

CROSS STREET CHAPEL MANCHESTER

England & Wales · Charity number 1080836

Details

Status Registered

Legal form Other

Registered 2000-05-22

Register [View on the Charity Commission register](#)

Contact

Address Cross Street Chapel
29 Cross Street
Manchester
M2 1NL

Phone 0161 833 0522

Email info@cross-street-chapel.org.uk

Website <http://www.cross-street-chapel.org.uk/>

Activities

Objects: THE PROMOTION OF PURE RELIGION IN THE WORSHIP OF GOD AND THE SERVICE OF HUMAN KIND IN THE SPIRIT OF JESUS CHRIST. NO DOCTRINAL TEST SHALL BE IMPOSED UPON ITS MINISTER(S), ITS MEMBERS OR OTHERS WHO ATTEND ITS SERVICES

Activities: The provision of religious and spiritual activities.

Classification

- **How:** Provides Buildings/facilities/open Space, Provides Services, Other Charitable Activities
- **What:** Religious Activities
- **Who:** The General Public/mankind

Geography

- Manchester City

Finances

Period end	Income	Expenditure	Assets	Employees
2024-12-31	£129,475	£140,002	-	-
2023-12-31	£141,475	£149,242	-	-
2022-12-31	£134,731	£122,701	-	-
2021-12-31	£104,827	£104,378	-	-
2020-12-31	£99,164	£103,844	-	-

Trustees

Name	Role	Appointed
Aaron Breeze		2024-03-24
Adam O'Leary		2025-03-16
Carl Morrison		2025-03-16
Catherine Coyne		2023-03-26
Joseph Calvert		2019-03-10

CROSS STREET CHAPEL MANCHESTER

England & Wales - Charity number 1080836

Accounts

Charity Number: 1080836

Cross Street Chapel Manchester

Report and financial statements
For the year ended 31st December 2024

Cross Street Chapel Manchester
Reference and administrative information
for the year ended 31st December 2024

Charity number 1080836

Registered office and operational address Cross Street Chapel
29 Cross Street
Manchester
M2 1NL

Trustees Trustees who served during the year and up to the date of this report were as follows:

Alvin Summerscales	Vice Chair (Appointed 24/3/2024. Resigned 19/3/2025)
Joseph Calvert	Secretary
Catherine Coyne	
Aaron Breeze	(Appointed 24/3/2024)
Anna Hill	(Resigned 14/6/2024)
Dr William Spencer West	(Resigned 24/3/2024)
Adam O'Leary-Amponsah	(Appointed 16/3/2025)
Carl Morrison	(Appointed 16/3/2025)

Banker TSB
13A, 21 Market Street
Manchester
M1 1WR

Independent Examiner Jennifer Cooper FCCA DChA, Slade & Cooper Limited
Beehive Mill, Jersey St, Manchester, M4 6JG

Cross Street Chapel Manchester
Trustees' annual report
for the year ended 31st December 2024

The trustees present their report and the unaudited financial statements for the year ended 31st December 2024.

Reference and administrative information set out on page 1 forms part of this report. The financial statements comply with current statutory requirements, the charity's constitution and the Statement of Recommended Practice - Accounting and Reporting by Charities: SORP applicable to charities preparing their accounts in accordance with FRS 102.

Objectives and activities –

"The Objective of Cross Street Chapel Manchester is the promotion of pure religion in the worship of God and the service of humankind in the spirit of Jesus Christ. No doctrinal test shall be imposed upon its minister(s), its members or others who attend its services."

We affirm that truth and humanity are best served where both the mind and the conscious are free. We maintain that no one book, institution or individual has the monopoly on truth no matter what they may claim for themselves or their devotees may claim for them.

We host two services a week – Wednesdays and Sundays.

In the fulfilment of these objectives Cross Street Chapel Manchester hosts regular, free admission musical events as part of our monthly recital series. Opportunity is given to both established musicians and young developing musicians to perform in front of an audience who may otherwise be unable to afford access to commercial concerts.

In addition, we also support charities based in Manchester and nationally during the year through fundraising events and activities.

Our lettings facilitate groups and organisations who wish to meet in the city centre to promote their educational or philosophical activities in a safe and welcoming environment. Our rates are considerably lower than the market rate of Manchester City Centre – which enables groups who would ordinarily be financially excluded to meet here.

We actively support initiatives for the homeless, asylum seekers and refugees – working with other charitable and religious organisations within these sectors.

Our minister is active in Manchester City Centre outreach through collaborative working with all faith leaders represented within the city.

The trustees review the aims, objectives and activities of the charity each year. This report looks at what the charity has achieved and the outcomes of its work in the reporting period. The trustees report the success of each key activity and the benefits the charity has brought to those groups of people that it is set up to help. The review also helps the trustees ensure the charity's aims, objectives and activities remain focused on its stated purposes.

The trustees have referred to the guidance contained in the Charity Commission's general guidance on public benefit when reviewing the charity's aims and objectives and in planning its future activities. In particular, the trustees consider how planned activities will contribute to the aims and objectives that have been set.

Cross Street Chapel Manchester
Trustees' annual report
for the year ended 31st December 2024

During the 2024 financial year, the core activities that have contributed financially to the charity have been the letting of the premises and donations from members of the congregation. As trustees, we are committed to maintaining and increasing community outreach within Manchester, hosting musical recitals and encouraging the letting of our premises for educational and philosophical purposes.

	2024 £	2023 £	Variance £
Donations	6,543	18,046	-11,503
Letting of the premises	51,485	49,354	2,131
Total income from core activities	58,028	67,400	-9,372

Achievements and performance

Services

The Chapel continued to provide worship for its community throughout the year either inside the Chapel or at home via YouTube live-streamed online services. It promotes the liberal values of freedom, reason and tolerance, extols diversity and encourages religious expression. It provided supportive, reflective and transformative worship, including a Flower Communion that saw the renewal of the pop-up peace garden. We also held a delightful baby-naming, lovely wedding and said a sad goodbye to a longstanding member of our congregation. Our group "Faith in Life" continued to meet, providing an opportunity for people to explore the spiritual depths of their lives.

Music

Music is woven into the fabric of life at Cross Street Chapel, whether that be during worship or through the recital series, and it is an important part of our ministry.

The Friday Lunchtime Recital Series concerts have continued to go from strength to strength, with larger audiences, increased donations and an ever-longer waiting list of musicians wishing to perform. The standard of music is consistently high as we attract musicians not unfamiliar to audiences at The Bridgewater Hall or BBC Proms. We are starting to add additional concert dates to meet the demand and audience booking is encouraged, since we've been needing to add extra seats for these events. Anthems for Advent 2024, in support of The Christie Charity, was a huge success and we raised nearly £700. The choir has grown in size with more people interested in joining us this year. Anthems encapsulates the joy and togetherness that community music-making can bring.

Cross Street Chapel Manchester
Trustees' annual report
for the year ended 31st December 2024

Community involvements

Lettings function

The Chapel has a wide variety of lessees as follows:-

Educational

Groups that promote Italian culture and language, encourage geographical research relevant to the North West, promote and encourage the study and appreciation of the work of Elizabeth Gaskell, run weekly poetry and monthly literature meetings.

Musical

Groups that meet every two weeks to play the piano for each other, encourage the appreciation of the works of Gilbert and Sullivan and host weekly rehearsals learning classic and new hits from the West End and Broadway.

Support

Groups that offer support to children, people experiencing alopecia, asylum seekers and victims of torture, those affected by mental health problems through lived experience or through a family member or friend and members of the LGBT communities over 50 years of age.

The staff get positive feedback from the lessees and compliments on the building and its ambience.

LGBT inclusion

Cross Street Chapel has been represented at three Pride marches over the past year, at Bury, and with our bright, new, lighter placards, at both Manchester and Didsbury Prides. The Chapel hosted our annual Pride service which included inspiring words from Philippines' minister, Rev'd Tet Gallardo.

Safeguarding

Through 31:8, the safeguarding charity, some of our committee and staff have received safeguarding training. We now display information about our up-to-date safeguarding policy on noticeboards, including how to contact our safeguarding officer.

Others

The Chapel collected money and gifts at the December Toy Service for Wood Street Mission. At our Harvest Service, we collected dried and tinned goods for Mustard Tree and celebrated its 30th anniversary.

Beneficiaries of our services

The main beneficiary of the activities of Cross Street Chapel Manchester has been the general public due to our facilitation of inclusive worship and educational & philosophical groups who use our premises.

Cross Street Chapel Manchester
Trustees' annual report
for the year ended 31st December 2024

Financial review

In 2023, payments exceeded receipts by £7,767. In 2024, payments exceeded receipts by £10,527.

Receipts

Donations last year included two one-off amounts of £10,000 for a new piano and £2,000.

Payments

Chapel maintenance last year included £9,895 for the new piano. Subscriptions this year includes the payment of some arrears. Payroll taxes have decreased because the Chapel was owed money from HMRC at the end of 2023 and the amount paid last year included some arrears.

There are no immediate concerns about the going concern as the investment fund of Cross Street Unitarian Chapel Trust Funds Held Icw was valued at £1,391,115 as at 31.12.2024.

Reserves policy

Cross Street Chapel Manchester does not have a holding reserves policy as it is deemed unnecessary in the operations of the Chapel. The rationale behind this policy is due to the relationship with the charity - Cross Street Unitarian Chapel Trust Funds Held Icw. This relationship is such that the funds of Cross Street Chapel Manchester are monitored vigorously by both sets of trustees working together to ensure adequate funds for its continued operations.

Plans for the future

Cross Street Chapel Manchester is committed to increasing its outreach to the community; to encouraging congregational participation in worship; to hosting musical recitals; and to encouraging the letting of its premises for educational use, and uses sympathetic to its objects.

Structure, governance and management

Cross Street Chapel recruits by actively searching within its congregation community for those who have the relevant skills which can contribute to the effective running of the charity. The recruitment of trustees is conducted in conjunction with announcing the Annual General Meeting (AGM) to all members and by placing a visible notice of the trustee positions required for the following 12 months within the premises. During the recruitment process, the present trustees will discuss with members who may wish to join as a trustee, the positions available. Any member can then nominate the potential trustees, and any member seconds this. These nominations are voted on by the members present at the AGM, and this will confirm the appointment.

The organisation is an unincorporated charity, registered on 5th March 2000 in England and Wales. The charity is constituted under a constitution dated 5th March 2000. The trustees are members of the charity, but this entitles them only to voting rights. The trustees have no beneficial interest in the charity.

Cross Street Chapel Manchester
Trustees' annual report
for the year ended 31st December 2024

Structure, governance and management (continued)

Catherine Coyne, a trustee of the Chapel, received £1,050 during the year. This was for her role in organising music for the twice-weekly religious services and monthly recitals and for providing the music herself at one service.

The Chapel minister, employed by the charity, is married to Catherine Coyne. He received £45,432.24 in gross pay and employer's pension contributions during the year.

Aaron Breeze, a trustee of the Chapel, received £3,190.94 during the year. This was for playing the piano weekly from February at Sunday services and some other events.

Joseph Calvert and Alvin Summerscales, trustees of the Chapel, received £295.21 and £1,986.01 respectively during the year. This was for providing cover and help to the lessees who hire rooms in the building.

In 2024, the following properly incurred expenses were paid for one related person to enable him to fulfil his duties:-

Travel expenses	£ 612.38
Registration fees for the General Assembly of the Unitarian Congregations and Free Christian Churches and a conference	<u>546.00</u>
	<u>1,158.38</u>

Related parties and relationships with other organisations

Cross Street Chapel Manchester has a relationship with the charity - Cross Street Unitarian Chapel Trust Funds Held Icw. This relationship is such that Cross Street Unitarian Chapel Trust Funds Held Icw are responsible for the provision for funds for the minister's stipend, the Manse fund and the distribution of funds used for the benefit of poor persons who frequent or attend divine service at Cross Street Chapel Manchester. The amount the Chapel received during the year is shown in the Receipts and Payments account

Remuneration policy for key management personnel

Cross Street Chapel Manchester does not employ any key management personnel in order to coordinate the operations of the charity.

Risk management

Cross Street Chapel Manchester has considered the major risks that can affect the ongoing operations and undertakes reviews to determine any action required to address these risks.

Funds held as custodian trustee on behalf of others

Cross Street Chapel Manchester does not act as a custodian trustee for any other charity.

Cross Street Chapel Manchester
Trustees' annual report
for the year ended 31st December 2024

Statement of responsibilities of the trustees

Law applicable to charities in England and Wales requires the trustees to prepare financial statements for each financial year which give a true and fair view of the charity's financial activities during the period and of its financial position at the end of the period. In preparing financial statements giving a true and fair view, the trustees should follow best practice and:

- Select suitable accounting policies and then apply them consistently
- Observe the methods and principles in the Charities SORP
- Make judgements and estimates that are reasonable and prudent
- State whether applicable UK Accounting Standards and statements of recommended practice have been followed, subject to any material departures disclosed and explained in the financial statements
- Prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in operation

The trustees are responsible for keeping proper accounting records that disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Charities Act 2011. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

The trustees are responsible for the maintenance and integrity of the corporate and financial information included on the charity's website. Legislation in the United Kingdom governing the preparation and dissemination of financial statements may differ from legislation in other jurisdictions.

The trustees' annual report has been approved by the trustees on 27th Aug/25 and signed on their behalf by J. Calvert.

Independent examiner's report
to the members of
Cross Street Chapel Manchester

I report to the charity trustees on my examination of the accounts of the charity for the year ended 31st December 2024, which are set out on pages 9 to 10.

Responsibilities and basis of report

As the charity's trustees, you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the Act').

I report in respect of my examination of the charity's accounts carried out under section 145 of the Act and in carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

Independent examiner's statement

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 that in any material respect:

1. accounting records were not kept in respect of the charity as required by section 130 of the Act;
or
2. the accounts do not accord with those records;

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.

Jennifer Daniel FCCA DChA
Slade & Cooper Limited,
Chartered Certified Accountants
Beehive Mill, Jersey Street
Manchester, M4 6JG

Date 10/09/2025

Cross Street Chapel Manchester
 Receipts and payments account
 for the year ended 31st December 2024

	2024	2023
RECEIPTS	£	£
Grants from Cross Street Unitarian Chapel Trust Funds	65,357	68,686
Donations	5,695	17,211
Letting of premises	51,485	49,354
Events	953	699
Gift aid received	848	835
Other income	348	21
Sale of refreshments and services	<u>4,789</u>	<u>4,669</u>
TOTAL RECEIPTS	<u>129,475</u>	<u>141,475</u>
PAYMENTS		
<i>Project Expenses</i>		
Minister's net salary and expenses	34,991	31,572
Letting staff and organists' net salaries and expenses	37,538	33,792
Payroll taxes	4,821	13,180
Pension payments	5,708	5,585
Utilities	14,103	13,417
Stationery	440	583
Chapel maintenance	28,844	38,772
Subscriptions	3,556	244
IT expenses	264	196
Accountancy and bookkeeping	5,233	5,860
Committee expenses	0	497
Sundry expenses	618	996
Bank charges and interest	0	164
Congregational expenses	1,615	1,848
Refreshments	1,046	824
Piano insurance	200	200
Leasing	264	226
Charitable donations	<u>761</u>	<u>1,286</u>
TOTAL PAYMENTS	<u>140,002</u>	<u>149,242</u>
NET (PAYMENTS) FOR THE YEAR	(10,527)	(7,767)
BANK AND CASH BALANCES AT START OF YEAR	<u>14,732</u>	<u>22,499</u>
BANK AND CASH BALANCES AT END OF YEAR	<u>4,205</u>	<u>14,732</u>

Cross Street Chapel Manchester
Statement of assets and liabilities
as at 31st December 2024

	2024	2023
BANK AND CASH BALANCES	£	£
Cash in hand and bank	4,205	13,378
Cash in transit	<u>0</u>	<u>1,354</u>
	<u>4,205</u>	<u>14,732</u>
 DEBTORS		
Lettings income	990	1,242
Other	0	811
HMRC	<u>0</u>	<u>3,964</u>
	<u>990</u>	<u>6,017</u>
 LIABILITIES		
Creditors due within one year:		
Accountancy	1,100	1,100
HMRC	782	0
Other	<u>3,921</u>	<u>5,419</u>
	<u>5,803</u>	<u>6,519</u>

Notes

- a) All the charity's funds are unrestricted. Unrestricted funds are available to spend on activities that further any of the purposes of the charity.
- b) The financial statements have been prepared in accordance with the Charities Act 2011. As a lower-income charity under section 133 of the 2011 Act, the trustees have elected to prepare the charity's financial statements using the Receipts and Payments basis.

Approved by the trustees on 27th Aug 2025 and signed on their behalf by: **J. Calvert.**

CROSS STREET CHAPEL MANCHESTER

England & Wales - Charity number 1080836

Accounts

Charity Number: 1080836

Cross Street Chapel Manchester

Report and financial statements
For the year ended 31st December 2023

Cross Street Chapel Manchester
Reference and administrative information
for the year ended 31st December 2023

Charity number 1080836

Registered office and operational address Cross Street Chapel
29 Cross Street
Manchester
M2 1NL

Trustees Trustees who served during the year and up to the date of this report were as follows:

Adam O'Leary	Chair (Resigned 26/3/2023)
Alvin Summerscales	Vice Chair (Appointed 24/3/2024) (Appointed Trustee 26/3/2023)
Joseph Calvert	Secretary
Anna Hill	(Appointed 26/3/2023) (Resigned 14/06/2024)
Catherine Coyne	(Appointed 26/3/2023)
Aaron Breeze	(Appointed 24/3/2024)
Dr William Spencer West	(Resigned 24/3/2024)

Banker TSB
13A, 21 Market Street
Manchester
M1 1WR

Independent Jennifer Cooper FCCA DChA, Slade & Cooper Limited

Examiner Beehive Mill, Jersey St, Manchester, M4 6JG

Cross Street Chapel Manchester
Trustees' annual report
for the year ended 31st December 2023

The trustees present their report and the unaudited financial statements for the year ended 31st December 2023.

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Objectives and activities –

"The Objective of Cross Street Chapel Manchester is the promotion of pure religion in the worship of God and the service of humankind in the spirit of Jesus Christ. No doctrinal test shall be imposed upon its minister(s), its members or others who attend its services."

We affirm that truth and humanity are best served where both the mind and the conscious are free. We maintain that no one book, institution or individual has the monopoly on truth no matter what they may claim for themselves or their devotees may claim for them.

We host two services a week – Wednesdays and Sundays.

In the fulfilment of these objectives Cross Street Chapel Manchester hosts regular, free admission musical events as part of our monthly recital series. Opportunity is given to both established musicians and young developing musicians to perform in front of an audience who may otherwise be unable to afford access to commercial concerts.

In addition, we also support charities based in Manchester and nationally during the year through fundraising events and activities.

Our lettings facilitate groups and organisations who wish to meet in the city centre to promote their educational or philosophical activities in a safe and welcoming environment. Our rates are considerably lower than the market rate of Manchester city centre – which enables groups who would ordinarily be financially excluded to meet here.

We actively support initiatives for the homeless, asylum seekers and refugees – working with other charitable and religious organisations within these sectors.

Our minister is active in Manchester city centre outreach through collaborative working with all faith leaders represented within the city.

The trustees review the aims, objectives and activities of the charity each year. This report looks at what the charity has achieved and the outcomes of its work in the reporting period. The trustees report the success of each key activity and the benefits the charity has brought to those groups of people that it is set up to help. The review also helps the trustees ensure the charity's aims, objectives and activities remain focused on its stated purposes.

The trustees have referred to the guidance contained in the Charity Commission's general guidance on public benefit when reviewing the charity's aims and objectives and in planning its future activities. In particular, the trustees consider how planned activities will contribute to the aims and objectives that have been set.

Cross Street Chapel Manchester
Trustees' annual report
for the year ended 31st December 2023

During the 2023 financial year, the core activities that have contributed financially to the charity have been the letting of the premises and donations from members of the congregation. As trustees, we are committed to maintaining and increasing community outreach within Manchester, hosting musical recitals and encouraging the letting of our premises for educational and philosophical purposes.

	2023 £	2022 £	Variance £
Donations	18,046	9,623	8,423
Letting of the premises	49,354	33,684	15,670
Insurance claim re loss of lettings income during pandemic	0	35,481	(35,481)
Total income from core activities	67,400	78,788	(11,388)

Achievements and performance

Services

The Chapel continued to provide worship for its community throughout the year either inside the Chapel or at home via YouTube live-streamed online services. It promotes the liberal values of freedom, reason and tolerance, extols diversity and encourages religious expression.

During the year, the Chapel supported a ministerial student in her first placement. She observed and led services and contributed to meetings and conversations. The congregation was grateful for her presence and pleased to see her development over the six months with the Chapel.

Music

The past year has been very positive in terms of music. In June 2023, the Chapel took delivery of a new (to the Chapel) Yamaha piano which has made a huge difference to both players and listeners.

Recitals have been going extremely well with audience numbers steadily increasing. The concerts have become more eclectic in their style – ranging from solo piano and string quartet to bass guitar and an Appalachian folk(ish) duo.

Anthems for Advent, on Friday 24th November 2023, was a triumph, performing to a full house. It raised close to £500 for Send a Child to Hucklow, a charity which offers countryside breaks for disadvantaged children who would not otherwise have a holiday.

Cross Street Chapel Manchester
Trustees' annual report
for the year ended 31st December 2023

Community involvements

Lettings function

The Chapel has a wide variety of lessees, from an art, dance and drama group for young people to the Gaskell and Statistical Societies.

The Chapel hosts one-off corporate and community events as well as regular groups, choirs and organisations. The staff get positive feedback from the lessees and compliments on the building and its ambience.

LGBT inclusion

The Chapel hosted the Unitarian Voices Exhibition. This is the outcome of an exciting project exploring the brave, inspiring and sometimes challenging experiences of LGBT+ people in the Unitarian and Free Christian denomination. The project celebrates their stories by recording, archiving and sharing them in the exhibition and online. This coincided with the Chapel marching in Manchester Pride and celebrating 10 years of same-sex marriage.

Climate change

The Chapel held the first two "Climate Conversations". Speakers with an interest in highlighting and minimising climate change were invited to address these meetings which have continued in 2024.

Others

Through the year, the Chapel has been involved in work with the Faith Network for Manchester, the Manchester District Association (the local Unitarian district body) and the Challenging Hate Forum. The minister spoke on BBC Radio Manchester a number of times throughout the year on Chapel matters including the Flower Communion and Pride Service.

Beneficiaries of our services

The main beneficiary of the activities of Cross Street Chapel Manchester has been the general public due to our facilitation of inclusive worship and educational & philosophical groups who use our premises.

Financial review

In 2022, receipts exceeded payments by £12,030. In 2023, payments exceeded receipts by £7,767. The main reason for this is the insurance claim of £35,481 received in 2022 for the lettings income lost during the pandemic.

Receipts

The Grants from Building Trustees includes £7,850 to pay for the new carpet in the Chapel. Donations includes an anonymous gift of £10,000 to pay for the new piano. Lettings income increased by over £15,000 due to the hard work of the lettings staff. The 2022 Gift Aid figure is for five years.

Payments

Chapel maintenance includes £9,895 for the new piano and £7,850 for the new carpet.

There are no immediate concerns about the going concern as the investment fund of Cross Street Unitarian Chapel Trust Funds Held Icw was valued at £1,296,171 as at 31.12.2023.

Cross Street Chapel Manchester
Trustees' annual report
for the year ended 31st December 2023

Reserves policy

Cross Street Chapel Manchester does not have a holding reserves policy as it is deemed unnecessary in the operations of the Chapel. The rationale behind this policy is due to the relationship with the charity - Cross Street Unitarian Chapel Trust Funds Held Icw. This relationship is such that the funds of Cross Street Chapel Manchester are monitored vigorously by both sets of trustees to ensure adequate funds for its continued operations.

Plans for the future

Cross Street Chapel Manchester is committed to increasing its outreach to the community; to encouraging congregational participation in worship; to hosting musical recitals; and to encouraging the letting of its premises for educational use, and uses sympathetic to its objects.

Structure, governance and management

Cross Street Chapel recruits by actively searching within its congregation community for those who have the relevant skills which can contribute to the effective running of the charity. The recruitment of trustees is conducted in conjunction with announcing the Annual General Meeting (AGM) to all members and by placing a visible notice of the trustee positions required for the following 12 months within the premises. During the recruitment process, the present trustees will discuss with members who may wish to join as a trustee, the positions available. Any member can then nominate the potential trustees, and any member seconds this. These nominations are voted on by the members present at the AGM, and this will confirm the appointment.

The organisation is an unincorporated charity, registered on 5th March 2000 in England and Wales. The charity is constituted under a constitution dated 5th March 2000. The trustees are members of the charity, but this entitles them only to voting rights. The trustees have no beneficial interest in the charity.

Catherine Coyne, a trustee of the Chapel, received £1,100 during the year. This was for her role in organising music for the twice-weekly religious services and monthly recitals.

The Chapel minister, employed by the charity, is married to Catherine Coyne. He received £42,771.40 in gross pay and employer's pension contributions during the year.

In 2023, the following properly incurred expenses were paid for one trustee and one related person to enable them to fulfil their duties:-

	£
Travel expenses	621.58
Registration fees for the General Assembly of the Unitarian Congregations and Free Christian Churches and a conference	<u>657.00</u>
	<u>1,278.58</u>

Related parties and relationships with other organisations

Cross Street Chapel Manchester has a relationship with the charity - Cross Street Unitarian Chapel Trust Funds Held Icw. This relationship is such that Cross Street Unitarian Chapel Trust Funds Held Icw are responsible for the provision for funds for the minister's stipend, the Manse fund and the distribution of funds used for the benefit of poor persons who frequent or attend divine service at Cross Street Chapel

Cross Street Chapel Manchester
Trustees' annual report
for the year ended 31st December 2023

Manchester. The amount the Chapel received during the year is shown in the Receipts and Payments account

Remuneration policy for key management personnel

Cross Street Chapel Manchester does not employ any key management personnel in order to coordinate the operations of the charity.

Risk management

Cross Street Chapel Manchester has considered the major risks that can affect the ongoing operations and undertakes reviews to determine any action required to address these risks.

Funds held as custodian trustee on behalf of others

Cross Street Chapel Manchester does not act as a custodian trustee for any other charity.

Statement of responsibilities of the trustees

Law applicable to charities in England and Wales requires the trustees to prepare financial statements for each financial year which give a true and fair view of the charity's financial activities during the period and of its financial position at the end of the period. In preparing financial statements giving a true and fair view, the trustees should follow best practice and:

- Select suitable accounting policies and then apply them consistently
- Observe the methods and principles in the Charities SORP
- Make judgements and estimates that are reasonable and prudent
- State whether applicable UK Accounting Standards and statements of recommended practice have been followed, subject to any material departures disclosed and explained in the financial statements
- Prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in operation

The trustees are responsible for keeping proper accounting records that disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Charities Act 2011. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

The trustees are responsible for the maintenance and integrity of the corporate and financial information included on the charity's website. Legislation in the United Kingdom governing the preparation and dissemination of financial statements may differ from legislation in other jurisdictions.

The trustees' annual report has been approved by the trustees on ___/___/2024 and signed on their behalf by

Independent examiner's report
to the members of
Cross Street Chapel Manchester

I report to the charity trustees on my examination of the accounts of the charity for the year ended 31st December 2023 which are set out on pages 8 and 9.

Responsibilities and basis of report

As the charity's trustees you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the Act').

I report in respect of my examination of the charity's accounts carried out under section 145 of the Act and in carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

Independent Examiner's Statement

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 that in any material respect:

1. accounting records were not kept in respect of the charity as required by section 130 of the Act;
or
2. the accounts do not accord with those records.

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.

Jennifer Daniel FCCA DChA
Slade & Cooper Limited
Chartered Certified Accountants
Beehive Mill, Jersey Street
Manchester M4 6JG

Date

Cross Street Chapel Manchester
 Receipts and payments account
 for the year ended 31st December 2023

	2023	2022
	£	£
RECEIPTS		
Grants from Cross Street Unitarian Chapel Trust Funds	68,686	54,000
Donations	17,211	6,596
Letting of premises	49,354	33,684
Events	699	302
Gift aid received	835	3,027
Business interruption insurance claim	0	35,481
Other income	21	10
Sale of refreshments and services	<u>4,669</u>	<u>1,631</u>
TOTAL RECEIPTS	<u>141,475</u>	<u>134,731</u>
PAYMENTS		
<i>Project Expenses</i>		
Minister's net salary and expenses	31,572	30,231
Letting staff and organists' net salaries and expenses	33,792	30,794
Payroll taxes	13,180	12,570
Pension payments	5,585	4,300
Utilities	13,417	13,098
Stationery	583	1,254
Chapel maintenance	38,772	20,042
Subscriptions	244	1,089
IT expenses	196	182
Accountancy and bookkeeping	5,860	3,273
Committee expenses	497	1,804
Sundry expenses	996	81
Bank charges and interest	164	24
Congregational expenses	1,848	3,028
Refreshments	824	931
Piano insurance	200	0
Leasing	226	0
Charitable donations	<u>1,286</u>	<u>0</u>
TOTAL PAYMENTS	<u>149,242</u>	<u>122,701</u>
NET RECEIPTS / (PAYMENTS) FOR THE YEAR	(7,767)	12,030
BANK AND CASH BALANCES AT START OF YEAR	<u>22,499</u>	<u>10,469</u>
BANK AND CASH BALANCES AT END OF YEAR	<u>14,732</u>	<u>22,499</u>

Cross Street Chapel Manchester
Statement of assets and liabilities
as at 31st December 2023

	2023	2022
BANK AND CASH BALANCES	£	£
Cash in hand and bank	13,378	21,145
Cash in transit	<u>1,354</u>	<u>1,354</u>
	<u>14,732</u>	<u>22,499</u>
 DEBTORS		
Lettings income	1,242	2,953
Other	811	440
HMRC	<u>3,964</u>	<u>0</u>
	<u>6,017</u>	<u>3,393</u>
 LIABILITIES		
Creditors due within one year:		
Accountancy	1,100	2,040
HMRC	0	3,479
Money owed to charities	0	710
Other	<u>5,419</u>	<u>2,252</u>
	<u>6,519</u>	<u>8,481</u>

Notes

- a) All the charity's funds are unrestricted. Unrestricted funds are available to spend on activities that further any of the purposes of the charity.
- b) The financial statements have been prepared in accordance with the Charities Act 2011. As a lower-income charity under section 133 of the 2011 Act, the trustees have elected to prepare the charity's financial statements using the Receipts and Payments basis.

Approved by the trustees on

and signed on their behalf by:

CROSS STREET CHAPEL MANCHESTER

England & Wales - Charity number 1080836

Accounts

Charity Number: 1080836

Cross Street Chapel Manchester

Report and financial statements
For the year ended 31st December 2022

Cross Street Chapel Manchester

Reference and administrative information

for the year ended 31st December 2022

Charity number 1080836

Registered office and operational address

Cross Street Chapel
29 Cross Street
Manchester
M2 1NL

Trustees

Trustees who served during the year and up to the date of this report were as follows:

Adam O'Leary	Chair (Resigned 26/3/2023)
Peter Sampson	Vice Chair (Resigned 20/3/2022)
James Bradshaw	Treasurer (Resigned 31/10/2022)
Joseph Calvert	Secretary
Dr William Spencer West	
Alvin Summerscales	(Appointed 26/3/2023)
Anna Hill	(Appointed 26/3/2023)
Catherine Coyne	(Appointed 26/3/2023)

Banker

TSB
13A, 21 Market Street
Manchester
M1 1WR

Independent

Jennifer Cooper FCCA DChA, Slade & Cooper Limited

Examiner

Beehive Mill, Jersey St, Manchester, M4 6JG

Cross Street Chapel Manchester

Trustees' annual report

for the year ended 31st December 2022

The trustees present their report and the unaudited financial statements for the year ended 31st December 2022.

Reference and administrative information set out on page 1 forms part of this report. The financial statements comply with current statutory requirements, the charity's constitution and the Statement of Recommended Practice - Accounting and Reporting by Charities: SORP applicable to charities preparing their accounts in accordance with FRS 102.

Objectives and activities –

"The Objective of Cross Street Chapel Manchester is the promotion of pure religion in the worship of God and the service of humankind in the spirit of Jesus Christ. No doctrinal test shall be imposed upon its minister(s), its members or others who attend its services."

We affirm that truth and humanity are best served where both the mind and the conscious are free. We maintain that no one book, institution or individual has the monopoly on truth no matter what they may claim for themselves or their devotees may claim for them.

We host two services a week – Wednesdays and Sundays.

In the fulfilment of these objectives Cross Street Chapel Manchester hosts regular, free admission musical events as part of our monthly recital series. Opportunity is given to both established musicians and young developing musicians to perform in front of an audience who may otherwise be unable to afford access to commercial concerts.

In addition, we also support charities based in Manchester and nationally during the year through fundraising events and activities.

Our lettings facilitate groups and organisations who wish to meet in the city centre to promote their educational or philosophical activities in a safe and welcoming environment. Our rates are considerably lower than the market rate of Manchester city centre – which enables groups who would ordinarily be financially excluded to meet here.

We actively support initiatives for the homeless, asylum seekers and refugees – working with other charitable and religious organisations within these sectors.

Our minister is active in Manchester city centre outreach through collaborative working with all faith leaders represented within the city.

The trustees review the aims, objectives and activities of the charity each year. This report looks at what the charity has achieved and the outcomes of its work in the reporting period. The trustees report the success of each key activity and the benefits the charity has brought to those groups of people that it is set up to help. The review also helps the trustees ensure the charity's aims, objectives and activities remain focused on its stated purposes.

The trustees have referred to the guidance contained in the Charity Commission's general guidance on public benefit when reviewing the charity's aims and objectives and in planning its future activities. In particular, the trustees consider how planned activities will contribute to the aims and objectives that have been set.

Cross Street Chapel Manchester

Trustees' annual report

for the year ended 31st December 2022

During the 2022 financial year, the core activities that have contributed financially to the charity have been the letting of the premises and donations from members of the congregation. The Chapel also received an insurance claim for the loss of lettings income during the pandemic. The lettings income has increased significantly. This is due to Covid 19 restrictions coming to an end. Donations have reduced because one-off amounts given to support the charity during Covid 19 have now ceased. As trustees, we are committed to maintaining and increasing community outreach within Manchester, hosting musical recitals and encouraging the letting of our premises for educational and philosophical purposes.

	2022 £	2021 £	Variance £
Donations and subscriptions	9,622	11,470	(1,848)
Letting of the premises	33,684	12,058	21,626
Insurance claim re loss of lettings income during pandemic	35,481		35,481
Total Income from core activities	78,787	23,528	55,259

Achievements and performance

Services

The Chapel continued to provide worship for its community throughout the year. A highlight of the year was the Chapel's 350(ish) Anniversary. The congregation and the wider community marked the historic contributions of the Chapel and this continues through the present day. There were also display panels with items of particular interest from the Chapel's archives.

The Chapel welcomed the General Assembly President Rev'd Sue Woolley to lead the Peace Service in October, and held its first post-pandemic Peace Walk around the city centre. In November the Chapel attended the Remembrance Day service at the Cenotaph.

The Chapel held its annual Toy Service in Aid of Wood Street Mission, and both celebrated the season with carols and reflected on the darkness of winter with its Blue Christmas service.

Religious Education

The Chapel's spiritual exploration group, Faith In Life, met monthly throughout the year. The discussion group provides a space where people bring their lives' experiences and circumstances without fear of judgement.

Music

Music has gone from strength to strength at Cross Street since it returned to in-person gatherings in April 2021. Friday lunchtime recitals began again in November of that year. The standard of the performances has been consistently very high and the growing audiences have been generous with their donations, which go to the musicians. Music as part of the Chapel's ministry is more important than ever now. The Anthems for Advent concert in November 2022, in which the choir made its comeback, was the first live Anthems since 2019 and the event was a massive success. This was a vibrant and loving community

Cross Street Chapel Manchester

Trustees' annual report

for the year ended 31st December 2022

event, raising over £430 for local charity Afrocats (providing support for those facing social exclusion in Greater Manchester).

Community Involvements

Lettings Function

The lettings continue to slowly grow back after the pandemic. The Chapel has a wide variety of lessees, from an art, dance and drama group for young people to the Gaskell and Statistical Societies.

The Chapel hosts one-off corporate and community events as well as regular groups, choirs and organisations. The staff get positive feedback from the lessees and compliments on the building and its ambience.

Rev'd John Grundy's Headstone

The Chapel held a wonderful fundraiser to assist with the repair of Rev'd John Grundy's headstone, which saw many in the Chapel contribute and bid on items. It was great to make a connection with Rev'd Grundy's descendants, and learn about the Chapel's history in the process.

LGBT Inclusion

Pride weekend was a joyous celebration. It takes a lot of planning and coordination, but the reception the Chapel receives in the march certainly makes it worth it. This year's speaker was Patrick Ettenes who shared his faith journey.

The Chapel's minister led an opening prayer at the Transgender Day of Remembrance Service held in Sackville Gardens.

Others

Through the year, the Chapel's minister has been involved in work with the Faith Network for Manchester, the Manchester District Association (the local Unitarian district body), the Peace Fellowship and the Ministerial Old Students' Association. He additionally provides pastoral support for Abbey College students.

Beneficiaries of our services

The main beneficiary of the activities of Cross Street Chapel Manchester has been the general public due to our facilitation of inclusive worship and educational & philosophical groups who use our premises.

Financial review

Cross Street Chapel Manchester has seen an increase in the total receipts of £29,939 and an increase in total payments of £18,358 during the year. The increase in receipts is due to an insurance claim for the loss of lettings income during the pandemic and an increase in lettings income due to Covid 19 restrictions coming to an end. The increase in payments is due to an increase in utilities and Chapel maintenance because the building is back in use after Covid 19.

The government grant received last year was in respect of furloughed employees who are now back at work. The grants from trustees has reduced as the Chapel was given additional support during the pandemic.

Cross Street Chapel Manchester
Trustees' annual report
for the year ended 31st December 2022

There are no immediate concerns about the going concern as the Investment fund of Cross Street Unitarian Chapel Trust Funds Held Icw was valued at £1,245,854 as at 31.12.2022.

Reserves policy

Cross Street Chapel Manchester does not have a holding reserves policy as it is deemed unnecessary in the operations of the Chapel. The rationale behind this policy is due to the relationship with the charity - Cross Street Unitarian Chapel Trust Funds Held Icw. This relationship is such that the funds of Cross Street Chapel Manchester are monitored vigorously by both sets of trustees to ensure adequate funds for its continued operations.

Plans for the future

Cross Street Chapel Manchester is committed to increasing its outreach to the community; to encouraging congregational participation in worship; to hosting musical recitals; and to encouraging the letting of its premises for educational use, and uses sympathetic to its objects.

Structure, governance and management

Cross Street Chapel recruits by actively searching within its congregation community for those who have the relevant skills which can contribute to the effective running of the charity. The recruitment of trustees is conducted in conjunction with announcing the Annual General Meeting (AGM) to all members and by placing a visible notice of the trustee positions required for the following 12 months within the premises. During the recruitment process, the present trustees will discuss with members who may wish to join as a trustee the positions available. Any member can then nominate the potential trustees, and any member seconds this. These nominations are voted on by the members present at the AGM, and this will confirm the appointment.

The organisation is an unincorporated charity, registered on 5th March 2000 in England and Wales. The charity is constituted under a constitution dated 5th March 2000. The trustees are members of the charity, but this entitles them only to voting rights. The trustees have no beneficial interest in the charity.

All trustees give their time voluntarily and receive no benefits from the charity.

Related parties and relationships with other organisations

Cross Street Chapel Manchester has a relationship with the charity - Cross Street Unitarian Chapel Trust Funds Held Icw. This relationship is such that Cross Street Unitarian Chapel Trust Funds Held Icw are responsible for the provision of funds for the minister's stipend, the Manse fund and the distribution of funds used for the benefit of poor persons who frequent or attend divine service at Cross Street Chapel Manchester.

Remuneration policy for key management personnel

Cross Street Chapel Manchester does not employ any key management personnel in order to coordinate the operations of the charity.

Risk management

Cross Street Chapel Manchester has considered the major risks that can affect the ongoing operations and undertakes reviews to determine any action required to address these risks.

Cross Street Chapel Manchester
Trustees' annual report
for the year ended 31st December 2022

Funds held as custodian trustee on behalf of others

Cross Street Chapel Manchester does not act as a custodian trustee for any other charity.

Statement of responsibilities of the trustees

Law applicable to charities in England and Wales requires the trustees to prepare financial statements for each financial year which give a true and fair view of the charity's financial activities during the period and of its financial position at the end of the period. In preparing financial statements giving a true and fair view, the trustees should follow best practice and:

- Select suitable accounting policies and then apply them consistently
- Observe the methods and principles in the Charities SORP
- Make judgements and estimates that are reasonable and prudent
- State whether applicable UK Accounting Standards and statements of recommended practice have been followed, subject to any material departures disclosed and explained in the financial statements
- Prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in operation

The trustees are responsible for keeping proper accounting records that disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Charities Act 2011. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

The trustees are responsible for the maintenance and integrity of the corporate and financial information included on the charity's website. Legislation in the United Kingdom governing the preparation and dissemination of financial statements may differ from legislation in other jurisdictions.

The trustees' annual report has been approved by the trustees on __/__/2023 and signed on their behalf by

Independent examiner's report
to the members of
Cross Street Chapel Manchester

I report to the charity trustees on my examination of the accounts of the charity for the year ended 31st December 2022 which are set out on pages 8 and 9.

Responsibilities and basis of report

As the charity's trustees you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the Act').

I report in respect of my examination of the charity's accounts carried out under section 145 of the Act and in carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

Independent Examiner's Statement

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 that in any material respect:

1. accounting records were not kept in respect of the charity as required by section 130 of the Act;
or
2. the accounts do not accord with those records.

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.

Jennifer Daniel FCCA DChA
Slade & Cooper Limited
Chartered Certified Accountants
Beehive Mill, Jersey Street
Manchester M4 6JG

Date

Cross Street Chapel Manchester
Receipts and Payments Accounts
for the year ended 31 December 2022

	2022 £	2021 £
Receipts		
Grants from Trustees	54,000	75,500
Government grant	-	5,242
Donations and subscriptions	6,596	11,470
Letting of premises	33,684	12,058
Events	302	93
Gift aid Received	3,027	-
Insurance claim	35,481	
Other Income	1,641	464
	<hr/>	<hr/>
Total receipts	134,731	104,827
	<hr/>	<hr/>
Payments		
Project Expenses		
Ministers net salary and expenses	30,231	30,223
Chapel keeper, organist and other net salaries and expenses	30,794	36,454
Payroll taxes	12,570	8,645
Pension payments	4,300	4,276
Utilities	13,098	4,643
Stationery	1,254	226
Chapel Maintenance	20,042	12,976
Subscriptions and donations	1,089	2,240
IT expenses	182	549
Accountancy and bookkeeping	3,273	2,143
Committee expenses	1,804	402
Promotions and publicity	-	-
Sundry expenses	81	26
Bank charges	24	(28)
Congregational Expenses	3,959	1,603
	<hr/>	<hr/>
Total payments	122,701	104,378
	<hr/>	<hr/>
Net receipts / (payments) for the year	12,030	449
Bank and cash balances at start of year	10,469	10,020
	<hr/>	<hr/>
Bank and cash balances at end of year	£ 22,499	£ 10,469
	<hr/> <hr/>	<hr/> <hr/>

**Cross Street Chapel Manchester
Statement of Assets and Liabilities
as at 31 December 2022**

	Note	2022 £	2021 £
Bank and cash balances			
Cash in hand and bank		21,145	10,469
Cash in transit		1,354	-
		2022	2021
Debtors			
Lettings Income		2,953	1,205
Manchester District Unitarian Association		220	-
Expenses paid twice in error		220	-
		2,953	1,205
Liabilities			
Creditors due within one year			
Accountancy		2,040	1,020
HMRC		3,479	-
Money owed to charities		710	-
Others		2,252	-
		8,481	1,020

Notes

- a) All the charity's funds are unrestricted. Unrestricted funds are available to spend on activities that further any of the purposes of charity.
- b) The financial statements have been prepared in accordance with the Charities Act 2011. As a lower-income charity under section 133 of the 2011 Act, the trustees have elected to prepare the charity's financial statements using the Receipts & Payments basis.

Approved by the trustees on

and signed on their behalf by:

W.S. West (Trustee)

CROSS STREET CHAPEL MANCHESTER

England & Wales - Charity number 1080836

Accounts

Charity Number: 1080836

Cross Street Chapel Manchester

Report and financial statements
For the year ended 31st December 2021

Cross Street Chapel Manchester
Reference and administrative information
for the year ended 31st December 2021

Charity number 1080836

Registered office and operational address Cross Street Chapel
Cross Street
Manchester
M2 1NL

Trustees Trustees who served during the year and up to the date of this report were as follows:

Adam O'Leary	Chair
Peter Sampson	Vice Chair (Resigned 20/03/2022)
James Bradshaw	Treasurer (Resigned 31/10/2022)
Joseph Calvert	Secretary
Dr William Spencer West	
Anthony Leslie Dawson	(Resigned 20/03/2021)

Bankers CAF Bank
25 Kings Hill Avenue
Kings Hill
West Malling
Kent
ME19 4JQ

TSB
13A, 21 Market Street
Manchester
M1 1WR

Independent Jennifer Cooper FCCA DChA, Slade & Cooper Limited

Examiner Beehive Mill, Jersey St, Manchester, M4 6JG

Cross Street Chapel Manchester
Trustees' annual report
for the year ended 31st December 2021

The trustees present their report and the unaudited financial statements for the year ended 31st December 2021.

Reference and administrative information set out on page 1 forms part of this report. The financial statements comply with current statutory requirements, the charity's constitution and the Statement of Recommended Practice - Accounting and Reporting by Charities: SORP applicable to charities preparing their accounts in accordance with FRS 102.

Objectives and activities –

"The Objective of Cross Street Chapel Manchester is the promotion of pure religion in the worship of God and the service of humankind in the spirit of Jesus Christ. No Doctrinal test shall be imposed upon its minister(s), its members or others who attend its services."

We affirm that truth and humanity are best served where both the mind and the conscious are free. We maintain that no one book, institution or individual has the monopoly on truth no matter what they may claim for themselves or their devotees may claim for them.

We host two services a week – Wednesdays and Sundays.

In the fulfilment of these objectives Cross Street Chapel Manchester hosts regular, free admission musical events as part of our monthly recital series. Opportunity is given to both established musicians and young developing musicians to perform in front of an audience who may otherwise be unable to afford access to commercial concerts.

In addition, we also support charities based in Manchester and Nationally during the year through fundraising events and activities.

Our lettings facilitate groups and organisations who wish to meet in the city centre to promote their educational or philosophical activities in a safe and welcoming environment. Our rates are considerably lower than the market rate of Manchester city centre – which enables group who would ordinarily be financially excluded to meet here.

We actively support initiatives for the Homeless, asylum seekers and refugees – working with other charitable and religious organisations within these sectors.

Our minister is active in Manchester city centre outreach through collaborative working with all faith leaders represented within the city.

The trustees review the aims, objectives and activities of the charity each year. This report looks at what the charity has achieved and the outcomes of its work in the reporting period. The trustees report the success of each key activity and the benefits the charity has brought to those groups of people that it is set up to help. The review also helps the trustees ensure the charity's aims, objectives and activities remained focused on its stated purposes.

The trustees have referred to the guidance contained in the Charity Commission's general guidance on public benefit when reviewing the charity's aims and objectives and in planning its future activities. In particular, the trustees consider how planned activities will contribute to the aims and objectives that have been set.

Cross Street Chapel Manchester

Trustees' annual report

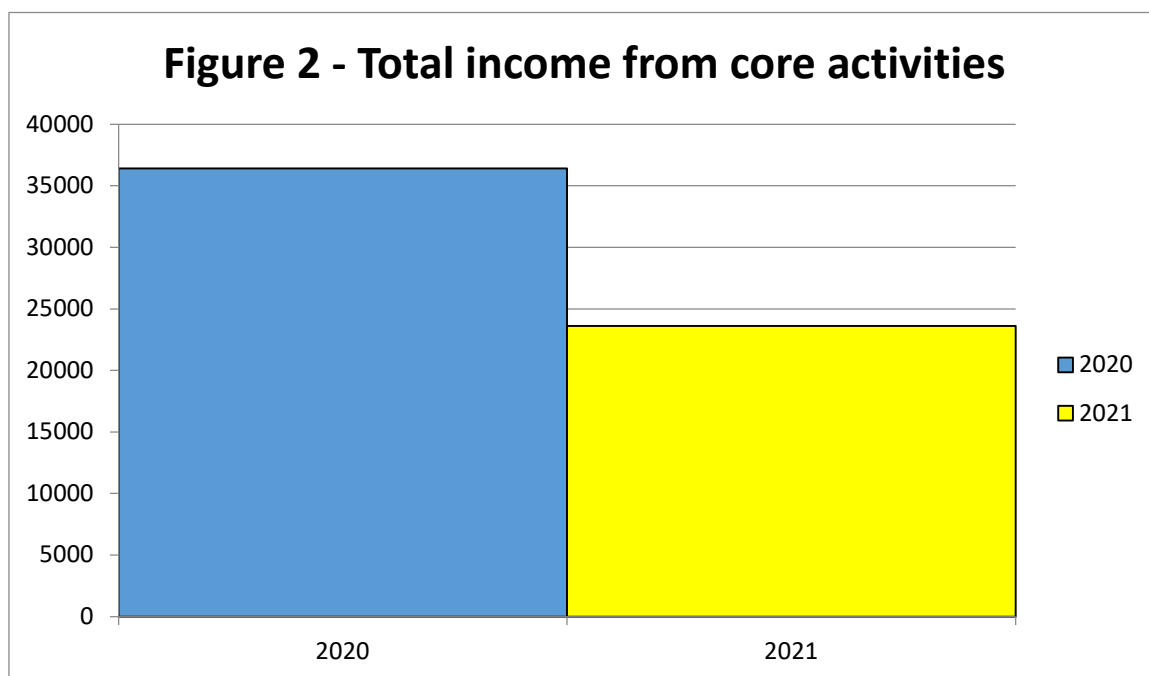
for the year ended 31st December 2021

During the 2021 financial year, the core activities that have contributed financially to the charity have been our monthly musical recitals, letting of the premises and donations received from congregation members. In 2021 there has been a further decrease in the core activities of (£12,797) (please refer to figure 1 & 2) compared to the prior financial year. The main driver of this decrease has been due to the continued restrictions in place as a result of Covid 19 resulting in the building being partially closed during the year. The donations and subscriptions have continued to be above the normal expectations of the charity due to one-off donations to support the charity as a result of Covid 19 these are not expected to continue in the long run and likely to reduce to normal expectations in 2022. As trustees, we are committed to maintaining and increasing community outreach within Manchester, hosting musical recitals and encouraging the lettings of our premises for educational and philosophical purposes.

Figure 1

	2021£	2020£	Variance£
Donations and Subscriptions	11,470	18,728	(7,258)
Lettings of the premises	12,058	17,640	(5,582)
Events	93	50	43
Total income from core activities	23,621	36,418	(12,797)

Figure 2 - Total income from core activities



Achievements and performance

Services

Due to challenging circumstances of the Covid 19 restrictions services were maintained on a hybrid model of online and in person (when government restrictions permitted to do so). However, despite the continued challenges of worship services continued to provide high quality content and music for the membership of our chapel.

Cross Street Chapel Manchester

Trustees' annual report

for the year ended 31st December 2021

During the year online worship continued to be held over the audio streaming platform Mixlr. This was coupled with an online social platform, Slack, for announcements and the 'tea and coffee.' Because of our use of online worship, people were able to join us from further afield, allowing past members and interested parties to reconnect to the chapel. The chapel continued to engage with new members through this medium.

The chapel was able to continue using its musicians at this time, which helped ensure a high quality level of worship during the periods national lockdown. The musicians were able as well to explore new forms of expression, most noticeably in providing originally composed electronic music.

Music

Due to Covid restrictions, the chapel's monthly recital series was paused. However, great effort went into creating an online performance of "Anthems for Advent" held in December. This included contributions from the congregation, musicians and fellow Unitarians across the country.

Community involvements

Lettings Function

With the rooms and spaces available at Cross Street Chapel Manchester, we have hosted a diverse variety of groups and organisations.

Many of our lessees have a long and historical affiliation with the chapel, for example, the Gaskell Society who champion the work and life of novelist Elizabeth Gaskell who was married to the minister of our William Gaskell, minister of our chapel from 1828 until he died in 1884.

During 2021 it was a continued challenging year to the uncertainty caused as a result of Covid 19 restrictions for the lettings functions. However, as a result of continue engagement with our community of how best we can support them as restrictions lifted we started to see some of the activity resume for the lettings function.

Beneficiaries of our services

The main beneficiary of the activities of Cross Street Chapel Manchester has been the general public due to our facilitation of inclusive worship and educational & philosophical group who use our premises.

Financial review

Cross Street Chapel Manchester has seen a marginal increase in the total receipts £5,663 and a marginal increase in the total payment £534 during the year. The main driving force for the increase in receipts has been the additional support from Cross Street Unitarian Chapel Trust Funds Held Icw (Grants from trustees) to ensure that the chapel had sufficient cash resources to operate during the period. The total payments however remained within expectations and are expected to continue at these levels in the future. Overall, given the measures taken the chapel manage to make a marginal surplus of £449. The cash balance remains healthy at £10,469 and no immediate concerns for the cash going forward.

There are no immediate concerns about the going concern as the investment fund of Cross Street Unitarian Chapel Trust Funds Held Icw was valued at £1,365,358 as at 31.12.2021. In addition, the investment fund has not suffered any significant reduction in value as a result of the Covid-19 pandemic in 2022.

Cross Street Chapel Manchester
Trustees' annual report
for the year ended 31st December 2021

Reserves policy

Cross Street Chapel Manchester does not have a holding reserves policy as it is deemed unnecessary in the operations of the chapel. The rationale behind this policy is due to the relationship with the charity - Cross Street Unitarian Chapel Trust Funds Held Icw. This relationship is such that the funds of Cross Street Chapel Manchester are monitored vigorously by both sets of trustees to ensure adequate funds for its continued operations.

Plans for the future

Cross Street Chapel Manchester is committed to increasing our outreach to the community of Manchester to encourage the participating in worship (along with our minister), in hosting musical recitals and encourage the lettings of our premises for educational and philosophical use to existing and potential users of our facilities.

Structure, governance and management

Cross Street Chapel recruits by actively searching within its congregation community those who have the relevant skills which can contribute the effective running of the charity. The recruitment of trustees is conducted in conjunction with announcing the Annual General Meeting (AGM) to all members and by placing a visibly notice of the trustee positions required for the following 12 months within the premises. During the recruitment process, the present trustees will discuss with members who may wish to join as a trustee the positions available. Any member can then nominate the potential trustees, and any member seconds this. These nominations are voted on by the members present at the AGM, and this will confirm the appointment.

The organisation is an unincorporated charity, registered on 5th March 2000 in England and Wales. The charity is constituted under a constitution dated 5th March 2000. The trustees are members of the charity, but this entitles them only to voting rights. The trustees have no beneficial interest in the charity.

All trustees give their time voluntarily and receive no benefits from the charity.

Related parties and relationships with other organisations

Cross Street Chapel Manchester has a relationship with the charity - Cross Street Unitarian Chapel Trust Funds Held Icw. This relationship is such that Cross Street Unitarian Chapel Trust Funds Held Icw are responsible for the provision for funds for the minister's stipend, the Manse fund and the distribution of funds used for the benefit of poor persons who frequent or attend divine service at Cross Street Chapel Manchester.

Remuneration policy for key management personnel

Cross Street chapel Manchester does not employ any key management personnel in order to coordinate the operations of the charity.

Risk management

Cross Street Chapel Manchester has considered the major risks that can affect the ongoing operations and undertake reviews to determine any action required to address these risks.

Funds held as custodian trustee on behalf of others

Cross Street Chapel Manchester does not act as a custodian trustee for any other charity.

Cross Street Chapel Manchester
Trustees' annual report
for the year ended 31st December 2021

Statement of responsibilities of the trustees

Law applicable to charities in England and Wales requires the trustees to prepare financial statements for each financial year which give a true and fair view of the charity's financial activities during the period and of its financial position at the end of the period. In preparing financial statements giving a true and fair view, the trustees should follow best practice and:

- Select suitable accounting policies and then apply them consistently
- Observe the methods and principles in the Charities SORP
- Make judgements and estimates that are reasonable and prudent
- State whether applicable UK Accounting Standards and statements of recommended practice have been followed, subject to any material departures disclosed and explained in the financial statements
- Prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in operation

The trustees are responsible for keeping proper accounting records that disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Charities Act 2011. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

The trustees are responsible for the maintenance and integrity of the corporate and financial information included on the charity's website. Legislation in the United Kingdom governing the preparation and dissemination of financial statements may differ from legislation in other jurisdictions.

The trustees' annual report has been approved by the trustees on 31/10/2022 and signed on their behalf by

James Bradshaw (Trustee)

Independent examiner's report
to the members of
Cross Street Chapel Manchester

I report to the charity trustees on my examination of the accounts of the charity for the year ended 31st December 2021 which are set out on pages 8 to 9.

Responsibilities and basis of report

As the charity's trustees you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the Act').

I report in respect of my examination of the charity's accounts carried out under section 145 of the Act and in carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

Independent examiner's statement

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 that in any material respect:

1. accounting records were not kept in respect of the charity as required by section 130 of the Act;
or
2. the accounts do not accord with those records;

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.

Jennifer Daniel FCCA DChA
Slade & Cooper Limited,
Chartered Certified Accountants
Beehive Mill, Jersey Street
Manchester, M4 6JG

Date.....31/10/2022.....

Cross Street Chapel Manchester
Receipts and Payments Accounts
for the year ended 31 December 2021

	2021	2020
	£	£
Receipts		
Grants from Trustees	75,500	52,000
Government grant	5,242	9,755
Donations and subscriptions	11,470	18,728
Letting of premises	12,058	17,640
Events	93	50
Interest Received	-	4
Other Income	464	987
	<hr/>	<hr/>
Total receipts	104,827	99,164
	<hr/>	<hr/>
Payments		
Project Expenses		
Ministers net salary and expenses	30,223	28,866
Chapel keeper, organist and other net salaries and expenses	36,454	35,935
Payroll taxes	8,645	6,859
Pension payments	4,276	3,832
Utilities	4,643	9,284
Stationery	226	251
Chapel Maintenance	12,976	12,017
Subscriptions and donations	2,240	1,120
IT expenses	549	177
Accountancy and bookkeeping	2,143	2,748
Committee expenses	402	164
Promotions and publicity	-	25
Sundry expenses	26	404
Bank charges	(28)	353
Congregational Expenses	1,603	1,809
	<hr/>	<hr/>
Total payments	104,378	103,844
	<hr/>	<hr/>
Net receipts / (payments) for the year	449	(4,680)
Bank and cash balances at start of year	10,020	14,700
	<hr/>	<hr/>
Bank and cash balances at end of year	£ 10,469	£ 10,020
	<hr/> <hr/>	<hr/> <hr/>

Cross Street Chapel Manchester
Statement of Assets and Liabilities
as at 31 December 2021

	Note	2021 £	2020 £
Bank and cash balances		10,469	10,020
		<u> </u>	<u> </u>
Liabilities			
Creditors due within one year			
Accountancy		1,020	960
		<u> </u>	<u> </u>
Notes			

- a) All the charity's funds are unrestricted. Unrestricted funds are available to spend on activities that further any of the purposes of charity.
- b) The financial statements have been prepared in accordance with the Charities Act 2011. As a lower-income charity under section 133 of the 2011 Act, the trustees have elected to prepare the charity's financial statements using the Receipts & Payments basis.

Approved by the trustees on 31/10/2022

and signed on their behalf by:

James Harry Bradshaw (Trustee)

CROSS STREET CHAPEL MANCHESTER

England & Wales - Charity number 1080836

Accounts

Charity Number: 1080836

Cross Street Chapel Manchester

Report and financial statements
For the year ended 31st December 2020

Cross Street Chapel Manchester
Reference and administrative information
for the year ended 31st December 2020

Charity number 1080836

Registered office and operational address Cross Street Chapel
Cross Street
Manchester
M2 1NL

Trustees Trustees who served during the year and up to the date of this report were as follows:

Adam O'Leary	Chair
Peter Sampson	Vice Chair
James Bradshaw	Treasurer
Paul Evans	(Resigned 30/09/2021)
Joseph Calvert	Secretary
Dr William Spencer West	(Appointed 01/03/2020)
Anthony Leslie Dawson	(Appointed 01/03/2020)

Bankers CAF Bank
25 Kings Hill Avenue
Kings Hill
West Malling
Kent
ME19 4JQ

TSB
36 Cross Street
Manchester
M2 7AQ

Independent Jennifer Cooper FCCA DChA, Slade & Cooper Limited

Examiner Beehive Mill, Jersey St, Manchester, M4 6JG

Cross Street Chapel Manchester
Trustees' annual report
for the year ended 31st December 2020

The trustees present their report and the unaudited financial statements for the year ended 31st December 2020.

Reference and administrative information set out on page 1 forms part of this report. The financial statements comply with current statutory requirements, the charity's constitution and the Statement of Recommended Practice - Accounting and Reporting by Charities: SORP applicable to charities preparing their accounts in accordance with FRS 102.

Objectives and activities –

"The Objective of Cross Street Chapel Manchester is the promotion of pure religion in the worship of God and the service of humankind in the spirit of Jesus Christ. No Doctrinal test shall be imposed upon its minister(s), its members or others who attend its services."

We affirm that truth and humanity are best served where both the mind and the conscious are free. We maintain that no one book, institution or individual has the monopoly on truth no matter what they may claim for themselves or their devotees may claim for them.

We host two services a week – Wednesdays and Sundays.

In the fulfilment of these objectives Cross Street Chapel Manchester hosts regular, free admission musical events as part of our monthly recital series. Opportunity is given to both established musicians and young developing musicians to perform in front of an audience who may otherwise be unable to afford access to commercial concerts.

In addition, we also support charities based in Manchester and Nationally during the year through fundraising events and activities.

Our lettings facilitate groups and organisations who wish to meet in the city centre to promote their educational or philosophical activities in a safe and welcoming environment. Our rates are considerably lower than the market rate of Manchester city centre – which enables group who would ordinarily be financially excluded to meet here.

We actively support initiatives for the Homeless, asylum seekers and refugees – working with other charitable and religious organisations within these sectors.

Our minister is active in Manchester city centre outreach through collaborative working with all faith leaders represented within the city.

The trustees review the aims, objectives and activities of the charity each year. This report looks at what the charity has achieved and the outcomes of its work in the reporting period. The trustees report the success of each key activity and the benefits the charity has brought to those groups of people that it is set up to help. The review also helps the trustees ensure the charity's aims, objectives and activities remained focused on its stated purposes.

The trustees have referred to the guidance contained in the Charity Commission's general guidance on public benefit when reviewing the charity's aims and objectives and in planning its future activities. In particular, the trustees consider how planned activities will contribute to the aims and objectives that have been set.

Cross Street Chapel Manchester

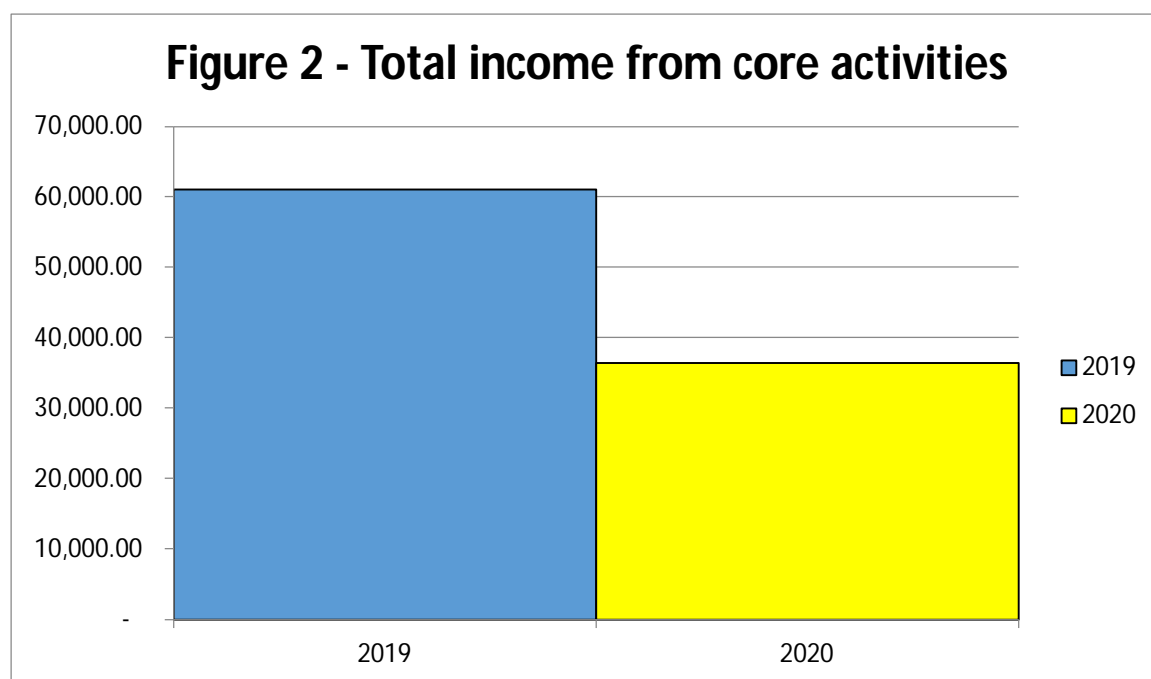
Trustees' annual report

for the year ended 31st December 2020

During the 2020 financial year, the core activities that have contributed financially to the charity have been our monthly musical recitals, letting of the premises and donations received from congregation members. In 2020 there has been a significant decrease in the core activities of (£24,635) (please refer to figure 1 & 2) compared to the prior financial year. The main driver of this decrease has been due to the restrictions in place as a result of Covid 19 resulting in the building being closed during the year. The donations and subscriptions are unlikely to remain at the level achieved in 2020 due to a one-off donations to support the charity as a result of Covid 19. As trustees, we are committed to maintaining and increasing community outreach within Manchester, hosting musical recitals and encouraging the lettings of our premises for educational and philosophical purposes.

Figure 1

	2020£	2019£	Variance£
Donations and Subscriptions	18,728	7,953	10,775
Lettings of the premises	17,640	52,903	(35,263)
Events	50	197	(147)
Total income from core activities	36,418	61,053	(24,635)



Achievements and performance

Services

The chapel held in-person services through the first quarter of the year, until the government-mandated lockdown in March. The services continued to provide high quality content and music, and this was reflected by the stable and increasing attendance at the time. Our final services prior to lockdown included our Annual General Meeting as well as a birthday celebration for a congregant, and reflected the increasing depth with which regular attendees were participating in the life of the chapel.

Cross Street Chapel Manchester
Trustees' annual report
for the year ended 31st December 2020

During the next six months, the congregation moved to online worship, held over the audio streaming platform Mixlr. This was coupled with an online social platform, Slack, for announcements and the 'tea and coffee.' Because of our use of online worship, people were able to join us from further afield, allowing past members and interested parties to reconnect to the chapel. The chapel continued to engage with new members through this medium.

The chapel was able to continue using its musicians at this time, which helped ensure a high quality level of worship during lockdown. The musicians were able as well to explore new forms of expression, most noticeably in providing originally composed electronic music.

The chapel welcomed Bryn Phillips from Shelter to speak about homelessness during the lockdown.

In-person worship resumed in October, with safety measures in line with government guidance. The chapel was able to hold its Harvest celebration, and gathered collections for a local food bank.

The chapel's committee decided to close to in-person worship in November, following a rise in cases locally.

Despite the challenges of shifting to online worship, the chapel was able to hold special services in December, most notably an evening Carols Service, as well as its annual "Blue Christmas" service.

Religious Education

Courses

Faith in Life, the chapel's monthly discussion group, continued online during the lockdown.

Music

Due to Covid restrictions, the chapel's monthly recital series was paused. However, great effort went into creating an online performance of "Anthems for Advent" held in December. This included contributions from the congregation, musicians and fellow Unitarians across the country.

Community involvements

Homelessness

The minister worked with Bryn Phillips of Shelter to continue advocating for the homeless.

Racial Justice

In the summer, the chapel explored how its practices aligned with matters of racial justice. The committee wrote a statement committing to better racial knowledge and participation, in line with the chapel's object.

This included participation in a national conversation regarding racial justice.

Lettings Function

With the rooms and spaces available at Cross Street Chapel Manchester, we have hosted a diverse variety of groups and organisations.

Many of our lessees have a long and historical affiliation with the chapel, for example, the Gaskell Society who champion the work and life of novelist Elizabeth Gaskell who was married to the minister of our William Gaskell, minister of our chapel from 1828 until he died in 1884.

During 2020 we have hosted Afrocats, an educational organisation supporting young asylum seekers through dance and drama. Cross Street Chapel Manchester has supported many refugee and asylum seeker support groups over the years.

Cross Street Chapel Manchester
Trustees' annual report
for the year ended 31st December 2020

In addition, 'City of Sanctuary' held a series of well being workshops for isolated asylum seekers in Manchester.

We have also opened our doors to 'Out in the City' a support group for over 50s LGBTQ+ people. This has been a lifeline for their members who would otherwise have been completely isolated during the past year and a half.

The Manchester and Lit and Philosophical Society have recently booked a series of lectures in our Chapel space.

More recently happily, our regular choirs have been coming back to sing.

Beneficiaries of our services

The main beneficiary of the activities of Cross Street Chapel Manchester has been the general public due to our facilitation of inclusive worship and educational & philosophical group who use our premises.

Financial review

Cross Street Chapel Manchester has seen a significant decrease in the total receipts (£33,672) and a substantial decrease in the total payment (£34,488) during the year. The main driving force for the decrease is due to the effect of the covid 19 outbreak resulting in the closure of the building to the public. This closure has resulted in a reduced letting function in the current year by (£35,283). Given the restrictions in place this year it has also resulted in cost savings in maintenance, accounting and utilities. Given the reduced capabilities of the lettings function additional funding was secured from Cross Street Unitarian Chapel Trust Funds Held Icw (Grants from trustees) and the job retention scheme was utilised to ensure there were no going concern and immediate cash flow issues. Overall, given the response to the covid 19 this has mitigated the cash deficit and resulted in a net movement of (£4,680). However, the cash balance remains healthy at £9,135 and no immediate concerns for the cash going forward.

There are no immediate concerns about the going concern as the investment fund of Cross Street Unitarian Chapel Trust Funds Held Icw was valued at £1,229,717 as at 31.12.2020. In addition, the investment fund has not suffered any significant reduction in value as a result of the Covid-19 pandemic in 2021.

Reserves policy

Cross Street Chapel Manchester does not have a holding reserves policy as it is deemed unnecessary in the operations of the chapel. The rationale behind this policy is due to the relationship with the charity - Cross Street Unitarian Chapel Trust Funds Held Icw. This relationship is such that the funds of Cross Street Chapel Manchester are monitored vigorously by both sets of trustees to ensure adequate funds for its continued operations.

Plans for the future

Cross Street Chapel Manchester is committed to increasing our outreach to the community of Manchester to encourage the participating in worship (along with our minister), in hosting musical recitals and encourage the lettings of our premises for educational and philosophical use to existing and potential users of our facilities.

Cross Street Chapel Manchester
Trustees' annual report
for the year ended 31st December 2020

Structure, governance and management

Cross Street Chapel recruits by actively searching within its congregation community those who have the relevant skills which can contribute the effective running of the charity. The recruitment of trustees is conducted in conjunction with announcing the Annual General Meeting (AGM) to all members and by placing a visibly notice of the trustee positions required for the following 12 months within the premises. During the recruitment process, the present trustees will discuss with members who may wish to join as a trustee the positions available. Any member can then nominate the potential trustees, and any member seconds this. These nominations are voted on by the members present at the AGM, and this will confirm the appointment.

The organisation is an unincorporated charity, registered on 5th March 2000 in England and Wales. The charity is constituted under a constitution dated 5th March 2000. The trustees are members of the charity, but this entitles them only to voting rights. The trustees have no beneficial interest in the charity.

All trustees give their time voluntarily and receive no benefits from the charity.

Related parties and relationships with other organisations

Cross Street Chapel Manchester has a relationship with the charity - Cross Street Unitarian Chapel Trust Funds Held Icw. This relationship is such that Cross Street Unitarian Chapel Trust Funds Held Icw are responsible for the provision for funds for the minister's stipend, the Manse fund and the distribution of funds used for the benefit of poor persons who frequent or attend divine service at Cross Street Chapel Manchester.

Remuneration policy for key management personnel

Cross Street chapel Manchester does not employ any key management personnel in order to coordinate the operations of the charity.

Risk management

Cross Street Chapel Manchester has considered the major risks that can affect the ongoing operations and undertake reviews to determine any action required to address these risks.

Funds held as custodian trustee on behalf of others

Cross Street Chapel Manchester does not act as a custodian trustee for any other charity.

Cross Street Chapel Manchester

Trustees' annual report

for the year ended 31st December 2020

Statement of responsibilities of the trustees

Law applicable to charities in England and Wales requires the trustees to prepare financial statements for each financial year which give a true and fair view of the charity's financial activities during the period and of its financial position at the end of the period. In preparing financial statements giving a true and fair view, the trustees should follow best practice and:

- Select suitable accounting policies and then apply them consistently
- Observe the methods and principles in the Charities SORP
- Make judgements and estimates that are reasonable and prudent
- State whether applicable UK Accounting Standards and statements of recommended practice have been followed, subject to any material departures disclosed and explained in the financial statements
- Prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in operation

The trustees are responsible for keeping proper accounting records that disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Charities Act 2011. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

The trustees are responsible for the maintenance and integrity of the corporate and financial information included on the charity's website. Legislation in the United Kingdom governing the preparation and dissemination of financial statements may differ from legislation in other jurisdictions.

The trustees' annual report has been approved by the trustees on 29/10/2021 and signed on their behalf by

James Bradshaw (Trustee)

Independent examiner's report
to the members of
Cross Street Chapel Manchester

I report to the charity trustees on my examination of the accounts of the charity for the year ended 31st December 2020 which are set out on pages 9 to 10.

Responsibilities and basis of report

As the charity's trustees you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the Act').

I report in respect of my examination of the charity's accounts carried out under section 145 of the Act and in carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

Independent examiner's statement

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 that in any material respect:

1. accounting records were not kept in respect of the charity as required by section 130 of the Act;
or
2. the accounts do not accord with those records;

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.

Jennifer Daniel FCCA DChA
Slade & Cooper Limited,
Chartered Certified Accountants
Beehive Mill, Jersey Street
Manchester, M4 6JG

Date...29/10/2021.....

Cross Street Chapel Manchester
Receipts and Payments Accounts
for the year ended 31 December 2020

	2020 £	2019 £
Receipts		
Grants from Trustees	52,000	69,200
Government grant	9,755	-
Donations and subscriptions	18,728	7,953
Letting of premises	17,640	52,903
Events	50	197
Interest Received	4	29
Other Income	987	2,554
	99,164	132,836
Payments		
Project Expenses		
Ministers net salary and expenses	28,866	29,681
Chapel keeper, organist and other net salaries and expenses	35,935	33,620
Payroll taxes	6,859	6,703
Pension payments	3,832	3,639
Utilities	9,284	11,962
Stationery	251	1,019
Chapel Maintenance	12,017	39,414
Subscriptions and donations	1,120	1,720
GA delegate's expenses	-	642
IT expenses	177	275
Accountancy and bookkeeping	2,748	4,201
Committee expenses	164	1,086
Loan to AB	-	240
Promotions and publicity	25	204
Sundry expenses	404	65
Bank charges	353	431
Congregational Expenses	1,809	3,430
	103,844	138,332
Net receipts / (payments) for the year	(4,680)	(5,496)
Bank and cash balances at start of year	14,700	20,196
	£ 10,020	£ 14,700
	£ 10,020	£ 14,700

Cross Street Chapel Manchester
Statement of Assets and Liabilities
as at 31 December 2020

	Note	2020 £	2019 £
Bank and cash balances		10,020	14,700
		<u> </u>	<u> </u>
Liabilities			
Creditors due within one year			
Accountancy		960	960
		<u> </u>	<u> </u>

Notes

- a) All the charity's funds are unrestricted. Unrestricted funds are available to spend on activities that further any of the purposes of charity.
- b) The financial statements have been prepared in accordance with the Charities Act 2011. As a lower-income charity under section 133 of the 2011 Act, the trustees have elected to prepare the charity's financial statements using the Receipts & Payments basis.

Approved by the trustees on 29th October 2021

and signed on their behalf by:

James Bradshaw (Trustee)