

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.

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 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: