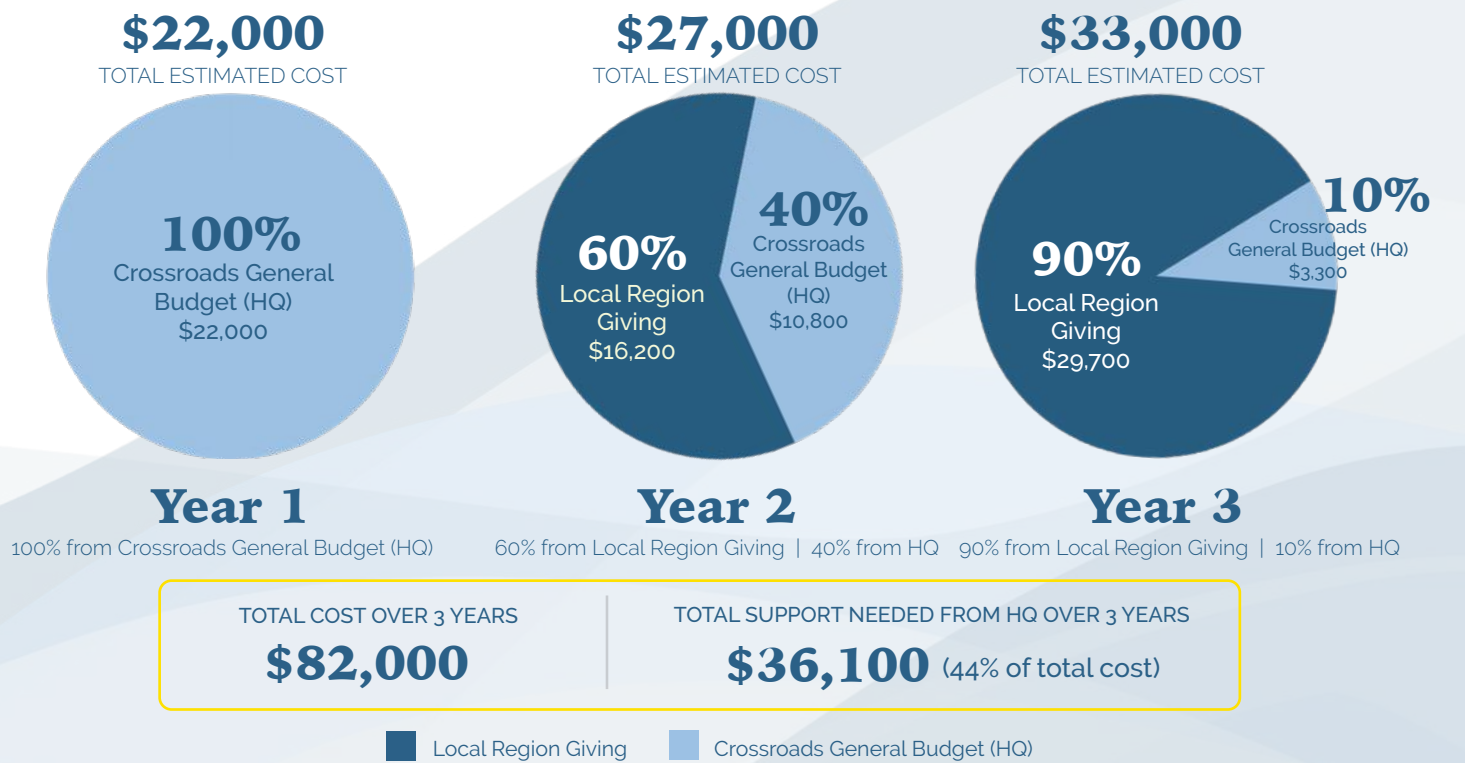
A domestic regional coordinator is a leveraged investment. It takes about \$82,000 to support a coordinator through their first three years, but during that time, the coordinator builds a local base of giving that raises roughly \$46,000 of it. That means the central-office investment to launch a self-sustaining region is about \$36,100 spread over three years. **After three years, a healthy region not only covers its own costs but helps to fund future growth in other regions.**

And what does that \$36,100 build? Look at Houston and Orlando. In three years, our coordinator in Houston grew from a single club to nine clubs serving 219 children. In Orlando, our coordinator grew from no clubs to 12 clubs serving 302 children. **For roughly the cost of supporting one coordinator, a whole region takes root and then sustains itself for years to come.**

During the fiscal year, we hired nine new coordinators, our largest number ever. Each new hire represented a seed planted for future ministry growth, and we believe God will bring an abundant harvest from that investment.

Investing in the Launch of a New Region

Growing local ownership. Building lasting impact.



Since this is a projection, of course actual costs and the funding mix will vary from region to region. The model is based on a small, early sample of regions and standard assumptions about attrition and costs at scale.

REGIONAL COORDINATORS CONNECT WITH LOCAL CHURCHES TO GO DEEP IN THE COMMUNITY

Across the nation, there are about three churches for every school. Crossroads leverages the local presence of regional coordinators to connect with those churches and help them establish thriving clubs.

Recently, Donald Dunlap, our Southeast Wisconsin regional coordinator, shared the following story that illustrates the importance of working through local church partners:

On a crisp fall day a couple of years ago, Living Word Fellowship in Whitewater, Wisconsin, hosted a neighborhood block party. Drawn by the sight of bouncy houses, two young sisters from the community wandered over to join the fun. While there, the church volunteers invited them to join the Crossroads Kids Club that meets in their school. At the club they heard the truth of the gospel for the first time.

Faith began taking root. After graduating from elementary school, the older sister, who accepted Jesus as her Savior at Kids Club, has remained connected with the church. She has transitioned seamlessly into the youth group where she continues to grow in her faith.

Across the nation, coordinators like Donald are mobilizing churches, training leaders, and supporting clubs. The local churches are well positioned to follow up with children and family members.



Donald Dunlap
Southeast Wisconsin
Coordinator





Clubs by country

11

Mexico

Guatemala

12

El Salvador

Costa Rica

Honduras

15

6

Nicaragua

Ghana

15

Zambia

1

288 club leaders reached
1,653 children each week in **8** countries.

Wider

CROSSROADS INTERNATIONAL FOOTPRINT EXPANDED TO
NICARAGUA AND COSTA RICA

Financial Reports

Statement of Position June 30, 2026

ASSETS

Cash & Cash Equivalents	\$334,085
Investments	\$444,320
Net Fixed Assets (equipment)	\$1,039
TOTAL ASSETS	\$779,444

LIABILITIES & NET ASSETS

Payables	\$18,426
Total Net Assets	\$761,018
TOTAL LIABILITIES & NET ASSETS	\$779,444

At Crossroads Kids Club, we keep financial reserves on hand for two important reasons:

- Cash flow timing.** Most of our donations arrive during year-end and spring campaigns, but ministry expenses continue steadily all year. Reserves allow us to cover operations during slower giving seasons like summer and fall.
- Stability and flexibility.** We maintain an operating reserve as a safeguard to ensure ministry continues even in the face of unexpected challenges and to respond quickly when God opens new doors.



131
Clubs



3,095
Children



724
Leaders



STATEMENT OF ACTIVITY

for the 12 months ending on June 30, 2026

REVENUE

Contributions	\$1,192,683
Interest & Investment Income.....	\$50,012
TOTAL INCOME	\$1,242,695

EXPENSE

Staff Team	\$708,745
International Ministry	\$101,733
Donor Relations & Fundraising.....	\$100,896
Club Health & Growth	\$88,203
Media & Digital Strategies	\$84,450
Travel	\$49,903
Office Expenses	\$25,182
Professional Fees	\$22,398
Occupancy	\$18,351
Shipping, Postage & Promotion	\$20,431
Insurance	\$3,540
Depreciation and Other	\$688
TOTAL EXPENSE	\$1,224,527

CHANGE IN NET ASSETS **\$18,169**



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