

Harrogate Baptist Church

Trustees Annual Report and Accounts

for 2024 - 2025

(1st October 2024 - 30th September 2025)

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Aims and Purposes

The aims and purposes of Harrogate Baptist Church are encompassed in our mission statement:

“Living Faith, Bringing Hope, Sharing the Love of Jesus”

The Charity Trustees of Harrogate Baptist Church (HBC) have the responsibility together with the rest of the church in the advancement of the Christian faith and the promotion of the whole mission of the Church - evangelistic, social, pastoral and ecumenical. The Charity Trustees are also responsible for facilitating the maintenance of the Church building and finances.

Objectives and Activities

The Charity Trustees are committed to enabling as many people as possible to worship at our church and become part of the community and fellowship at HBC. Our services and worship put faith into practice through the centrality of Scripture, prayer, worship, sacrament and other activities outside of Sundays, seeking to make church and faith as accessible to as many people that live within our community as possible.

When planning our activities for the year, we as Charity Trustees have considered the Charity Commission's guidance regarding the advancement of religion. In particular, we try to enable 'ordinary' people of all ages and backgrounds to live out their faith as part of our community through:

- Worship and prayer, small groups, communion, fellowship, preaching and teaching in order to develop knowledge and trust in Jesus;
- Provision of pastoral care for people within the church and those living within the community;
- Mission within the community and throughout the world

To facilitate this work, we recognise that it is important to maintain the fabric of the Church.

Achievements and Performance

Summary

Looking back on 2024/25, we have been blessed by God's grace with lots of good things that have happened, including the appointment of our new administrator, Sandra and a significant reduction in our gas costs. But we've also had our fair share of building challenges, especially as we close the year. As we look back at what God has done and is doing, as well as looking to the future, we focus on Hebrews 10:23 which says 'let us hold tightly without wavering to the hope we affirm, for God can be trusted to keep His promises' We give thanks for the promises that have already been fulfilled and keep trusting for the ones which God is already, and will be working out, in the year ahead.

Sunday worship

We have continued to grow. Our average attendance over the year was 90, an increase of almost 12% from last year's average attendance. Our best attended service was Easter Day, which was also a baptism service with 140 people closely followed by a baptism service in July, when 125 came along.

Most of our Christmas services saw a significant increase in numbers, except the Lunchtime Carols which only had a couple of extra people and the 'Light a candle' event, which didn't have many people, though the weather was bad, so it may have deterred people. We are trying the event again, bringing it forward to the last week in November to see if that makes it easier for people to come and remember a loved one at Christmas. As for Lunchtime Carols, we have left it long enough post Covid to be fairly certain that office workers who attended previously are now working from home and we are this year going to explore an alternative, namely 'Connection Carols' around the Christmas Tree or piano. This will hopefully draw in those who usually or sometimes attend our regular Connections, although we appreciate that others will miss the organ. We will see whether that has a better connection with people from our community.

We undertook a couple of outreach initiatives at Christmas this year, namely distribution of Candy Canes along with the meaning behind them telling the Christmas story. We gathered with other churches in the area singing carols and sharing Jesus in the town centre. Our Christingle service was also well attended and was a great way to connect with extended and new families.

As at 30th September 2025, HBC had 74 members, together with others who regularly attend the church. We've had 2 baptisms. We have had the joy of welcoming 9 new members. Sadly, 4 much loved members of our church died during the year – our oldest member Dorothy Waddell, Dorothy Allen, Pete Edwards and George Hardisty. A number of people within the congregation have also suffered family bereavements. We held two weddings during the year and a wedding blessing of Emmanuel and Mercy who married earlier in the year in Nigeria.

We have had the joy of welcoming 6 new babies into the fellowship this year and 3 dedications. We continue to be blessed by ethnic diversity, which has enriched the fellowship, although we were sad to lose two families who moved to Canada and Bath

during the year. We've appreciated the ministry of guest speakers – Roy Searle, Steve Allen, Leone Martin & Jack Liuta. We came together over a few shared lunches during the year.

Our sermon series this year started with John 15 and continued with our Advent series 'down to earth'. New Year saw a series from 1 Corinthians, followed by the book of Joshua before looking at Rest over the summer. We've just started a series on the Sermon on the Mount.

Other highlights during the year include our newcomer's welcome meal, updating our website, which Olivia undertook; starting services at Granby Care Home, and trialing a summer Light a Candle event.

[Involvement in wider Baptist life](#)

We continue to be involved with the Yorkshire Baptist Association (YBA) through the work of our minister, Rev. Ann Chesworth who is employed part time as the Association's Legal and Trust Officer, and through her ongoing involvement with other Association and Baptist Union initiatives.

[Working together with churches in Harrogate](#)

Our minister still continues to be part of the planning team for Harrogate School of Theology and Mission and has also continued to attend the Harrogate Leaders Breakfasts. It was good to re-commence joint services with the other Avenue churches between Christmas and New Year and for our Maundy Thursday service. Some of our people also attended the worship service at the Cenotaph on Good Friday.

As we did last year, we again opened up our baptistry to a local church.

[The Church Building](#)

Rental of our hall continues to be good, which is great not only for the income but also because it's good for our building to be used to support wider community work. As previously mentioned, we have been so thankful for a reduced gas rate since December and we have been able to sign up for a further 2 years to an advantageous gas contract, which has enabled us to spend more of our giving on ministry and mission and also meant we didn't have to squeeze into the hall for our services in January and February.

We are particularly grateful to God and the congregation for the results of our gift month in May, which has enabled us to move forward with second part time ministry (more about that later) together with starting the installation of a much needed, but very expensive upgrade to our heating system. It's been a very long time coming but we are very thankful to have started. We are also grateful for the finances to enable us to install a second TV screen for use on a Sunday morning and a full upgrade of the bathroom at the manse.

We have however just discovered some dry rot in the church sanctuary. We were able to do some temporary repairs quickly so that a wedding could go ahead and worship continue in the sanctuary but this and potentially expensive work on our drains means that we anticipate needing to spend some money on our building in this coming year.

We had a very difficult and upsetting experience in May when we had two illegal campers on the grass at the side of church - it was difficult for the church and surrounding neighbours but we are grateful for the support of the Council and eventually the Police, which saw them leave mid-June.

Children and youth work

Our children and young people continue to be a source of rejoicing for us as a fellowship and still account for a significant 'slice' of our Sunday morning worship. We're grateful for the new people who have joined the Junior Church team and for those who regularly serve in this important ministry within our church – we've got a fab team! We appreciate that we will need to start thinking about a creche room to accommodate the new babies who have been born this year – what a fantastic 'problem' to have!

We also put a Youth Cell group in place in the autumn and the group of teenage girls have bonded well.

Renew HG1

Our adult Renew HG1 space has really flourished this year, with a good number of people crossing over into Sunday morning worship. Our minister also took the funeral service of one of our much loved Renew attendees, Ted - he had asked Ann to take the service at the church before he died. It's been particularly good that in April we opened a second Renew space that is running on Tuesday afternoons - from the beginning of Renew, we've always wanted to have a morning and afternoon session available. At the moment, we've mainly been getting people from the Monday morning session but we are focusing on making both sessions known within the wider community.

Our Renew co-ordinator Zoe was also part of the organising group for the first Kinder Harrogate Festival and we had a stall at the event. Our Renew HG1 YP has stabilised this year and the model is beginning to yield fruit, which is an answer to prayer. We're also grateful to have received some additional local funding, which will enable Zoe to continue to grow our YP space.

Pastoral Care and fellowship

Our monthly Connection group continue to enjoy meeting monthly on a Wednesday afternoon and we have now spread into the main hall so that we can safely accommodate everyone.

We continue to add new members to the HBC WhatsApp groups and it's a brilliant way for us to pray for and encourage each other. Again, some of our church attended Spring Harvest this year. Our minister continues to undertake regular visiting, particularly for those in hospital and care homes.

House-groups & Prayer

Housegroups continue to be an important part of our fellowship and again, we have been intentional about the prayer life of the church this year. Our quarterly prayer events have taken the shape of an Advent half night of prayer, a prayer walk in the summer and joining in the 24/7 Global Week of Prayer in September. For the Global Week of Prayer, we were encouraged by how many people signed up to commit to praying during an hour of the week

wherever they were. We were also blessed by a talk on prayer by Emily-Anne, who is currently at uni in Lancaster.

Leadership

The leadership team has remained stable and the Finance Team is now firmly established. We're grateful to each of them for the smooth running of the finances and the clear and well informed presentation of financial information to the church at our meetings.

Once again, a big thank you to all of our leaders for all their hard work and wisdom in guiding the church, under the guidance of God's Holy Spirit. We're also grateful to our church secretary and treasurer for the work they do behind the scenes.

Mission and Evangelism

We have been able to undertake various mission support during the year including our Harvest appeal which supported Tools with a Mission and Caring for Life; Advent appeal Asha Kiran Hospital in India; our Lent Appeal which supported Sceptre School in Nigeria. Once again, we have tithed to both Home Mission and BMS World Mission.

The Future

Last but certainly not least, as we look towards the future, we are excited to be in conversation with a potential minister in training. We're in the early stages but it would be a significant answer to prayer if this person turns out to be the person who will fulfil God's promises to us in this important aspect of our life together. We continue to trust God's leading and faithfulness, and with much prayer.

Volunteers

We are again hugely grateful for all that people have contributed in different ways to the life of our church over this last year, in both using their gifts as well as financially. Once again, as a leadership team, we're so grateful for our church family and for the sense of unity amongst us.

Structure, governance and management

The method of appointment of deacons is set out in the Church Constitution. At the church, the membership of the Charity Trustees consists of our minister and deacons elected by members of the church at our AGM. The Charity Trustees are responsible for making recommendations to the church but ultimately, it is the decision of the church meeting which makes decisions on all matters.

The Charity Trustees met 10 times during the year. Given the wide responsibilities within the church, others deal with particular aspects of church life but all are ultimately responsible to the Charity Trustees.

Administration information

Harrogate Baptist Church is situated in Harrogate and is part of the Yorkshire Baptist Association and the Baptist Union of Great Britain. The correspondence address is Harrogate Baptist Church, Victoria Avenue, Harrogate HG1 5AL.

The church is registered as a charity, 1140798.

Charity Trustees who served during the year are:

Minister: Rev. Ann Chesworth

Church Secretary: Mrs Liz Getgood

Treasurer: Mr Steve Turner

Deacon: Mr Chris Bishop

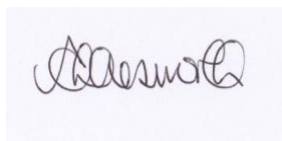
Deacon: Mrs Akufuna Hicks

Deacon: Mrs Ann Kayes

Deacon: Mrs Sherry Humberstone

Deacon: Mrs Liz Turner

Approved by the Charity Trustees on 4th March 2026 and signed on their behalf by the Rev. Ann Chesworth.

A handwritten signature in dark ink, appearing to read 'Ann Chesworth', is shown on a light-colored rectangular background.

Rev. Ann Chesworth

Harrogate Baptist Church

Financial statements for the year ending 30th September 2025

Basis of preparation

As the annual church income is less than £250,000 the financial statements have been prepared on a cash basis and in accordance with s133 Charities Act 2011.

The majority of the church transactions are recorded in the general bank account, though there is also in use other accounts, in which 'Restricted Funds' and 'Designated funds' are normally held and recorded. Restricted funds refer to those funds which cannot be used for general purposes and relate to transactions which are for a specific purpose; 'Designated funds' refer to those transactions which may be pledged for a specific church activity though the church is at liberty to apply them for its general purposes if it so determines.

Summary report

A detailed analysis is provided, as attached. In summary, excluding Restricted Funds, the overall income for the year was £103,099 (£87,358 for 2024) and total expenditure for the year was £87,170 (£84,581 for 2024). Regular giving remained consistent; the increased income is in respect of the generous response from the congregation to a gift month we had in May for one-off gifts towards upgrading our worn-out heating system and increasing monthly giving towards a minister in training. The expenditure for the heating system will appear in the next financial year, as will costs for a minister in training. We have also hugely benefited from locking into a gas contract, which has significantly reduced our gas costs over this financial year. We were able to maintain mission giving.

For the year ending 30th September 2025, excluding Restricted Funds, overall income exceeded expenditure by £15,930 (£2777 in 2024).

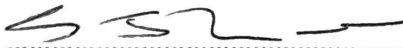
Gift aided tax relief monies from HMRC totalled £13,152 for the year, a combination of our main Gift Aid claim and Small Donations claim.

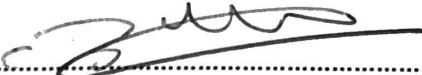
The church is the beneficial owner (subject to the relevant trusts) of the following assets, the legal title to which is held by the church's custodian trustee The Yorkshire Baptist Association:

- Church premises at Victoria Avenue, Harrogate valued in the accounts at £9000 based on a cost value
- Church manse valued in the accounts at £5150 based on a cost value.

Approval by the Church Trustees

We approve the accounts held on behalf of Harrogate Baptist Church

 Treasurer 14 - 3 - 26 Date
Steve Turner

 Trustee 14 - 3 - 26 Date
Chris Bishop

**Report of the Independent Examiner to the Trustees of Harrogate Baptist Church
On the accounts for the year ended 30th September 2025**

Respective responsibilities of Trustees and Examiner

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

It is my responsibility to:

- examine the accounts under section 145 of the Charities Act,
- 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
- 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 church 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 material matters have come to my attention which gives me cause to believe that in, any material respect:

- accounting records were not kept in accordance with section 130 of the Charities Act 2011; and
- the accounts do not accord with the accounting records

I 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 by the Examiner  Date 14/03/26

Name: James Maye
ACMA Dip BA

Address: 22 Woodlands Green, Harrogate HG2 8QD

Balance Sheet

Harrogate Baptist Church

As at 30 September 2025

Cash Basis

	30 SEPT 2025	30 SEPT 2024
Fixed Assets		
Tangible Assets		
Manse (historic cost)	5,150	5,150
Church Building (historic cost)	9,000	9,000
Total Tangible Assets	14,150	14,150
Total Fixed Assets	14,150	14,150
Current Assets		
Cash at bank and in hand		
Harrogate Baptist Church Building Fund	5,771	5,697
Virgin Money Harrogate Current Account	6,323	10,735
BUC Deposit Account Building Fund	47,483	41,358
Skipton Building Society Deposit Account	82,633	65,000
BUC Deposit Account General Reserves	12,681	-
Total Cash at bank and in hand	154,890	122,791
Total Current Assets	154,890	122,791
Net Current Assets (Liabilities)	154,890	122,791
Total Assets less Current Liabilities	169,040	136,941
Net Assets	169,040	136,941
Capital and Reserves		
Unrestricted Funds		
General Funds	105,096	87,214
Total Unrestricted Funds	105,096	87,214
Restricted Funds		
Building Fund - Restricted	47,097	47,097
Renew Adult Afternoon Session - Restricted	718	676
Renew Youth Project - Restricted	839	1,953
Special Appeals Restricted Fund	15,290	-
Total Restricted Funds	63,944	49,727
Total Capital and Reserves	169,040	136,941

High Level Income and Expenditure vs Budget

Harrogate Baptist Church

For the year ended 30 September 2025

Cash Basis

	2025	BUDGET	JUL-SEPT 2025	BUDGET FOR QTR	BUDGET FOR YEAR
Income					
1. Standing Orders	51,858.68	45,000.00	13,746.00	11,250.00	45,000.00
2. Loose Cash, Cheques, Card/Phone	3,841.77	4,000.00	683.93	1,000.00	4,000.00
3. Tax Refunds (Gift Aid and VAT)	13,914.53	13,000.00	-	-	13,000.00
4. Use Of Rooms	7,425.50	7,500.00	1,472.00	1,875.00	7,500.00
5. Other Donations	9,431.93	2,000.00	347.19	500.00	2,000.00
6. YBA	12,542.85	12,000.00	3,169.17	3,000.00	12,000.00
8. Interest	4,083.58	3,000.00	448.42	290.00	3,000.00
Total Income	103,098.84	86,500.00	19,866.71	17,915.00	86,500.00
Expenditure					
9. Ministry					
Employer's pension deficit costs	1.00	-	-	-	-
Manse council tax	2,129.80	2,500.00	654.00	840.00	2,500.00
Manse insurance	684.83	700.00	-	-	700.00
Manse water rates	208.13	300.00	58.21	75.00	300.00
Minister stipend (net payment)	23,513.76	23,760.00	5,919.36	6,000.00	23,760.00
Minister PAYE (employee tax and NICs)	4,384.19	1,560.00	2,292.79	390.00	1,560.00
Employer NIC (after Emp All applied)	-	3,600.00	-	900.00	3,600.00
Minister pension (employer/ee conts)	6,865.83	7,080.00	1,729.26	1,800.00	7,080.00
Total 9. Ministry	37,787.54	39,500.00	10,653.62	10,005.00	39,500.00
9a. Minister in training					
MIT expenses	959.11	-	-	-	-
Total 9a. Minister in training	959.11	-	-	-	-
10. Church Allocations/Mission					
HM/BMS	6,600.00	6,600.00	1,500.00	1,500.00	6,600.00
Mission activity	50.00	-	50.00	-	-
11. Premises maintenance					
11a. Gas	8,380.25	13,000.00	366.63	900.00	13,000.00
11b. Electricity	1,478.77	2,000.00	551.84	300.00	2,000.00
11c. Other maintenance					
Cleaner's wages	3,717.60	3,500.00	943.90	911.00	3,500.00
Cleaning materials	335.08	-	-	-	-
Fabric day-to-day/regular/repeat work/tests	2,251.01	2,000.00	1,383.56	500.00	2,000.00
Fabric major/irregular works	7,370.20	3,000.00	384.00	750.00	3,000.00
Insurance - church	4,702.57	5,500.00	-	-	5,500.00
Total 11. Premises maintenance	28,235.48	29,000.00	3,629.93	3,361.00	29,000.00
12. Local Church Costs and Admin					
Admin assistant salary	2,842.98	-	1,421.39	-	-

High Level Income and Expenditure vs Budget

	2025	BUDGET	JUL-SEPT 2025	BUDGET FOR QTR	BUDGET FOR YEAR
Breakfast church	490.11	500.00	66.98	112.00	500.00
Broadband charges	15.54	-	15.54	-	-
Finance fees and charges	62.50	100.00	-	-	100.00
Junior church	278.09	300.00	97.63	75.00	300.00
Music and Audio (General)	555.82	500.00	114.45	-	500.00
Postage	8.50	-	-	-	-
Printing and stationery	459.68	300.00	90.81	75.00	300.00
Renew (adult) expenses	2,553.44	2,600.00	580.60	650.00	2,600.00
Software subscriptions (ongoing)	213.69	400.00	25.20	102.00	400.00
Subscription - church membership	390.16	400.00	96.60	100.00	400.00
Sunday service expenses	634.10	700.00	39.00	100.00	700.00
Tech & Software - new items	3,518.67	-	3,448.68	-	-
Waste & recycling	421.01	400.00	89.05	102.00	400.00
Water rates - church	576.36	700.00	235.95	175.00	700.00
Website	514.72	600.00	94.68	150.00	600.00
Youth group	2.20	-	-	-	-
Total 12. Local Church Costs and Admin	13,537.57	7,500.00	6,416.56	1,641.00	7,500.00
Total Expenditure	87,169.70	82,600.00	22,250.11	16,507.00	82,600.00
Net Surplus/(Deficit)	15,929.14	3,900.00	(2,383.40)	1,408.00	3,900.00

Restricted income and expenditure

BMS birthday scheme

BMS Birthday Scheme donations rcvd	160.00	-	-	-	-
BMS Birthday Scheme monies paid away	(160.00)	-	-	-	-
Total BMS birthday scheme	-	-	-	-	-

Renew adult afternoon

Renew Adult pm session income - restricted	927.77	-	-	-	-
Renew Adult pm session expenses - restricted	(886.42)	-	(332.86)	-	-
Total Renew adult afternoon	41.35	-	(332.86)	-	-

Renew Youth Project

Renew Youth Project income - restricted	3,030.00	-	3,000.00	-	-
Renew Youth Project expenditure - restricted	(2,191.12)	-	(208.00)	-	-
Total Renew Youth Project	838.88	-	2,792.00	-	-

Advent Appeal

Advent appeal donations received	1,040.00	-	-	-	-
Advent Appeal monies paid away	(1,040.00)	-	-	-	-
Total Advent Appeal	-	-	-	-	-

Lent Appeal

Lent Appeal donations received	515.00	-	-	-	-
Lent Appeal monies paid away	(515.00)	-	(515.00)	-	-
Total Lent Appeal	-	-	(515.00)	-	-

Special Appeals

	2025	BUDGET	JUL-SEPT 2025	BUDGET FOR QTR	BUDGET FOR YEAR
Special appeals donations received (non gift aid)	769.00	-	90.00	-	-
Special appeals - monies paid away	(479.00)	-	-	-	-
Special appeals re a church cost (gift aidable) - restricted	15,000.00	-	4,700.00	-	-
Total Special Appeals	15,290.00	-	4,790.00	-	-