Charity registration number: 1187821

HESKETH BANK CHRISTIAN CENTRE

ANNUAL REPORT AND UNAUDITED ACCOUNTS

FOR THE YEAR ENDED 31 DECEMBER 2025

HESKETH BANK CHRISTIAN CENTRE

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FOR THE YEAR ENDED 31 DECEMBER 2025

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HESKETH BANK CHRISTIAN CENTRE

LEGAL AND ADMINISTRATIVE INFORMATION
FOR THE YEAR ENDED 31 DECEMBER 2025

Registered charity name:	Hesketh Bank Christian Centre
Trustees:	Stuart Roberts Nicholas Taylor Jonathan Chetwood Susan Baxendale (appointed 10 February 2025) Steven Barrett (retired 30 November 2025)
Charity registration number:	1187821
Principal address:	Moss Lane Hesketh Bank Preston PR4 6AA
Charity website:	https://www.hbcconline.co.uk/
Independent examiner:	J A Fell & Company 40 Hoghton Street Southport PR9 0PQ
Bankers:	The Co-operative Bank plc Kingdom Bank Limited

The Trustees submit their annual report and financial statements for the year ended 31 December 2025.

The Hesketh Bank Christian Centre Charitable Incorporated Organisation (HBCC CIO) was registered with the Charity Commission on 6 February 2020 and new Trustees were appointed. A transfer agreement was completed on 1 October 2020 when all assets and liabilities were transferred from Hesketh Bank Christian Fellowship to HBCC CIO.

The accounts have been prepared in accordance with the accounting policies set out in note 1 to the accounts and comply with the charity's Trust Deed, the Charities Act 2011 and 'Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)'.

Objectives and activities

The HBCC CIO's objects are:

1. The advancement of the Christian faith in such ways as the Charity Trustees may from time to time decide.

2. The relief of persons who are in need by reason of financial hardship, ill-health, unemployment or such other economic or social disadvantage in such ways as the Charity Trustees may from time to time decide.

The Trustees have paid due regard to guidance issued by the Charity Commission in deciding what activities the charity should undertake and in general the activities adopted in furtherance of these objects are weekly public religious worship services, evangelistic events, financial support to specified Christian charities, working with young people and local schools to further knowledge of the Christian faith, and support to parents and carers and their children and for those in difficulty, for example those with mental health issues, suffering isolation, requiring pastoral support and those in poverty at Christmas and other times of the year.

HBCC CIO's policy is to consult and discuss with employees, through meetings, matters likely to affect them.

HBCC's principal activities are:

1. Church services

The Church meets each Sunday for worship, teaching and ministry. We welcome all people who come to our services, whether they are Christians or others exploring what faith in God means. We seek to love God, one another and our community, and to reach out to others with the love of Jesus. Our Sunday services encompass all ages, with children and young people, including those with additional needs, meeting for part of each service as YPC (Young People's Church).

2. Other meetings

Connect Groups (small groups of individuals who support and encourage one another in the Christian faith) meet on a regular basis. Alpha courses are held from time to time and other outreach events.

3. Community activities

The Church undertakes many community activities that benefit the wider public as well as the members of the Church itself.

A community café (Café Aroma) is open on a Thursday morning and is staffed by volunteers. It has become well established as a meeting place for people from the local area, many of whom do not attend church.

A Peers Early Education Partnership (PEEP) worker is employed to work with families and to help in children's early education. On three mornings per week, pre-school children attend PEEP sessions with a parent or carer. Stay and Play sessions also run twice a week for pre-schoolers and their parents and carers to attend.

There are activities for young people which take place throughout the week, with the main youth event being the Friday night youth club, 'The Hub'. To lead this work, the church employs a youth worker who is assisted by a team of volunteers.

Community groups make regular use of the facilities, for example Scouts and WI, and they are also made available for other outside users where possible.

There is also a Mindfulness Garden which is used for reflection, prayer and remembrance.

The activities organised and supported by the church provide good public benefit.

4. Practical support overseas

HBCC supports other charities and groups working in various countries around the world, encompassing projects such as relief of poverty, education, care of orphans and abandoned children, practical assistance and training.

Achievements and performance

The Christmas presentation for families was held again over the Christmas period, providing an opportunity for families to come together and engage with the Christmas story.

The church also ran its Holiday Bible Club during the summer holidays for primary school-aged children, continuing its work with younger members of the community.

Work continued on the church grounds, including the construction of a new pavilion in the Mindfulness Garden designed to provide an outdoor space for personal reflection. This development forms part of the church's ongoing commitment to providing welcoming spaces that support reflection, remembrance and well-being.

The actions from the biannual risk assessment were completed by the Trustees.

HBCC CIO has also supported charitable causes with financial assistance from the charity's own donated income. The Trustees have had regard to the Charity Commission guidance in deciding what activities the charity should undertake and ensuring that it complies with the charity's objectives. Financial help has been provided to Open Doors and Source of Hope.

An in-person Annual General Meeting was held on 23 November 2025, at which the Trustees presented the accounts for the 2024 financial year, together with the actual financial results and forecasts for 2025 to date.

Throughout the year, work continued to plan for the retirement of the church's two current part-time pastors, who are due to retire at the end of January 2026. Following consideration of the church's future pastoral needs, the Trustees appointed a new Team Pastor from within the existing Spiritual Leadership Team, with the appointment taking effect on 1 November 2025. The new Team Pastor will work alongside the existing Pastors, helping to ensure a smooth and effective transition. This appointment will provide continuity in pastoral leadership, maintain strong links with the church community, and support the continued development of the church's work, ministry and mission.

Steve Barrett retired as a Trustee on 30 November 2025. The Trustees and the church wish to express their sincere appreciation for the time, dedication and commitment he gave to the role. His hard work and contribution to the work of the church during his time as a Trustee were greatly valued, and the Trustees thank him for his service to the charity.

Reserves policy

It is the policy of the charity that unrestricted funds which have not been designated for a specific use should be maintained at a level equivalent to between three and six months' expenditure. The Trustees consider that reserves at this level will ensure that, in the event of a significant drop in funding, they will be able to continue the charity's current activities while consideration is given to ways in which additional funds may be raised. This level of funds has been maintained.

Financial review

During the year the charity received total income of £190,135 (2024 – £175,435) and recorded expenditure of £190,542 (2024 – £170,159). This led to a deficit for the year of £407 (2024 – surplus £5,276) resulting in total funds at the year end of £1,124,842 (2024 – £1,125,249). The Trustees consider that a small deficit or surplus each year is in the normal course of events due to fluctuations in the timing of income and expenditure and how this is recognised in the financial statements.

Restricted income of £6,370 was received during the year towards a new sound desk, which was purchased in October 2025. Restricted funds of £1,488 remain unspent at the year end and are analysed in note 13.

Structure, governance and management

HBCC CIO is a Charitable Incorporated Organisation governed by the Constitution dated 3 February 2020.

The Trustees who served during the year and up to the date of signature of the financial statements were:

Stuart Roberts	
Nicholas Taylor	
Jonathan Chetwood	
Susan Baxendale	(Appointed 10 February 2025)
Steven Barrett	(Retired 30 November 2025)

New Trustees are appointed by the existing trustees in accordance with the Constitution.

The Church is run by a Leadership team, comprising the Pastor and other nominated leaders, who together exercise spiritual and practical leadership.

The Trustees retain responsibility for legal matters such as employment and health and safety.

The Trustees' report was approved by the Board of Trustees.

.....
Susan Baxendale
Trustee

Dated: 28 October 2026

HESKETH BANK CHRISTIAN CENTRE

STATEMENT OF TRUSTEES' RESPONSIBILITIES
FOR THE YEAR ENDED 31 DECEMBER 2025

The Trustees are responsible for preparing the Trustees' Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

The 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 state of affairs of the Charity and of the incoming resources and application of resources of the Charity for that year.

In preparing these financial statements, the Trustees are required to:

- 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 accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements; and
- 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 sufficient 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, the Charity (Accounts and Reports) Regulations 2008 and the provisions of the Trust Deed. 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.

HESKETH BANK CHRISTIAN CENTRE

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF HESKETH BANK CHRISTIAN CENTRE FOR THE YEAR ENDED 31 DECEMBER 2025

I report to the trustees on my examination of the financial statements of Hesketh Bank Christian Centre ('the charity') for the year ended 31 December 2025, which are set out on pages 9 to 16.

Respective responsibilities of trustees and examiner

The charity's Trustees are responsible for the preparation of the financial statements. The charity's Trustees consider that an audit is not required for this year under section 144(2) of the Charities Act 2011 (the 2011 Act) and that an independent examination is needed.

It is my responsibility to:

(i) examine the financial statements under section 145 of the 2011 Act;

(ii) follow the procedures laid down in the general Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act; and

(iii) state whether particular matters have come to my attention.

Basis of independent examiner's report

My examination was carried out in accordance with the 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 financial statements presented with those records. It also includes consideration of any unusual items or disclosures in the financial statements, and seeking explanations from you as 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 financial statements present a 'true and fair view' and the report is limited to those matters set out in the next statement.

Independent examiner's statement

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

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

(i) to keep accounting records in accordance with section 130 of the 2011 Act; and

(ii) to prepare financial statements which accord with the accounting records and comply with the accounting requirements of the 2011 Act;

have not been met; or

(b) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the financial statements to be reached.

.....

O J Grills FCA (Independent examiner)
for and on behalf of J A Fell & Company, Chartered Accountants
40 Hoghton Street, Southport, PR9 0PQ

Dated: 28 October 2026

HESKETH BANK CHRISTIAN CENTRE

STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31 DECEMBER 2025

(including income and expenditure account)

	Note	Unrestricted funds 2025 £	Restricted funds 2025 £	Total funds 2025 £	Total funds 2024 £
Income from:					
Donations and legacies	2(a)	117,245	6,370	123,615	114,413
Charitable activities	2(b)	12,801	-	12,801	16,608
Other trading activities	2(c)	36,485	-	36,485	28,200
Investment income	2(d)	17,234	-	17,234	16,214
Total income		**183,765**	**6,370**	**190,135**	**175,435**
Expenditure on:					
Charitable activities	3	190,542	-	190,542	170,159
Total expenditure		**190,542**	**-**	**190,542**	**170,159**
Transfers between funds	12	6,370	(6,370)	-	-
Net movement in funds		**(407)**	**-**	**(407)**	**5,276**
Total funds brought forward		1,123,761	1,488	1,125,249	1,119,973
Total funds carried forward		**1,123,354**	**1,488**	**1,124,842**	**1,125,249**

The Statement of Financial Activities includes all gains and losses recognised in the year.
All income and expenditure derive from continuing activities.

HESKETH BANK CHRISTIAN CENTRE

Charity registration number: 1187821

BALANCE SHEET
AS AT 31 DECEMBER 2025

	Note		2025		2024
			£		£
Fixed assets					
Tangible assets	8		1,043,193		1,038,894
Current assets					
Debtors	9	5,016		7,273	
Cash at bank and in hand		79,952		82,305	
			84,968		89,578
Creditors: amounts falling due within one year	10	(3,319)		(3,223)	
Net current assets			**81,649**		**86,355**
Net assets	11		**1,124,842**		**1,125,249**
Funds of the charity					
Restricted funds	13		1,488		1,488
Designated funds	12		8,885		9,185
Unrestricted funds	12		1,114,469		1,114,576
Total funds			**1,124,842**		**1,125,249**

These financial statements have been prepared in accordance with the Charities SORP (FRS 102) and the Charities Act 2011. The charity is entitled to exemption from audit under section 144 of the Charities Act 2011 and the accounts have been subject to independent examination.

These financial statements were approved by the Board of Trustees and authorised for issue on 28 October 2026

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Susan Baxendale
Trustee

1 ACCOUNTING POLICIES

1.1 Charity information

Hesketh Bank Christian Centre is a Charitable Incorporated Organisation with registered number 1187821 and is governed by a trust deed dated 6 February 2020. Its principal address is Moss Lane, Hesketh Bank, Preston, PR4 6AA.

1.2 Accounting convention

These accounts have been prepared in accordance with 'Accounting and Reporting by Charities', the Statement of Recommended Practice for charities applying FRS 102, the Charities Act 2011 and UK Generally Accepted Accounting Practice as it applies from 1 January 2015. The charity is a Public Benefit Entity as defined by FRS 102. The financial statements have been prepared under the historical cost convention. The principal accounting policies adopted are set out below.

1.3 Going concern

The Trustees have considered the charity's financial position and its forecast income and expenditure, and have a reasonable expectation that the charity has adequate resources to continue in operational existence for the foreseeable future. The financial statements are therefore prepared on the going concern basis.

1.4 Charitable funds

Unrestricted funds are available for use at the discretion of the trustees in furtherance of their charitable objectives unless the funds have been designated for other purposes.

Restricted funds are subject to specific conditions by donors as to how they may be used. The purposes and uses of the restricted funds are set out in the notes to the financial statements.

Designated funds are those unrestricted funds set aside by the Trustees for specific purposes.

Where a restricted fund is applied to the purchase of a tangible fixed asset, the Trustees treat the restriction as satisfied on acquisition. The fund is transferred to unrestricted funds and the asset is carried within them.

1.5 Incoming resources

Income is recognised when the charity is legally entitled to it after any performance conditions have been met, the amounts can be measured reliably, and it is probable that income will be received. Cash donations are recognised on receipt. Other donations are recognised once the charity has been notified of the donation, unless performance conditions require deferral of the amount. Income tax recoverable in relation to donations received under Gift Aid or deeds of covenant is recognised at the time of the donation.

Amounts collected on behalf of individuals, where the charity acts only as agent, are not recognised as income or expenditure of the charity.

1.6 Resources expended

Expenditure is recognised once there is a legal or constructive obligation to transfer economic benefit to a third party, it is probable that a transfer of economic benefits will be required in settlement, and the amount of the obligation can be measured reliably. Expenditure is classified by activity. The costs of each activity are made up of the total of direct costs and shared costs, including support costs involved in undertaking each activity. Direct costs attributable to a single activity are allocated directly to that activity. Shared costs which contribute to more than one activity and support costs which are not attributable to a single activity are apportioned between those activities on a basis consistent with the use of resources. Central staff costs are allocated on the basis of time spent, and depreciation charges are allocated on the portion of the asset's use.

Donations to other charities and to missionary work are recognised when paid, as the Trustees approve each payment individually and no constructive obligation arises before approval.

1.7 Tangible fixed assets

Tangible fixed assets are initially measured at cost and subsequently measured at cost or valuation, net of depreciation and any impairment losses. Depreciation is recognised so as to write off the cost or valuation of assets less their residual values over their useful lives on the following bases:

Freehold land and buildings	Straight line 15 years
Fixtures and fittings	10% reducing balance
Computer equipment	25% reducing balance
Motor vehicles	25% reducing balance

The residual value of the freehold land and buildings is assessed by the Trustees as equal to cost, so the depreciable amount and the depreciation charge for the year are both nil.

The gain or loss arising on the disposal of an asset is determined as the difference between the sale proceeds and the carrying value of the asset and is recognised in net income/(expenditure) for the year.

1.8 Impairment of fixed assets

At each reporting end date, the charity reviews the carrying amounts of its tangible assets to determine whether there is any indication that those assets have suffered an impairment loss. If any such indication exists, the recoverable amount of the asset is estimated in order to determine the extent of the impairment loss (if any).

1.9 Retirement benefits

Payments to defined contribution retirement benefit schemes are charged as an expense as they fall due.

1.10 Critical accounting estimates and judgements

In the application of the charity's accounting policies, the Trustees are required to make judgements, estimates and assumptions about the carrying amount of assets and liabilities that are not readily apparent from other sources. The estimates and associated assumptions are based on historical experience and other factors that are considered to be relevant. Actual results may differ from these estimates. The estimates and underlying assumptions are reviewed on an ongoing basis.

2 INCOME

(a) Donations and legacies

	Unrestricted funds	Restricted funds	Total 2025	Total 2024
	£	£	£	£
Donations and gifts	96,626	6,370	102,996	95,102
Gift aid receivable	20,619	-	20,619	19,311
	117,245	**6,370**	**123,615**	**114,413**

The restricted income of £6,370 is a donation received on 22 October 2025 towards the purchase of a new sound desk. Donations and gifts for 2024 include restricted income of £2,570.

(b) Charitable activities

	Unrestricted funds	Restricted funds	Total 2025	Total 2024
	£	£	£	£
PEEP, family and youth activities	12,801	-	12,801	16,608
	12,801	**-**	**12,801**	**16,608**

(c) Other trading activities

	Unrestricted funds	Restricted funds	Total 2025	Total 2024
	£	£	£	£
Café Aroma income	18,935	-	18,935	19,856
Events income	17,550	-	17,550	8,344
	36,485	**-**	**36,485**	**28,200**

(d) Investment income

	Unrestricted funds	Restricted funds	Total 2025	Total 2024
	£	£	£	£
Rental income (all sources)	16,381	-	16,381	16,100
Bank interest	853	-	853	114
	17,234	**-**	**17,234**	**16,214**
Total income	**183,765**	**6,370**	**190,135**	**175,435**

3 EXPENDITURE ON CHARITABLE ACTIVITIES

	Worship & Ministry	PEEP	YPC and Youth	Total 2025	Total 2024
	£	£	£	£	£
Staff costs	54,064	17,377	25,100	96,541	82,154
Meeting and event costs	20,009	4,288	4,288	28,585	20,001
Sunday school and youth work	-	2,573	2,573	5,146	-
Missionary work and donations	12,516	-	-	12,516	13,702
Equipment	129	28	28	185	-
Mindfulness garden	-	-	-	-	1,719
	86,718	24,266	31,989	142,973	117,576
Share of support costs (note 4)	30,444	7,611	9,514	47,569	52,583
Total	**117,162**	**31,877**	**41,503**	**190,542**	**170,159**
Analysis by fund					
Unrestricted funds	117,162	31,877	41,503	190,542	165,594
Restricted funds	-	-	-	-	4,565
	117,162	**31,877**	**41,503**	**190,542**	**170,159**

No restricted funds were expended in 2025.

4 SUPPORT COSTS

	2025	2024
	£	£
Office and administration costs	1,792	1,822
Property and utility costs	24,397	32,529
Cleaning and repairs	2,373	6,086
Insurance	6,162	5,910
Subscriptions and software	2,804	2,465
Sundry	7,112	1,152
Bank charges	-	180
Governance costs (note 5)	360	-
Depreciation	2,569	2,439
	47,569	**52,583**

5 GOVERNANCE COSTS

	2025	2024
	£	£
Independent examination fee	360	-
	360	**-**

6 TRUSTEES

None of the trustees received any remuneration or benefits from the charity during the year (2024 – none).

Two members of staff employed during the year are connected with trustees. Their aggregate remuneration was £17,500 (2024 – one employee, £13,300). Neither is a trustee, and in each case the connected trustee took no part in the decision to appoint or to set remuneration.

7 EMPLOYEES

	2025	2024
	Number	Number
Average monthly number of employees	9	5

	2025	2024
	£	£
Wages and salaries	92,926	80,959
Pension costs	3,615	1,196
	96,541	**82,155**

No employee received emoluments of more than £60,000 during the year (2024 – none).

8 TANGIBLE FIXED ASSETS

	Freehold property	Fixtures and fittings	Computer equipment	Motor vehicles	Total
	£	£	£	£	£
Cost					
At 1 January 2025	1,023,723	69,130	54,636	9,000	1,156,489
Additions	-	6,370	498	-	6,868
Disposals	-	-	-	-	-
At 31 December 2025	**1,023,723**	**75,500**	**55,134**	**9,000**	**1,163,357**
Depreciation					
At 1 January 2025	-	55,898	52,697	9,000	117,595
Charge for the year	-	1,960	609	-	2,569
On disposals	-	-	-	-	-
At 31 December 2025	**-**	**57,858**	**53,306**	**9,000**	**120,164**
Net book value					
At 31 December 2025	**1,023,723**	**17,642**	**1,828**	**-**	**1,043,193**
At 31 December 2024	**1,023,723**	**13,232**	**1,939**	**-**	**1,038,894**

The freehold property is carried at cost. The Trustees assess its residual value as equal to cost, so the depreciable amount and the charge for the year are nil.

The addition to fixtures and fittings is a sound and audio-visual desk purchased in October 2025. Church sound and audio-visual equipment is treated as fixtures and fittings and depreciated at 10% reducing balance, reflecting its expected life.

The opening cost and accumulated depreciation above are those stated in the 2024 financial statements. The charity's accounting records have been adjusted during the year to agree to them.

9 DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2025	2024
	£	£
Gift aid due from HMRC	4,666	5,083
Other debtors	-	2,190
Prepayments	350	-
	5,016	**7,273**

10 CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2025	2024
	£	£
Taxation and social security	2,959	2,299
Accruals	360	-
Deferred income	-	924
	3,319	**3,223**

11 ANALYSIS OF NET ASSETS BETWEEN FUNDS

	Restricted	Unrestricted	Total 2025
	£	£	£
Tangible fixed assets	-	1,043,193	1,043,193
Current assets	1,488	83,480	84,968
Current liabilities	-	(3,319)	(3,319)
	1,488	**1,123,354**	**1,124,842**

12 UNRESTRICTED AND DESIGNATED FUNDS

	Balance at 1 Jan 2025	Income	Expenditure	Transfers	Balance at 31 Dec 2025
	£	£	£	£	£
Unrestricted funds – general	1,114,576	183,765	(180,988)	(2,884)	1,114,469
Designated – Local	1,849	-	-	-	1,849
Designated – Compassion Acts	1,260	-	(1,260)	-	-
Designated – Church Boiler	4,816	-	-	-	4,816
Designated – Source of Hope	1,260	-	(4,777)	4,627	1,110
Designated – Open Doors	-	-	(3,517)	4,627	1,110
	1,123,761	**183,765**	**(190,542)**	**6,370**	**1,123,354**

Designated funds are unrestricted funds set aside by the Trustees to support particular partners and projects.

13 RESTRICTED FUNDS

	Balance at 1 Jan 2025	Income	Expenditure	Transfers	Balance at 31 Dec 2025
	£	£	£	£	£
Nepal appeal	301	-	-	-	301
Video equipment	1,187	-	-	-	1,187
Sound desk	-	6,370	-	(6,370)	-
	1,488	**6,370**	**-**	**(6,370)**	**1,488**

The Nepal appeal fund is the unapplied balance of an appeal held in May and June 2024, when £2,544 was raised and £2,243 remitted to the work in Nepal. A further payment of £302 will be made to clear this fund.

The video equipment fund was raised during the 2020 lockdown to buy equipment for streaming services.

The sound desk fund is a donation of £6,370 received on 22 October 2025 towards a new sound desk, which was purchased during the year.

14 RELATED PARTY TRANSACTIONS

There were no related party transactions during the year other than as disclosed in note 6 (2024 – none).