



HARBOR OF HOPE
CHRISTIAN CHURCH

ANNUAL REPORT

2025 FISCAL YEAR





A LETTER FROM PASTOR KATI

Harbor Community,

In Philippians 1:3, Paul says, "I thank my God every time I remember you. In all my prayers for all of you, I always pray with joy." When I think about you all, that's how I feel!

It has been another year of God's goodness in our community. Last November, we celebrated our 25th anniversary as a church community. This past year, I have heard story after story of how God has worked in and through each of YOU in our church family to help people find their way back to God.

I've heard stories of people who here at Harbor finally understood that God LOVES them. People whose lives were changed by being invited into the deep friendships of our journey groups. People who learned to open themselves up to life-changing relationships and stop hiding from authentic community. People who have learned really truly who Jesus is and that He wants to be a part of their every day.

You all have supported each other, prayed for each other, made meals for each other, and loved each other despite your differences. It is BEAUTIFUL and I remain so very thankful to be your pastor.

I can't wait to see where God leads us next!

In His Love,

Kati Pessin

FY 2025 IN NUMBERS

July '24 - June '25

THE YEAR AT A GLANCE



6,470

total attendees in the 2025 fiscal year, 12.5% up from 5,748 last year!



30%

increase in kids and teens attending Harbor over two years ago.



\$292,488

total giving in FY 2025, short of the \$323,973 needed for normal ministry activity.



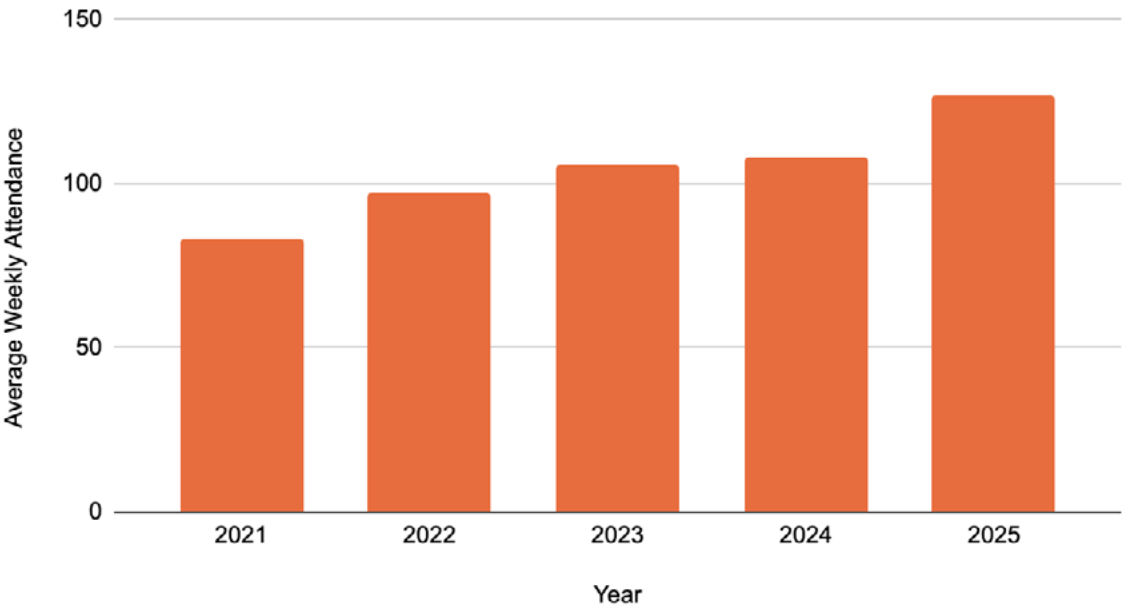
4%

increase in giving since 2022.

ATTENDANCE INFORMATION

Attendance	FY 2021	FY 2022	FY 2023	FY 2024	FY 2025
Total Attendance	4,319	5,048	5,386	5,748	6,470
Weeks in year	52	52	52	53	52
Avg / Week	83	97	108	111	127

Harbor Average Weekly Attendance FY 2021-2025



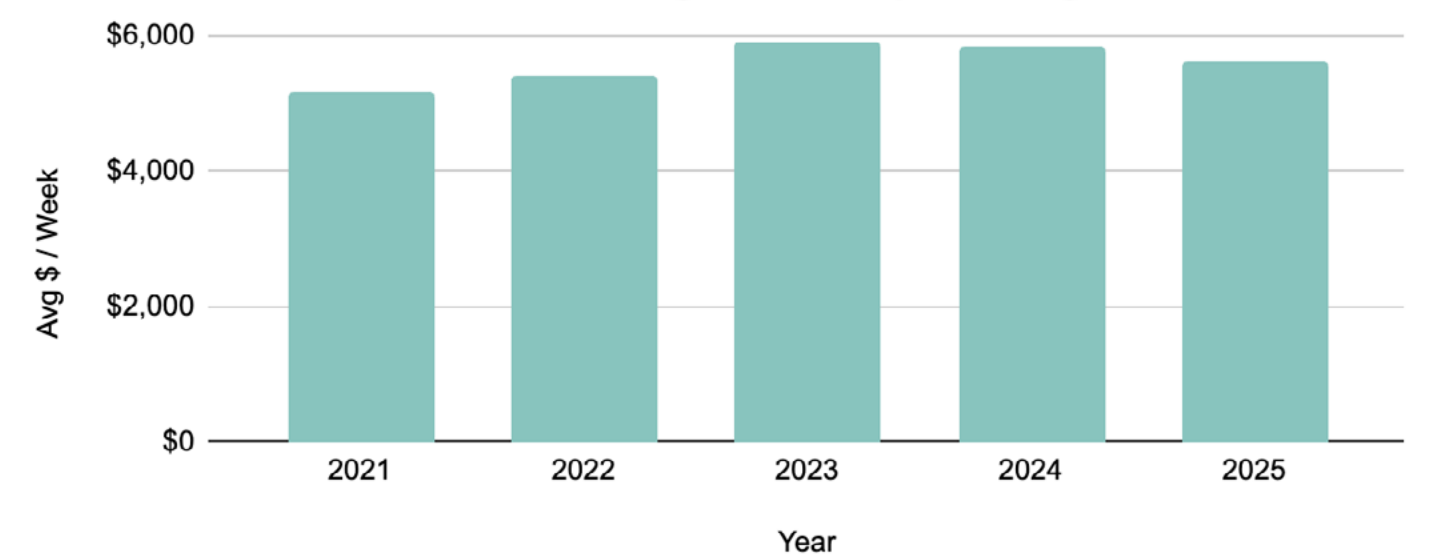
FY 2025 IN NUMBERS

July '24 - June '25

GIVING OVERVIEW

Giving	FY 2021	FY 2022	FY 2023	FY 2024	FY 2025
Sundays in year	52	52	52	53	52
Total Giving	\$269,419	\$281,214	\$307,705	\$309,434	\$292,488
New Families Giving	4	7	10	12	9
Avg \$ / Week	\$5,181	\$5,408	\$5,917	\$5,838	\$5,625
Avg \$ / Attendance	\$62	\$56	\$56	\$54	\$45

Harbor Average Weekly Giving



COMMUNITY OUTREACH 2025

TRUNK OR TREAT 2024

Trunk or Treat was born out of our desire to connect with the Chelmsford Mills community and host an event that would be free and welcoming—a way to bring people from Greater Lowell through our doors as an “easy onramp” introduction to Harbor. The event reflects our commitment to Live, Love, and Give, and has consistently grown in attendance each year.

In 2024, many returning guests shared that the Chelmsford Mills Trunk or Treat has become a favorite fall tradition, often bringing new friends with them each time they return. Through this event, we’ve built meaningful relationships with our Mill neighbors - Keystone Montessori has rented Harbor of Hope for multiple events, Farmhouse Photography has donated headshot sessions for our staff, and DNE School of Dance eagerly promotes Trunk or Treat each fall on their widely viewed social media pages.

Our Harbor volunteers consistently share how much they enjoy seeing our entire church family come together to make the event a success. It’s a beautiful day of serving side by side, sharing our unique gifts. Since its start in 2022, Trunk or Treat has grown from 20 trunks and 8 volunteers to 34 trunks and 24 volunteers, welcoming an estimated 350 attendees in 2024.



STORIES FROM YOU

BAPTISMS



"I'm Chloe, and I want to be baptized because I want others to know that the old Chloe gone, and I'm ready to commit the next chapter of my life to God.

Growing up, my family would go to church every Sunday, and we were very connected to the Harbor of Hope community. It wasn't until 2020, when my family started doing online church, that I really felt a missing piece in my heart. I felt very distant from God and others around me, and I knew something was wrong.

Because of this, it was really hard when I got to middle school when I was just trying to find out who I really was. I ended up not being surrounded by the best friends, and I quickly realized that the person I was forcing myself to become wasn't the person I really wanted to be.

In February of this year, my Mom got my sister and I Bibles. As I started flipping through the pages, I realized that if God loves so many other people in the world, He can truly love me, too.

The more I read, the more I felt God's presence, and I found that missing piece in my heart that I lost years ago finally come back to me."

Chloe McGrath, baptized November 2024

STORIES FROM YOU

EL MIRADOR 2025



Harbor partners with the community of El Mirador in the Dominican Republic through ongoing mission trips that focus on relationship-building, practical service, and spiritual growth. Each year, teams from Harbor travel to El Mirador to work alongside local families: supporting construction projects, hosting children's programs, and sharing in worship. This year, team members went to the DR in February over school vacation week.

"I had never been on a mission trip before, so I didn't know what to expect. The team from Harbor was very helpful and supportive, and it was a blessing to bond and experience this journey with them.

El Mirador was absolutely amazing. The community was so welcoming and so joyful. My main take-away from the trip was JOY. Even though the members of the community didn't have a lot of physical possessions, they had one another, faith, and were truly happy. They watched each other's kids. They helped each other with cooking or projects. They also spent their free time together.

What amazed me is how they welcomed us, complete strangers, into their homes and freely told their stories. They also prayed with us and encouraged us.

I often wondered during the trip if we were the ones who have life figured out, or if they were the ones who have life figured out. I'm pretty sure it was them.

This experience has been a gift that I will carry with me for the rest of my life. I am grateful to the Harbor community for their support and prayers before and during this trip."

Robyn Kressin, 2025 El Mirador Team Member

2025 NEWS AND UPDATES

LEADERSHIP UPDATES

For the upcoming year, we are pleased to have as our elder board:



JOHN HUGHES



DONNA KINCAID



KAYTIE LONGO



KATI PESSIN



ABBY RENDISH



JOSH SMOLINSKI



PAUL TRAVERS, JR.

CURRENT STAFF

For the upcoming year, we are pleased to have on staff:



KATI PESSIN
Lead Pastor



JUDI ADAMYK
Finance



KATE BRULE
*Worship Ministry
Director*



KATIE SMOLINSKI
*Communications
Director*

MINISTRY DIRECTORS

Abby Rendish
Family Ministry Director
Bob Jeffers
Operations Director
Colleen McGrath
Outreach Ministry Co-Director
Lou Ann Franke
Connection Ministry Co-Director

Maeghan Hughes
Outreach Ministry Co-Director
Pam Moran
Harbor Women Director
Rosemary Agbede
Connection Ministry Co-Director
Sheree Norquist
Journey Group Ministry Director

FY 2026 BUDGET

FY 2026 BUDGET SUMMARY

We're so excited for all that God is doing at Harbor, and we can't continue this beautiful work without your partnership! As we look for ways to increase rental revenue to offset needed funds, we'd like to ask you to prayerfully consider how you can partner with us.

Our current giving is averaging around \$5600 a week. This provides for our essential needs (Priority 1), but as you can see, means we have been needing to cut back on our normal ministry spending (Priority 2).

Do you call Harbor home? Would you consider giving to the work God is doing here? If you give but not regularly, would you consider beginning a regular, recurring gift? If you regularly give, could you consider an increase?

As we each grow in our generosity to the work of God at Harbor, we know we will continue to stand in awe at the way God works around here to help people know they are loved by God and grow in their relationships with Him!

2026 BUDGET SUMMARY

Priority 1 Spending:

Spending for regularly fixed expenses that must be paid.

- \$269,522
- \$5,184 per weekly offering needed for P1

Examples: rent, salaries and benefits, utilities, contracted services

Priority 2 Spending:

Items important to accomplishing vision, but could be suspended in the event of a budget restraint.

- \$55,380
- \$6,249 per weekly offering needed for P1 and P2

Examples: curriculum, outreach support, care ministry expenses, event costs

Priority 3 Spending:

Items that will enhance mission, but would not significantly impact progress if absent.

- \$16,100
- \$6,558 per weekly offering needed for P1, P2, & P3

Examples: audio/video/lighting upgrades, some facility upgrades, some volunteer team development expenses

FY 2026 BUDGET

FY 2026 BUDGET SUMMARY

	Priority 1	Priority 2	Priority 3
Worship	\$744.00	\$3,895.00	\$1,400.00
Connections		\$3,700.00	
Harbor Women		\$1,560.00	\$400.00
Care		\$2,735.00	
Family Ministries	\$325.00	\$4,206.00	\$2,300.00
Discipleship		\$2,025.00	\$500.00
Outreach	\$7,000.00	\$16,700.00	
Facilities	\$138,274.00	\$5,800.00	\$8,000.00
Salaries & Benefits	\$111,184.00		
Leadership		\$4,250.00	\$3,000.00
Administration	\$10,638.00	\$434.00	
Communications	\$1,357.00	\$10,075.00	\$500.00
PRIORITY TOTALS	\$269,522.00	\$55,380.00	\$16,100.00

WAYS TO GIVE



In Person

We have secure dropboxes for physical donations near the sanctuary doors at Harbor.



Online

Visit our website or use the Church Center app to easily give online.



Recurring

Forget calendar reminders and set up a recurring gift at harborofhope.org/give.