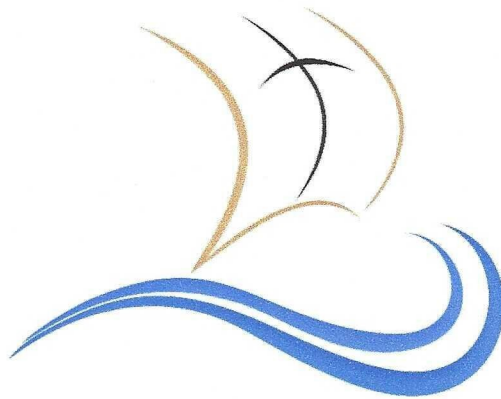


The Harbour Church Whitstable

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 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
Receipts:				(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
Total receipts	35,949	0	0	35,949	48,235
Payments:					
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
Total payments	32,278	0	0	32,278	79,060
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
Cash funds this year end	24,401	0	0	24,401	20,730

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

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.