



The Harbour Church Whitstable

Reports & Accounts

Financial Year Ending 31/12/2025

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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



25th February 2026

Receipts & Payments Statement

	Unrestricted	Restricted	Total	Prior Year
Receipts				
Donations & Legacies				
Donations	24,522	0	24,522	19,524
Gift Aid	5,853	0	5,853	5,831
Grants	0	0	0	0
Charitable Activities				
Event Income	0	0	0	0
Investments				
Bank Interest	299	0	299	279
Flat rental income	7,704	0	7,704	7,704
Trading Activities				
Rental Income	0	0	0	0
Sales	0	0	0	0
Other				
Loans Received	0	0	0	0
Other Income	350	0	350	2,611
Sale of Fixed Assets	0	0	0	0
Total receipts	38,728	0	38,728	35,949
Payments				
Charitable Activities				
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
Governance Costs				
Governance Costs	426	0	426	448
Other				
Fixed Asset Purchases	0	0	0	0
Loans Repaid	0	0	0	0
Money Invested	0	0	0	0
Total payments	31,327	0	31,327	32,277
Net Receipts / Payments (before transfers)	7,401	0	7,401	3,672
Fund Transfers In	0	0	0	0
Fund Transfers Out	0	0	0	0
Net Movement of Cash Funds	7,401	0	7,401	3,672
Total Cash Funds Brought Forward	24,402	0	24,402	20,730
Total Cash Funds Carried Forward	31,802	0	31,802	24,402
Represented By				
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

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.

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
Unrestricted					
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
TOTAL	24,402	38,728	31,327	0	31,802