

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

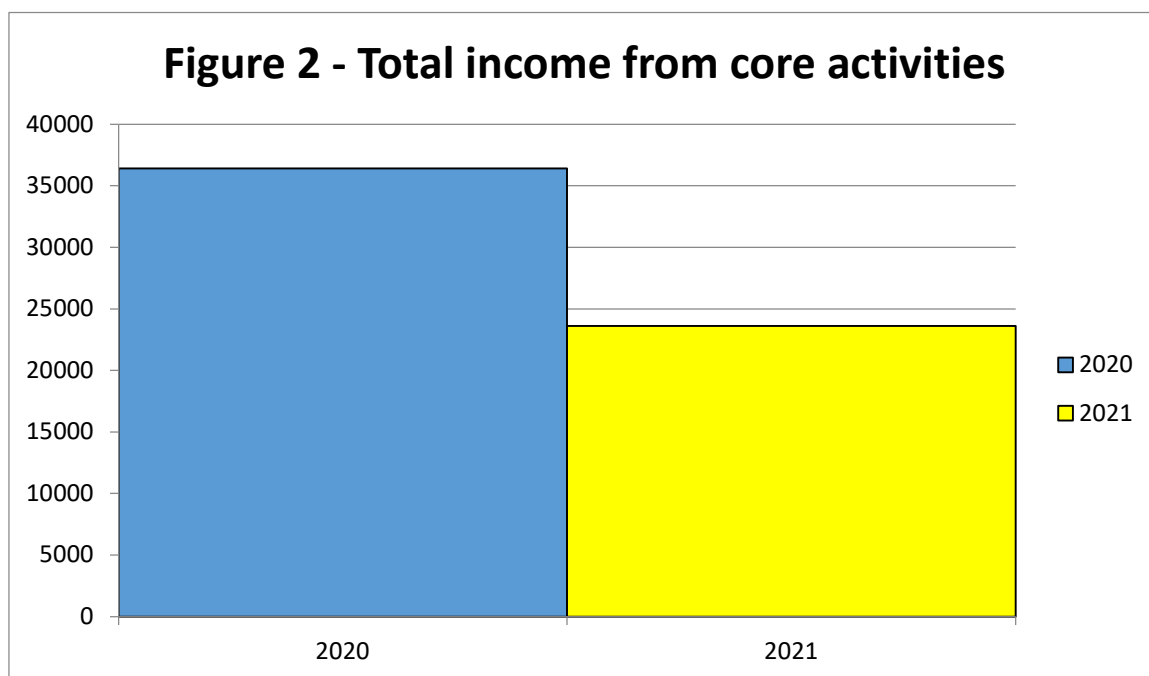
for the year ended 31st December 2021

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.

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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 continued 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 managed 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.

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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.

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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 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
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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
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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)