

CALVARY CHAPEL OF HARROGATE

England & Wales - Charity number 1078015

Details

Status Registered

Legal form Other

Registered 1999-11-01

Register [View on the Charity Commission register](#)

Contact

Address 9 Fairways Close
Harrogate
HG2 7EJ

Phone 01423889638

Email mike@ccharrogate.com

Website www.ccharrogate.com

Activities

Objects: TO ADVANCE THE CHRISTIAN RELIGION

Activities: To give people HOPE and help. A church to help children and people in need within the UK, Ukraine, Africa, Eastern Europe and different parts of the world who need immediate response to help.

Classification

- **How:** Provides Human Resources, Provides Services, Provides Advocacy/advice/information
- **What:** Religious Activities
- **Who:** Children/young People, Elderly/old People, People With Disabilities, The General Public/mankind

Geography

- Austria
- Ethiopia
- Hungary
- Cornwall
- North Yorkshire

Finances

Period end	Income	Expenditure	Assets	Employees
2025-03-31	£37,485	£39,454	-	-
2024-03-31	£34,038	£27,875	-	-
2023-03-31	£32,846	£32,543	-	-
2022-03-31	£17,518	£2,873	-	-
2021-03-31	£8,544	£4,549	-	-

Trustees

Name	Role	Appointed
JUAN TORO		2020-12-15
Jeff Hicks		2014-10-13
MICHAEL RAY HOWARD		
SABRINA HOWARD		2018-12-20

CALVARY CHAPEL OF HARROGATE

England & Wales - Charity number 1078015

Accounts

Charity registration number: 1078015

Calvary Chapel of Harrogate

Annual Report and Financial Statements

for the Year Ended 31 March 2025

Calvary Chapel of Harrogate

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Expenses	8
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Calvary Chapel of Harrogate

Reference and Administrative Details.

Charity name:	Calvary Chapel of Harrogate
Charity Registration Number:	1078015
Principal Office:	9 Fairways Close Harrogate. HG2 7EJ North Yorkshire
Registered Office:	9 Fairways Close Harrogate. HG2 7EJ North Yorkshire
Trustees	Michael Howard - Chairman Sabrina Howard - Trustee Jeff Hicks - Trustee Juan Toro - Trustee
Bankers	HSBC plc. 7 Prospect Rd Harrogate, HG1 1RN

Calvary Chapel of Harrogate
Trustees report

This report was prepared by Michael Howard on 31 January 2026

Objectives and Activities

The main function of our charity/church is to bring HOPE in times when HOPE is needed. We have meetings locally for church members where we bring HOPE through the teachings of God's word. We seek to help people grow in their faith, HOPE and love for God and their fellow man. We also mirror this pattern of growing in faith and hope and love through the yearly local meetings the HOPENOW (Music in the Garden) event, national and international outreaches and conferences.

We have two major local events we hold each year, a live music and dance outreach called HOPENOW, a Women's Retreat (WR) which is held in the North of England. This year (2024) we added a Men's Retreat (MR) in November and we had 65 men attend from several different churches from around the world the UK.

Internationally we are connected with an orphanage in Ethiopia and a Pastor in Nigeria.

We continue to try and help the people of Ukraine as best we can. By the end of 2024 we had made several trips bringing over 660kg of donated items each time.

Through the church and charity our daughters use their musical talent to bring HOPE to people wherever they go. They have a few songs on the major streaming sites.

Year at a glance 2024-2025

UKRAINE

As we are writing this the war in Ukraine is still going on. Since the war began on 24 February 2022, we have been going into the country bringing supplies to help the people through our many contacts in the country. So far we have made it to Ukraine with supplies over 25 times bringing over a total of over 8 tons of supplies. Supplies include clothes, medical supplies, tins of food, knitted clothing, canvass bags, blankets and a variety of other items to help the people and give them HOPE during this difficult and trying time.

Much of the items we bring over are by donations from Calvary Chapel of Harrogate as well as from other churches and ministries from all over. It is a blessing to bring the Hope of the Gospel by caring for the practical needs of others.

ETHIOPIA

We have been involved with Ebenezer Grace Children's home for a few years now. We have taken teams of doctors and dentists to serve the children and people on the local community of Awassa, Ethiopia where the home is based. Another way we try and help is to raise awareness for the need of a multi-purpose building for the Director and his family along with some of the Orphans (their "children") who currently need a place to live. We have also gathered some builders who have come out to help as well.

NIGERIA

Mike teaches at a Pastors conference every April in Nigeria. He has been used, along with some other Pastors - to encourage and equip Pastors and leaders and the churches there. Mike tries to focus mainly on the HOPE of the Gospel through the grace of God.

WOMEN'S RETREAT (WR)

The Woman's Retreat (WR) has been going strong and a great encouragement to those who come. We have seen ladies come to faith and ladies who have had their faith strengthened.

MEN'S RETREAT (MR)

Due to the success of the Women's Retreat and by suggestion, we added a Men's Retreat in 2024. God very much blessed it. We had David Donovan as one of our guests speakers as well as Local Pastors in the UK. David Donovan is an international speaker and head of New Foundations which was established to run healthcare clinics in the dangerous Delta region of Nigeria, with operations dating back to 2003. David brought a wealth of experience and stories about his work in the Niger Delta including his abduction and how the Lord kept them through that time even though one of the team members were killed by the Gand who took them. All in all it was a great time of fellowship and building each other up and we have decided to do another one next year as the Lord directs.

HOPENOW

Hopenow is a way that we can give back to the community as we offer the event free of charge and have bands and dancing along with kids activities. It is fun for everyone. We also use the week before as a time of encouraging youth who want to participate in a week long discipleship and time of fun and fellowship. We seek to give youth a fun filled week where they learn skills like ballon making and face painting and are at the same time built up in their faith, hope and love.

This year we were encouraged to move locations to the larger and more secluded Valley Gardens. At first we were dubious about changing locations however it proved to be more fruitful than the other location. When the weather is nice, the Valley Gardens is a place where people go to have a good walk, get some sun, have some ice cream at the outdoor parlour and where families play with their children and their dogs. Since it is Yorkshire no one can depend on the weather being nice however this year the weather was perfect and people came out from all over to hear the music and be part of the day.

The outdoor Sunday Service was incredible. We had over 6 different churches participate including New Life in Christ, Life Destiny Church, Karios and we also had a local ministry called Netmakers who came out to part. We also had the Leeds City Choir and they really lifted the music as well.

HARROGATE/LEEDS

The church in Harrogate is doing well. Mike feels like the teachings have been richer and deeper as he has sought the Lord for a greater work of the Lord in His life and also applying basic teaching principles to create a clearer and more applicational teaching. There seems to be a more concerted effort for people listening to implement Biblical truths in their lives.

We have started a study in Leeds and we are praying for God to meet us and lead us. We already have a few families coming who are excited about the prospect of a Calvary Chapel starting in Leeds.

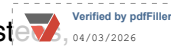
Policies and Procedures

Child Protection Policy - Member with CCPAS. Checks have been done on everyone who works with children in our Sunday morning meetings.

We are also members with stewardship which helps charities and churches stay accountable and give advice if needed.

We have public liability insurance of £5 million with Congregational.

Signed on behalf of Trustees



A handwritten signature in black ink, appearing to read "Michael Howard".

Michael Howard
Chairman.
31 January 2026

**Calvary Chapel of Harrogate
Financial Report as of 31 March 2025
Statement of Assets and Liabilities**

Starting balances as of 31 March 2024

ASSETS as of 31 March 2024:

HSBC Checking account	£ 6,233.99
HSBC restricted funds savings account:	£ 7,908.91
Barclays Checking account	£ 4,965.73

TOTAL £ 19,108.63

Ending Balances 31 March 2025

ASSETS as of 31 March 2025:

HSBC Checking account	£ 3,673.43
HSBC restricted funds savings account:	£ 8,060.89
Barclays Checking account	£ 5,405.75

TOTAL £ 17,140.07

LIABILITIES: £ 0

NET TOTAL £ 17,140.07

Restricted funds comprise **£ 8,060.89**. We will be using these funds to help build an extension to the Howard home at 9 Fairways Close which is used for church storage and meetings on a continual basis.

In the past, donations from church members comprised most of our income apart from the Ladies Retreat payments. However, since we have been going over to Ukraine, we have had income growth through the donations of other people and churches from within England and Ireland and America. Income has also grown due to the development of the Men's Retreat.

This has put us over the threshold of £ 25,000 causing the need to have our accounts independently reviewed.

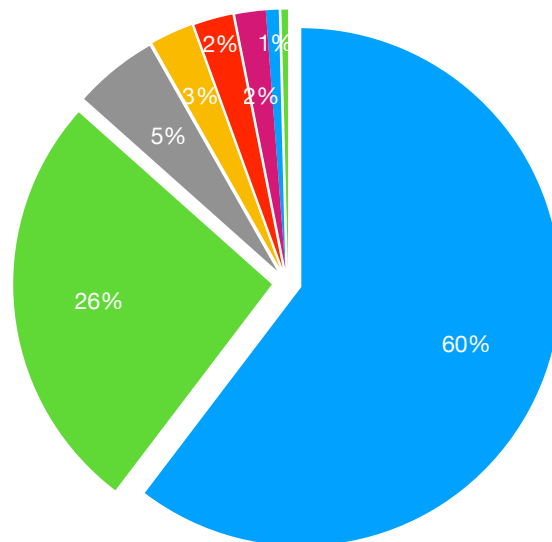
All of our income to run the church including renting The Empress Pub in Harrogate we use for our Sunday Morning meetings to office supply needs to reimbursements for travel miles and supplies are paid out of funds from tithes and offerings of church members. Donations are carefully scrutinised by trustees to make sure that all funds are received from known and legitimate sources. At this time, all donations come from sources we are personally acquainted with. We also take due diligence seriously and only transfer funds to people we know and have met personally (e.g. Ethiopia and Nigeria).

**Calvary Chapel of Harrogate
Financial Report (Continued)**

INCOME

Income 1st April 2024 - 31st March 2025

	Income	
WR2025:Receipts	£	22,620.40
Gift Aid	£	9,835.42
MR2024:Receipts	£	1,953.50
HOPENOW refund	£	1,000.00
HOPENOW DONATIONS	£	910.39
Donation:Ukraine	£	714.00
Donation:Ethiopia	£	300.00
Savings Acct Interest	£	151.98
TOTAL GROSS INCOME =	£	37,485.69



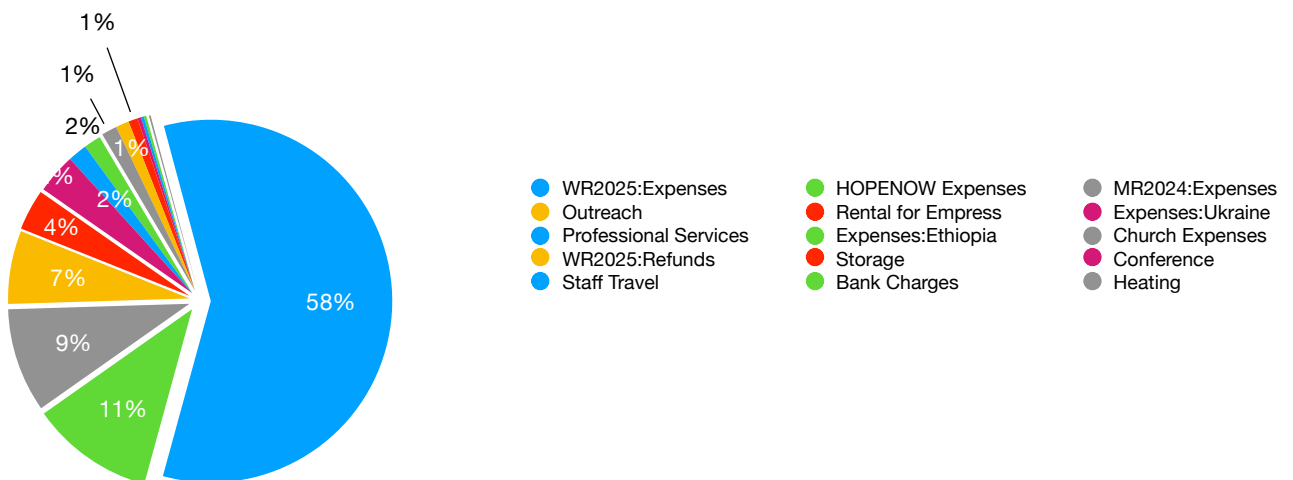
- WR2025:Receipts
- Gift Aid
- MR2024:Receipts
- HOPENOW refund
- HOPENOW DONATIONS
- Donation:Ukraine
- Donation:Ethiopia
- Savings Acct Interest

**Calvary Chapel of Harrogate
Financial Report (Continued)**

EXPENSES

Expenses Category 1st April 2024 - 31st March 2025

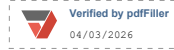
Item	Amount
WR2025:Expenses	£ (23,051.10)
HOPENOW Expenses	£ (4,331.57)
MR2024:Expenses	£ (3,661.22)
Outreach	£ (2,575.20)
Rental for Empress	£ (1,440.00)
Expenses:Ukraine	£ (1,400.00)
Professional Services	£ (678.28)
Expenses:Ethiopia	£ (600.00)
Church Expenses	£ (543.09)
WR2025:Refunds	£ (469.00)
Storage	£ (329.99)
Conference	£ (120.00)
Staff Travel	£ (104.98)
Bank Charges	£ (89.42)
Heating	£ (60.40)
TOTAL EXPENSES =	£ (39,454.25)



**Calvary Chapel of Harrogate
Financial Report (Continued)**

Income £ 37,485.69 - Expenses £ 39,454.25 = Net difference of - £ 1,968.56

We have viewed these documents on 31st January 2026 as prepared and herein presented and feel that these are correct to the best of our ability.



A handwritten signature in black ink, appearing to read "Michael Howard".

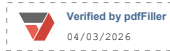
Michael Howard
Charity Chairman 03/04/2026

A handwritten signature in black ink, appearing to read "Jeffrey H Hicks".



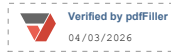
Jeff Hicks
Trustee

A handwritten signature in black ink, appearing to read "Juan F Toro".



Juan Toro
Trustee

A handwritten signature in black ink, appearing to read "Sabrina Howard".



Sabrina Howard
Trustee (Secretary)



Section A

Independent Examiner's Report

**Report to the trustees/
members of**

Calvary Chapel of Harrogate

**On accounts for the year
ended**

31st March 2025

**Charity no
(if any)**

1078015

Set out on pages

1 to 10

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended 31st March 2025.

**Responsibilities and
basis of report**

As the charity trustees of the Trust, 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 Trust's accounts carried out under section 145 of the 2011 Act and in carrying out my examination, I have followed 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 material matters have come to my attention in connection with the examination which gives me cause to believe that in, any material respect:

- accounting records were not kept in accordance with section 130 of the Act or
- the accounts do not accord with the accounting records

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Signed:

Date:

27th March 2026

Name:

David Freeman

**Relevant professional
qualification(s) or body
(if any):**

Association of Accounting Technicians

Address:

TP Jones and Co LLP

23 Victoria Avenue, Harrogate, North Yorkshire, HG1 5RD

CALVARY CHAPEL OF HARROGATE

England & Wales - Charity number 1078015

Accounts

Charity registration number: 1078015

Calvary Chapel of Harrogate

Annual Report and Financial Statements

for the Year Ended 31 March 2023

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Calvary Chapel of Harrogate

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Trustees	Michael Howard - Chairman Sabrina Howard - Trustee Jeff Hicks - Trustee Juan Toro - Trustee
Bankers	HSBC plc. 7 Prospect Rd Harrogate, HG1 1RN

Calvary Chapel of Harrogate
Trustees report

This report was prepared by Michael Howard on 20 January 2023.

Objectives and Activities

The main function of our charity/church is to bring HOPE in times when HOPE is needed. We have meetings locally for church members where we bring HOPE through the Scriptures. We seek to help people grow in their faith, HOPE and love for God and their fellow man. We also mirror this pattern of growing in faith and hope and love through the yearly local meetings and outreach mentioned above.

We have two major local events we hold each year, a live music and dance outreach called HOPENOW and a ladies retreat which is held in the North of England.

Internationally we are connected with an orphanage in Ethiopia and a Pastor in Nigeria through an annual Pastors conference.

One of our newest endeavours is helping the people of Ukraine.

Through the church and charity our daughters use their musical talent to bring HOPE to people wherever they go. they have a few songs on the major streaming sites.

Year at a glance 2022-2023

UKRAINE

As we are writing this the war in Ukraine is still going on. Since the war began on 24 February 2022, we have been going into the country bringing supplies to help the people through our many contacts in the country. So far we have made it to Ukraine with supplies over 18 times bringing over a total of over 6 tons of supplies. Supplies include clothes, medical supplies, tins of food, knitted clothing, canvass bags, blankets and a variety of other items to help the people and give them HOPE during this difficult and trying time.

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We have been involved with Ebenezer Grace Children's home for a few years now. We have taken teams of doctors and dentists to serve the children and people on the local community of Awassa, Ethiopia where the home is based. Another way we try and help is to raise awareness for the need of a multi-purpose building for the Director and his family along with some of the Orphans (their "children") who currently need a place to live. We have also gathered some builders who have come out to help as well.

NIGERIA

Mike teaches at a Pastors conference every April in Nigeria. He has been used, along with some other Pastors - to encourage and equip Pastors and leaders and the churches there. Mike tries to focus mainly on the HOPE of the Gospel through the grace of God.

LADIES RETREAT

The Ladies Retreat has been going strong and a great encouragement to those who come. We have seen ladies come to faith and ladies who have had their faith strengthened.

HOPENOW

Hopenow is a way that we can give back to the community as we offer the event free of charge and have bands and dancing along with kids activities. It is fun for everyone. We also use the week before as a time of encouraging youth who want to participate in a week long discipleship and time of fun and fellowship. We seek to give youth a fun filled week where they learn skills like ballon making and face painting and are at the same time built up in their faith, hope and love.

HARROGATE/LEEDS

The church in Harrogate is doing well. Mike feels like the teachings have been richer and deeper as he has sought the Lord for a greater work of the Lord in His life and also applying basic teaching principles to create a clearer and more applicational teaching. There seems to be a more concerted effort for people listening to implement Biblical truths in their lives.

We have started a study in Leeds and we are praying for God to meet us and lead us. We already have a few families coming who are excited about the prospect of a Calvary Chapel starting in Leeds.

Policies and Procedures

Child Protection Policy - Member with CCPAS. Checks have been done on everyone who works with children in our Sunday morning meetings.

We are also members with stewardship which helps charities and churches stay accountable and give advice if needed.

We have public liability insurance of £5 million with Congregational.

Signed on behalf of Trustees,

Michael Howard
Chairman.
21 January 2024

Calvary Chapel of Harrogate
Financial Report as of 31 March 2023

Statement of Assets and Liabilities

Total account balances at the end of 31 March 2023 are as follows

ASSETS:

HSBC Checking account	£ 4,398.46
HSBC restricted funds savings account:	£ 7,774.52
Barclays Checking account	£ 7,141.12
<hr/>	

TOTAL £ 19,314.10

LIABILITIES: £ 0

NET TOTAL £ 19,314.10

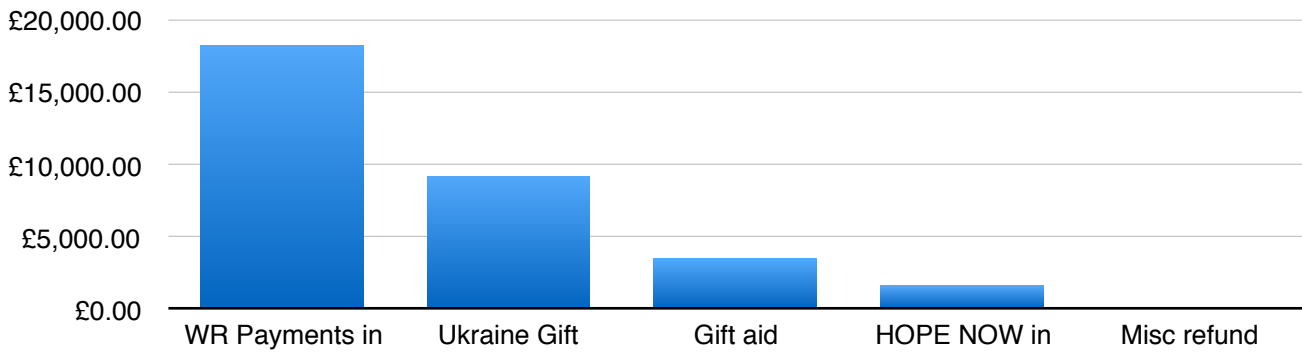
Restricted funds comprise **£ 7,141.12**. We will be using these funds to help build an extension to the Howard home at 9 Fairways Close which is used for church storage and meetings on a continual basis.

In the past, donations from church members comprised most of our income apart from the Ladies Retreat payments. However, since we have been going over to Ukraine, we have had income growth through the donations of other people and churches from within England and Ireland and America.

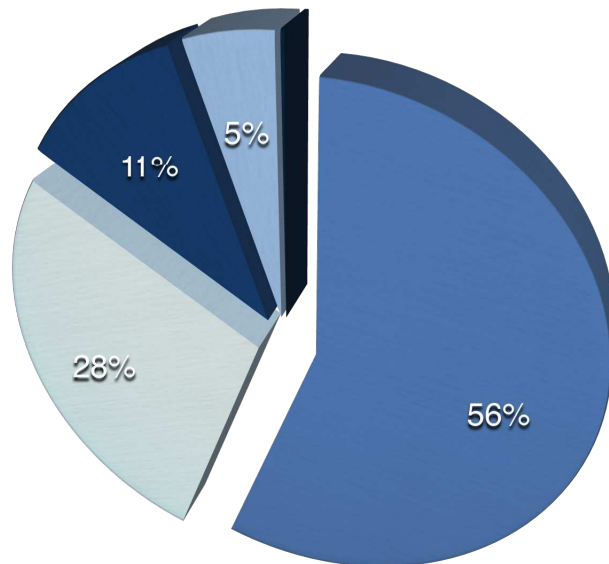
This has put us over the threshold of £ 25,000 causing the need to have our accounts independently reviewed.

All of our income to run the church including renting The Empress Pub in Harrogate we use for our Sunday Morning meetings to office supply needs to reimbursements for travel miles and supplies are paid out of funds from tithes and offerings of church members. Donations are carefully scrutinised by trustees to make sure that all funds are received from known and legitimate sources. At this time, all donations come from sources we are personally acquainted with. We also take due diligence seriously and only transfer funds to people we know and have met personally (e.g. Ethiopia and Nigeria).

INCOME



Category	Amount	%
WR Payments in	£ 18,342.09	55.8%
Ukraine Gift	£ 9,297.25	28.3%
Gift aid	£ 3,513.30	10.7%
HOPE NOW in	£ 1,628.00	5.0%
Misc refund	£ 65.73	0.2%
Total	£ 32,846.37	



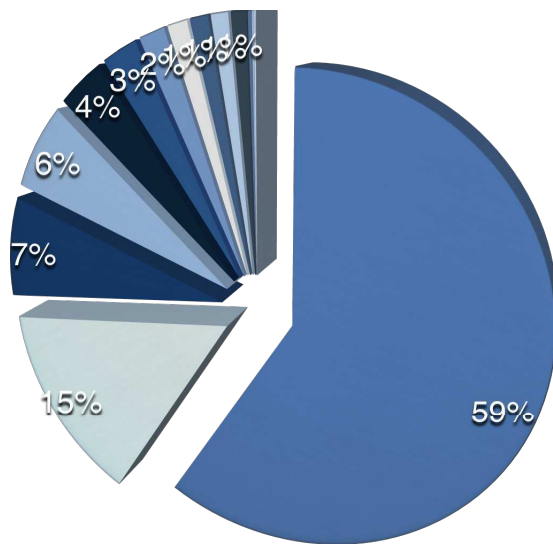
- WR Payments in
- Ukraine Gift
- Gift aid
- HOPE NOW in
- Misc refund

**Calvary Chapel of Harrogate
Financial Report (Continued)**

Expenses

Income £ 32,024.27 - Expenses £ 31,720.65 = Net difference of + £ 303.62

EXPENSE GRAPH 2022-2023



- WR payments out
- Ukraine Expenses
- Staff Training and Conferences
- Hope Now out
- Staff Phone
- Empress room rent
- Professional Services
- Travel
- Outreach
- Media ministry
- Church supplies
- Bank fees
- Mobile Phone
- Technology fees
- Staff Meetings

Income by category**Donations**

WR Payments in	£	18,342.09
Ukraine gift	£	9,297.25
Gift aid	£	3,513.30
HOPE NOW in	£	1,628.00
Misc Refund	£	65.73
TOTAL =	£	32,846.37

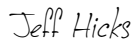
Expenses by category**DIRECT COSTS**

Ladies Retreat	£	(19,264.26)
Ukraine expenses	£	(4,776.07)
Staff Training and Conferences	£	(2,336.05)
HOPE NOW out	£	(1,971.31)
Staff Phone	£	(1,149.90)
Empress Room Rent	£	(822.10)
Professional Services (stewardship)	£	(577.25)
Travel	£	(431.04)
Outreach	£	(387.00)
Media Minsitry	£	(358.99)
Church Supplies	£	(316.58)
Banking fees	£	(67.20)
Mobile Phone	£	(50.89)
Technology fees	£	(19.99)
Staff Meetings	£	(14.12)
TOTAL =	£	(32,542.75)

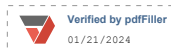
We have viewed these documents on 21st January 2024 as prepared and herein presented and feel that these are correct to the best of our ability.



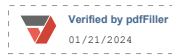
Michael Howard
Charity Chairman



Jeff Hicks
Trustee



Juan Toro
Trustee



Sabrina Howard
Trustee (Secretary)



**CHARITY COMMISSION
FOR ENGLAND AND WALES**

**Independent examiner's
report on the accounts**

Section A Independent Examiner's Report

Report to the trustees/ members of	Calvary Chapel of Harrogate		
On accounts for the year ended	31 st March 2023	Charity no (if any)	1078015
Set out on pages	1-12		

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended 31st March 2023.

Responsibilities and basis of report As the charity trustees of the Trust, 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 Trust's accounts carried out under section 145 of the 2011 Act and in carrying out my examination, I have followed 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 material matters have come to my attention in connection with the examination which gives me cause to believe that in, any material respect:

- accounting records were not kept in accordance with section 130 of the Act or
- the accounts do not accord with the accounting records

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Signed:  **Date:** 7th February 2024

Name: David Freeman

Relevant professional qualification(s) or body (if any): Association of Taxation Technicians

Address: TP Jones and Co LLP
23 Victoria Avenue, Harrogate, North Yorkshire,
HG1 5RD

Section B Disclosure

Only complete if the examiner needs to highlight matters of concern (see CC32, Independent examination of charity accounts: directions and guidance for examiners).

Give here brief details of any items that the examiner wishes to disclose.

A large, empty rectangular box with a thin black border, intended for the user to provide details as requested in the text to the left. The box is currently blank.