The PCC of Harbour Church Portsmouth
Trustees' report for the period from 1st January – 31st December 2025

Administrative Details:

Charity name:	The PCC of Harbour Church Portsmouth
Charity number:	1202572
Board of Trustees:	Rev Lewis Dean (Chair) Katia Jones Morley Lane Rev Katherine Message Clare Hudson (resigned 1 September 2025) Ben Robinson Conrad Meagher Susan Donald Dr Peter Haworth Neil Latter Rev Larry Stone Julie Miller Levi Owino Dr Simon Toh Rev Alexander Coakley-Youngs (appointed 1 June 2025) Rev Josh Thomas (appointed 1 June 2025)
Registered address:	All Saints Church Commercial Road Portsmouth PO1 4BT
Independent examiner:	Derek Rodwell Impact the Future Ltd 117 Chestergate Macclesfield Cheshire SK11 6DP
Principal bankers:	CAF Bank 25 Kings Hill Avenue Kings Hill West Malling ME19 4JQ

The PCC of Harbour Church Portsmouth

Trustees report for the period from 1st January – 31st December 2025

The Parochial Church Council (PCC) of Harbour Church Portsmouth present their reports and accounts for the period ending 31st December 2025.

Structure, Governance and Management

Harbour Church Portsmouth is a PCC established by the Church of England. The PCC of Harbour Church Portsmouth operates under the Parochial Church Councils (Powers) Measure 1956 and the Church Representation Rules. The PCC is also a registered charity (number 1202572) with The Charity Commission of England and Wales, operating under the requirements of The Charities Act 2011.

Decision Making

All financial and strategic decisions over £1000 are taken by the trustees. The organisational implementation of the strategy is carried out by senior leadership and staff.

Trustee Training

All staff, volunteers and trustees undergo a formal recruiting and selection process, followed by an induction period that includes any training considered necessary to effectively perform their role. Senior Management of the church consists of clergy, whose pay is set via stipend, the level of which is set by the Diocese.

Volunteers

The church benefit from the dedicated work of a great number of volunteers. In accordance with FRS 102 and the Charities SORP (FRS 102), the economic contribution of general volunteers is not recognised in the accounts.

Objectives and Activities

Our objectives are set out in accordance with The Parochial Church Councils (Powers) Measure 1956, which defines the principal purpose of the PCC as promoting in the parish the whole mission of the church.

The PCC is committed to the vision statement of the church to play our part in making Jesus known, the church alive and the city transformed. In accordance with the vision statement, the church aims to meet its objectives through the provision of church services, courses and planting churches. Given the diversity of the church's activities, performance is measured on a case-by-case basis.

Public Benefit

In accordance with our duties as stated in section 17(5) of the Charities Act, we have considered the guidance provided by the Charity Commission in regard to public benefit. This public benefit has

been demonstrated by the activities undertaken since inception of the charity outlined in this document.

Achievements and Performance

An Introduction from the Team Rector

As we reflect on the past year, I continue to be deeply encouraged by all that God is doing within our church community and across the city of Portsmouth. It is a privilege to serve alongside such a faithful, generous and passionate community of people. I want to take this opportunity to thank everyone who contributes to the life of Harbour Church—through serving, praying and giving. Each person plays an important part in the vision we share.

Harbour Church is one church meeting across three locations in the city of Portsmouth. Our vision is to play our part in seeing:

- Jesus known
- The Church alive
- The city transformed

Throughout 2025 we have seen God at work in remarkable ways. We are celebrating people discovering a home within Harbour Church and many beginning new relationships with Jesus. We are celebrating the completion of two big building projects at St Albans & All Saints, funded by the national church to provide more opportunities for mission and ministry, launching two new contemporary congregations at each of those sites.

It has been encouraging to see our church community continuing to grow, with more people joining groups, serving on teams and playing their part in the life of the church. We are also grateful for the ways in which people across the city are experiencing the transforming love of God through the ministry and mission of our church.

As we look ahead to the coming year, we are excited to celebrate 100 years of Portsmouth being a city by playing our part in seeing 100 people baptised, 100 people joining a group and sharing 100 stories of people being transformed by Jesus.

We are expectant to expand our ministry at our St Albans and All Saints locations. We look forward with expectation to seeing how God will continue to grow and shape these worshipping communities in the months and years to come.

Lewis Dean
Team Rector, Harbour Church Portsmouth

St George's Church

The 10am service at St George's Church is engaging with around 150 people every Sunday. Groups for children and youth aged 1-15 are available during the service. Harbour Kids engaged with an average of 34 kids on a Sunday morning and up to 20 young people have attended Harbour Youth. We also offer a live stream of our 10am service for those unable to attend in person. The 6pm service at St George's Church is aimed at reaching those in the 18-30 age group and is currently attended by around 65 people each week.

As in previous years, we invited our regular congregation, as well as people from outside the church to join us at our Christmas services. We saw 222 people coming through the doors for our Rowdy Carols event and 240 people attended our Carols by Candlelight service.

Alpha Course

We continued to run the Alpha course throughout 2025 with courses held every term and around 100 people attending across the three terms. We were encouraged by many of our young people inviting their friends to Youth Alpha in the Spring term, some of whom connected with other youth activities following the course and we still see on Sundays and our mid-week groups.
In September we hosted 'Burgers and Brainteasers', an evening of food and quizzing designed to be an easy event for congregation to invite their friends to and hear about the Alpha course. 90 guests attended, many of whom were not church members.

Youth Ministry

The youth ministry at Harbour has taken on a new shape this year, with a clear vision to create spaces for young people across the city to build community, grow in their relationship with Jesus, and experience church as a place of joy and belonging. Our programme now offers multiple points of connection across the week, allowing young people to engage with church in ways that suit their stage of faith, confidence, and availability.

On Sunday mornings young people worship and meet for discipleship, community-building and nurturing a growing love for Jesus and one another. We have regularly engaged with up to 20 people on a Sunday morning. Wednesday evenings are shaped more like a small group, enabling young people to ask honest questions about Jesus, learn how to read and interpret the Bible, and receive prayer and support from peers within a safe environment. We have seen around 15 youth coming along to Wednesday evenings. Friday Club operates as an after-school drop-in and represents our most outward-facing youth provision. The sessions include sports, games, baking and cooking activities, as well as shared food. Each session concludes with a ten-minute segment where the group gathers to hear something about faith. Friday club has been a space for youth to invite their friends from outside of church and we are seeing increased confidence among youth people in inviting peers.

On 31st October 2025, we hosted a city-wide youth Light Party at St George's Church in the form of a UV silent disco in partnership with other churches across Portsmouth. This event welcomed around 150 young people. Our intention is to use Friday Club as a launching platform for further city-wide youth events.

St Alban's and All Saints Plants

At the start of 2025 we were given Church of England Strategic Mission and Ministry (SMMI) funding to fund two new team vicar roles at St Alban's Church and All Saints Church, as well as extensive refurbishment of the worship space at these two churches. Katherine Message was licensed as Team Vicar of St Alban's Church and Rev Coakley-Youngs was licensed as Team Vicar of All Saints Church in May.

Refurbishment of both churches was completed in 2025 and work to improve the toilets will continue at St Alban's Church in 2026.

All Saints Church

The year 2025 was a landmark period for All Saints Church, Portsea, marked by a renewed sense of leadership and a revitalised physical home. There was fresh energy and spiritual growth in the congregation, which was matched by the completion of church renovations in the autumn. These works transformed the building into a warm, accessible space for worship. The impact of these changes became immediately evident during the first Patronal Festival in recent years on All Saints Day, which saw encouraging attendance and strong support from local clergy. This momentum carried through to the Christmas services and Christmas Fair, both of which enjoyed a significant boost in attendance and deeper engagement from the local community than in previous years.

Outreach also flourished through strengthening ties with local schools. The church was pleased to host a visit from one school and lead a Christingle assembly at another, building vital bridges with Ark Dickens and Flying Bull.

While the traditional Eucharist continued to see steady, prayerful growth, the church also looked toward the future. A dedicated planting team formed and began gathering at 11am on Sundays to pray and discern the vision for a new contemporary service. Together, these milestones reflected a church that was not only honouring its heritage but actively growing as a vibrant, welcoming hub for the people of Portsea.

St Alban's Church

In September 2025, 30 people moved from St George's to plant a new all-in 10am service at St Alban's. The congregation has continued to grow in faith and depth, with a particular emphasis on raising up and equipping leaders from within the congregation. Particular highlights of the term included 70 Scouts and their families attending our Remembrance Service, 200 people attending our Light Party, and 439 people attending our two Christmas Spectaculars. Our relationship with the local primary school has also continued to grow, as we both delivered assemblies in school, and hosted children in the church for a special Christmas assembly.

We also continued to run our weekly Tots & Toddlers group, which hosts 80-100 adults and children each week. Each week we read a bible story and invite the group to join us for a Sunday service.

Focus

Our annual weekend away with churches from across the HTB network took place in Newark in July and we took 105 people from our church community, as well as hosting campers from Haven Church Gosport and All Saints Ryde.

Ministry and Development Year (MDY)

We are passionate about seeing young leaders grow into their full potential, both spiritually and practically. We do this through the Ministry Development Year (MDY). In September 2025 we had three MDYers start the programme with focus on the areas of worship and production, kids and youth ministries. Two of the previous years' cohort of MDYers have also stayed on for a second year. As well as spending time in the week with individual teams, developing skills in specific areas, each MDYer had the opportunity to get involved in all areas of church life. In addition to individual one to one mentoring and spiritual direction throughout the year, there is a curriculum of teaching. This year we have again partnered with both the national Ministry Experience Scheme (MES) as well as the New Wine Discipleship Year (NWDY) and we gather together with others on the NWDY once a week to worship, learn and grow in our faith and understanding of our purpose as well as to pray for

one another. Everyone has the chance to develop skills that will be transferable into any future role in or out of church. The content of our weekly teaching came from both leaders within Harbour Church and across the diocese who are passionate in seeing young people draw closer to God and discern the call He has on their life. All the MDYers have an opportunity to live together in a shared house, which has been a great opportunity to form strong supporting Christian friendships for all. Our partnership with the New Wine Discipleship year has meant our MDYers have had the opportunity to attend various conferences across the country as well as two residentials with students from across the country.

Love Your Neighbour

Our Love Your Neighbour (LYN) food projects exist to ensure that anyone in our community experiencing food insecurity has access to a hot meal and/or a food parcel. Alongside meeting practical needs, we are committed to building meaningful relationships and responding to people's deep need for genuine connection. We aim to treat every person with dignity and compassion, while supporting them to engage with other services that may provide additional help.

None of this work would be possible without our incredible volunteers, who collectively gave over **4,075 hours** of their time this year, demonstrating the love of Jesus through their service.

Our LYN projects are largely funded through external grants and one-off donations. In 2025, we received **£46,610** in funding from seven organisations, although twelve grant applications were unsuccessful.

Securing adequate funding to sustain LYN services remains an ongoing challenge. Greater capacity and expertise in fundraising and grant applications will be essential to ensure these projects can continue to operate and serve the community.

Safe Harbour community meal

In 2025, our Monday evening meal and Saturday breakfast teams came together under the Safe Harbour banner. This brought both teams into closer alignment around a shared vision and values, while encouraging stronger collaboration across our church congregations.

Across the two weekly services, **5,141 guests** were welcomed into our community space. Each guest was offered a hot meal, fellowship, and the opportunity to receive prayer and support. It has been particularly encouraging to see some guests join the volunteer team and wanting to "give back" after experiencing the kindness shown to them.

Our Safe Harbour Connect group also continues to thrive. Meeting fortnightly after the meal, it provides a welcoming space where guests can explore the Bible, ask questions about Christianity, and grow in their understanding of faith. Many who attend have come to know Jesus through these gatherings.

Food Bank plus more!

Our Food Bank team recognises that there can often be a sense of shame associated with using a food bank. For this reason, we prioritise creating a welcoming and respectful environment where people feel comfortable, valued, and encouraged.

During 2025 we supported **3,418 guests** by providing emergency food parcels and free lunchtime meals through our café. This equated to **18,108 meals**, representing a **45% increase in demand since 2023**. The Portsmouth Food Bank network that we form part of expanded with the opening of an additional satellite location at City Life Church in Baffins, while the Paulsgrove Baptist Church site also reopened. These developments have helped respond to the growing demand caused by food poverty and the ongoing cost-of-living crisis.

We continue to support those in food crisis who may also struggle with access to essential hygiene and clothing items. This year we supported **over 1,000 clients** with toiletries, cleaning products, feminine hygiene items, and baby essentials. We continue to work closely with partner organisations including **Portsmouth Baby Bank**, **Kids Clothes Line**, and **St John's Cathedral Adult Clothing Bank**, referring clients who need clothing or baby items.

To help address some of the underlying causes of poverty, we regularly host external organisations at our Food Bank sessions. This enabled guests to access advice and support directly at the point of need. Partners included:

- Citizens Advice
- Advice Portsmouth
- Salvation Army Employability Service
- Portsmouth City Council's Housing, Public Health, and Wellbeing Teams

Love Christmas

In 2025, we delivered our Love Christmas project for the sixth consecutive year. Through this initiative, we distributed over 1,000 gifts of kindness to members of the local community. These gifts were intended to bring joy, hope, and encouragement to those who may feel isolated or anxious during the Christmas season, offering the hope that Christmas brings.

Silva Ministries

Vista
Our ministry alongside women affected by the sex industry, past and present has seen significant answers to prayer and progress alongside some challenges in 2025.
The team of staff and volunteers paid regular visits to massage parlours, connecting with the women and bringing gift bags, signposting information, the offer of support, and prayer. We continued to build relationships with some women over time and with others it is a one-off conversation. We had 88 conversations in 2025. We ran weekly 1:1 English lessons with 2 women online. Concerns around exploitation are shared with the NCA Modern Slavery Team and we were invited to help train law enforcement across the UK in cultural competence and rapport building.

Fortnightly, a team visited a strip club to support the dancers and staff in the club. On occasion, lack of team has meant this had to be cancelled, but due to volunteers joining the team from other churches in the area, recently, we kept this more consistent. Funding till now has enabled us to pay a relationships counsellor to visit with the team, providing a valuable service as women speak about concerns around intimate partner relationships.

1:1 confidential support sessions were offered to women involved in the sex industry past or present, through referral and netreach by 3 staff members, all working part-time. Trust takes time to build as women seeking support face multiple barriers to thriving and to exiting the industry or sustaining that exit in tough times. We seek to be consistently alongside women. We had a total of 280 1:1 sessions, based either in the community or at our offices at All Saints Church.

We supported 20 women through 1:1 support sessions and advocacy, accompanying to appointments and making referrals to other support.

Some of the outcomes to thank God for in women's lives:

- 2 women are on degree courses (1 started, 1 continued)
- 1 woman has published a book about her life and experiences of human trafficking and has seen significant improvement in her mental health
- 1 woman has exited the sex industry and started alternative employment and continued community volunteering.
- 6 women attended church activities more than 3 times (2 significantly more times).
- 1 woman who committed her life to Jesus 2 years ago, sustained exit from the sex industry and due to significant changes in her life, was granted access to her child and began the reunification process through Children's Services.
- 3 women (trafficking survivors from outside the UK) were reunited with their children in the UK where they are now safe.
- 1 woman maintained sobriety so we could refer her to supported accommodation.

Haven

Exists to provide opportunities for women who have experienced or are experiencing exploitation, gender abuse or women who have had extreme adverse experiences to discover connection with others in a safe, relaxed confidential space and to engage in a range of activities. The group continued weekly throughout 2025 and saw many new women come through the doors.
Often, attendees and team who have faith in Jesus have given testimony of God's goodness to them and answered prayer, sharing their faith in Jesus with those who don't profess to follow him. We ran a small Bible study group for 6 months which was attended by 6 women and 1 woman attended Alpha. We often pray with individuals as part of conversations at the group. We expanded the repertoire of activities to include a choir which sang at Refugee Week, and which wrote and recorded a song. Women continue to grow in confidence as they engage with Haven and speak about the healing they experience through the support of others.

Spa 61

Our monthly women's pamper mornings continued for most of 2025. Funding challenges and availability of team has meant that we took a break at the end of the year (starting again termly in 2026). We held 2 pop-up events at 'Project W' (for women in recovery from substance misuse) and at Haven. A consistent group and some newcomers have experienced love and care through beauty treatments, conversation, a delicious brunch and each woman is offered prayer. Spa 61 continues to be booked up within hours of being advertised and has become an important place of community for many women who experience isolation.

We hope and trust that these ministries will be able to continue throughout and beyond 2026 though funding is challenging and we are praying that God will provide as we seek him about his priorities for ministry amongst women at risk in the city.

Financial Review

In the period to the end of December 2025 Harbour Church raised a total income of £980k (2024 £793k) against total expenditure of £915k (2024 £753k). Unrestricted funds ended the year on £137k, up £20.5k on 2024. Restricted funds received were considerable and totalled £633k (2024

£431k) with an unrestricted balance of £270k carried forward into 2026. The balance in the bank at the end of 2025 totalled £211k against £258k at the end of 2024.

Please see the financial statements following this report for the details behind these figures.

Reserves policy

It is the aim of the trustees to hold a balance of 3 months of unrestricted expenditure for free and unrestricted reserves, which would indicate a target on net current unrestricted assets of £94k. At the end of 2025 the balance on free reserves came to £133k representing just over 4 months of unrestricted budgeted 2026 expenditure. The trustees are holding these unrestricted funds in reserve while working on the basis of a five-year plan which is forecasting a downturn in restricted funds from 2026 onwards.

Fundraising policy

Harbour Church receives a large proportion of its donations from its congregation. However, we occasionally approach other organisations and grant-makers to assist with special projects. The trustees are committed to maintaining the highest legal and ethical standards in the way the charity undertakes its fundraising activities. All fundraising takes place in-house, and the charity does not use any third-party fundraisers.

Risk management

Risk management is led by the PCC and key management staff, with risks and subsequent strategies being continually developed to meet the needs of the charity.

Risk awareness is carried out on a day-to-day basis by the clergy team and staff who raise issues to the trustees during bi-monthly PCC meetings. Strategies for managing risks are discussed and agreed during PCC meetings, meetings of the Finance Committee and senior leadership meetings among the staff team. Major risks as identified through the risk assessments are reviewed regularly at PCC and Finance Committee meetings.

A risk register is reviewed by our senior leadership and is updated at least annually. Where appropriate, systems and procedures have been established to mitigate the risks that the charity faces. Procedures are in place to ensure compliance with health and safety of staff, volunteers and visitors. The schedule of major risks and uncertainties identified by the PCC is set out on page 11.

Safeguarding

The PCC have adopted the Diocese of Portsmouth's safeguarding policy relating to children, young people and vulnerable people and Sue Donald continues as the Safeguarding Officer. Sue Donald and Teresa James have completed the Diocese's online training courses in safeguarding young people and vulnerable adults.

The members of the PCC are committed to the principles of best practice in relation to safeguarding and comply with the duty under section 5 of the Safeguarding and Clergy Discipline Measure 2016 in respect of having due regard to House of Bishops' guidance on safeguarding children and vulnerable adults. The guidance can be read in full on the Church of England official website.

Statement of responsibilities of the Parochial Church Council

Charity law requires the trustees to prepare a statement of financial activities and statement of assets and liabilities for each financial year, which gives a true and fair view of the state of affairs of the church and of its financial activities for that year and adequately distinguishes any material special trust or other restricted fund of the church. In preparing those financial statements the trustees are required to:

- select suitable accounting policies and then apply them consistently;
- make judgements and estimates that are reasonable and prudent;
- state whether the policies adopted are in accordance with the appropriate SORP on Accounting by Charities and the Accounting Regulations and with applicable accounting standards, subject to any material departures disclosed and explained in the financial statements;
- prepare the accounts on the going concern basis unless it is inappropriate to presume that the church will continue to operate.

The trustees are responsible for keeping proper accounting records which disclose, with reasonable accuracy at any time, the financial position of the church, and to enable them to ensure that the financial statements comply with applicable Accounting Standards and Statements of Recommended Practice and the regulations made under the Charities Act 2011. They are also responsible for safeguarding the assets of the church and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Approved by the PCC of Harbour Church Portsmouth on the 23rd of March 2026 and signed on their behalf:



Rev Lewis Dean and Chair of Trustees

Major Risks and Uncertainties

Risk	Mitigation
Harbour Church Portsmouth fails to act with integrity or in the best interests of those it serves.	Vision and values are clearly defined and integrated into the running of the organisation. All staff and volunteers regularly engage with the charity's vision and values.
Inadequate plans for succession in relation to key roles jeopardise the future of the organisation.	The Churchwardens are elected annually and carry the responsibility along with the Bishop to ensure appropriate clergy roles are fulfilled.
Harbour Church is not managed properly resulting in poor decision making, lack of compliance and reputational damage.	We are accountable to Portsmouth Diocese where a good relationship is fostered. We are also accountable within the HTB network to other churches and leaders. As well as providing accountability, these connections offer the valuable opportunity to seek advice and support. The PCC and Finance Committee meet regularly to ensure the objectives of the charity are being met with appropriate strategies and personnel.
Information or communications technology compromised, or critical data lost through cyber-attack.	All staff IT accounts are managed by an IT firm with appropriate safeguards in place to back up data and prevent the spread of malware. Not all staff have managed devices which presents a degree of risk. As funding becomes available, we aim for all staff to be provided with managed devices.
Exposure to financial penalties and reputational damage due to data protection breaches, or due to other legal matters, third-party rights issues, or regulatory noncompliance.	Operational staff are aware of the risks and manage regulatory compliance. There is onboarding training for all staff. Appropriate levels of insurance are in place for indemnity and liability coverage.
Lack of sufficient income and/or inadequate cashflow results in an inability to meet salary and creditor payments.	The Finance Committee meet bi-monthly to review cashflow projections and management accounts. Forward planning exists in the form of a 5-year plan to manage long term fluctuations in funding. Recommendations and updates are feedback to the trustees every PCC meeting. 3 months of operational reserves are held.
Safeguarding incidents take place or non-compliance in policy risks harm to individuals and reputational damage.	Harbour Church Portsmouth has a clear Safeguarding policy which is reviewed by trustees at least annually. Each church location has dedicated safeguarding leads. Staff and volunteers and trained appropriately on an ongoing basis.

INDEPENDENT EXAMINERS REPORT TO THE TRUSTEES ON THE UNAUDITED ACCOUNTS OF HARBOUR CHURCH PORTSMOUTH

I report to the trustees on my examination of the accounts of Harbour Church Portsmouth for the year ended 31 December 2025, which are set out on pages 13 to 22.

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.

I report in respect of my examination of the trustee'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

Since the charity's gross income exceeded £250,000 your examiner must be a member of a body listed in section 145 of the 2011 Act. I confirm I am qualified to undertake the examination because I am a member of the Chartered Institute and Certified Accountants in England and Wales, which is one of the listed bodies.

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 respect of the Charity as required by section 130 of the Act; or

(2) the accounts do not accord with those records; or

(3) the accounts do 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.



Derek Rodwell FCCA
Impact The Future Ltd
117 Chestergate

Macclesfield
Cheshire, SK11 6DP

Dated: 24th March 2026

The PCC of Harbour Church Portsmouth

Statement of Financial Activities

For the year ended 31st December 2025

	Note	Unrestricted Funds 2025 £	Restricted Funds 2025 £	TOTAL FUNDS 2025 £	Unrestricted Funds 2024 £	Restricted Funds 2024 £	TOTAL FUNDS 2024 £
INCOME FROM:							
Donations and grants							
Congregation Giving	2	234,363	0	234,363	248,643	0	248,643
Grants & restricted donations	8	0	632,845	632,845	0	431,065	431,065
		234,363	632,845	867,208	248,643	431,065	679,708
Charitable activities							
Income from other charitable activities	3	110,981	0	110,981	111,423	0	111,423
		110,981	0	110,981	111,423	0	111,423
Investment income		2,285	0	2,285	1,884	0	1,884
TOTAL INCOME		**347,629**	**632,845**	**980,474**	**361,950**	**431,065**	**793,015**
EXPENDITURE ON CHARITABLE ACTIVITIES:							
Worship costs		96,853	11,165	108,019	112,270	43,627	155,897
Community ministry costs		65,954	27,197	93,151	86,384	44,242	130,626
Mission costs		62,904	148,486	211,390	72,869	235,518	308,387
Leadership/clergy costs		100,074	21,998	122,072	63,124	31,651	94,775
Church Refurbishment costs		1,162	379,676	380,838	0	62,985	62,985
TOTAL EXPENDITURE	4	**326,948**	**588,522**	**915,470**	**334,647**	**418,022**	**752,671**
NET MOVEMENT IN FUNDS		**20,681**	**44,323**	**65,004**	**27,303**	**13,043**	**40,346**
Balances brought forward at 1st January		116,371	225,762	342,133	89,068	212,719	301,787
BALANCES CARRIED FORWARD AT 31 DECEMBER		**137,052**	**270,085**	**407,137**	**116,371**	**225,762**	**342,133**

All amounts are derived from continuing activities.

The notes on pages 16 to 22 form part of these financial statements.

All recognised gains and losses are included in the statement of financial activities.

The PCC of Harbour Church Portsmouth

Balance Sheet

As at 31st December 2025

	Note	2025 £	2024 £
FIXED ASSETS			
Tangible fixed assets	7	181,200	67,287
CURRENT ASSETS			
Debtors	9	27,297	42,403
Cash at bank and in hand	10	211,072	257,670
		238,369	300,073
LIABILITIES: AMOUNTS FALLING DUE WITHIN ONE YEAR	11	(12,432)	(25,227)
NET CURRENT ASSETS		225,937	274,846
LIABILITIES: AMOUNTS FALLING DUE AFTER MORE THAN ONE YEAR		0	0
NET ASSETS		407,137	342,133
FUNDS	8		
Unrestricted		137,052	116,371
Restricted		270,085	225,762
		407,137	342,133

Approved by the Trustees of Harbour Church, Portsmouth on the 23rd of March 2026 and signed on its behalf by:



Revd Lewis Dean- Chair of Trustees

The notes on pages 16 to 22 form part of these financial statements

The PCC of Harbour Church Portsmouth

Cash flow statement

For the year to 31st December 2025	2025 £	2025 £	2024 £	2024 £
Net income for the reporting period (as per statement of financial activities)		65,004		40,346
Adjustments for:				
Depreciation charges	32,353		20,018	
Write off of assets	0		0	
Decrease in value of debtors	15,105		(16,896)	
Increase/(Decrease) in value of creditors	(12,795)		13,302	
Net cash from operating activities		34,664		16,424
Cash flows from investing activities				
Purchase of fixed assets		(146,267)		(41,382)
Increase in cash in year		(46,598)		15,388

Reconciliation of net debt

		opening 01/01/2025	cash flow 2025	closing 31/12/2025
Cash and cash equivalents-				
	Current account	2,648	9,946	12,594
	Giving account	225,022	(86,544)	138,478
	Investment account (1 year)	30,000	30,000	60,000
		257,670	(46,598)	211,072
Borrowings	Debt due within one year	0	0	0
Total		257,670	(46,598)	211,072

The PCC of Harbour Church Portsmouth
Notes to the accounts
For the year ended 31st December 2025

1**. ACCOUNTING POLICIES**

Basis of preparation

The financial statements have been prepared in accordance with the Church Accounting Regulations 2006 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) (effective January 2019) - (Charities SORP (FRS 102)), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Charities Act 2011.

Harbour Church meets the definition of a public benefit entity under FRS 102. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy note(s).

The trustees consider that Harbour Church is a going concern and have accordingly prepared the accounts under the historical basis of accounting.

Cash flow forecasts have been prepared for the period to the end of 2026 and these indicate that Harbour Church will be able to continue as a going concern for at least that period. The trustees will be reviewing these forecasts on a regular basis throughout 2026. Therefore, the trustees believe that it is appropriate to prepare the accounts as a going concern.

Funds

General funds represent the funds of the charity that are not subject to any restrictions regarding their use.

Income

Voluntary income and capital sources

Donations and other income are recognised when received and an estimate of income tax recoverable is recognised when the related donations are recognised.

Grants and legacies to Harbour Church are accounted for as soon as the church is notified of its legal entitlement, the amount due is quantifiable and its ultimate receipt by the church is probable.

Church activities

Fixed assets

Only items costing £500 or above are capitalised. All IT equipment is written off over 3 years on a straight line basis.

All other equipment including sound equipment and fixtures and fittings is written off on a straight line basis over 5 years.

Additions and improvements to the rented church premises are written off as incurred.

Current assets

Amounts owing to the church at 31 December in respect of fees, rents or other income are shown as debtors less provision for amounts that may prove uncollectable.

The PCC of Harbour Church Portsmouth
Notes to the accounts
For the year ended 31st December 2025

2 INCOME

	Unrestricted Funds 2025 £	Restricted Funds 2025 £	TOTAL FUNDS 2025 £	Unrestricted Funds 2024 £	Restricted Funds 2024 £	TOTAL FUNDS 2024 £
Congregation Giving						
Regular donations	166,040	0	166,040	186,348	0	186,348
Income tax recoverable	35,910	0	35,910	37,409	0	37,409
Collections (open plate) at all services	10,346	0	10,346	9,413	0	9,413
One off gifts	22,066	0	22,066	15,473	0	15,473
	234,363	0	234,363	248,643	0	248,643

3 INCOME FROM CHARITABLE ACTIVITIES

	Unrestricted Funds 2025 £	Restricted Funds 2025 £	TOTAL FUNDS 2025 £	Unrestricted Funds 2024 £	Restricted Funds 2024 £	TOTAL FUNDS 2024 £
Conference and Event income	7,293	0	7,293	10,029	0	10,029
Hire of premises	77,721	0	77,721	76,494	0	76,494
Reimbursements (rates, utilities etc)	3,150	0	3,150	4,096	0	4,096
Bridge The Gap income	4,400	0	4,400	3,112	0	3,112
Tots and toddlers	2,660	0	2,660	3,874	0	3,874
Weddings and funerals	5,296	0	5,296	3,587	0	3,587
All Saints Income	0	0	0	5,413	0	5,413
Other income	10,461	0	10,461	4,818	0	4,818
	110,981	0	110,981	111,423	0	111,423

4a EXPENDITURE- 2025

	Direct costs 2025 £	Staff costs 2025 £	Central admin costs 2025 £	Total costs 2025 £
Worship costs	21,005	47,147	39,866	108,019
Community ministry costs	44,242	27,214	21,694	93,151
Mission costs	40,524	111,795	59,071	211,390
Leadership/clergy costs	0	41,709	80,363	122,072
Church refurbishment costs	380,838	0	0	380,838
	486,610	227,866	200,994	915,470
Allocation of staff costs including training, accomodation etc	227,866	(227,866)		(0)
Allocation of Central admin costs	199,044		(199,044)	0
Allocation of Governance costs	1,950		(1,950)	0
Totals	915,469	0	0	915,469

Central costs have been allocated to activities pro-rata to the amount of time that the staff and clergy team spend on each area.

Governance costs includes the independent examiner's and annual accounts preparation fees of £1950.

4a EXPENDITURE- 2024

	Direct costs 2024 £	Staff costs 2024 £	Central admin costs 2024 £	Total costs 2024 £
Worship costs	26,884	70,889	58,124	155,897
Community ministry costs	52,732	51,575	26,320	130,626
Mission costs	125,326	117,647	65,414	308,387
Leadership/clergy costs	0	30,719	64,056	94,775
Church refurbishment costs	62,985	0	0	62,985
	267,926	270,830	213,914	752,670
Allocation of staff costs including training, accomodation etc	270,830	(270,830)		0
Allocation of Central admin costs	204,276		(204,276)	0
Allocation of Governance costs	9,638		(9,638)	0
Totals	752,672	0	0	752,670

Analysis of expenditure

		Unrestricted Funds 2025	Restricted Funds 2025	TOTAL FUNDS 2025	Unrestricted Funds 2024	Restricted Funds 2024	TOTAL FUNDS 2024
Worship costs- direct		£	£	£	£	£	£
Sunday costs including food		896	0	896	1,258	0	1,258
Festival Services		4,160	0	4,160	7,309	0	7,309
Kids on Sundays		1,069	0	1,069	1,720	0	1,720
St Georges services		2,709	0	2,709	4,304	0	4,304
St Albans		2,748	0	2,748	2,382	80	2,462
All Saints Eleven		299	0	299	4,487	0	4,487
Traditional service All Saints		823	0	823	2,538	0	2,538
PA/AV costs		0	223	223	120	0	120
Other (including Kids Album costs)		8,047	30	8,077	2,687	0	2,687
		20,753	253	21,005	26,804	80	26,884
Community Ministry Costs- direct							
Leadership development- internship		18,076	3,005	21,081	11,860	11,258	23,118
Publications and service sheets		1,602	0	1,602	4,273	0	4,273
Pastoral		803	0	803	1,006	0	1,006
Connect Groups		39	0	39	254	0	254
Conferences & Events		10,727	1,823	12,550	11,386	2,961	14,347
Youth		3,422	4,644	8,066	5,131	2,061	7,192
Students		102	0	102	120	17	137
Courses		0	0	0	104	0	104
Volunteers		0	0	0	2,301	0	2,301
		34,770	9,473	44,242	36,435	16,297	52,732
Mission Costs- direct							
Spa 61		(74)	1,459	1,385	72	1,760	1,832
Alpha		1,311	252	1,564	3,022	0	3,022
Safe Harbour		14	4,196	4,209	56	4,440	4,496
CAP		0	0	0	30	0	30
Food Bank		(0)	4,824	4,824	118	4,840	4,958
Prison Ministry		0	0	0	0	5	5
Bridge the Gap		5,761	0	5,761	5,615	0	5,615
Harbour Co		1,179	0	1,179	2,977	0	2,977
Mission Giving- UK	See below	100	0	100	250	1,260	1,510
Love Your Neighbour		15	1,386	1,402	75	2,449	2,524
Vista	See below	10	3,531	3,541	47	85,399	85,446
Haven		0	880	880	36	1,567	1,603
Tots St Georges		162	0	162	0	0	0
Tots St Albans		923	1,116	2,039	2,467	263	2,730
Love Christmas	See below	0	11,964	11,964	0	8,049	8,049
Other		0	1,512	1,512	250	281	531
		9,402	31,121	40,524	15,014	110,312	125,326
Central Admin Costs							
Travel		144	0	144	477	0	477
Office equipment		6,589	0	6,589	13,690	0	13,690
Owned & leased facilities		10,346	0	10,346	16,968	23	16,990
Hospitality		609	0	609	893	0	893
Parish Share		73,147	7,200	80,347	68,400	6,600	75,000
Bank Charges		130	0	130	455	0	455
Subscriptions		1,044	0	1,044	222	0	222
St Alban's Facilities		23,654	161	23,815	31,310	0	31,310
St George's Facilities		23,942	5,626	29,568	25,646	0	25,646
All Saints Facilities		29,708	3,156	32,864	25,285	0	25,285
Depreciation		3,997	5,404	9,401	3,962	8,202	12,164
Parochial Fees		2,496	0	2,496	1,974	0	1,974
Book-keeping and report preparation		1,588	0	1,588	7,688	0	7,688

Other	103	0	103	171	0	171
	177,497	21,546	199,044	189,452	14,824	204,276

Governance Costs

Annual accounts preparation and IE	1,950	0	1,950	1,950	0	1,950
	1,950	0	1,950	1,950	0	1,950

A total of £1,353 was paid to Impact The Future for report preparation in 2025. Impact The Future also prepare and examine the accounts (total cost for 2025 of £1,950).

Property development costs

St Albans	0	107,408	107,408	0	1,625	1,625
St Georges	0	0	0	0	4,433	4,433
All Saints	0	250,478	250,478	0	56,926	56,926
Depreciation on developments	0	22,952	22,952	0	0	0
	0	380,838	380,838	0	62,985	62,985

5 MISSION GIVING	**Unrestricted Funds 2025 £**	**Restricted Funds 2025 £**	**TOTAL FUNDS 2025 £**	**Unrestricted Funds 2024 £**	**Restricted Funds 2024 £**	**TOTAL FUNDS 2024 £**
Buckland Park Play	0	0	0	250	0	250
PCC of Gosport South	0	0	0	0	1,260	1,260
Motiv8 South	0	0	0	0	0	0
City of Portsmouth College	100	0	100	0	0	0
	100	0	100	250	1,260	1,510
Mission giving included in Love Christmas expenditure:						
St Margarets- matched giving	785	0	785	0	1,539	1,539
Mission giving included in Vista expenditure:						
All Saints Ryde	0	0	0	0	41,402	41,402
Haven Church Gosport	0	0	0	0	41,402	41,402
	0	0	0	0	82,804	82,804

6 STAFF COSTS Payments to staff processed through the payroll are analysed as follows:	**2025 £**	**2024 £**
Gross wages & salaries	202,253	241,442
Employers NI (net of employers allowance)	10,389	14,030
Employers pensions contributions	4,111	4,751
Redundancy payments (for 1 staff member)	0	3,948
	216,753	264,171

During the year the average FTE for staff on the payroll was 7.1 (2024, 9.3). The number of people employed during the year by the church (regardless of FTE) averaged 10.0 (2024 11.4).

No employee earned in excess of £60,000 in the year.

The key management function was fulfilled by the Revd Lewis Dean. He was employed and remumerated by the Diocese

7 FIXED ASSETS FOR USE BY THE PCC

		Office equipment £	**Sound, audio & other equipment £**	**Fixtures and fittings £**	**Total £**
5(a) Tangible fixed assets					
Actual cost	At 1st January 2025	11,119	136,770	20,040	167,929
	Additions during period	3,899	116,758	25,610	146,267
	Disposals during period	0	0	0	0
	At 31 December 2025	15,018	253,528	45,650	314,196

Depreciation	At 1st January 2025	10,083	80,276	10,285	100,644
	Charge for the period	780	26,926	4,647	32,353
	Disposals during period	0	0	0	0
	At 31 December 2025	10,863	107,202	14,932	132,997
Net Book Value	At 1st January **2025**	1,036	56,495	9,755	67,285
	At 31 December 2025	4,155	146,326	30,719	181,200

8a ANALYSIS OF NET ASSETS BY FUND

	Unrestricted Funds 2025 £	Restricted Funds 2025 £	Total 2025 £	Unrestricted Funds 2024 £	Restricted Funds 2024 £	Total 2024 £
Fixed Assets for church use	4,319	176,881	181,200	6,587	60,700	67,287
Current Assets	145,165	93,204	238,369	135,011	165,062	300,073
Total Liabilities	(12,432)	0	(12,432)	(25,227)	0	(25,227)
Fund Balance	137,052	270,085	407,137	116,371	225,762	342,133

8b MOVEMENTS IN FUNDS

Movements on restricted Funds	Closing Balance 2023 £	Income 2024 £	Expenditure 2024 £	Closing Balance 2024 £	Income 2025 £	Expenditure 2025 £	Closing Balance 2025 £
Funds held as fixed assets							
Veolia Garden Project	0	39,945	4,660	35,285	0	7,989	27,296
SDF grants	19,891	0	5,850	14,041	0	4,808	9,233
WRAP food provision	3,399	0	1,851	1,548	0	1,548	(1)
CRT Corona response	710	0	502	209	0	209	(0)
All Saints refurb	6,182	0	1,372	4,810	0	1,372	3,438
CIL grants	6,628	0	1,822	4,806	0	1,822	2,984
SMMI Grants	0	0	0	0	144,538	10,607	133,931
	36,810	39,945	16,056	60,700	144,538	28,356	176,881
Non-asset funds							
All Churches Trust Youth & Hope Beyond	579			579		579	0
All Saints refurb	12,226		12,090	136		(1,594)	1,730
Alverstoke Gosport CAP	373			373		373	(0)
Benefact All Saints & youth grants	14,743	8,000	16,117	6,626	5,500	12,126	0
CAP donations from sundry sources	85			85		85	0
Church Welfare Association Silva	4,504		653	3,851	4,000	3,351	4,500
CIL Grant- All Saints	891			891		891	0
CRT for Love Christmas	(5,283)	16,199	7,639	3,277	9,609	11,963	923
CRT- for Ray	5,694			5,694		5,694	0
CRT- for Love Cities/LYN	2,509	20,962	12,264	11,207	20,479	30,807	879
Easy Access Travel Funds Haven	0		50	(50)	1,911	100	1,761
Focus Income	0	2,960	2,960	0	1,824	1,824	0
Fundraising for foodbank	6,801	295	0	7,096	6	1,403	5,699
Garfield Weston Grant	3,424		(168)	3,592		2,388	1,204
Gift Day fund raising for courtyard renovation	570		401	169		169	0
Haven Fundraising	0	1,669		1,669		160	1,509
Hive food bank	225			225		225	0
Hive safe harbour	2,845		198	2,647			2,647
HIWCF Safe Harbour	(0)	4,999	0	4,999			4,999
Household Support Grant	14,500	48,439	16,069	46,870	59,636	59,224	47,282
HRY Income	10,349	3,640	11,258	2,731	5,732	2,731	5,732
Jerusalem Trust	30,831	60,000	57,831	33,000		33,000	0
Kenwood Community Grant	1,647			1,647			1,647
Laing All Saints refurb	0	5,000		5,000		1,610	3,390
Mr Willets Charity	2,189	3,333	1,478	4,044		4,044	0
National Lottery- gunwharf tots/Silva	380	19,608	16,888	3,100		3,100	0
No Wrong Door	3,565		3,596	(31)		(31)	0
Other including grants from individuals	1,406	67	353	1,122		1,125	(3)
Portsmouth Diocese	274			274		274	0
Safe Harbour Fundraising	2,018	297	183	2,132	900	1,101	1,931
SMMI City- All Saints	0	0	0	0	250,730	250,730	0
SMMI Copnor- St Albans	0	0	0	0	107,408	107,408	0
Tesco- tots and toddlers	1,000		265	735		735	0
Various SDF grants	(1)	85,833	82,137	3,695	13,017	16,712	(0)

Veolia Garden Project	0	22,006	21,138	868		868	0
Vista Fundraising	1,115	50	657	508	7,555	646	7,417
Vista Home Office	56,446	87,763	137,909	6,300		6,345	(45)
	175,906	391,120	401,966	165,062	488,307	560,166	93,204
	212,716	431,065	418,022	225,762	632,845	588,522	270,085

Details of funds 2025

All Churches Trust - Youth and Hope Beyond
Grants for capital costs associated with our youth work and project costs for work with vulnerable women.
All Saints Refurb
All Saints Church historical funds held for capital development.
Alpha International
Match-funded grant to fund marketing for the Alpha Course.
Alverstoke Gosport CAP
Various funds received to support work with vulnerable people.
Benefact All Saints Grant
Grant to support capital development.
Church Welfare Association
Grant for the Silva project.
CIL Grant
Grant from Portsmouth City Council to fund capital works at All Saints.
Comic Relief
Grant to support the work of Spa61. Mainly covering equipment and gift purchases.
CRT grants (various)
Love Christmas - Grant to distribute food, crisis supplies and Christmas boxes to the vulnerable.
Children's worker role & Gosport kids worker – Grants for salary costs.
For Ray – Grant to backfill staff time for role across HTB network.
Love Cities – Match-funding for work to supply food provision, wrap-around care, employment training and debt advice.
Fundraising for Foodbank
Donations to support our Foodbank service.
Garfield Weston Grant
Grant to support our Love Your Neighbour ministries.
Giving towards Gosport Plant
Donations received for the church in Gosport
Hive – Foodbank and Safe Harbour
Grants for running costs associated with Foodbank and Safe Harbour projects.
HIWCF for Safe Harbour & Copnor Tots
Grant for Safe Harbour covers running costs and equipment for outreach to the homeless community. Grant for Tots covers running costs for the weekly tots group.
Household Support Grant
Grant for our Love Your Neighbour work with vulnerable people.
Jerusalem Trust
Grant for central operations costs for the running of Harbour Church.
Kenwood Community Grant
Grant supporting the work of Safe Harbour, covering running costs and equipment purchases.
Laing All Saints Refurb
Captial works for All Saints Church.
MDY Income
Income associated with our MDY programme and housing.
Mr Willats
Grant to fund the salary for a Silva worker.
National Lottery - Gunwharf Tots
Grant for Tots covers running costs for Tots and Toddlers group and equipment purchases.
No Wrong Door
Grant for our Haven project with vulnerable women.
Portsmouth Diocese energy grant
Grant to offset increases in utility costs.
Tesco – Tots and Toddlers
Grant for our Tots project at St Alban's Church.
SDF Grants
Church Commissioner grant for missional growth across Harbour Church.
SMMI Copnor/City
Funding from the Diocese amd Central Church of England for capital projects
Veolia Garden Project
Grant for capital works and development of All Saints Garden.
Vista Fundraising
Donations for our work with vulnerable women.
Vista Home Office
Grant provided through the Home Office to fund staff salaries and project costs for supporting women working in the night time economy.

9 DEBTORS

	2025	2024
	£	£
Income tax recoverable	2,749	2,846
Costs prepaid	1,278	1,203
Income not in bank at year end	4,055	4,614
Accounts receivable	16,088	26,902
Owed by the plants	0	0
Equals balances	3,127	6,839
	27,297	42,403

10 CASH AT BANK AND IN HAND

	2025	2024
	£	£
Current account	12,594	2,648
Giving account	138,478	225,022
Savings/investment account	60,000	30,000
	211,072	257,670

11 LIABILITIES: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2025	2024
	£	£
Creditors for goods and services	10,232	9,918
Sales invoiced in advance	0	12,704
Accrual for Accounts preparation and Independent examination	2,200	2,605
	12,432	25,227

12 RELATED PARTIES

None of the trustees were reimbursed for expenses relating to services provided to the charity as trustees. Expenses incurred on behalf of the church by the clergy were reimbursed through the expense claim system.
No trustees or related parties were employed by the church during 2025.
In 2025 £33,365 (2024 £31,565) in gifts were given by the trustees to the church.

On the 8th July 2022 a Mission and Pastoral Measure was passed to unite the parishes of All Saints, St Alban's and St George's into a united benefice. The trustees agreed to close down the CIO (Registration number 1168898) and transfer all the assets into 'The PCC of Harbour Church Portsmouth' (charity number 1202572) which came into effect 1 January 2024.