

HYDE CHAPEL
FINANCIAL STATEMENTS
- for the year ended -
31st DECEMBER 2025

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**LEGAL AND ADMINISTRATIVE INFORMATION
FOR THE YEAR ENDED 31ST DECEMBER 2025**

Trustees/Wardens

Mrs Patricia Winterbottom
Mrs Susan Egan
Mrs Patricia Manton
Mr E Hesketh
Mrs A Adshead
Mrs S A Phillips
Mrs K Gaurino
Mrs E Kitchingman (appointed 7 April 2024)
Mrs Y Shawdale (appointed 7 April 2024)
Mrs M Ogden (appointed 15 May 2024)

Registered Charity Number

1085552

Address

Knott Lane
Gee Cross
Hyde
Cheshire

Accountants

Scott Roberts Taylor & Co
Central Buildings
5-7 Corporation Street
Hyde
Cheshire
SK14 1AG

Bankers

Virgin Money
34 Princess Street
Stockport
Cheshire
SK1 1RE

**TRUSTEES' REPORT
FOR THE YEAR ENDED 31ST DECEMBER 2025**

The trustees present their report and financial statements for the year ended 31st December 2025.

NAME AND NATURE OF ASSOCIATION

The name of the Association is HYDE CHAPEL, GEE CROSS (CONGREGATION)

The Charity is unincorporated.

The Charity's registration number is 1085552.

OBJECTIVES AND ACTIVITIES

The Charity's objects are:-

- (a) to provide:-
- A place of worship offering religious services.

In furtherance of the objects, but not further or otherwise, the Association shall have the following powers:-

- (b) to accept subscriptions and donations (whether of real or personal estate) and devises and bequests for all or any of the purposes aforesaid and generally to manage, invest and expend all monies belonging to the Association.
- (c) to vest the monies of the Association not immediately required for its purposes in or upon such investments and securities as may be fit, subject nevertheless to such conditions (if any) as may for the time being be imposed or required by law and subject also as hereinafter provided to do all such other things as are incidental or conducive to the attainment of the object or any of them.

There have been no changes to the activities of the Association in the year under review.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Specific Investment Powers

The powers are to invest the monies of the charity not immediately required for its purpose in or upon such investments securities as may be thought fit subject nevertheless to such conditions (if any) that may for the time being be imposed or required by law.

Organisational Structure

There are currently seven trustees including one chairperson.

Officers

The officers of the Chapel are:-

Chairman: Mrs P Winterbottom

Secretary: Mrs P Winterbottom

Treasurer: Mrs S Egan

The officers were assisted by Mrs K Guarino as assistant treasurer and Mrs S Phillips as assistant secretary.

**TRUSTEES' REPORT
FOR THE YEAR ENDED 31ST DECEMBER 2025**

EXAMINATION OF ACCOUNTS

The charity exceeds the threshold to require an independent examiner's report and have therefore appointed Scott Roberts Taylor and Co.

FINANCIAL REVIEW

Investments

During the year our brokers Brewin Dolphin made a number of sales to existing investments and reinvested into various new ones. The disposals of investments produced gains of £41 whilst there was also a rise in the market value of the investments from the previous year of £19,324. The value of the investments has increased from the level at the previous year end by 7.39%. However, Brewin Dolphin advised us during the year that they would no longer be able to act as investment advisors to the Chapel and so Gresham Wealth Management have been appointed as successors to Brewin Dolphin.

TRUSTEES

The following trustees have held office since 1st January 2024:

Mrs P Winterbottom
Mrs S Egan
Mrs P Manton
Mrs S A Phillips
Mr E Hesketh
Mrs A Adshead
Mrs K Gaurino
Mrs E Kitchingman (appointed 7 April 2024)
Mrs Y Shawdale (appointed 7 April 2024)
Mrs M Ogden (appointed 15 May 2024)

TRUSTEES RESPONSIBILITIES

The Trustees are responsible for the keeping of accounting records and the preparation of financial statements which give a true and fair view of the state of affairs of the charity as at the end of the financial year end of the surplus or deficit of the charity for that period. The Charities Act 2011 requires the Charity to ensure that the accounting records disclose with reasonable accuracy the financial position of the Charity. In doing so the Trustees are required to select appropriate accounting policies and apply them consistently, making judgements and estimates that are reasonable and prudent and to prepare the financial statements on a going concern basis unless it is inappropriate to presume that the company will continue in business.

On behalf of the Chapel Congregation

.....
Trustee – Mrs P Winterbottom

Approved by the Trustees:

**HYDE CHAPEL, GEE CROSS (CONGREGATION), REGISTERED CHARITY NUMBER 1085552
INDEPENDENT EXAMINERS' REPORT
TO THE TRUSTEES OF HYDE CHAPEL**

We have reviewed the financial statements for the year ended 31st December 2025 on pages 2 to 8 which have been prepared on a receipts and payments basis.

RESPECTIVE RESPONSIBILITIES OF TRUSTEES AND EXAMINER

The charity's trustees are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year (under section 144 of the Charities Act 2011) and that an independent examination is needed.

It is our responsibility to:

- examine the accounts (under section 145 of the 2011 Act)
- to follow the procedure laid down in the general Directions given by the Charity Commissions (under section 145(5)(b) of the 2011 Act); and
- to state whether particular matters have come to our attention

BASIS OF INDEPENDENT EXAMINER'S STATEMENT

Our examination was carried out in accordance with general Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from the trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently no opinion is given as to whether the accounts present a 'true and fair' view and the report is limited to those matters set out in the statement below.

INDEPENDENT EXAMINERS STATEMENT

In connection with our examination, no matter has come to our attention

(1) which gives us reasonable cause to believe that in any material respect the requirements:

- to keep proper accounting records in accordance with section 130 of the 2011 Charities Act; and
- to prepare accounts which accord with the accounting records and comply with the accounting requirements of the Charities Act 2011.

have not been met or

(2) to which, in our opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

.....
Adrian Paul Brooks F.C.C.A
Scott Roberts Taylor & Co
Accountants
Registered Auditors
Central Buildings
5/7 Corporation Street
Hyde
Cheshire
SK14 1AG

Date:

HYDE CHAPEL, GEE CROSS (CONGREGATION), REGISTERED CHARITY NUMBER 1085552
STATEMENT OF FINANCIAL ACTIVITIES FOR THE YEAR ENDED 31ST DECEMBER 2025

	General Fund £	Restricted Income £	Total Funds 2025 £	Total Funds 2024 £
Income Resources				
Incoming resources from generated funds:				
Bank Interest	101	-	101	582
Investment Income	5,608	-	5,608	6,722
Gain/(loss) on disposal	<u>41</u>	-	<u>41</u>	<u>188</u>
	<u>5,750</u>	-	<u>5,750</u>	<u>7,492</u>
Incoming resources from charitable activities:				
Collections	4,263	-	4,263	4,511
Envelopes	3,841	-	3,841	3,702
Donations and Legacies	2,591	-	2,591	30,424
Memorial plots	-	1,850	1,850	-
Funerals and Garden of Remembrance	2,269	-	2,269	3,580
Other Fundraising Income	4,163	-	4,163	8,256
Room Rents	6,950	-	6,950	5,715
Graves/ashes scattering	129	-	129	6,275
Baptisms	179	-	179	300
Roof fund	233	-	233	2,977
Christmas Fair	<u>1,179</u>	-	<u>1,179</u>	<u>1,209</u>
	<u>25,797</u>	<u>1,850</u>	<u>27,647</u>	<u>67,232</u>
Total Incoming Resources	<u>31,547</u>	<u>1,850</u>	<u>33,397</u>	<u>74,724</u>
Resources Expended:				
Costs of Generating Funds				
Investment management costs	<u>2,078</u>	-	<u>2,078</u>	<u>1,958</u>
Direct Charitable Expenditure				
Pulpit Supply	3,850	-	3,850	2,310
Caretaker, Gardener and Cleaner	640	-	640	854
Organist	1,870	-	1,870	1,855
Telephone, Stationary, Postage & Sundries	1,055	-	1,055	1,357
Heat, Light & Water	3,948	-	3,948	4,081
Insurance	9,521	-	9,521	4,784
Repairs	7,508	-	7,508	25,343
Organ Repairs	-	-	-	750
Equipment	778	-	778	1,097
Subscriptions	307	-	307	201
Legal fees	-	-	-	1,236
Plaques and Headstones	-	-	-	620
	<u>29,577</u>	<u>-</u>	<u>29,577</u>	<u>44,489</u>

HYDE CHAPEL, GEE CROSS (CONGREGATION), REGISTERED CHARITY NUMBER 1085552
STATEMENT OF FINANCIAL ACTIVITIES FOR THE YEAR ENDED 31ST DECEMBER 2025

Continued...

Governance Costs				
Independent Examiners Fee	<u>720</u>	=	<u>720</u>	<u>720</u>
Total Resources Expended	<u>32,375</u>	=	<u>32,375</u>	<u>47,167</u>
<u>Net Incoming/(Outgoing) Resources</u>	(828)	1,850	1,022	27,557
Unrealised Gains on Investments	<u>19,324</u>	=	<u>19,324</u>	<u>13,630</u>
<u>Net Movement in Funds</u>	18,496	1,850	20,346	41,187
Funds Balances brought forward 2024	<u>321,041</u>	<u>16,390</u>	<u>337,431</u>	<u>296,244</u>
Fund Balances carried forward 2025	<u>339,537</u>	<u>18,240</u>	<u>357,777</u>	<u>337,431</u>

HYDE CHAPEL, GEE CROSS (CONGREGATION), REGISTERED CHARITY NUMBER 1085552
BALANCE SHEET 31ST DECEMBER 2025

	Notes	£	2025 £	£	2024 £
FIXED ASSETS					
Investments at Market Value			229,456		213,671
CURRENT ASSETS					
Yorkshire Bank – Current Account		42,726		35,176	
Santander – Treasurers Account		81,912		57,047	
Wider Range Dividend Account		370		595	
Cash in Hand		57		300	
Monies Held by Brewin Dolphin		<u>3,256</u>		<u>2,183</u>	
NET CURRENT ASSETS			<u>128,321</u>		<u>123,760</u>
NET ASSETS			<u>357,777</u>		<u>337,431</u>
Represented by:					
FUNDS					
General Fund	3		341,387		321,041
Restricted Fund	3		<u>16,390</u>		<u>16,390</u>
			<u>357,777</u>		<u>337,431</u>

The financial statements on pages 2 to 8 were approved by the trustees on

Signed on behalf of the Board:

Treasurer: Mrs S Egan

Secretary: Mrs P Winterbottom

The accompanying accounting policies and notes on page 8 form part of the financial statement

PRINCIPAL ACCOUNTING POLICIES

1.a Basis of Accounting

These accounts have been prepared on the receipts and payments in accordance with the Charities Act 2011. Investments are shown at market value and freehold land & buildings and those with a long useful life are not depreciated.

1.b Accounting Policies

1. Income from Investments are recorded when received.
2. Expenditure is included in the accounts on a paid basis.
3. Quoted Investments have been valued at market value at the balance sheet date.

2. TRUSTEES AND EMPLOYEES EMOLUMENTS

None of the trustees or officers received any emoluments during the year for serving as a trustee or officer.

3. ANALYSIS OF NET ASSETS BETWEEN FUNDS

	General £	Restricted £	Total £	2023 £
Investments	229,456	-	229,456	213,671
Cash at bank	<u>110,081</u>	<u>18,240</u>	<u>128,321</u>	<u>123,760</u>
	<u>339,537</u>	<u>18,240</u>	<u>357,777</u>	<u>337,431</u>
General Fund				
Balance at 31.12.2024	321,041			
Transfers from restricted fund	1,850			
Surplus for year	<u>18,496</u>			
Balance at 31.12.2025	<u>341,387</u>			
	£	£		
Restricted Funds				
Graves Sold				
Balance at 31.12.2024	14,465			
Graves Sold During the Year	1,850			
Transfer to General Fund	<u>(1,850)</u>	14,465		
Memorial Plots				
Balance at 31.12.2024	1,925			
Memorial Plots Sold During the Year	-			
Transfer to General Fund	<u>-</u>	<u>1,925</u>		
		<u>16,390</u>		