

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.

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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.

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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.

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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.

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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.

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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 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.