

# The Harbour Church Whitstable

England & Wales · Charity number 1037641

## Details

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Other names	HARBOUR STREET CHURCH, THE HARBOUR STREET CHRISTIAN FELLOWSHIP
Status	Registered
Legal form	Trust
Registered	1994-05-17
Register	<a href="#">View on the Charity Commission register</a>

## Contact

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Address	36 Station Road Whitstable CT5 1LG
Phone	01227261831
Email	<a href="mailto:enquiries@thcw.org.uk">enquiries@thcw.org.uk</a>
Website	<a href="http://www.thcw.org.uk">www.thcw.org.uk</a>

## Activities

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**Objects:** TO ADVANCE THE PROCLAMATION AND FURTERANCE OF THE GOSPEL OF GOD CONCERNING HIS SON JESUS CHRIST OUR LORD AND THE PREACHING AND TEACHING OF THE CHRISTIAN FAITH. TO ADVANCE THE RELIGIOUS AND OTHER CHARITABLE WORK OF THE CONGREGATION MEETING FOR RELIGIOUS WORSHIP AT THE CHAPEL BEING THE PREMISES AT 9 AND 10 HARBOUR STREET WHISTABLE.

**Activities:** The Harbour Church Whitstable enables ordinary people to live out their faith in the local community and in a global church context. We offer a place for worship and prayer, provide teaching about the gospel, and inform and develop knowledge about the Christian Faith. We reach out to the community and provide pastoral care.

## Classification

- **How:** Makes Grants To Individuals, Makes Grants To Organisations, Provides Buildings/facilities/open Space, Provides Services, Provides Advocacy/advice/information
- **What:** Religious Activities
- **Who:** Children/young People, Elderly/old People, Other Charities Or Voluntary Bodies, The General Public/mankind

## Geography

- Kent

## Finances

Period end	Income	Expenditure	Assets	Employees
2025-12-31	£38,728	£31,327	-	-
2024-12-31	£35,949	£32,278	-	-
2023-12-31	£48,235	£79,060	-	-
2022-12-31	£31,104	£31,071	-	-
2021-12-31	£56,387	£37,716	-	-

## Trustees

Name	Role	Appointed
TIMOTHY JAMES CORKE	Chair	
Alan John Mitchell		
STELLA DENISE BANKS		2013-12-01

**The Harbour Church Whitstable**

England & Wales - Charity number 1037641

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# Accounts

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# **The Harbour Church Whitstable**

## **Reports & Accounts**

Financial Year Ending 31/12/2025

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Legal & Administrative Details
Trustees Report
Independent Examiners Report
Receipts & Payments Statement
Asset & Liability Statement
Notes to the Accounts

## Legal & Administrative Details

Charity Name: The Harbour Church Whitstable

Charity Number: 1037641

Charity Address: 36 Station Road  
Whitstable  
CT5 1LG

Trustees: Timothy James Corke

Alan John Mitchell

Stella Denise Banks

Independent Examiner: Mrs Louise Bowman (AICB CB Cert PM.Dip)

L B Bookkeeping  
10 Joseph Conrad  
Drive Aldington  
Ashford  
TN25 7ET

# Trustees Report

## Objects of the charity

To further the religious and other charitable work of the congregation meeting for religious worship at the Church being the premises at 9 and 10 Harbour Street Whitstable ('the Church')

To apply some of the income of the Charity in maintaining the fabric and contents of the Church

To augment the stipend of any person employed by the Charity to enable the proper discharge of its objects and to meet the expenses of persons preaching in the Church

To advance the proclamation and furtherance of the Gospel of God concerning His Son Jesus Christ Our Lord and the preaching and teaching of the Christian Faith

To apply some of the income of the Charity by donations to other Christian Charities to assist them in achieving their charitable objects and to assist in the achievement of these Objects the Trustees shall hold the land and buildings that are the Church upon trust to permit them to be used as a place of worship for members of The Harbour Church Whitstable and generally for furthering the religious and other charitable work of the Church

## Summary of the charity's main activities and achievements

To further the above objects and vision, the charity's main activities and achievements were as follows:

### Worship services

The Harbour Church is keen to offer a range of services during the week and over the course of the year that will be beneficial and spiritually fulfilling.

For example Sunday morning services include led Christian sung worship and prayers and often involving open contribution from the congregation, and themed progressive Bible teaching. Bible teaching subjects covered in the mornings this year included "Believing prayer", "Jesus the second Adam", "Vision", "The attributes of God", and "Brave and courageous".

Communion is normally shared in the morning on the first Sunday of each month.

A prayer meeting on a Wednesday morning has been held throughout 2025, and the Church has been open to all who needed prayer.

A regular service called "Oasis" is held on Thursday mornings for worship and prayer. This has proved popular and is open to all, often attracting Christians from other churches, and others not at work mid-week during the day.

### Pastoral care and outreach

A parent/toddler group "Playmates" meets weekly in school term time in the Church, and this is staffed in association with the Community Church Whitstable and operates under their safeguarding policy. People coming to this group may or may not have a connection with a church. It is run on the basis of forming friendships and proves very popular.

We are open to community groups hiring the premises. We prefer groups that provide help to people, and particularly those who can benefit from our style of premises, for example a photographic, or similar, public exhibition.

## Mission and evangelism

Helping those in need is a demonstration of our faith. Mission interests continue to have a high priority and are supported to the greatest possible extent both home (UK based) and overseas.

Home missions include "Canterbury Christian Schools Work Trust", and other evangelistic enterprises including "Beach Pastors" (Street Pastors UK), "Canterbury Food Bank", "Whitstable Churches Debt Centre" (associated to "CAP" - Christians Against Poverty). We have also supported "Porchlight" and "The Forward Trust".

Overseas missions supported include TEAR Fund International Relief Agency, Agape in Croatia (Christian humanitarian aid agency), WEC International for support of Christian Missionaries in Belgium, CMI Asia supporting local believers and poverty relief in Vietnam and China.

## Ecumenical relationships

The Church is an active member of Churches Together in Whitstable.

In planning the activities, the trustees have applied the guidance on public benefit issued by the Charity Commission.

## **Financial Review**

### General Fund

The General Fund represents the ongoing operational income and expenditure for the running of the church. The major source of income for the General Fund is the donations received from the church members most of which are given through the UK Gift Aid scheme. The church also benefits from income from rental of the Flat, occupied by reliable and long-standing tenants. There is also a small amount of room hire and activity income.

Income generated for the General Fund amounted to £38,728 with corresponding expenditure of £31,327.

### Restricted Funds

In 2025 there were no funds identified as

Restricted. Total Funds

Therefore total income for the church was £38,728 (prior year £35,949) with total fund expenditure of £31,327 (prior year £31,802). This presented the church with a surplus of £7,401.

### **Funds in Deficit**

There are no funds in deficit.

## Reserves Policy

The Trustees need to maintain sufficient reserves to provide against risk and meet committed expenditure.

The principal risk is loss of a) income from congregational giving, and b) rental income from the flat.

Committed expenditure is that which supports the ministry and mission of the Church, currently:

a) to missions and missionaries to whom, though not contractual, the Trustees understand it would be appropriate to give fair notice if this were to be reduced or stopped, and

b) to meet premises costs and utility bills for the contracted period.

The Trustees have agreed that the free Reserves should equate to six months of unrestricted expenditure which in 2025 amounted to £16,000 so that the charity could continue to operate should income and / or expenditure vary adversely. At the year end, the charity held unrestricted cash of about £31,000. This will be reviewed annually.

Additional sums held in the cash deposit account are to meet planned maintenance and repairs of the building (which is in a conservation area), and for supporting Christian endeavours of community connection and outreach pursuant to our Charitable Objectives.

## Signature

This report was approved by the trustees, and is signed on their behalf by:

Name	TIMOTHY JAMES CORKE
Signature	T. J. Coche
Date	27.02.2026

# Independent Examiners Report

I report to the trustees on my examination of the accounts of The Harbour Church Whitstable ('the charity') for the year ended 31/12/2025.

## Responsibilities and Basis of Report

As the trustees of the charity you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the 2011 Act').

I report in respect of my examination of the charity's accounts carried out under section 145 of the 2011 Act and in carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the 2011 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 giving me cause to believe that in any material respect:

1. accounting records were not kept in accordance with section 130 of the 2011 Act; or
2. 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.

## Independent Examiner's Details

Name: Mrs Louise Bowman (AICB CB Cert PM.Dip)

Address: L B Bookkeeping  
10 Joseph Conrad Drive  
Aldington  
Ashford  
TN25 7ET

Louise Bowman

Signature



25<sup>th</sup> February 2026

# Receipts & Payments Statement

	Unrestricted	Restricted	Total	Prior Year
<b>Receipts</b>				
<b>Donations &amp; Legacies</b>				
Donations	24,522	0	24,522	19,524
Gift Aid	5,853	0	5,853	5,831
Grants	0	0	0	0
<b>Charitable Activities</b>				
Event Income	0	0	0	0
<b>Investments</b>				
Bank Interest	299	0	299	279
Flat rental income	7,704	0	7,704	7,704
<b>Trading Activities</b>				
Rental Income	0	0	0	0
Sales	0	0	0	0
<b>Other</b>				
Loans Received	0	0	0	0
Other Income	350	0	350	2,611
Sale of Fixed Assets	0	0	0	0
<b>Total receipts</b>	<b>38,728</b>	<b>0</b>	<b>38,728</b>	<b>35,949</b>
<b>Payments</b>				
<b>Charitable Activities</b>				
Activities	471	0	471	1,875
Admin	295	0	295	0
Advertising	0	0	0	0
Bank Charges	0	0	0	0
Event Costs	0	0	0	0
Gifts Given	20,819	0	20,819	19,158
Other Expenditure	239	0	239	1,062
Premises	9,077	0	9,077	9,710
Staff Costs	0	0	0	24
<b>Governance Costs</b>				
Governance Costs	426	0	426	448
<b>Other</b>				
Fixed Asset Purchases	0	0	0	0
Loans Repaid	0	0	0	0
Money Invested	0	0	0	0
<b>Total payments</b>	<b>31,327</b>	<b>0</b>	<b>31,327</b>	<b>32,277</b>
<b>Net Receipts / Payments (before transfers)</b>	<b>7,401</b>	<b>0</b>	<b>7,401</b>	<b>3,672</b>
<b>Fund Transfers</b>				
Fund Transfers In	0	0	0	0
Fund Transfers Out	0	0	0	0
<b>Net Movement of Cash Funds</b>	<b>7,401</b>	<b>0</b>	<b>7,401</b>	<b>3,672</b>
<b>Total Cash Funds Brought Forward</b>	<b>24,402</b>	<b>0</b>	<b>24,402</b>	<b>20,730</b>
<b>Total Cash Funds Carried Forward</b>	<b>31,802</b>	<b>0</b>	<b>31,802</b>	<b>24,402</b>
<b>Represented By</b>				
General (Unrestricted)	31,802	0	31,802	24,402

# Asset & Liability Statement

## Cash Assets

	Unrestricted	Restricted	Total	Prior Year
General (Unrestricted)	31,802	0	31,802	24,402

## Other Monetary Assets

	Notes	Unrestricted	Restricted	Total	Prior Year
Gift Aid	Gift Aid will be claimed, but has already been spent in anticipation.	0	0	0	0
Stock		0	0	0	0
Other		0	0	0	0

## Investment Assets

	Notes	Unrestricted	Restricted	Total	Prior Year
Property		0	0	0	0
Investment Accounts		0	0	0	0
Other		0	0	0	0

## Fixed Assets

	Notes	Unrestricted	Restricted	Total	Prior Year
Land & Buildings		0	0	0	0
Music & PA Equipment		0	0	0	0
Computers & IT		0	0	0	0
Furniture		0	0	0	0
Motor Vehicles		0	0	0	0

## Liabilities

	Notes	Unrestricted	Restricted	Total	Prior Year
Loans Outstanding		0	0	0	0
Pension Payment Owed		0	0	0	0
HMRC Payments Owed		0	0	0	0
Independent Examination Fee Due		0	0	0	0
Other		0	0	0	0

## Signature

These accounts have been approved by the trustees, and are signed on their behalf by:

Name	TIMOTHY JAMES CORKE
Signature	T.J. Corke

Date	27-02-2026
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# Notes to the Accounts

## Accounting Policies

The accounts have been prepared on a receipts and payments basis and comprise a statement that shows the charity's receipts and payments, a statement that summarises the charity's assets and liabilities and related notes. The accountancy profession have determined that only accounts prepared in accordance with applicable accounting standards present a 'true and fair' view and, as these receipts and payments accounts have not (and cannot) be prepared in accordance with accounting standards, these accounts do not present (and are not intended to present) a 'true and fair' view of the charity's financial activities and state of affairs.

General funds are unrestricted funds which are available for use at the discretion of the trustees in furtherance of the general objectives of the charity. Designated funds comprise unrestricted funds that have been set aside by the trustees for particular purposes. Restricted funds are donations which are to be used in accordance with specific restrictions imposed by donors; they include donations received from appeals for specific activities or projects.

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Note 1: Voluntary receipts includes Gift Aid reclaimed for 2024: Gift Aid £3,695.41; GASDS £2,157.24

Note 1a: Gift Aid not yet claimed for 2025.

## Transactions to Related Parties

There were no payments made to Trustees or other related parties.

## Movement of Funds

Fund Name	Opening Balance	Income	Expenditure	Fund Transfers	Closing Balance
<b>Unrestricted</b>					
General (Unrestricted)	24,402	38,728	31,327	0	31,802
Total	24,402	38,728	31,327	0	31,802
Unrestricted Total	24,402	38,728	31,327	0	31,802
Restricted Total	0	0	0	0	0
<b>TOTAL</b>	<b>24,402</b>	<b>38,728</b>	<b>31,327</b>	<b>0</b>	<b>31,802</b>

**The Harbour Church Whitstable**

England & Wales - Charity number 1037641

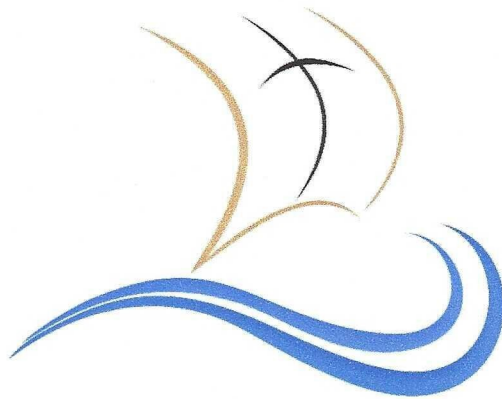
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# Accounts

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# **The Harbour Church Whitstable**

10 Harbour Street, Whitstable



**Annual Report and Accounts**

**2024**

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## The Harbour Church Whitstable Trust

### Annual Report for the year ended 31 December 2024

#### Reference and Administrative Information

The Name of the Charity is 'The Harbour Church Whitstable'.

The Charity Registration Number is 1037641

The Principal Office of the charity is The Harbour Church, 10 Harbour Street, Whitstable, Kent. CT5 1AQ

The correspondence address is 36 Station Road, Whitstable, Kent. CT5 1LG

The Charity's three serving trustees are Mr. A.J. Mitchell, Mrs. S.D. Banks and Mr. T.J. Corke.

#### Structure, Governance and Management

The Harbour Church Whitstable Trust is constituted by Trust Deed.

In furtherance of the Trust's objectives, Trustees have powers of delegation, borrowing, fund raising, acquisition and disposal of property, use of property, investment and administrative regulation.

The statutory powers appointing new trustees apply to the deed. New trustees are appointed by a resolution of the Oversight of the Elders of The Harbour Church Whitstable, and a memorandum of his or her appointment is signed. Every new trustee makes a Declaration of Acceptance and of willingness to act in the Trusts declared in the Deed and that they have a personal relationship with the Lord Jesus Christ.

#### Objectives and Activities

The objectives of the Charity are:

1. To further the religious and other charitable work of the congregation meeting for Christian worship at the church premises, being The Harbour Church, 9 and 10 Harbour Street, Whitstable.
2. To apply some of the income of the Charity in maintaining the fabric and contents of the Fellowship's premises.
3. To meet expenses of any persons employed by the Charity to enable the proper discharge of its objectives.
4. To advance the proclamation and furtherance of the Gospel of God concerning His Son Jesus Christ Our Lord and the preaching and teaching of the Christian Faith.
5. To apply some of the income of the Charity by donations to other Christian Charities to assist them in reaching their charitable objects.

The Trustees, Pastor and Oversight of the Elders of The Harbour Church Whitstable (THCW) are committed to enabling as many people as possible to worship at our church and to become part of our congregation. The Oversight meet regularly to maintain an overview of our worship and to plan services and activities that can involve and welcome the varied groups who live near the Church and within our community and visitors who may come in. Our services and worship put faith into practice through prayer and scripture, music and sharing Communion around the Lord's table.

When planning our activities for the year, the Trustees, Pastor and Oversight of the Elders of THCW have considered the Commission's guidance on public benefit, and the specific guidance to charities established for the advancement of religion.

At The Harbour Church we try to enable ordinary people to live out their faith in the local community in a global church context. We offer a place for worship and prayer, provide teaching about the Gospel, and inform and develop knowledge about trusting in Jesus Christ our Lord. We reach out to the community and provide pastoral care.

To facilitate this work, we maintain the fabric and contents of the Trust's premises.

## **Achievements and Performance**

### **Worship Services**

The Harbour Church is keen to offer a range of services during the week and over the course of the year that will be beneficial and spiritually fulfilling. For example the Sunday morning service includes Christian sung worship and prayers often with open contribution from the congregation, and themed progressive Bible teaching. Bible teaching subjects covered in the mornings this year included "Romans – A letter that makes sense of life", "Spiritual Growth – Acts of The Holy Spirit", "Spiritual Growth – For the Common Good", "Prophetic people of the manger".

A regular service called 'Oasis' is held on Thursday mornings for worship and prayer. This has proved popular and is open to all, often attracting Christians from other churches, and others not at work mid-week during the day.

### **Pastoral Care and Outreach**

A parent/toddler group 'Playmates' meets weekly in school term time in the Church, and this is staffed in association with The Community Church Whitstable and operates under their safeguarding policy. People coming to this group may or may not have a connection with a Church – it is run on the basis of forming friendships and proves very popular.

On Friday afternoons "Coffee & Company" offers a welcoming space and refreshments. It is a good time of conversation and offers craft activities, jigsaw puzzles and magazines.

We are open to community groups hiring the premises. We prefer groups that provide help to people, and particularly those who can benefit most from our style of premises, for example a photographic, or similar, public exhibition.

### **Mission and Evangelism**

Helping those in need is a demonstration of our faith. Mission interests continue to have a high priority and are supported to the greatest possible extent both home (UK based) and overseas.

Home Missions include 'Canterbury Christian Schools Work Trust', and other evangelistic enterprises including 'Beach Pastors' (Street Pastors UK), Canterbury Food Bank, Whitstable Churches Debt Centre (associated to 'CAP' - Christians Against Poverty), and 'The Haven' (a Churches Together in Whitstable Project based at the Methodist Church, offering help for the homeless).

Overseas Missions supported include TEAR Fund International Relief Agency, Agapé in Croatia (Christian humanitarian aid agency), WEC International for support of Christian Missionaries in Belgium, CMI Asia supporting local believers and poverty relief in Vietnam and China.

### **Ecumenical Relationships**

The Church is an active member of Churches Together in Whitstable.

### **Web Site**

The Church operates a web site [www.thcw.org.uk](http://www.thcw.org.uk) and has actively encouraged people to make use of this facility.

Audio recordings of our Sunday Bible teaching series are available on the web and they have proved a useful tool to further the Christian gospel.

## **Financial Review**

The Charity's Statement of Financial Activities for the year ending 31 December 2024 is included in this report and accounts, together with the Independent Examiners Report on the Accounts. The basis of accounts is Receipts and Payments.

The Charity's accounts have been submitted for Independent Examination by Mrs Louise Bowman whose Report is included in this Annual Report.

The Trustees confirm that all income has been appropriated to further the Charity's aims. The Trust has no employees, the Pastor and others being volunteers and self supporting.

The Trust did not receive any income from contracts from central or local government to deliver services.

The Trust did not employ staff during 2024.

The Trust has reviewed its financial controls during the reporting period with regard to Reserves Policy.

There have been no serious incidents during the reporting period.

## **Reserves Policy**

The Trustees need to maintain sufficient reserves to provide against risk and meet committed expenditure.

The principal risk is loss of a) income from congregational giving, and b) rental income from the flat.

Committed expenditure is that which supports the ministry and mission of the Church, currently:

- to missions and missionaries to whom, though not contractual, the Trustees understand it would be appropriate to give fair notice if this was to be reduced or stopped, and
- to meet premises costs and utility bills for the contracted period

The Trustees have agreed that the free Reserves should equate to six months of unrestricted expenditure which, in 2024, amounted to £12,500. This will be reviewed annually.

Additional sums held in the cash deposit account are to meet planned major expenditure, and for maintenance and repairs of the building (which is in a conservation area).

## **Funds held as Custodian Trustee**

None – Not Applicable.

## **Conclusion**

The Charity has continued its work of proclamation and furthering of the Christian Gospel. The Trustees are satisfied that the accounts accurately represent the financial state of affairs at the balance sheet date, and that monies have been appropriated in accordance with the purposes of the Trust.

On behalf of the Trustees,

Signed:



T.J. Corke  
Chair of Trustees

Date:

10/01/2025

**The Harbour Church Whitstable**  
**Statement of Financial Activities**  
**CC Receipts & Payments Report**

For the period 01 January 2024 to 31 December 2024

	Unrestricted funds	Restricted funds	Endowment funds	TOTAL FUNDS	
				2024	2023
<b>Receipts:</b>				(Note 1a & 1b)	
Voluntary Receipts (Note 1)	25,355	0	0	25,355	39,471
Fundraising Activities	0	0	0	0	0
Investments	7,983	0	0	7,983	8,200
Charitable activities	0	0	0	0	0
Other Receipts	2,611	0	0	2,611	564
	35,949	0	0	35,949	48,235
Asset and Investment sales etc	0	0	0	0	0
<b>Total receipts</b>	<b>35,949</b>	<b>0</b>	<b>0</b>	<b>35,949</b>	<b>48,235</b>
<b>Payments:</b>					
Voluntary Income Costs	0	0	0	0	0
Fundraising Costs	0	0	0	0	0
Charitable Activities Costs	31,830	0	0	31,830	78,654
Governance Costs	448	0	0	448	406
	32,278	0	0	32,278	79,060
Assets and Investments gains/losses	0	0	0	0	0
<b>Total payments</b>	<b>32,278</b>	<b>0</b>	<b>0</b>	<b>32,278</b>	<b>79,060</b>
Excess of receipts over payments	3,671	0	0	3,671	-30,825
Transfers between funds	0	0	0	0	0
Cash Funds Last Year End	20,730	0	0	20,730	51,555
<b>Cash funds this year end</b>	<b>24,401</b>	<b>0</b>	<b>0</b>	<b>24,401</b>	<b>20,730</b>

**Note 1:** Voluntary Receipts includes Gift Aid reclaimed.

**Note 1a:** Gift Aid claims for 2023 = £4783.64; GASDS for 2023 = £1047.25

**Note 1b:** Gift Aid not yet claimed for 2024.

# Independent Examiner's Report

## to the Trustees of The Harbour Church Whitstable

Registered Charity 1037641

### Section A : Independent Examiners Report

I report on the accounts of the Trust for the year ended 31 December 2024, as set out on page 6.

#### **Responsibilities and basis of report**

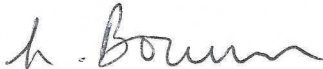
As the charity's trustees, you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ("the Act").

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 all 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 (other than that disclosed below) which gives me cause to believe that in, any material respect: the accounting records were not kept in accordance with section 130 of the Charities Act; or the accounts did not accord with the accounting records; or the accounts did not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair' view which is not a matter considered as part of an independent examination. I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

Signed:



Dated:

7/2/2025

Name: Louise Bowman (AICB CB Cert PM.Dip)

Address: 10 Joseph Conrad Drive  
Aldington  
Ashford  
Kent  
TN25 7ET

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### Section B : Disclosure

Only complete if the examiner needs to highlight material 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.

**The Harbour Church Whitstable**

England & Wales - Charity number 1037641

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# Accounts

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# **The Harbour Church Whitstable**

10 Harbour Street, Whitstable



**Annual Report and Accounts**

**2023**

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## The Harbour Church Whitstable Trust

### Annual Report for the year ended 31 December 2023

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The Charity's three serving trustees are Mr. A.J. Mitchell, Mrs. S.D. Banks and Mr. T.J. Corke.

#### Structure, Governance and Management

The Harbour Church Whitstable Trust is constituted by Trust Deed.

In furtherance of the Trust's objectives, Trustees have powers of delegation, borrowing, fund raising, acquisition and disposal of property, use of property, investment and administrative regulation.

Trustees retire in accordance with the terms of clause 7 of the Trust Deed.

The statutory powers appointing new trustees apply to the deed. New trustees are appointed by a resolution of the Oversight of the Elders of The Harbour Church Whitstable, and a memorandum of his or her appointment is signed. Every new trustee makes a Declaration of Acceptance and of willingness to act in the Trusts declared in the Deed and that they have a personal relationship with the Lord Jesus Christ.

#### Objectives and Activities

The objectives of the Charity are:

1. To further the religious and other charitable work of the congregation meeting for Christian worship at the church premises, being The Harbour Church, 9 and 10 Harbour Street, Whitstable.
2. To apply some of the income of the Charity in maintaining the fabric and contents of the Fellowship's premises.
3. To meet expenses of any persons employed by the Charity to enable the proper discharge of its objectives.
4. To advance the proclamation and furtherance of the Gospel of God concerning His Son Jesus Christ Our Lord and the preaching and teaching of the Christian Faith.
5. To apply some of the income of the Charity by donations to other Christian Charities to assist them in reaching their charitable objects.

The Trustees, Pastor and Oversight of the Elders of the The Harbour Church Whitstable (THCW) are committed to enabling as many people as possible to worship at our church and to become part of our congregation. The Oversight meet regularly to maintain an overview of our worship and to plan services and activities that can involve and welcome the varied groups who live near the Church and within our community, and visitors who may come in. Our services and worship put faith into practice through prayer and scripture, music and sharing Communion around the Lord's table.

When planning our activities for the year, the Trustees, Pastor and Oversight of the Elders of THCW have considered the Commission's guidance on public benefit, and the specific guidance to charities established for the advancement of religion.

At The Harbour Church we try to enable ordinary people to live out their faith in the local community in a global church context. We offer a place for worship and prayer, provide teaching about the Gospel, and inform and develop knowledge about trusting in Jesus Christ our Lord. We reach out to the community and provide pastoral care.

To facilitate this work, we maintain the fabric and contents of the Trust's premises.

## **Achievements and Performance**

### **Worship Services**

The Harbour Church is keen to offer a range of services during the week and over the course of the year that will be beneficial and spiritually fulfilling. For example Sunday morning services include themed progressive Bible teaching on worship, discipleship (including fellowship and ministry), and mission. Sunday evening services are occasional, usually for prayer. Communion is usually shared in the morning on the first Sunday of each month. Bible teaching subjects covered in the mornings this year included "For such a time as this (Esther)", "Deeper Faith (Lent & Easter)", and 3 series on "Spiritual Growth" being "They devoted themselves", "Spirit of the Living God", and "Giver of Gifts".

A regular service called 'Oasis' is held on Thursday mornings for worship and prayer. This has proved popular and is open to all, often attracting Christians from other churches, and others not at work mid-week during the day.

### **Pastoral Care and Outreach**

A parent/toddler group 'Playmates' meets weekly in school term time in the Church, and this is staffed in association with The Community Church Whitstable and operates under their safeguarding policy. People coming to this group may or may not have a connection with a Church – it is run on the basis of forming friendships and proves very popular.

From November 2022 we opened weekly a "Warm Space" for the winter months in conjunction with other local organisations following the "Warm Spaces" initiative, offering a friendly welcome with refreshments. This proved popular and has since evolved into meeting regularly as "Coffee and Company" on a weekly basis.

Our church is also used during school term time for an "After School Club" run by the Whitstable Community Church.

We are open to community groups hiring the premises. We prefer groups that provide help to people, and particularly those who can benefit most from our style of premises, for example a photographic, or similar, public exhibition.

### **Mission and Evangelism**

Helping those in need is a demonstration of our faith. Mission interests continue to have a high priority and are supported to the greatest possible extent both home (UK based) and overseas.

Home Missions include 'Canterbury Christian Schools Work Trust', 'Urban Presence' in Manchester, and other evangelistic enterprises.

Locally we also support 'Beach Pastors' (Street Pastors UK), Canterbury Food Bank, Whitstable Churches Debt Centre (associated to 'CAP' - Christians Against Poverty), and 'The Haven' (a Churches Together in Whitstable Project offering help for the homeless based at the Methodist Church).

Overseas Missions supported include TEAR Fund International Relief Agency, Agapé in Croatia (Christian humanitarian aid agency), WEC International for support of Christian Missionaries in Belgium, CMI Asia supporting local believers and poverty relief in Vietnam and China.

### **Ecumenical Relationships**

The Church is an active member of Churches Together in Whitstable.

### **Web Site**

The Church operates a web site [www.thcw.org.uk](http://www.thcw.org.uk) and has actively encouraged people to make use of this facility. Audio recordings of our Sunday Bible teaching series are available on the web and they have proved a useful tool to further the Christian gospel.

### **Building Maintenance and Kitchen uplift**

In 2023 funds have been assigned to maintain the fabric of the premises, including external repairs and painting of the buildings. A major project completed in 2023 is the upgrade of the Kitchen, involving internal structural alterations to enlarge the space and complete re-fit to meet environmental health regulations, including new cupboards and worktops, ventilation, serving hatch with fire shutter, and new cooker and fridge/freezer. As part of this project, the fire alarm has been renewed throughout the premises.

## **Financial Review**

The Charity's Statement of Financial Activities for the year ending 31 December 2023 is included in this report and accounts, together with the Independent Examiners Report on the Accounts. The basis of accounts is Receipts and Payments.

The Charity's accounts have been submitted for Independent Examination by Mrs Louise Bowman whose Report is included in this Annual Report.

The Trustees confirm that all income has been appropriated to further the Charity's aims. The Trust has no employees, the Pastor and others being volunteers and self supporting.

The Trust did not receive any income from contracts from central or local government to deliver services.

The Trust did not employ staff during 2023.

The Trust has reviewed its financial controls during the reporting period with regard to Reserves Policy.

There have been no serious incidents during the reporting period.

## **Reserves Policy**

The Trustees need to maintain sufficient reserves to provide against risk and meet committed expenditure.

The principal risk is loss of a) income from congregational giving, and b) rental income from the flat.

Committed expenditure is that which supports the ministry and mission of the Church, currently:

- to missions and missionaries to whom, though not contractual, the Trustees understand it would be appropriate to give fair notice if this was to be reduced or stopped, and
- to meet premises costs and utility bills for the contracted period

The Trustees have agreed that the free Reserves should equate to six months of unrestricted expenditure which, in 2023, amounted to £12,500. This will be reviewed annually.

Additional sums held in the cash deposit account are to meet planned major expenditure (currently on a project to uplift the kitchen), and for maintenance and repairs of the building (which is in a conservation area), including in 2023 re-decoration of all external woodwork.

## **Funds held as Custodian Trustee**

None – Not Applicable.

## **Conclusion**

The Charity has continued its work of proclamation and furthering of the Christian Gospel. The Trustees are satisfied that the accounts accurately represent the financial state of affairs at the balance sheet date, and that monies have been appropriated in accordance with the purposes of the Trust.

On behalf of the Trustees,

Signed:



Date:

17/03/24

T.J. Corke  
Chair of Trustees

**The Harbour Church Whitstable**  
**Statement of Financial Activities**  
**CC Receipts & Payments Report**

For the period 01 January 2023 to 31 December 2023

	Unrestricted funds	Restricted funds	Endowment funds	TOTAL FUNDS	
				2023	2022
<b>Receipts:</b>				(Note 1a & 1b)	
Voluntary Receipts (Note 1)	39,471	0	0	39,471	23,520
Fundraising Activities	0	0	0	0	0
Investments	8,200	0	0	8,200	7,584
Charitable activities	0	0	0	0	0
Other Receipts	564	0	0	564	0
	48,235	0	0	48,235	31,104
Asset and Investment sales etc	0	0	0	0	0
<b>Total receipts</b>	<b>48,235</b>	<b>0</b>	<b>0</b>	<b>48,235</b>	<b>31,104</b>
<b>Payments:</b>					
Voluntary Income Costs	0	0	0	0	0
Fundraising Costs	0	0	0	0	0
Charitable Activities Costs	78,654	0	0	78,654	30,721
Governance Costs	406	0	0	406	350
	79,060	0	0	79,060	31,071
Assets and Investments gains/losses	0	0	0	0	0
<b>Total payments</b>	<b>79,060</b>	<b>0</b>	<b>0</b>	<b>79,060</b>	<b>31,071</b>
Excess of receipts over payments	-30,825	0	0	-30,825	33
Transfers between funds	0	0	0	0	0
Cash Funds Last Year End	51,555	0	0	51,555	51,522
<b>Cash funds this year end</b>	<b>20,730</b>	<b>0</b>	<b>0</b>	<b>20,730</b>	<b>51,555</b>

**Note 1:** Voluntary Receipts includes Gift Aid reclaimed.

**Note 1a:** Gift Aid claims made in arrears for 2021 = £5593.45 (including £20.95 interest); 2022 = £4717.50; GASDS for 2021/22 = £757.69 (including £0.69 interest); a total of £11,068.64 received following successful claim in January 2023, received February 2023.

**Note 1b:** Gift Aid not yet claimed for 2023.

# Independent Examiner's Report

## to the Trustees of The Harbour Church Whitstable

Registered Charity 1037641

I report on the accounts of the Trust for the year ended 31 December 2023, as set out on page 6.

### 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 43(2) of the Charities Act 1993 (the 1993 Act)) and that an independent examination is needed.

It is my responsibility to:

- examine the accounts (under section 43(3)(a) of the 1993 Act);
- to follow the procedures laid down in the General Directions given by the Charity Commission (under section 43(7)(b) of the 1993 Act); and
- to 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 accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, 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 I do not express an audit opinion on the view given by the accounts.

### Independent examiner's statement

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

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

- to keep accounting records in accordance with section 41 of the 1993 Act; and
- to prepare accounts which accord with the accounting records and comply with the accounting requirements of the 1993 Act

have not been met; or

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

Signed:



Dated:

6/5/2024

Name: Louise Bowman (AICB CB Cert PM.Dip)

Address: 10 Joseph Conrad Drive  
Aldington  
Ashford  
Kent  
TN25 7ET

**The Harbour Church Whitstable**

England & Wales - Charity number 1037641

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# Accounts

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# **The Harbour Church Whitstable**

10 Harbour Street, Whitstable



**Annual Report and Accounts**

**2022**

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## **The Harbour Church Whitstable Trust**

### **Annual Report for the year ended 31 December 2022**

#### **Reference and Administrative Information**

The Name of the Charity is 'The Harbour Church Whitstable'.

The Charity Registration Number is 1037641

The Principal Office of the charity is The Harbour Church, 10 Harbour Street, Whitstable, Kent. CT5 1AQ

The correspondence address is 36 Station Road, Whitstable, Kent. CT5 1LG

The Charity's three serving trustees are Mr. A.J. Mitchell, Mrs. S.D. Banks and Mr. T.J. Corke.

#### **Structure, Governance and Management**

The Harbour Church Whitstable Trust is constituted by Trust Deed.

In furtherance of the Trust's objectives, Trustees have powers of delegation, borrowing, fund raising, acquisition and disposal of property, use of property, investment and administrative regulation.

Trustees retire in accordance with the terms of clause 7 of the Trust Deed.

The statutory powers appointing new trustees apply to the deed. New trustees are appointed by a resolution of the Oversight of the Elders of The Harbour Church Whitstable, and a memorandum of his or her appointment is signed. Every new trustee makes a Declaration of Acceptance and of willingness to act in the Trusts declared in the Deed and that they have a personal relationship with the Lord Jesus Christ.

#### **Objectives and Activities**

The objectives of the Charity are:

1. To further the religious and other charitable work of the congregation meeting for Christian worship at the church premises, being The Harbour Church, 9 and 10 Harbour Street, Whitstable.
2. To apply some of the income of the Charity in maintaining the fabric and contents of the Fellowship's premises.
3. To meet expenses of any persons employed by the Charity to enable the proper discharge of its objectives.
4. To advance the proclamation and furtherance of the Gospel of God concerning His Son Jesus Christ Our Lord and the preaching and teaching of the Christian Faith.
5. To apply some of the income of the Charity by donations to other Christian Charities to assist them in reaching their charitable objects.

The Trustees, Pastor and Oversight of the Elders of the The Harbour Church Whitstable (THCW) are committed to enabling as many people as possible to worship at our church and to become part of our congregation. The Oversight meet regularly to maintain an overview of our worship and to plan services and activities that can involve and welcome the varied groups who live near the Church and within our community, and visitors who may come in. Our services and worship put faith into practice through prayer and scripture, music and sharing Communion around the Lord's table.

When planning our activities for the year, the Trustees, Pastor and Oversight of the Elders of THCW have considered the Commission's guidance on public benefit, and the specific guidance to charities established for the advancement of religion.

At The Harbour Church we try to enable ordinary people to live out their faith in the local community in a global church context. We offer a place for worship and prayer, provide teaching about the Gospel, and inform and develop knowledge about trusting in Jesus Christ our Lord. We reach out to the community and provide pastoral care.

To facilitate this work, we maintain the fabric and contents of the Trust's premises.

## **Achievements and Performance**

### **Worship Services**

The Harbour Church is keen to offer a range of services during the week and over the course of the year that will be beneficial and spiritually fulfilling. For example Sunday morning services include themed progressive Bible teaching on worship, discipleship (including fellowship and ministry), and mission. Sunday evening services are occasional, usually for prayer. Communion is usually shared in the morning on the first Sunday of each month. Bible teaching subjects covered in the mornings this year included “The New Revealed”, “Hope & Love (Lent & Easter)”, “The Minor Prophets for today”, “No Other Name”, “Hope is Born (advent)”.

A regular service called ‘Oasis’ is held on Thursday mornings for worship and prayer. This has proved popular and is open to all, often attracting Christians from other churches, and others not at work mid-week during the day.

2022 has seen some recovery after the Coronavirus Covid 19 Pandemic. Social Distancing, Face Masks and Hand Sanitizer have been available. All meetings at the church premises were held in accordance with, and paying close attention to, the Government regulations and advice to Churches.

### **Pastoral Care and Outreach**

A parent/toddler group ‘Playmates’ meets weekly in school term time in the Church, and this is staffed in association with the Whitstable Community Church and operates under their safeguarding policy. People coming to this group may or may not have a connection with a Church – it is run on the basis of forming friendships and proves very popular.

We are open to community groups hiring the premises. We prefer groups that provide help to people, and particularly those who can benefit most from our style of premises, for example a photographic, or similar, public exhibition.

We opened weekly from November a “Warm Space” for the winter months in conjunction with other local organisations following the national “Warm Spaces” initiative, offering a friendly welcome with refreshments. Our church was also used weekly from this time for an after-school club run by the Whitstable Community Church.

### **Mission and Evangelism**

Helping those in need is a demonstration of our faith. Mission interests continue to have a high priority and are supported to the greatest possible extent both home (UK based) and overseas.

Home Missions include ‘Canterbury Christian Schools Work Trust’, ‘Urban Presence’ in Manchester, and other evangelistic enterprises.

Locally we also support ‘Beach Pastors’ (Street Pastors UK), Canterbury Food Bank, Whitstable Churches Debt Centre (associated to ‘CAP’ - Christians Against Poverty), and ‘The Haven’ (a Churches Together in Whitstable Project offering help for the homeless based at the Methodist Church). During the year we have also been active participants in running a new Job Club (in association with Christians Against Poverty).

Overseas Missions supported include Tearfund International Relief Agency, Agapé in Croatia (Christian humanitarian aid agency), WEC International for support of Christian Missionaries in Belgium, and CMI Asia supporting local believers and poverty relief in Vietnam and China.

### **Ecumenical Relationships**

The Church is an active member of Churches Together in Whitstable.

### **Web Site**

The Church operates a web site [www.thcw.org.uk](http://www.thcw.org.uk) and has actively encouraged people to make use of this facility. Audio recordings of our Sunday Bible teaching series are available on the web and they have proved a useful tool to further the Christian gospel.

## **Financial Review**

The Charity's Statement of Financial Activities for the year ending 31 December 2022 is included in this report and accounts, together with the Independent Examiners Report on the Accounts. The basis of accounts is Receipts and Payments.

The Charity's accounts have been submitted for Independent Examination by Mrs Louise Bowman whose Report is included in this Annual Report.

The Trustees confirm that all income has been appropriated to further the Charity's aims. The Trust has no employees, the Pastor and others being volunteers and self supporting.

The Trust did not receive any income from contracts from central or local government to deliver services.

The Trust did not employ staff during 2022.

The Trust has reviewed its financial controls during the reporting period with regard to Reserves Policy.

There have been no serious incidents during the reporting period.

## **Reserves Policy**

The Trustees need to maintain sufficient reserves to provide against risk and meet committed expenditure.

The principal risk is loss of a) income from congregational giving, and b) rental income from the flat.

Committed expenditure is that which supports the ministry and mission of the Church, currently:

- to missions and missionaries to whom, though not contractual, the Trustees understand it would be appropriate to give fair notice if this was to be reduced or stopped, and
- to meet premises costs and utility bills for the contracted period

The Trustees have agreed that the free Reserves should equate to six months of unrestricted expenditure which, in 2022, amounted to £15,500. This will be reviewed annually.

Additional sums held in the cash deposit account are to meet planned major expenditure (currently on a project to uplift the kitchen), and for maintenance and repairs of the building (which is in a conservation area), including in 2023 re-decoration of all external woodwork.

## **Funds held as Custodian Trustee**


None – Not Applicable.

## **Conclusion**

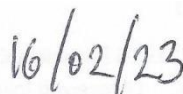
The Charity has continued its work of proclamation and furthering of the Christian Gospel. The Trustees are satisfied that the accounts accurately represent the financial state of affairs at the balance sheet date, and that monies have been appropriated in accordance with the purposes of the Trust.

On behalf of the Trustees,

Signed:



Date:



T.J. Corke  
Chair of Trustees

**The Harbour Church Whitstable**  
**Statement of Financial Activities**  
**CC Receipts & Payments Report**

For the period 01 January 2022 to 31 December 2022

	Unrestricted funds	Restricted funds	Endowment funds	TOTAL FUNDS	
				2022 (Note 1b)	2021 (Note 1a)
<b>Receipts:</b>					
Voluntary Receipts (Note 1)	23,520	0	0	23,520	48,780
Fundraising Activities	0	0	0	0	0
Investments	7,584	0	0	7,584	7,452
Charitable activities	0	0	0	0	0
Other Receipts	0	0	0	0	155
	31,104	0	0	31,104	56,387
Asset and Investment sales etc	0	0	0	0	0
<b>Total receipts</b>	<b>31,104</b>	<b>0</b>	<b>0</b>	<b>31,104</b>	<b>56,387</b>
<b>Payments:</b>					
Voluntary Income Costs	0	0	0	0	0
Fundraising Costs	0	0	0	0	0
Charitable Activities Costs	30,721	0	0	30,721	37,428
Governance Costs	350	0	0	350	288
	31,071	0	0	31,071	37,716
Assets and Investments gains/losses	0	0	0	0	0
<b>Total payments</b>	<b>31,071</b>	<b>0</b>	<b>0</b>	<b>31,071</b>	<b>37,716</b>
Excess of receipts over payments	33	0	0	33	18,671
Transfers between funds	0	0	0	0	0
Cash Funds Last Year End	51,522	0	0	51,522	32,852
<b>Cash funds this year end</b>	<b>51,555</b>	<b>0</b>	<b>0</b>	<b>51,555</b>	<b>51,523</b>

**Note 1:** Voluntary Receipts includes Gift Aid reclaimed.

**Note 1a:** Gift Aid claims made in arrears for 2018 = £8019.08 (including £55.33 interest); 2019 = £6432.12 (including £10.87 interest); 2020 = £6470; GASDS for 2019-20 = £1837.97; a total of £22,759.17 received following successful claim in January 2021.

**Note 1b:** Gift Aid not yet claimed for 2021 or 2022.

# Independent Examiner's Report

## to the Trustees of The Harbour Church Whitstable

Registered Charity 1037641

I report on the accounts of the Trust for the year ended 31 December 2022, as set out on page 6.

### 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 43(2) of the Charities Act 1993 (the 1993 Act)) and that an independent examination is needed.

It is my responsibility to:

- examine the accounts (under section 43(3)(a) of the 1993 Act);
- to follow the procedures laid down in the General Directions given by the Charity Commission (under section 43(7)(b) of the 1993 Act); and
- to 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 accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, 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 I do not express an audit opinion on the view given by the accounts.

### Independent examiner's statement

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

- (1) which gives me reasonable cause to believe that in any material respect the requirements
- to keep accounting records in accordance with section 41 of the 1993 Act; and
  - to prepare accounts which accord with the accounting records and comply with the accounting requirements of the 1993 Act

have not been met; or

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

Signed:



Dated:

15/3/2023

Name: Louise Bowman (AICB CB Cert PM.Dip)

Address: 10 Joseph Conrad Drive  
Aldington  
Ashford  
Kent  
TN25 7ET

**The Harbour Church Whitstable**

England & Wales - Charity number 1037641

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# Accounts

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# **The Harbour Church Whitstable**

10 Harbour Street, Whitstable



**Annual Report and Accounts  
2021**

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## **The Harbour Church Whitstable Trust**

### **Annual Report for the year ended 31 December 2021**

#### **Reference and Administrative Information**

The Name of the Charity is 'The Harbour Church Whitstable'.

The Charity Registration Number is 1037641

The Principal Office of the charity is The Harbour Church, 10 Harbour Street, Whitstable, Kent. CT5 1AQ

The correspondence address is 36 Station Road, Whitstable, Kent. CT5 1LG

The Charity's three serving trustees are Mr. A.J. Mitchell, Mrs. S.D. Banks and Mr. T.J. Corke.

#### **Structure, Governance and Management**

The Harbour Church Whitstable Trust is constituted by Trust Deed.

In furtherance of the Trust's objectives, Trustees have powers of delegation, borrowing, fund raising, acquisition and disposal of property, use of property, investment and administrative regulation.

Trustees retire in accordance with the terms of clause 7 of the Trust Deed.

The statutory powers appointing new trustees apply to the deed. New trustees are appointed by a resolution of the Oversight of the Elders of The Harbour Church Whitstable, and a memorandum of his or her appointment is signed. Every new trustee makes a Declaration of Acceptance and of willingness to act in the Trusts declared in the Deed and that they have a personal relationship with the Lord Jesus Christ.

#### **Objectives and Activities**

The objectives of the Charity are:

1. To further the religious and other charitable work of the congregation meeting for Christian worship at the church premises, being The Harbour Church, 9 and 10 Harbour Street, Whitstable.
2. To apply some of the income of the Charity in maintaining the fabric and contents of the Fellowship's premises.
3. To meet expenses of any persons employed by the Charity to enable the proper discharge of its objectives.
4. To advance the proclamation and furtherance of the Gospel of God concerning His Son Jesus Christ Our Lord and the preaching and teaching of the Christian Faith.
5. To apply some of the income of the Charity by donations to other Christian Charities to assist them in reaching their charitable objects.

The Trustees, Pastor and Oversight of the Elders of the The Harbour Church Whitstable (THCW) are committed to enabling as many people as possible to worship at our church and to become part of our congregation. The Oversight meet regularly to maintain an overview of our worship and to plan services and activities that can involve and welcome the varied groups who live near the Church and within our community, and visitors who may come in. Our services and worship put faith into practice through prayer and scripture, music and sharing Communion around the Lord's table.

When planning our activities for the year, the Trustees, Pastor and Oversight of the Elders of THCW have considered the Commission's guidance on public benefit, and the specific guidance to charities established for the advancement of religion.

At The Harbour Church we try to enable ordinary people to live out their faith in the local community in a global church context. We offer a place for worship and prayer, provide teaching about the Gospel, and inform and develop knowledge about trusting in Jesus Christ our Lord. We reach out to the community and provide pastoral care.

To facilitate this work, we maintain the fabric and contents of the Trust's premises.

## **Achievements and Performance**

### **Worship Services**

The Harbour Church is keen to offer a range of services during the week and over the course of the year that will be beneficial and spiritually fulfilling. For example Sunday morning services include themed progressive Bible teaching on worship, discipleship (including fellowship and ministry), and mission. Sunday evening services are occasional, usually for prayer. Communion is usually shared in the morning on the first Sunday of each month. Bible teaching subjects covered in the mornings this year included “The Hand of God”, “Eden to Jerusalem (Lent)”, “Holy Week Events”, “The Promise and The Gift”, “New Beginnings”, “Standing Firm in Faith (Daniel)” and “Peace (Advent)”.

A regular service called ‘Oasis’ is held on Thursday mornings for worship and prayer. This has proved popular and is open to all, often attracting Christians from other churches, and others not at work mid-week during the day.

2021 has not been a normal year with the Coronavirus Covid 19 Pandemic. Social Distancing, Face Masks and Hand Sanitizer have been used. All meetings at the church premises were held in accordance with, and paying close attention to, the Government regulations and advice to Churches.

### **Pastoral Care and Outreach**

A parent/toddler group ‘Playmates’ meets weekly in school term time in the Church, and this is staffed in association with the Whitstable Community Church and operates under their safeguarding policy. People coming to this group may or may not have a connection with a Church – it is run on the basis of forming friendships and proves very popular.

We are open to community groups hiring the premises. We prefer groups that provide help to people, and particularly those who can benefit most from our style of premises, for example a photographic, or similar, public exhibition.

### **Mission and Evangelism**

Helping those in need is a demonstration of our faith. Mission interests continue to have a high priority and are supported to the greatest possible extent both home (UK based) and overseas.

Home Missions include ‘Canterbury Christian Schools Work Trust’, ‘Urban Presence’ in Manchester, and other evangelistic enterprises.

Locally we also support ‘Beach Pastors’ (Street Pastors UK), Canterbury Food Bank, Whitstable Churches Debt Centre (associated to ‘CAP’ - Christians Against Poverty), and ‘The Haven’ (a Churches Together in Whitstable Project offering help for the homeless based at the Methodist Church). During the year we have also been active participants in running a new Job Club (in association with Christians Against poverty).

Overseas Missions supported include TEAR Fund International Relief Agency, Agapé in Croatia (humanitarian aid agency), WEC International for support of Christian Missionaries in Belgium, CMI Asia supporting local believers and poverty relief in Vietnam and China..

### **Ecumenical Relationships**

The Church is an active member of Churches Together in Whitstable.

### **Web Site**

The Church operates a web site [www.thcw.org.uk](http://www.thcw.org.uk) and has actively encouraged people to make use of this facility. Audio recordings of our Sunday Bible teaching series are available on the web and they have proved a useful tool to further the Christian gospel.

## **Financial Review**

The Charity's Statement of Financial Activities for the year ending 31 December 2020 is included in this report and accounts, together with the Independent Examiners Report on the Accounts. The basis of accounts is Receipts and Payments.

The Charity's accounts have been submitted for Independent Examination by Mrs Louise Bowman whose Report is included in this Annual Report.

The Trustees confirm that all income has been appropriated to further the Charity's aims. The Trust has no employees, the Pastor and others being volunteers and self supporting.

The Trust did not receive any income from contracts from central or local government to deliver services.

The Trust did not employ staff during 2021.

The Trust has reviewed its financial controls during the reporting period with regard to Reserve Policy.

There have been no serious incidents during the reporting period.

## **Reserves Policy**

The Trust keeps reserves in a deposit bank account. These funds may be used to support the Charity's aims, including but not limited to, operational commitments including building works and sudden missional needs.

## **Funds held as Custodian Trustee**

None – Not Applicable.

## **Conclusion**

The Charity has continued its work of proclamation and furthering of the Christian Gospel. The Trustees are satisfied that the accounts accurately represent the financial state of affairs at the balance sheet date, and that monies have been appropriated in accordance with the purposes of the Trust.

On behalf of the Trustees,

Signed: 

Date: 30/01/2022

T.J. Corke  
Chair of Trustees

**The Harbour Church Whitstable**  
**Statement of Financial Activities**  
**CC Receipts & Payments Report**

For the period 01 January 2021 to 31 December 2021

	Unrestricted funds	Restricted funds	Endowment funds	TOTAL FUNDS	
				2021	2020
<b>Receipts:</b>					
Voluntary Receipts	48,780	0	0	48,780	28,531
Fundraising Activities	0	0	0	0	0
Investments	7,452	0	0	7,452	7,470
Charitable activities	0	0	0	0	
Other Receipts	155	0	0	155	4
	56,387		0	56,387	36,005
Asset and Investment sales etc	0	0	0	0	0
<b>Total receipts</b>	<b>56,387</b>	<b>0</b>	<b>0</b>	<b>56,387</b>	<b>36,005</b>
<b>Payments:</b>					
Voluntary Income Costs	0	0	0	0	0
Fundraising Costs	0	0	0	0	0
Charitable Activities Costs	37,428	0	0	37,428	38,571
Governance Costs	288	0	0	288	246
	37,716		0	37,716	38,817
Assets and Investments gains/losses	0	0	0	0	0
<b>Total payments</b>	<b>37,716</b>	<b>0</b>	<b>0</b>	<b>37,716</b>	<b>38,817</b>
Excess of receipts over payments	18,671	0	0	18,671	-2,812
Transfers between funds	0	0	0	0	0
Cash Funds Last Year End	32,852	0	0	0	35,664
Cash funds this year end	51,523	0	0	0	32,852

# Independent Examiner's Report

## to the Trustees of The Harbour Church Whitstable

Registered Charity 1037641

I report on the accounts of the Trust for the year ended 31 December 2021, as set out on page 6.

### 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 43(2) of the Charities Act 1993 (the 1993 Act)) and that an independent examination is needed.

It is my responsibility to:

- examine the accounts (under section 43(3)(a) of the 1993 Act);
- to follow the procedures laid down in the General Directions given by the Charity Commission (under section 43(7)(b) of the 1993 Act); and
- to 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 accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, 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 I do not express an audit opinion on the view given by the accounts.

### Independent examiner's statement

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

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

- to keep accounting records in accordance with section 41 of the 1993 Act; and
- to prepare accounts which accord with the accounting records and comply with the accounting requirements of the 1993 Act

have not been met; or

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

Signed:



Dated:

6/7/2022

Name: Louise Bowman (AICB CB Cert PM.Dip)

Address: 10 Joseph Conrad Drive  
Aldington  
Ashford  
Kent  
TN25 7ET