

TRUSTEES' ANNUAL REPORT FOR THE YEAR TO 31ST DECEMBER 2025

for DEAN ROW CHAPEL - Charity Commission Registration 234851 THE MANSE FOR THE MINISTER - Charity Commission Registration 242950

The Charities' Principal Address is:

Unitarian Meeting House, Chapel Road, Wilmslow, SK9 2BX.

The persons legally responsible for the control and management of the Charities as trustees in the year were:

1) Appointed by deed of trust:

Peter Shaw (Chairman), Catherine Smeaton, Elizabeth Earp, Christine Wilkie, Susan Dennell, Deborah White, Anne Gemmell and Jenifer Williams.

2) Appointed as officers and committee members under the Chapel rules and serving for the year:

Christine Wilkie (Chairperson), Anne Gemmell (Secretary), Peter Shaw (Treasurer), Ian Booth (Warden), Beryl Booth, Peter Weigh, Bridget Wenham, Elizabeth Earp, Catherine Smeaton, Anne Smith and Diana Hrynkiw.

The charities' bankers are:

Barclays Bank PLC, Leicester, LE87 2BB

The Investment Manager is:

BNY Mellon Fund Managers Limited, 160 Queen Victoria Street, London, EC4V 4LA.

Independent examiner is:

Kenneth James Johnson FCA, Flat 2 Kennerley Court, Kennerleys Lane, Wilmslow SK9 5EQ.

The Governing Documents of the Charities are:

1) Dean Row Chapel

- a) A deed of conveyance dated 5th November 1750.
- b) Rules adopted by members of the congregation dated 17th March 1980 and last amended on 21st December 1997.

2) The Manse for the Minister

- a) A deed of conveyance to trustees dated 20th October 1965.

Annual Report 2025

The Trustees present their annual report for the year ended 31st December 2024 under the Charities Act 2011 and 2022, together with the independently examined accounts for the year, and confirm that the latter comply with the requirements of the Act, the Trust Deeds and the Charities SORP (FRS102) 2019.

Objects of the Charities

The Trustees of Dean Row Chapel hold the freehold land and buildings of the Chapel and make it available for the Dissenting Congregation, which is a member of the General Assembly of Unitarian and Free Christian Churches, for their religious observance.

The Trustees of the Manse for the Minister, having sold the manse and schoolroom, with Charity Commission consent, have used the proceeds:

- 1) To build a Chapel Hall (The Tercentenary Hall) completed in 1994 to replace the schoolroom;
- 2) To purchase a manse for the accommodation of the minister.

The Congregational Committee, through its officers, administer the day to day running of the Chapel, Hall and Manse.

Any new Trustees of both Trusts are recruited from members of the congregation by the Trustees; the congregational officers and committee members are appointed at annual meetings of the members of the congregation in accordance with Chapel rules.

Chapel services take place at 11.15 am each Sunday and were held on every Sunday throughout the year. Anyone is welcome to attend these services. Average congregational attendances at these services were 42 during 2025 against 45 in the previous year. There are also meetings every Wednesday in the vestry for quiet meditation. There are currently 47 members, many of whom support the Chapel financially through planned giving, usually augmented by Gift Aid.

The Chapel is currently represented on the local ecumenical association, "Churches Together in Wilmslow".

The Chapel is a member of the General Assembly of Unitarian and Free Christian Churches and the Manchester District Association of Unitarian and Free Christian Churches.

The Chapel provides premises for the weekly meetings of the Dean Row Chapel Stroke Club and an exercise class for elderly people.

The Chapel gives financial support to a number of charities and organisations.

The Chapel benefits greatly from the generous donation of time by many members of the congregation in providing Pulpit Supply in the absence of the Minister, in the maintenance of the building and grounds and the administration for the Chapel and Hall.

The Reverend Jeffrey Lane Gould is the full-time minister of Dean Row Chapel and its sister chapel, Hale Chapel.

The two major Charities connected with the Chapel are so interlinked that the accounts are prepared to embrace both. The Trustees of both Charities and the congregational committee work harmoniously together to further what are seen as combined objectives.

Main Achievements of the Charities during the Year

The Chapel has enjoyed the services of a full-time minister for the whole of the year, together with retaining a thriving membership.

Financial Information

For the year 2025 expenditure exceeded income by £12,335. Utility cost for Electricity was high due to current high rates and especially high use in the early month of the year when it was found that certain heaters had been left on during the week. There were no legacies or bequests accounted for in the chapel as money had been left towards the bell cote fund (see below) instead.

The Chapel does not directly employ any staff. The Minister, whose services are shared by the Chapel's sister Chapel in Hale is paid for by the Haldean Committee, which is a joint committee of both Chapels and to which both Chapels make financial contributions. The Haldean Committee administers the stipend and expenses of the Minister and accounts for the statutory payments to Her Majesty's Revenue and Customs.

Donations to various charities and other Unitarian causes were made amounting to £2,741 (2024 - £3,365).

The Trustees are responsible for keeping accounting records which are such as to disclose, with reasonable accuracy, the financial position of the Charities at any time, and to enable them as Trustees to ensure that the accounts comply with Charities Law. The Trustees are also responsible for safeguarding the Charities' assets and ensure their proper application in accordance with Charity Law, and hence for taking reasonable steps for the prevention and detection of error, fraud and other irregularities.

The project to rebuild the bell cote proceeded slowly during the year as full planning permission was not granted until October. Various surveys and reports were required by the Conservation Planning Department. Quotations were received from three

reputable conservation contractors and Lloyd & Smith Limited were appointed. Work commenced in late October with the erection of scaffolding. By the middle of December it was found that certain additional materials would be needed and these had been costed and ordered. The costs incurred during the year amounted to £31,149 (See Note 16 on Page 12).

Fund raising continued during the year and direct donations raised £3,665, while activities of the Social Group added a further £1,503. A generous legacy from the estate of the late Dorothy Salthouse brought £10,000 and Grants have been received from the MDA (£10,000) and The Hibbert Trust (£600). We have applied for further grants from The Hibbert Trust, Listed Places of Worship (VAT refunds) and National Churches Trust.

At the year end, the balance on the project reserve amounted to £12,492.

Reserves Policy

The Trustees are aware of the need to have available sufficient funds to finance the Charities adequately for the foreseeable future.

Dean Row Schoolroom and Manse and the R & L Milnes Memorial Funds

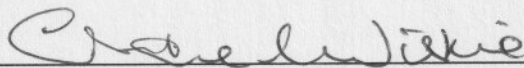
The share of any unrealized investment gains or losses on the Manse Fund is now allocated to the General Fund as both the Schoolroom and the Manse are now within the care and cost of the chapel. The General Fund also benefits from their income.

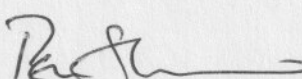
Public Benefit

The Trustees have noted the advice provided by the Charities Commission in amplifying the requirements of the Charities Act 2011 regarding Public Benefit. The Trustees believe that their Charities comply with that guidance by benefitting the moral aspects of public life and in supporting the institutions of marriage and in providing financial support for other charities.

Declaration

At their meeting held on 7th March 2026, the Trustees have approved the above report which is signed on their behalf by:

Christine Wilkie 
(Trustee & Chairman of the Congregational Committee)

Peter Shaw 
(Trustee & Treasurer)

Date: 7th March 2026

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES AND MEMBERS OF DEAN ROW CHAPEL AND ASSOCIATED CHARITIES

I report on the accounts of the Charities set out on pages 6 to 12 for the year ended 31st December 2025.

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 145 of the Charities Act 2011 (the Charities Act) and that an independent examination is needed.

It is my responsibility to:

- a) examine the accounts under section 145 of the Charities Act;
- b) to follow the procedures laid down in the general Directions given by the Charity Commission (under section 145(5)(b) of the Charities Act; and
- c) to state whether particular matters have come to my attention.

Basis of independent examiner's statement

My 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 Charities 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 Examiner's Statement

In connection with my examination, no matter has come to my attention:

- (i) which gives me reasonable cause to believe that in, any material respect, the requirements:
 - a) to keep accounting records in accordance with section 130 of the Charities Act; and
 - b) to prepare accounts which accord with the accounting records and comply with the accounting requirements of the Charities Act have not been met; or
- (ii) to which in my opinion attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Signed: _____

Date: _____

7th March 2026

K.J. Johnson FCA, Flat 2 Kennerley Court, Kennerleys Lane, Wilmslow, SK9 5EQ.

Dean Row Chapel
Statement of Financial Activities
for the year ended 31 December 2025

	Note	2025 £	2024 £
Incoming Resources			
Donations, Grants and Legacies	2	28,610.48	24,874.12
Fees and Charges	3	5,920.00	3,820.00
Sales	4	855.50	822.35
Investment Income		10,891.42	10,544.91
		46,277.40	40,061.38
Resources Expended			
Cost of providing Ministry	5	21,800.00	21,749.00
Cost of Running Manse	5	4,101.77	3,146.51
Maintenance of the Chapel, Hall and Grounds	6	9,705.39	10,353.76
Utility Costs	7	10,586.99	8,025.83
Administrative Costs	8	4,690.22	5,273.96
General Assembly Quota		1,610.00	1,592.50
Delegate Costs to attend GA		390.00	370.00
Donations and Subscriptions	9	2,781.00	3,624.90
Other Costs		5.76	5.76
Depreciation	10	2,941.00	2,941.00
		58,612.13	57,083.22
Surplus/(Deficit) of Income over Expenditure		(12,334.73)	(17,021.84)
Realised and Unrealised Surplus on Investments	12	54,513.21	32,780.42
Increase in Funds		42,178.48	15,758.58
Transfer (from)/to Bellcote Project Reserve		(255.45)	11,535.40
Accumulated Funds at 1st January 2025		983,051.83	955,757.85
Accumulated Funds at 31st December 2025		1,024,974.86	983,051.83

Dean Row Chapel
Balance Sheet
as at 31 December 2025

	Note	2025 £	2024 £
Fixed Assets			
Freehold Buildings at Cost less Depreciation	10	127,007.20	129,948.20
Manse Cost	11	346,479.87	346,479.87
Investments at Market Value	12	497,387.21	492,874.00
	(a)	<u>970,874.28</u>	<u>969,302.07</u>
Current Assets			
Current Account with Barclays Bank		4,827.61	18,694.72
Deposit Account with Barclays Bank		55,036.62	-
Deposit Account with Virgin Money		532.56	514.48
Debtors and Prepayments	13	4,574.01	4,867.31
	(b)	<u>64,970.80</u>	<u>24,076.51</u>
Current Liabilities			
Creditors and Receipts in Advance	14	1,412.67	781.39
Chapel Social Group		9,457.55	9,545.36
	©	<u>10,870.22</u>	<u>10,326.75</u>
Net Current Assets	(b)-(c)=(d)	<u>54,100.58</u>	<u>13,749.76</u>
Total Assets	(a) + (d)	<u>1,024,974.86</u>	<u>983,051.83</u>
Representing the Accumulated Funds			
Dean Row School Room and Manse Fund	15	486,213.87	486,213.87
R and L Milnes Memorial Fund	15	140,735.82	126,603.84
General Fund	15	385,533.17	357,486.67
Bellcote Reserve	16	12,492.00	12,747.45
		<u>1,024,974.86</u>	<u>983,051.83</u>

Dean Row Chapel
Notes to the Accounts
for the year ended 31 December 2025

Note 1 - Accounting Policies

General - These accounts have been prepared under the historic cost convention, except for investments, which have been accounted for at current market value.

Depreciation - The Tercentenary Hall and the Toilet Block and holding tank will be written off over a period of 75 years from the year of development by equal annual amounts. All other assets of the chapel are fully depreciated.

It is not anticipated that the manse property will depreciate and it will therefore be held at original purchase cost.

Note 2 - Donations, Legacies and Grants

	2025	2024
	£	£
Sunday Offertories	5,918.40	5,451.98
Pledged Offerings	13,426.17	11,678.25
Chapel Membership	1,706.25	1,575.00
Bequests	-	-
HMRC refund of Gift Aid *	6,116.86	4,551.59
Donations and Collections	1,442.80	1,617.30
	<u>28,610.48</u>	<u>24,874.12</u>

The total amount of Gift Aid recovery was £6,242 of which £125 was transferred to the Bellcote Project Reserve.

Note 3 - Fees and Charges

	2025	2024
	£	£
Wedding and Funeral Fees	3,160.00	1,025.00
Baptism Fees	475.00	300.00
Use of the Hall	2,285.00	2,495.00
	<u>5,920.00</u>	<u>3,820.00</u>

Note 4 - Sales

	2025	2024
	£	£
Sales of coffee after services	855.50	782.35
Memorial Wall	-	40.00
	<u>855.50</u>	<u>822.35</u>

Dean Row Chapel
Notes to the Accounts
for the year ended 31 December 2025

Note 5 - Costs of Ministry

	2025	2024
	£	£
Contribution to Haldean Committee	26,760.00	26,609.00
Cash Contribution from Hale Chapel regarding the Manse	(4,960.00)	(4,860.00)
	<u>21,800.00</u>	<u>21,749.00</u>

Cost of Running Manse

	2025	2024
	£	£
Council Tax	2,149.50	1,974.00
Water Rate	457.28	409.83
Insurance	316.99	312.42
Gas Safe Certificate & Boiler Service	150.00	334.26
Electrical - Repairs	140.00	-
New Cooker	888.00	-
Cleaning Gutters	-	116.00
	<u>4,101.77</u>	<u>3,146.51</u>

Note 6 - Maintenance of Chapel, Hall and Grounds

	2025	2024
	£	£
Gardener's Fees	2,684.97	3,675.00
Repairs and Maintenance	1,672.90	1,797.94
Organ Repairs and Tuning	456.00	456.00
Cleaning and Caretaking	3,177.29	3,039.28
Window cleaning	225.00	270.00
Holding tank emptying	756.00	252.00
Alarm system	-	99.71
Fire alarms and extinguishers	533.23	563.83
Flower Group	200.00	200.00
	<u>9,705.39</u>	<u>10,353.76</u>

Note 7 - Utility Costs

	2025	2024
	£	£
Electricity	8,861.73	6,342.86
Gas	1,580.41	1,575.38
Water	144.85	107.59
	<u>10,586.99</u>	<u>8,025.83</u>

Dean Row Chapel
Notes to the Accounts
for the year ended 31 December 2025

Note 8 - Administrative Costs

	2025	2024
	£	£
Insurances	3,857.11	3,506.05
Licences	357.23	348.23
Telephone and internet	349.50	1,041.88
Postage, Printing and Stationery	104.38	355.80
Books, periodicals and pamphlets	22.00	22.00
	<u>4,690.22</u>	<u>5,273.96</u>

Note 9 - Donations and Subscriptions

	2025	2024
	£	£
Donations		
General Assembly Student Fund	-	100.00
Unitarian College	-	200.00
Moya Cole Hospice (was St Ann's Hospice)	500.00	500.00
East Cheshire Hospice	500.00	500.00
The Send a Child to Hucklow Fund	500.00	500.00
Disasters Emergency Committee	200.00	200.00
Shelter Box	600.00	600.00
Francis House	200.00	200.00
Wilmslow Wells for Africa	100.00	409.50
Mission to Seafarers	141.00	155.40
	<u>2,741.00</u>	<u>3,364.90</u>
Subscriptions		
Unitarian Christian Association	40.00	40.00
Unitarian Music Society	-	20.00
Manchester District Association	-	200.00
	<u>2,781.00</u>	<u>3,624.90</u>

During December 2025 special collections allowed the chapel to donate £500 each to Moya Cole Hospice and East Cheshire Hospice. Earlier in the year special collections raised £141.00 for Missions for Seafarers

Dean Row Chapel
Notes to the Accounts
for the year ended 31 December 2025

Note 10 - Freehold Assets at Cost less Depreciation

	Cost £	Depreciation £	Net £
Tercentenary Hall			
As at 1st January 2025	199,373.74	(82,406.99)	116,966.75
Depreciation for the year		(2,658.29)	(2,658.29)
Balance as at 31st December 2025	<u>199,373.74</u>	<u>(85,065.28)</u>	<u>114,308.46</u>
Toilet Block and Holding Tank			
As at 1st January 2025	21,202.36	(8,220.91)	12,981.45
Depreciation for the year		(282.71)	(282.71)
Balance as at 31st December 2025	<u>21,202.36</u>	<u>(8,503.62)</u>	<u>12,698.74</u>
TOTAL	<u><u>220,576.10</u></u>	<u><u>(93,568.90)</u></u>	<u><u>127,007.20</u></u>

Note 11 - Manse Cost - 9, Sandringham Way, Wilmslow

The manse is held at its purchase cost including initial repairs and improvements in February 2021.

Note 12 - Investments

278,035.759 units in Newton Growth & Income Fund for Charities	£
Market Value at 1st January 2025	492,874.00
Redemption in the year 27,070.926 units at £1.847	(50,000.00)
Realised Gain on redemption	2,011.37
Unrealised Gain on 250,964.833 units	52,501.84
Market Value at 31st December 2025	<u><u>497,387.21</u></u>

Dean Row Chapel
Notes to the Accounts
for the year ended 31 December 2025

Note 13- Debtors and Prepayments

	2025	2024
	£	£
Rentokil Policy 2026	170.39	165.14
Congregational & General	936.30	883.37
HMRC Gift Aid Refund	1,390.82	1,586.30
Hale Haldean Contribution	1,240.00	1,240.00
Broadband	70.32	0.00
Gas	766.18	992.50
	<u>4,574.01</u>	<u>4,867.31</u>

Note 14 - Creditors and Receipts in Advance

	2025	2024
	£	£
Electricity	1,010.17	316.03
Broadband	0.00	62.86
General Assembly Quota	402.50	402.50
	<u>1,412.67</u>	<u>781.39</u>

Note 15 - Accumulated Funds

	Accumulated Fund as at 1st January 2025	Net Resources	Investment Gains	Accumulated Fund as at 31st December 2025
	£	£	£	£
Dean Row School Room and Manse Fund	486,213.87			486,213.87
R and L Milnes Memorial Fund	126,603.84		14,131.98	140,735.82
General Fund	357,486.68	(12,334.73)	40,381.23	385,533.18
Chapel Bellcote Repair Reserve	12,747.45	(255.45)		12,492.00
	<u>983,051.83</u>	<u>(12,590.18)</u>	<u>54,513.21</u>	<u>1,024,974.86</u>

Note 16 - Chapel Bellcote Repair Reserve

Planning permission to carry out the rebuilding of the west end gable and bell cote was eventually granted in October 2025. Earlier, after a competitive tender we appointed the firm of Lloyd & Smith Limited to carry out the work. We also carried out a ground investigation following concern that the north west corner may have required underpinning. This proved not to be the case, but we will replace the surface drains along this wall once the main work is completed as the old drain has collapsed. The trustees have applied for various grants that will hopefully be made once the works are complete to supplement the generous giving by members and friends shown below.

In order to ensure the chapel has sufficient cashflow to meet bills as they fall due, it was decided to redeem £50,000 from our investments with Newtons. This together with other surplus funds is being held in a deposit account with Barclays Bank. It is now estimated that the work will be complete before the end of March 2026.

The reserve has been built up as follows:—

	£	£
Balance at 1st January 2025		12,747.45
General Donations Received	3,665.00	
Grants from MDA	15,000.00	
Grant from Hibbert Trust	600.00	
Legacy – Dorothy Salthouse	10,000.00	
Social Club Donation re Xmas Fayre, Scottish Country Dancing etc.	1,503.10	
Gift Aid	125.00	30,893.10
		<u>43,640.55</u>
Less: Project Costs in the year		
Pearce Architecture	5,775.75	
Christians Environmental – Survey Drawings	2,028.00	
WML Consulting – Ground Investigations	2,082.00	
Atmosphere Environmental – Asbestos Survey	1,140.00	
Lloyd & Smith – First Valuation	20,122.80	31,148.55
		<u>£12,492.00</u>