

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.

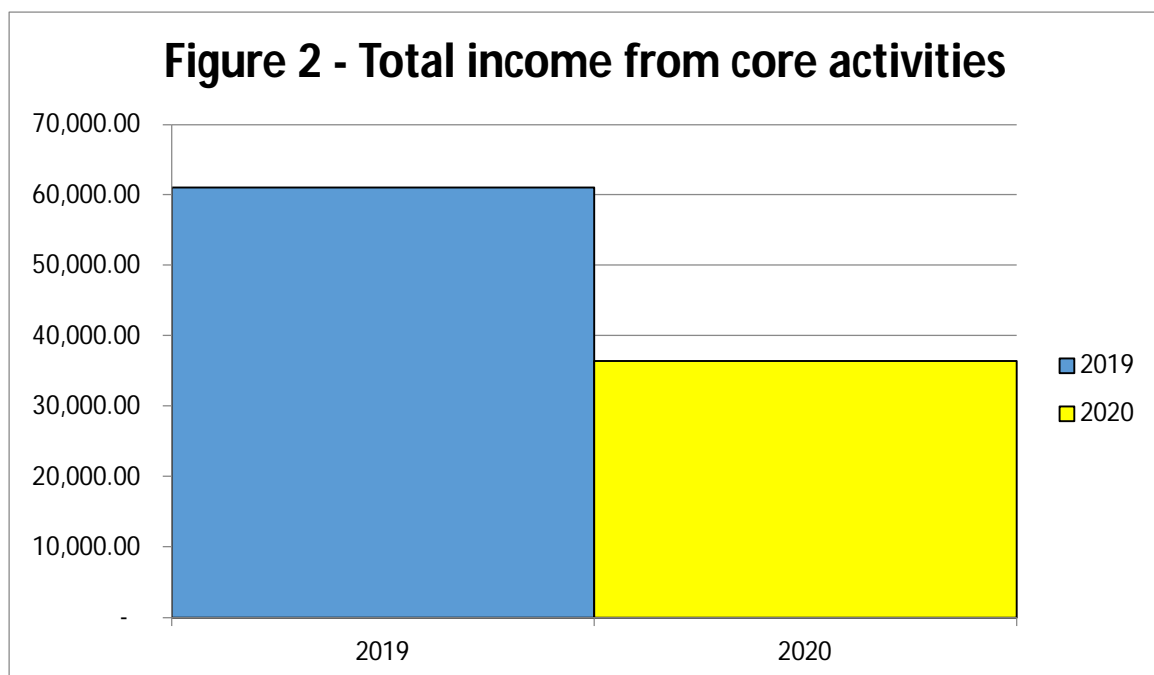
Cross Street Chapel Manchester

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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.

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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.

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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.

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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.

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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
	<hr/>	<hr/>
Total receipts	99,164	132,836
	<hr/>	<hr/>
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
	<hr/>	<hr/>
Total payments	103,844	138,332
	<hr/>	<hr/>
Net receipts / (payments) for the year	(4,680)	(5,496)
Bank and cash balances at start of year	14,700	20,196
	<hr/>	<hr/>
Bank and cash balances at end of year	£ 10,020	£ 14,700
	<hr/> <hr/>	<hr/> <hr/>

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)