

THE HARBOUR

England & Wales · Charity number 1008360

Details

Other names	THE RED ADMIRAL PROJECT(BRISTOL)
Status	Registered
Legal form	Charitable company
Company number	02681075
Registered	1992-02-20
Register	View on the Charity Commission register

Contact

Address	The Harbour 30 Frogmore Street Bristol BS1 5NA
Phone	01179259348
Email	info@the-harbour.org.uk
Website	www.the-harbour.org.uk

Activities

Objects: "To alleviate the suffering and promote the mental health and wellbeing of individuals affected by illness, death, dying, or bereavement through the provision of counselling, therapy, and support."

Activities: The Harbour provides a professional counselling and psychotherapy service to people affected by physical life-threatening illness. This includes adults who are ill themselves; carers and family members; and people recently bereaved due to illness. The therapy explores the impact of life-threatening illness and gives clients time to think about their fears and concerns.

Classification

- **How:** Provides Services
- **What:** The Advancement Of Health Or Saving Of Lives
- **Who:** Other Defined Groups, The General Public/mankind

Geography

- **Area of benefit:** IN PRACTICE BRISTOL
- Bath And North East Somerset
- Bristol City
- North Somerset
- South Gloucestershire

Finances

Period end	Income	Expenditure	Assets	Employees
2025-03-31	£319,612	£300,771	-	-
2024-03-31	£212,501	£250,634	-	-
2023-03-31	£242,221	£227,706	-	-
2022-03-31	£277,315	£240,793	-	-
2021-03-31	£270,026	£233,830	-	-

Trustees

Name	Role	Appointed
Lily Eastwood	Chair	2022-09-15
Alice Yevko		2023-07-10
Caroline Darrall		2021-06-11
Claire Victoria Slater		2025-10-09
David James Harris		2025-10-09
Emma Millington		2022-11-24
Justine Williams		2023-06-01

THE HARBOUR

England & Wales - Charity number 1008360

Accounts

THE HARBOUR

ANNUAL REPORT AND FINANCIAL STATEMENTS

31 MARCH 2025

Charity Number 1008360
Company Registration Number 02681075

THE HARBOUR
FINANCIAL STATEMENTS
YEAR ENDED 31 MARCH 2025

CONTENTS	PAGE
Reference and administration details of the charity and its advisors	2
Trustees’ annual report	3
Independent Examiner’s Report	7
Statement of financial activities (including income and expenditure account)	8
Balance sheet	9
Notes to the financial statements	10

THE HARBOUR

Reference and administration details of the Charity and its advisors

YEAR ENDED 31 MARCH 2025

Status

The Harbour is a company limited by guarantee (registration number 02681075) and granted charitable status by the Charity Commission under number 1008360.

Trustees

The directors of the charitable company ("the charity") are its trustees for the purposes of the charity law and throughout this report are collectively referred to as the trustees.

The Trustees who served during the year and since the year end were as follows:

Directors and Trustees

Lily Eastwood – Chair	
Caroline Darrall – Trustee	
Emma Millington – Trustee	
Justine Williams – Trustee	
Alice Yevko – Trustee	
Philippa Bayley – Trustee	resigned April 2024
Rob Davenport – Trustee	resigned April 2024
Mary Hamblyn – Trustee	resigned January 2025
Toby Howkins – Trustee	resigned January 2025
Alysun Jones – Vice Chair	resigned April 2024
David Harris – Trustee	appointed Oct 2025
Clare Slater – Trustee	appointed Oct 2025

Registered Office

30 Frogmore Street
Bristol
BS1 5NA

Independent Examiner

Geoff Archer
Bristol Community Accountants CIC
Daventry Road, Knowle
Bristol, BS4 1DQ

Bankers

The Co-Operative Bank PLC
P.O. Box 101
1 Balloon Street
Manchester
M60 4EP

THE HARBOUR

TRUSTEES REPORT

YEAR ENDED 31 MARCH 2025

Structure, governance and management

The Charity was established on 24 January 1992 by incorporation as a company limited by guarantee and registered as a Charity in February 1992. Consequently, the governing instrument of the Charity is its Memorandum and Articles of Association.

Reference and administrative information set out on page 2 forms part of this report. The financial statements comply with the Charities Act 2011, the Companies Act 2006, the Memorandum and Articles of Association, 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 1 January 2019).

Recruitment and appointment of Trustees

The Directors of the company are also charity trustees for the purpose of charity law and under the company's Articles are known as Members of the Management Committee. Under the requirements of the Memorandum and Articles of Association the members of the Management Committee are elected to serve for a period of three years after which they must be re-elected at the next Annual General Meeting. One third of the membership shall retire annually but shall be eligible for re-election at the AGM.

Trustee induction and training

Prospective Trustees meet the Chair and CEO and provide a CV and cover letter. There is an interview to assess their skills against the needs of the organisation before being invited to attend a Trustee meeting, and, if mutually agreed, go forward for appointment following a 6-month probation. Trustees meet with the Chair, Vice Chair and staff representatives during their induction for training on their role and responsibilities. They are also issued with guidelines and a 'Welcome pack'.

Governance structure

The Harbour has a Management Committee of Trustees who are responsible for the strategic direction and policy of the charity. The Committee typically has between six and eight members and the Chief Executive attends each meeting. There are three sub-committees with delegated responsibilities for monitoring and oversight of Finance and HR, Income Generation and Clinical delivery. Day-to-day responsibility for the provision of the services rests with the Chief Executive, supported by the Clinical Lead.

Trustees statement on public benefit

The trustees confirm that they have complied with the Charity Commission's guidance on public benefit. The Harbour delivers public benefit both directly to our clients and to the wider community through supporting people in their grief, regardless of financial circumstances.

THE HARBOUR

TRUSTEES REPORT

YEAR ENDED 31 MARCH 2025

Objectives and activities of our charity

The Harbour is a small charity with a huge vision - that everyone has access to the crucial emotional support needed when they are facing death and navigating grief. Since 1992 we have offered specialist counselling to help people live well with grief.

Who we support

We support people in Bristol and the surrounding areas who are aged 18 and over who fall into one or more of the following categories:

- Have a serious or life-threatening illness
- Are close to and / or care for someone who has a life-threatening illness
- Have been bereaved by an illness (within the past 2 years)

In the financial year 2024-2025 we worked with 192 people and offered 1515 counselling sessions and assessments.

Our service

We provide specialist counselling for people affected by death, dying, or bereavement-offering someone to talk to when they need it most.

We offer individual and group therapy. Our sessions allow clients the time and space to explore the complex emotional impact and challenges associated with grief, illness, and loss. We help people process their experiences and think about how their current situation relates to other aspects of their life. When given the space to talk freely about the feelings evoked by their own or their loved one's illness or death, our clients are able to gain new insight, develop ways of managing the emotional pressures they face, and so reduce the levels of depression and anxiety they are experiencing.

We typically offer clients 16 weeks of Individual Therapy, the sessions last for 50 minutes and are at the same time, on the same day, each week to create a stable and holding space within which clients can explore their feelings. Group therapy offers people the opportunity to share their experiences of grief or illness with others. Participating in a safe, confidential group based on mutual respect can help reduce isolation and foster connection. Our groups meet for 90 minutes every fortnight, with participants encouraged to attend for at least nine months.

Our sessions are delivered face to face from our premises in Bristol city centre, where we have dedicated and welcoming therapy rooms. We are expanding our reach across the city by delivering sessions from community spaces to increase access to our service. We also offer telephone and online sessions, making it possible for people who are unwell, housebound, or have caring responsibilities to receive support.

Our team

The Harbour is led by Xanthe Swift, who became CEO in May 2024 following Natasha Davies' departure at the end of April 2024. She is supported by a team of clinical, administration and fundraising staff.

THE HARBOUR

TRUSTEES REPORT

YEAR ENDED 31 MARCH 2025

Clinical management is overseen by Christina Saltmarsh, who joined in 2023. The clinical team consists of qualified Individual Therapists and a Group Analyst, all of whom are accredited by UKCP or BACP and maintain membership with the relevant regulatory bodies. The Harbour also offers placements for up to six therapists in training who are in the advanced stages of gaining their qualification. All members of the clinical team receive clinical supervision and attend weekly clinical team meetings.

Safeguarding

Safeguarding and risk management are integral to The Harbour and is considered at every stage of a client's journey and in all areas of service delivery including safer recruitment. Our Clinical Lead is our Designated Safeguarding Lead. We review our policies, procedures, and training to ensure they are in line with current best practice and that everyone at The Harbour is clear about their role and responsibilities with regard to safeguarding and managing risk. We maintain an organisational culture that priorities safeguarding.

What impact does our work have?

To help us understand how people are feeling and track change over time, we use standard clinical measures (GAD-7 for anxiety and PHQ-9 for depression) at the beginning, middle, and end of counselling. In this reporting period, 83% of clients showed reduced levels of depression and 78% showed reduced levels of anxiety. In addition, 89% said they were better at dealing with their feelings and concerns after counselling. 93% rated their relationship with their counsellor as 'excellent' or 'good', and 89% were 'very satisfied' with the service. These outcomes are especially significant given the complexity of challenges faced by those affected by death, dying, and bereavement.

Client quotes

"Overall, I am incredibly grateful for this counselling. Where I felt truly listened to and helped me work through a lot of things connected to my grief. And that has been invaluable."

"It has helped me immeasurably (it was hard to fill in the tick boxes in this questionnaire as they do not reflect what I got out of the sessions). I feel like I have been able to understand my reaction to the death of my mother and the way I dealt with and processed things after. The sessions have really helped me to understand why I react in certain ways and to make some sort of peace with that."

"It has given me a new lease of life. It has made me more my old self. I have hope and my sense of optimism for the future has returned."

"It has been the biggest breakthrough ever in understanding my emotional problems and I am very grateful."

Financial review

Income for the year is shown as £319,612 which is an increase compared to the previous year's total of £212,501. Expenditure increased from £250,634 in 2023/24 to £300,771. This left a surplus for the year of £18,841, compared with a deficit in the previous year of £38,133. Total unrestricted funds for the year increased from £78,185 in 2023/24 to £105,870. Total funds carried forward are £127,526 compared to £108,685 in 2023/24

THE HARBOUR

TRUSTEES REPORT

YEAR ENDED 31 MARCH 2025

Policies on reserves

The management committee has established a policy whereby the unrestricted funds not committed or invested in tangible fixed assets ("the free reserves") held by the charity should be between three and six months of the resources expended, which equates to a minimum reserves level of £75,000. Current reserves sit at £105,870. This is just over 3 months of our resources expended.

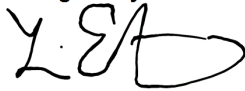
Responsibilities of the trustees

The trustees are responsible for preparing the annual report and the financial statements in accordance with applicable law and regulations. The trustees are required to prepare financial statements for each financial year in accordance with United Kingdom Generally Accepted Accounting Practice (United Kingdom Accounting Standards and applicable law). The financial statements are required by law to give a true and fair view of the state of affairs of the charity and of its incoming resources and application of resources of the charity for that period. In preparing these financial statements, the trustees are required to:

- select suitable accounting policies and then apply them consistently;
- make judgments and estimates that are reasonable and prudent;
- state whether applicable UK Accounting Standards have been followed, subject to any material departures disclosed and explained in the financial statements, and
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in business.

The trustees are responsible for keeping proper accounting records that disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Approved by the trustees and signed on their behalf by:

Signed by:


B82285E3F77F4F5.....Lily Eastwood (Chair) Date.....19/11/2025

THE HARBOUR

INDEPENDENT EXAMINERS REPORT

YEAR ENDED 31 MARCH 2025

I report on the accounts of the charitable company for the year ended 31st March 2025 which are set out on pages 8 – 19.

Responsibilities and basis of report

As the charity's trustees of the Company (and also its directors for the purposes of company law) you are responsible for the preparation of the accounts in accordance with the requirements of the Companies Act 2006 ('the 2006 Act').

Having satisfied myself that the accounts of the Company are not required to be audited under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of your charity's accounts as carried out under section 145 of the Charities Act 2011 ('the 2011 Act'). In carrying out my examination I have followed the 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 matters have come to my attention in connection with the examination giving me cause to believe:

- accounting records were not kept in respect of the Company as required by section 386 of the 2006 Act; or
- the accounts do not accord with those records; or
- the accounts do not comply with the accounting requirements of section 396 of the 2006 Act 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; or
- the accounts have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities [applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)].

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 by:


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Geoff Archer
Bristol Community Accountants CIC
The Park
Daventry Road
Knowle,
Bristol, BS4 1DQ

19/11/2025
Date.....

THE HARBOUR**STATEMENT OF FINANCIAL ACTIVITIES (INCLUDING INCOME AND EXPENDITURE ACCOUNT)
FOR THE YEAR ENDED 31 MARCH 2025**

		Unrestricted Funds	Restricted Funds	Total Funds 2025	Total Funds 2024
	Note	£	£	£	£
Income and Endowments from:					
Donations and legacies	3	113,168	121,102	234,270	118,940
Charitable activities:	4				
Grants and contracts		57,020	-	57,020	64,503
Other charitable activities		28,322	-	28,322	29,056
Investment income	5	-	-	-	2
Total		198,510	121,102	319,612	212,501
Expenditure on:					
Raising funds	6	41,270	8,400	49,670	30,641
Charitable activities	6	128,338	121,546	249,884	218,883
Other	6	1,217	-	1,217	1,110
Total		170,825	129,946	300,771	250,634
Net movement in funds		27,685	(8,844)	18,841	(38,133)
Reconciliation of funds					
Total funds brought forward		78,185	30,500	108,685	146,818
Total funds carried forward		105,870	21,656	127,526	108,685

All of the activities of the charity are classed as continuing

*Details of the allocation of 2024 total funds between unrestricted and restricted are shown in note 15

The notes on pages 10 to 19 form part of these financial statements

THE HARBOUR**BALANCE SHEET****FOR THE YEAR ENDED 31 MARCH 2025**

	Note	2025 £	2024 £
FIXED ASSETS			
Tangible assets	11	-	-
CURRENT ASSETS			
Debtors and prepayments	12	3,814	1,679
Cash at bank and in hand		138,940	114,089
		<u>142,754</u>	<u>115,768</u>
CREDITORS: Amounts falling due within one year	13	(15,228)	(7,083)
Net current assets		<u>127,526</u>	<u>108,685</u>
NET ASSETS		<u><u>127,526</u></u>	<u><u>108,685</u></u>
RESERVES:			
Restricted funds	14	21,656	30,500
Unrestricted funds	14		
General		105,870	78,185
		<u><u>127,526</u></u>	<u><u>108,685</u></u>

The directors are satisfied that the company is entitled to exemption from audit under section 477 of the Companies Act 2006 relating to small companies.

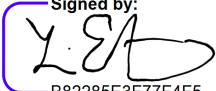
Directors' responsibilities:

The members have not required the company to obtain an audit in accordance with section 476 of the Companies Act 2006.

The directors acknowledge their responsibilities for complying with the requirements of the Companies Act with respect to accounting records and the preparation of accounts.

These accounts have been prepared in accordance with the provisions applicable to small companies subject to the small companies' regime and in accordance with FRS102 SORP.

These financial statements were approved by the directors and are signed on their behalf by:

Signed by:

B82285E3F7ZF4F5.....

Lily Eastwood - Chair of Trustees

Date: 19/11/2025

THE HARBOUR

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2025

1 Basis of Preparation

- a) These accounts have been prepared under the historical cost convention with items recognised at cost or transaction value unless otherwise stated in the relevant note(s) to these accounts.

The financial statements have been prepared in accordance with the Charities SORP (FRS 102) - 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 1 January 2019), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Companies Act 2006.

- b) The accounts have been prepared on the assumption that the charity is able to continue as a going concern, which the trustees consider appropriate having regard to the current level of unrestricted reserves. There are no material uncertainties about the charity's ability to continue as a going concern.
- c) The charity meets the definition of a public benefit entity as defined by FRS 102 and has therefore taken the advantage of the disclosure exemption available to it in relation to presentation of a cash flow statement.

2 Accounting Policies

- a) **Incoming** - Income from donations is included in income when these are receivable, except as follows:
- i) When donors specify that donations given to the charity must be used in future accounting periods, the income is deferred until those periods.
 - ii) When donors impose conditions which have to be fulfilled before the charity becomes entitled to use such income, the income is deferred until the pre-conditions have been met.
- b) **Expenditure & liabilities** - are recognised in the period in which they are incurred. Expenditure includes attributable VAT which cannot be recovered.
- c) **Operating leases** - Rentals payable under operating leases are charged to the Statement of Financial Activities incurred over the term of the lease.
- d) **Financial Instruments** - The charity only has financial assets and financial liabilities of a kind that qualify as basic financial instruments. Basic financial instruments are initially recognised at transaction value and subsequently measured at their settlement value with the exception of bank loans which are subsequently recognised at amortised cost using the effective interest method.
- e) **Pension Scheme** - The charitable company operates a defined contribution pension scheme. The assets of the scheme are held separately from those of the charitable company in an independently administered fund. Pension costs charged in the financial statements represent the contribution payable by the charitable company during the year.
- f) **Tangible fixed assets and depreciation** - Depreciation is provided on all tangible assets at rates calculated to write off the costs, less estimated residual value of each asset, over its expected useful life as follows:

Fixtures, Fittings and equipment	3 Years straight line
Leasehold property improvements	Over the life of the lease

Items with an individual cost of over £1,000 will be treated as fixed assets.

THE HARBOUR

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2025

g) **Fund accounting** - Funds held by the charity are:

Unrestricted general funds - these are the funds which can be used in accordance with the charitable objects at the discretion of the trustees

Restricted funds - these are funds that can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are for particular restricted purposes.

Further explanation of the nature and purpose of each fund is included in the notes to the accounts.

THE HARBOUR**NOTES TO THE FINANCIAL STATEMENTS (continued)**
FOR THE YEAR ENDED 31 MARCH 2025

Income and Endowments from:

3 DONATIONS

Donations have been received from the following sources:

	Unrestricted Funds £	Restricted Funds £	Total Funds 2025 £	Total Funds 2024 £
Charitable trust donations	95,040	121,102	216,142	111,440
Individual donations	9,533	-	9,533	7,474
Other Donations	7,452	-	7,452	-
Gift Aid	1,143	-	1,143	26
	113,168	121,102	234,270	118,940

Donations prior year

	Unrestricted Funds £	Restricted Funds £	Total Funds 2024 £
<i>Charitable trust donations</i>	<i>35,940</i>	<i>75,500</i>	<i>111,440</i>
<i>Individual donations</i>	<i>7,474</i>	<i>-</i>	<i>7,474</i>
<i>Gift Aid</i>	<i>26</i>	<i>-</i>	<i>26</i>
	43,440	75,500	118,940

4 CHARITABLE ACTIVITIES**GRANTS AND CONTRACTS**

Grants have been received from the following sources:

	Unrestricted Funds £	Restricted Funds £	Total Funds 2025 £	Total Funds 2024 £
Bristol Clinical Commissioning Group	49,820	-	49,820	64,373
Other contracted services	7,200	-	7,200	130
	57,020	-	57,020	64,503

*Charitable Activities prior year - all unrestricted***OTHER CHARITABLE ACTIVITIES**

	Unrestricted Funds £	Restricted Funds £	Total Funds 2025 £	Total Funds 2024 £
Room hire	4,890	-	4,890	1,116
Client Fees	23,432	-	23,432	11,095
	28,322	-	28,322	12,211

Other charitable activities prior year - all unrestricted

THE HARBOUR**NOTES TO THE FINANCIAL STATEMENTS (continued)**
FOR THE YEAR ENDED 31 MARCH 2025**5 INVESTMENT INCOME**

	Unrestricted Funds £	Restricted Funds £	Total Funds 2025 £	Total Funds 2024 £
Bank interest	-	-	-	2

*Investment income prior year - all unrestricted***6 TOTAL RESOURCES EXPENDED**

	Fundraising / Voluntary Income £	Provision of Counselling £	Govern. Costs £	2025 Total £	2024 Total £
Costs directly allocated to activities					
Staff costs	-	126,975	-	126,975	80,438
Staff training	-	1,574	-	1,574	156
Premises	-	28,113	-	28,113	23,556
Other office expenditure	-	26,063	-	26,063	16,381
Supervision	-	2,900	-	2,900	3,900
Fundraising	14,169	-	-	14,169	19,025
Sessional therapy	-	-	-	-	5,369
Governance	-	-	35	35	35
Accountancy fees	-	9,158	1,182	10,340	9,848
Support costs allocated to activities					
Management and office staff	35,501	55,101	-	90,602	91,926
	<u>49,670</u>	<u>249,884</u>	<u>1,217</u>	<u>300,771</u>	<u>250,634</u>

<i>Total Resources Expended prior year</i>	<i>Unrestricted Funds £</i>	<i>Restricted Funds £</i>	<i>Total Funds 2024 £</i>
<i>Raising funds</i>	<i>30,641</i>	<i>-</i>	<i>30,641</i>
<i>Charitable activities</i>	<i>147,263</i>	<i>71,620</i>	<i>218,883</i>
<i>Other</i>	<i>1,110</i>	<i>-</i>	<i>1,110</i>
	<u><i>179,014</i></u>	<u><i>71,620</i></u>	<u><i>250,634</i></u>

7 NET INCOMING RESOURCES FOR THE YEAR**This is stated after charging:**

	2025 £	2024 £
Independent Examination	<u>1,182</u>	<u>1,075</u>

THE HARBOUR

NOTES TO THE FINANCIAL STATEMENTS (continued)

FOR THE YEAR ENDED 31 MARCH 2025

8 STAFF COSTS

	2025	2024
	£	£
Staff costs were as follows:		
Wages and salaries	203,984	163,397
Social security costs	9,997	6,257
Employer's Pension	3,596	2,710
	<u>217,577</u>	<u>172,364</u>

No employee received emoluments of more than £60,000.

The average monthly head count was 13 staff (2024: 12 staff)

The average weekly number of employees during the year was as follows:

	2025	2024
	No.	No.
Provision of counselling services	9	8
Administration and management	4	4
	<u>13</u>	<u>12</u>

During the reporting period, Clinical Trainees undertook voluntary work as part of their professional development. A one-off cost-of-living contribution was made to support their participation. These individuals are not considered paid members of staff and are not included in payroll figures beyond this one-off contribution. They are also not included in the formal headcount of the salaried team.

Trustee remuneration and expenses

The charity trustees were not paid or received any other benefits from employment with the charity in the year (2024: £nil) neither were they reimbursed expenses during the year (2024: £nil). No charity trustee received payment for professional or other services supplied to the charity (2024: £nil).

The key management personnel of the charity comprise the board of trustees & the Chief Executive Officer. The total employee benefits of key management personnel, during the year, total £56,367 (2024: £56,378). This includes payments to both the outgoing CEO and the incoming CEO, covering a transition period in May 2024.

9 Taxation

The charity is exempt from corporation tax on its charitable activities.

10 Related Party Transactions

During the year there were no related party transactions (2024: £nil)

THE HARBOUR**NOTES TO THE FINANCIAL STATEMENTS (continued)
FOR THE YEAR ENDED 31 MARCH 2025****11 TANGIBLE FIXED ASSETS**

	Leasehold Improvements	Fittings & Equipment	Total
	£	£	£
COST			
At 1 April 2024	26,906	25,289	52,195
At 31 March 2025	<u>26,906</u>	<u>25,289</u>	<u>52,195</u>
DEPRECIATION			
At 1 April 2024	26,906	25,289	52,195
Charge for the year	-	-	-
At 31 March 2025	<u>26,906</u>	<u>25,289</u>	<u>52,195</u>
Net book value			
At 31 March 2025	<u>-</u>	<u>-</u>	<u>-</u>

12 DEBTORS

	2025	2024
	£	£
Debtors	1,634	761
Prepayments	2,180	918
	<u>3,814</u>	<u>1,679</u>

THE HARBOUR**NOTES TO THE FINANCIAL STATEMENTS (continued)
FOR THE YEAR ENDED 31 MARCH 2025****13 CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR**

	2025 £	2024 £
Trade creditors	13,810	5,793
Accruals and deferred income	1,418	1,290
	<u>15,228</u>	<u>7,083</u>

14 ANALYSIS OF CHARITABLE FUNDS

	At 01-Apr 2024 £	Incoming resources £	Outgoing resources £	Transfers £	At 31-Mar 2025 £
RESTRICTED FUNDS					
The Albert Gubay Foundation	-	25,000	(25,000)	-	-
Celtic Connection Fund	-	5,000	(5,000)	-	-
The Henry Smith Charity	14,500	36,750	(38,416)	-	12,834
John James Foundation	6,000	-	(6,000)	-	-
The February Foundation	3,000	-	(3,000)	-	-
Ambergate Charitable Trust	-	2,000	(2,000)	-	-
St James's Place Foundation	7,000	-	(7,000)	-	-
Clothworkers	-	8,400	(8,400)	-	-
David Family	-	2,000	(2,000)	-	-
Grateful Society	-	4,000	(4,000)	-	-
Haysac	-	2,000	(2,000)	-	-
National Lottery	-	14,391	(13,626)	-	765
Pople Trust	-	2,000	(2,000)	-	-
Screwfix	-	3,611	(2,291)	-	1,320
The Grace	-	2,000	(2,000)	-	-
Trusthouse	-	9,950	(3,213)	-	6,737
Wessex Water CF	-	4,000	(4,000)	-	-
	<u>30,500</u>	<u>121,102</u>	<u>(129,946)</u>	<u>-</u>	<u>21,656</u>

GENERAL FUNDS

	At 01-Apr 2024 £	Incoming resources £	Outgoing resources £	Transfers £	At 31-Mar 2025 £
General funds	78,185	198,510	(170,825)	-	105,870
	<u>78,185</u>	<u>198,510</u>	<u>(170,825)</u>	<u>-</u>	<u>105,870</u>
Total Funds	<u>108,685</u>	<u>319,612</u>	<u>(300,771)</u>	<u>-</u>	<u>127,526</u>

Purpose of restricted funds:

The Albert Gubay Foundation – Staff costs related to the provision of counselling sessions

Celtic Connection Fund – Towards counselling in Knowle West

continued...

THE HARBOUR

NOTES TO THE FINANCIAL STATEMENTS (continued) FOR THE YEAR ENDED 31 MARCH 2025

Purpose of restricted funds (continued):

The Henry Smith Foundation – Towards the running costs excluding legal, redundancy and capital costs

John James Bristol Foundation – Free and subsidised counselling sessions

The February Foundation – Towards operating costs excluding fundraising

Ambergate Charitable Trust – Towards counselling costs

St James's Place Foundation – Couples counselling sessions to people who are affected by life-threatening illness

Clothworkers – Towards the build of a new website

David Family – Towards counselling costs

Grateful Society – To deliver counselling to clients over the age of 60

Haysac – Towards counselling costs

National Lottery – Towards Grief and Bereavement support

Pople Trust - Towards counselling sessions

Screwfix - To fix, repair, maintain and improve property

The Grace - Towards counselling sessions

Trusthouse - Towards counselling work in Lockleaze

Wessex Water CF - Towards counselling work in Lockleaze

THE HARBOUR**NOTES TO THE FINANCIAL STATEMENTS (continued)
FOR THE YEAR ENDED 31 MARCH 2025****15 Analysis of charitable funds - previous year, as required by paragraph 4.2. of the SORP****RESTRICTED FUNDS**

	At 01-Apr 2023 £	Incoming resources £	Outgoing resources £	Transfers £	At 31-Mar 2024 £
William Openshaw Street	-	3,000	(3,000)	-	-
The Portishead Nautical Trust	-	3,000	(3,000)	-	-
The Henry Smith Charity	-	17,500	(3,000)	-	14,500
John James Foundation	3,520	8,000	(5,520)	-	6,000
The February Foundation	-	5,000	(2,000)	-	3,000
The Grateful Society	-	4,000	(4,000)	-	-
St James's Place Foundation	-	10,000	(3,000)	-	7,000
The Albert Gubay Foundation	-	25,000	(25,000)	-	-
Wesleyan	10,000	-	(10,000)	-	-
Wessex Water	3,000	-	(3,000)	-	-
The Society of Merchant Venturers	100	-	(100)	-	-
Quartet Community Fund	10,000	-	(10,000)	-	-
	26,620	75,500	(71,620)	-	30,500

GENERAL FUNDS

General funds	120,198	137,001	(179,014)	-	78,185
	146,818	212,501	(250,634)	-	108,685

Purpose of restricted funds:

The Albert Gubay Foundation – Staff costs related to the provision of free counselling sessions

William Openshaw Street – To provide counselling sessions

The James Tudor Foundation – Towards counselling costs

John James Bristol Foundation – Free and subsidised counselling sessions

The February Foundation – Towards direct counselling costs

The Portishead Nautical Trust – To provide counselling sessions for people under 25

Wesleyan – Pilot project to deliver counselling at Knowle West Health Park

The Society of Merchant Venturers – Funding to ensure services are accessible to BAME communities

Quartet Community Fund – For CEO time to participate in networks and peer support and staff time to develop services.

The Henry Smith Foundation – Towards the running costs excluding legal, redundancy and capital costs

continued...

THE HARBOUR**NOTES TO THE FINANCIAL STATEMENTS (continued)
FOR THE YEAR ENDED 31 MARCH 2025****Purpose of restricted funds (continued):**

Wessex Water – Scope and develop psychoeducational / information sessions to support people facing death dying and bereavement in the Filwood Ward

The Grateful Society – To deliver counselling to clients over the age of 60

St James's Place Foundation – Couples counselling sessions to people who are affected by life-threatening illness

16 ANALYSIS OF NET ASSETS BETWEEN FUNDS

	General Fund £	Designated Funds £	Restricted Funds £	Total £
Tangible Fixed Assets	-	-	-	-
Cash at Bank and in Hand	117,284	-	21,656	138,940
Other Net Current Assets/(Liabilities)	(11,414)	-	-	(11,414)
	<u>105,870</u>	<u>-</u>	<u>21,656</u>	<u>127,526</u>

ANALYSIS OF NET ASSETS BETWEEN FUNDS - PREVIOUS YEAR

	General Fund £	Designated Funds £	Restricted Funds £	Total £
Tangible Fixed Assets	-	-	-	-
Cash at Bank and in Hand	83,589	-	30,500	114,089
Other Net Current Assets/(Liabilities)	(5,404)	-	-	(5,404)
	<u>78,185</u>	<u>-</u>	<u>30,500</u>	<u>108,685</u>

17 COMPANY LIMITED BY GUARANTEE

The company is limited by guarantee and as such has no issued share capital. In the event of the company being wound up the liability of the members is limited to £1 each.

The following page does not form part of the
statutory accounts of the Charity

THE HARBOUR**DETAILED INCOME AND EXPENDITURE ACCOUNT
FOR THE YEAR ENDED 31 MARCH 2025**

	2024	2023	2022	2021	2020	2019
INCOME	£	£	£	£	£	£
BNSSG CCG	49,820	64,373	59,660	58,262	81,595	58,262
Charitable Trusts	216,142	111,440	142,029	127,609	150,382	92,305
Room hire	4,890	3,894	1,116	132	153	6,164
Therapist services	23,432	25,292	13,880	15,815	10,851	26,111
Individual donations	9,533	7,474	10,473	73,818	20,614	33,844
Fund raising events	-	-	-	-	-	-
Company donations	6,775	-	-	-	-	-
Interest receivable	-	2	746	7	25	81
Gift aid	1,143	26	14,317	1,672	1,669	676
Sundry income	7,200	-	-	-	-	-
Other grants	677	-	-	-	4,737	-
TOTAL INCOME	319,612	212,501	242,221	277,315	270,026	217,443
EXPENDITURE						
Salaries & wages (Inc NI)	217,577	172,364	154,267	174,693	167,313	180,346
Rent and rates	17,446	15,774	12,922	16,583	14,328	14,331
Supervision	2,900	3,900	2,615	3,080	2,985	5,915
Maintenance	3,450	768	3,728	1,353	1,917	24,810
Postage and stationery	1,651	2,888	2,281	1,294	2,259	4,616
Insurance	2,226	2,049	1,528	1,721	1,690	1,604
Telephone	1,702	2,045	1,803	1,726	1,679	1,812
Heat and light	3,485	4,090	3,543	1,356	3,690	2,666
Bookkeeping & payroll	9,158	8,773	7,083	7,130	1,370	857
Cleaning	3,732	2,924	4,058	3,960	2,411	4,225
Sundry	1,989	1,226	1,304	818	1,507	3,476
Subscriptions	1,581	1,488	1,333	1,381	965	959
Entertainment	69	666	-	-	-	-
Legal and professional	3,438	35	35	35	35	35
Training	1,574	156	194	308	1,483	107
Accountancy / Audit fees	1,182	1,075	955	889	797	559
Depreciation	-	-	-	-	1,440	1,440
Travel & Entertainment	11	30	871	949	297	34
Governance	-	-	229	-	-	-
Bank charges	583	462	277	340	114	-
Publicity, events & venue hire	12,933	819	260	180	533	1,170
Fundraising	5,769	19,025	22,400	12,425	1,000	50
IT support Costs	8,315	3,708	2,052	7,503	22,059	-
Consultancy	-	3,344	-	-	-	-
Sessional Therapy	-	2,025	3,968	3,069	3,958	11,163
Bad Debts	-	1,000	-	-	-	-
TOTAL EXPENDITURE	300,771	250,634	227,706	240,793	233,830	260,175
Surplus / Deficit	18,841	(38,133)	14,515	36,522	36,196	(42,732)

THE HARBOUR

England & Wales - Charity number 1008360

Accounts

THE HARBOUR

ANNUAL REPORT AND FINANCIAL STATEMENTS

31 MARCH 2024

Charity Number 1008360
Company Registration Number 02681075

THE HARBOUR

FINANCIAL STATEMENTS

YEAR ENDED 31 MARCH 2024

CONTENTS	PAGE
Reference and administration details of the charity and its advisors	2
Trustees’ annual report	3
Independent Examiner’s Report	8
Statement of financial activities (including income and expenditure account)	9
Balance sheet	10
Notes to the financial statements	11

THE HARBOUR

Reference and administration details of the Charity and its advisors

YEAR ENDED 31 MARCH 2024

Status

The Harbour is a company limited by guarantee (registration number 02681075) and granted charitable status by the Charity Commission under number 1008360.

Trustees

The directors of the charitable company (“the charity”) are its trustees for the purposes of the charity law and throughout this report are collectively referred to as the trustees.

The Trustees who served during the year and since the year end were as follows:

Directors and Trustees

Lily Eastwood – Chair	
Mary Hamblyn – Trustee	
Toby Howkins – Trustee	
Caroline Darrall – Trustee	
Emma Millington – Trustee	
Justine Williams – Trustee	
Alice Yevko – Trustee	
Rob Davenport – Trustee	resigned April 2024
Philippa Bayley – Trustee	resigned April 2024
Alysun Jones – Vice Chair	resigned April 2024

Registered Office

30 Frogmore Street
Bristol
BS1 5NA

Independent Examiner

Geoff Archer
Bristol Community Accountants CIC
Daventry Road, Knowle
Bristol, BS4 1DQ

Bankers

The Co-Operative Bank PLC	Caf Bank Ltd,
P.O. Box 101	25 Kings Hill Avenue
1 Balloon Street	Kings Hill
Manchester	West Malling
M60 4EP	Kent
	ME19 4JD

THE HARBOUR

TRUSTEES REPORT

YEAR ENDED 31 MARCH 2024

Structure, governance and management

The Charity was established on 24 January 1992 by incorporation as a company limited by guarantee and registered as a Charity in February 1992. Consequently, the governing instrument of the Charity is its Memorandum and Articles of Association.

Reference and administrative information set out on page 2 forms part of this report. The financial statements comply with the Charities Act 2011, the Companies Act 2006, the Memorandum and Articles of Association, 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 1 January 2019).

Recruitment and appointment of Trustees

The Directors of the company are also charity Trustees for the purpose of charity law and under the company's Articles are known as Members of the Management Committee. Under the requirements of the Memorandum and Articles of Association the members of the Management Committee are elected to serve for a period of three years after which they must be re-elected at the next Annual General Meeting. One third of the membership shall retire annually but shall be eligible for re-election at the AGM.

Trustee induction and training

Prospective Trustees meet the Chair and CEO and provide a CV and cover letter before being invited to attend a Trustee meeting, and, if mutually agreed, go forward for appointment. Trustees are encouraged to attend online and/or local training days on 'Roles and Responsibilities of Trustees' and other relevant workshops. Trustees are issued with guidelines about the role of Trustees and governance documents in the form of a 'Welcome Pack' which has been developed by Trustees.

Governance structure

The Harbour has a Management Committee of Trustees who are responsible for the strategic direction and policy of the charity. The Committee typically has between six and eight members and the Chief Executive attends each meeting. There are three sub-committees with delegated responsibilities for monitoring and oversight of Finance and HR, Income Generation and Clinical delivery. Day-to-day responsibility for the provision of the services rests with the Chief Executive, supported by the Clinical Lead.

Trustees statement on public benefit

The trustees confirm that they have complied with the Charity Commission's guidance on public benefit. The Harbour delivers public benefit both directly to our clients and to the wider community through supporting people in their grief, regardless of financial circumstances.

THE HARBOUR

TRUSTEES REPORT

YEAR ENDED 31 MARCH 2024

Objectives and activities of our charity

The Harbour is a small charity with a huge vision - that everyone has access to the crucial emotional support needed when they are facing death and navigating grief. Since 1992 we have offered specialist counselling to help people live well with grief.

Who we support

We support people in Bristol and the surrounding areas who are aged 18 and over who fall into one or more of the following categories:

- Have a serious or life-threatening illness
- Are close to and / or care for someone who has a life-threatening illness
- Have been bereaved by an illness (within the past 2 years)

In the financial year 2023-2024, we worked with 180 people and offered 1251 counselling sessions and assessments.

Our service

At The Harbour, our focus is on providing in-depth therapy for people affected by death, dying and bereavement. Our work helps individuals, couples, and groups to navigate the complex emotions and challenges associated with death, dying, and bereavement.

The Harbour is an accredited member of the BACP (British Association for Counselling and Psychotherapy). We have a psychodynamic foundation and our sessions allow clients the time and space for deep exploration of their feelings, helping them to process their response to grief and think about how their current situation affects and relates to other aspects of their life.

We offer individual, couples and group therapy. Most of our sessions (77%) are delivered face to face from our premises in Bristol city centre where we have dedicated, comfortable and welcoming therapy rooms. We also offer the option of telephone sessions and zoom sessions online sessions. This makes it possible for those people who are no longer well enough to travel or who have care responsibilities to still access our support.

Individual Therapy

Death, dying, and bereavement are universal experiences, but for some they can have a devastating effect on mental health and, in the case of our clients, require specialist intervention. When given the space to talk freely about the feelings evoked by their own or their loved one's illness or death, our clients are able to gain new insight, develop ways of managing the emotional pressures they face, and so reduce the levels of depression and anxiety they are experiencing.

We typically offer clients 16 weeks of Individual Therapy, the sessions last for 50 minutes and are at the same time, on the same day, each week to create a stable and holding space within which clients can explore their feelings.

THE HARBOUR

TRUSTEES REPORT

YEAR ENDED 31 MARCH 2024

Couples Therapy

Couples who seek our service most often do so when one of them has been diagnosed with a life-threatening illness. Others may both be close to someone who is dying or may have recently been bereaved, for example parents who are facing the death of a child. We know that couples can draw enormous support from one another at difficult times, but it can be a huge challenge to know how to do this. Illness may require different ways of being with one another, and the roles they have become accustomed to taking in the relationship can change. Couples Therapy gives them an opportunity to explore how the situation is affecting them individually, as well as how it is affecting their dynamic as a couple and helping to find ways to cope and to strengthen the relationship.

We typically offer couples 16 weeks of Couples Therapy, the sessions last for 50 minutes and are at the same time, on the same day, each week.

Group Therapy

Group Therapy gives people the opportunity to communicate their experience of facing death or dealing with bereavement with others. Grief can be very lonely and for many people, it is difficult to talk to friends and family, mainly because of the fear of being a burden or that others will not understand. Participating in a safe, confidential group environment based on mutual respect can reduce feelings of isolation following a bereavement.

We host two core group sessions: the 'Bereavement Group' and the 'Living-With Group' which meet for 1.5 hours every fortnight. These groups provide extended, ongoing support, with participants encouraged to attend for a minimum of 9 months and up to 2 years, depending on their needs and well-being. Additionally, we offer tailored, ad-hoc group sessions to address specific needs, such as when a member of a community passes away. These sessions bring together those who knew and cared for the individual, providing a supportive space for collective healing and processing.

Our team

The Harbour is led by Xanthe Swift, who became CEO in May 2024 following Natasha Davies' departure at the end of April 2024. She is supported by a team of clinical, operations and fundraising staff.

Clinical management is overseen by Christina Saltmarsh, who joined in 2023. The clinical team consists of qualified Individual Therapists and a Group Analyst, all of whom are accredited by UKCP or BACP and maintain membership with the relevant regulatory bodies. The Harbour also offers placements for up to six trainee therapists who are in the advanced stages of their training.

THE HARBOUR

TRUSTEES REPORT

YEAR ENDED 31 MARCH 2024

Safeguarding

Safeguarding and risk management are integral to The Harbour and is considered at every stage of a client's journey and in all areas of service delivery including safer recruitment.

Our Clinical Lead is our Designated Safeguarding Lead. We review our policies, procedures, and training to ensure they are in line with current best practice and that everyone at The Harbour is clear about their role and responsibilities with regard to safeguarding and managing risk. We maintain an organisational culture that prioritises safeguarding, and we encourage all staff to attend fortnightly complex case meetings where safeguarding and risk are a prominent part of the discussion.

For clients who are at higher risk, or if a concern becomes apparent during therapy, we seek their permission to speak with their GP and any other relevant bodies. For any clients who are under the care of the secondary mental health team, we liaise with their case worker to ensure that there is holistic care.

What impact does our work have?

We are proud of the impact that we have on our clients' lives. 92% of clients felt they were 'much better' or 'a little better' at dealing with their problems after their sessions with us. Only 4% rated their emotional wellbeing 'good' before counselling, compared to 60% who rated their emotional well-being 'good' or 'very good' after counselling. 100% rated their relationship with their counsellor as 'excellent' or 'good' and 94% were 'very satisfied' with the service.

Client quotes

"I understand it is not just the person diagnosed with cancer suffering it also has a tsunami effect on the family members too. The space allows me to express my darkest fears, which alleviates much of the weight, pain, and my reluctance to look at death. I can't imagine what I would do without the sessions."

"It has been transformative, I almost don't recognise the me at the start to the me at the end of these sessions. I have learnt so much about myself in these sessions and this has been to the benefit of those around me."

"I asked for an emotional focus. I got that and much more – as we worked on addressing my previous losses too. I am now able to focus on myself and take care of myself instead of the focus being on my husband's cancer. I am much better at dealing with my problems."

"You really listened to what I was going through. You made me feel very comfortable and I truly believe I am now on the right track to moving forward with my life"

THE HARBOUR
TRUSTEES REPORT
YEAR ENDED 31 MARCH 2024

Financial review

Income for the year is shown as £212,501 which is a small decrease compared to the previous year’s total of £242,221. Expenditure increased from £227,706 in 2022/23 to £250,634. This left a deficit for the year of £38,133, compared with a surplus in the previous year of £14,515. Total unrestricted funds for the year decreased from £120,198 in 2022/23 to £78,185. Total funds carried forward are £108,685 compared to £146,818 in 2022/23.

Policies on reserves

The management committee has established a policy whereby the unrestricted funds not committed or invested in tangible fixed assets (“the free reserves”) held by the charity should be between three and six months of the resources expended, which equates to a minimum reserves level of £63,000. Current reserves sit at £78,185. This is just over 3 months of our resources expended.

Responsibilities of the trustees

The trustees are responsible for preparing the annual report and the financial statements in accordance with applicable law and regulations. The trustees are required to prepare financial statements for each financial year in accordance with United Kingdom Generally Accepted Accounting Practice (United Kingdom Accounting Standards and applicable law). The financial statements are required by law to give a true and fair view of the state of affairs of the charity and of its incoming resources and application of resources of the charity for that period. In preparing these financial statements, the trustees are required to:

- select suitable accounting policies and then apply them consistently;
- make judgments and estimates that are reasonable and prudent;
- state whether applicable UK Accounting Standards have been followed, subject to any material departures disclosed and explained in the financial statements, and
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in business.

The trustees are responsible for keeping proper accounting records that disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Approved by the trustees and signed on their behalf by:

Signed by:


2/12/2024

B82285E3F77F4F5.....Lily Eastwood (Chair) Date.....

THE HARBOUR
INDEPENDENT EXAMINERS REPORT
YEAR ENDED 31 MARCH 2024

I report on the accounts of the charitable company for the year ended 31st March 2024 which are set out on pages 9 – 20.

Responsibilities and basis of report

As the charity's trustees of the Company (and also its directors for the purposes of company law) you are responsible for the preparation of the accounts in accordance with the requirements of the Companies Act 2006 ('the 2006 Act').

Having satisfied myself that the accounts of the Company are not required to be audited under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of your charity's accounts as carried out under section 145 of the Charities Act 2011 ('the 2011 Act'). In carrying out my examination I have followed the 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 matters have come to my attention in connection with the examination giving me cause to believe:

- accounting records were not kept in respect of the Company as required by section 386 of the 2006 Act; or
- the accounts do not accord with those records; or
- the accounts do not comply with the accounting requirements of section 396 of the 2006 Act 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; or
- the accounts have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities [applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)].

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 by:


7D20A50E086A4A2...

Geoff Archer
Bristol Community Accountants CIC
The Park
Daventry Road
Knowle,
Bristol, BS4 1DQ

2/12/2024

Date.....

THE HARBOUR**STATEMENT OF FINANCIAL ACTIVITIES (INCLUDING INCOME AND EXPENDITURE ACCOUNT)
FOR THE YEAR ENDED 31 MARCH 2024**

		Unrestricted Funds	Restricted Funds	Total Funds 2024	Total Funds 2023
	Note	£	£	£	£
Income and Endowments from:					
Donations and legacies	3	43,440	75,500	118,940	166,819
Charitable activities:	4				
Grants and contracts		64,503	-	64,503	62,445
Other charitable activities		29,056	-	29,056	12,211
Investment income	5	2	-	2	746
Total		137,001	75,500	212,501	242,221
Expenditure on:					
Raising funds	6	30,641	-	30,641	22,400
Charitable activities	6	147,263	71,620	218,883	204,087
Other	6	1,110	-	1,110	1,219
Total		179,014	71,620	250,634	227,706
Net movement in funds		(42,013)	3,880	(38,133)	14,515
Reconciliation of funds					
Total funds brought forward		120,198	26,620	146,818	132,303
Total funds carried forward		78,185	30,500	108,685	146,818

All of the activities of the charity are classed as continuing

As required by paragraph 4.67 of the SORP, the brought forward and carried forward funds above have been agreed to the Balance Sheet.

*Details of the allocation of 2023 total funds between unrestricted and restricted are shown in note 15

The notes on pages 11 to 20 form part of these financial statements

THE HARBOUR**BALANCE SHEET****FOR THE YEAR ENDED 31 MARCH 2024**

	Note	2024 £	2023 £
FIXED ASSETS			
Tangible assets	11	-	-
CURRENT ASSETS			
Debtors and prepayments	12	1,679	15,943
Cash at bank and in hand		114,089	140,107
		<u>115,768</u>	<u>156,050</u>
CREDITORS: Amounts falling due within one year	13	(7,083)	(9,232)
Net current assets		<u>108,685</u>	<u>146,818</u>
NET ASSETS		<u>108,685</u>	<u>146,818</u>
RESERVES:			
Restricted funds	14	30,500	26,620
Unrestricted funds	14		
General		78,185	120,198
		<u>108,685</u>	<u>146,818</u>

The directors are satisfied that the company is entitled to exemption from audit under section 477 of the Companies Act 2006 relating to small companies.

Directors' responsibilities:

The members have not required the company to obtain an audit in accordance with section 476 of the Companies Act 2006.

The directors acknowledge their responsibilities for complying with the requirements of the Companies Act with respect to accounting records and the preparation of accounts.

These accounts have been prepared in accordance with the provisions applicable to small companies subject to the small companies' regime and in accordance with FRS102 SORP.

These financial statements were approved by the directors and are signed on their behalf by:

Signed by:

 B02285E9F77F4F5...
 Lily Eastwood - Chair of Trustees

Date: 2/12/2024

THE HARBOUR

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2024

1 Basis of Preparation

- a) These accounts have been prepared under the historical cost convention with items recognised at cost or transaction value unless otherwise stated in the relevant note(s) to these accounts.

The financial statements have been prepared in accordance with the Charities SORP (FRS 102) - 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 1 January 2019), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Companies Act 2006.

- b) The accounts have been prepared on the assumption that the charity is able to continue as a going concern, which the trustees consider appropriate having regard to the current level of unrestricted reserves. There are no material uncertainties about the charity's ability to continue as a going concern.
- c) The charity meets the definition of a public benefit entity as defined by FRS 102 and has therefore taken the advantage of the disclosure exemption available to it in relation to presentation of a cash flow statement.

2 Accounting Policies

- a) **Incoming** - Income from donations is included in income when these are receivable, except as follows:
- i) When donors specify that donations given to the charity must be used in future accounting periods, the income is deferred until those periods.
 - ii) When donors impose conditions which have to be fulfilled before the charity becomes entitled to use such income, the income is deferred until the pre-condition have been met.
- b) **Expenditure & liabilities** - are recognised in the period in which they are incurred. Expenditure includes attributable VAT which cannot be recovered.
- c) **Operating leases** - Rentals payable under operating leases are charged to the Statement of Financial Activities incurred over the term of the lease.
- d) **Financial Instruments** - The charity only has financial assets and financial liabilities of a kind that qualify as basic financial instruments. Basic financial instruments are initially recognised at transaction value and subsequently measured at their settlement value with the exception of bank loans which are subsequently recognised at amortised cost using the effective interest method.
- e) **Pension Scheme** - The charitable company operates a defined contribution pension scheme. The assets of the scheme are held separately from those of the charitable company in an independently administered fund. Pension costs charged in the financial statements represent the contribution payable by the charitable company during the year.
- f) **Tangible fixed assets and depreciation** - Depreciation is provided on all tangible assets at rates calculated to write off the costs, less estimated residual value of each asset, over its expected useful life as follows:

Fixtures, Fittings and equipment	3 Years Straight Line
Leasehold property improvements	Over the life of the lease

Items with an individual cost of over £1,000 will be treated as fixed assets.

THE HARBOUR

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2024

g) **Fund accounting** - Funds held by the charity are:

Unrestricted general funds - these are the funds which can be used in accordance with the charitable objects at the discretion of the trustees

Restricted funds - these are funds that can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are for particular restricted purposes.

Further explanation of the nature and purpose of each fund is included in the notes to the accounts.

THE HARBOUR**NOTES TO THE FINANCIAL STATEMENTS (continued)
FOR THE YEAR ENDED 31 MARCH 2024**

Income and Endowments from:

3 DONATIONS

Donations have been received from the following sources:

	Unrestricted Funds £	Restricted Funds £	Total Funds 2024 £	Total Funds 2023 £
Charitable trust donations	35,940	75,500	111,440	142,029
Individual donations	7,474	-	7,474	10,473
Gift Aid	26	-	26	14,317
	43,440	75,500	118,940	166,819

Donations prior year

	<i>Unrestricted Funds £</i>	<i>Restricted Funds £</i>	<i>Total Funds 2023 £</i>
<i>Charitable trust donations</i>	<i>64,029</i>	<i>78,000</i>	<i>142,029</i>
<i>Individual donations</i>	<i>10,473</i>	<i>-</i>	<i>10,473</i>
<i>Gift Aid</i>	<i>14,317</i>	<i>-</i>	<i>14,317</i>
	<i>88,819</i>	<i>78,000</i>	<i>166,819</i>

4 CHARITABLE ACTIVITIES:**GRANTS AND CONTRACTS**

Grants have been received from the following sources:

	Unrestricted Funds £	Restricted Funds £	Total Funds 2024 £	Total Funds 2023 £
Bristol Clinical Commissioning Group	64,373	-	64,373	59,660
Other contracted services	130	-	130	2,785
	64,503	-	64,503	62,445

*Charitable Activities prior year - all unrestricted***OTHER CHARITABLE ACTIVITIES**

	Unrestricted Funds £	Restricted Funds £	Total Funds 2024 £	Total Funds 2023 £
Room hire	3,894	-	3,894	1,116
Client Fees	25,162	-	25,162	11,095
	29,056	-	29,056	12,211

Other charitable activities prior year - all unrestricted

THE HARBOUR**NOTES TO THE FINANCIAL STATEMENTS (continued)
FOR THE YEAR ENDED 31 MARCH 2024****5 INVESTMENT INCOME**

	Unrestricted Funds £	Restricted Funds £	Total Funds 2024 £	Total Funds 2023 £
Bank interest	2	-	2	746

*Investment income prior year - all unrestricted***6 TOTAL RESOURCES EXPENDED**

	Fundraising/ Voluntary Income £	Provision of Counselling £	Govern. Costs £	2024 Total £	2023 Total £
Costs directly allocated to activities					
Staff costs	-	80,438	-	80,438	93,005
Staff training	-	156	-	156	194
Premises	-	23,556	-	23,556	24,251
Other office expenditure	-	16,381	-	16,381	11,709
Supervision	-	3,900	-	3,900	2,615
Fundraising	19,025	-	-	19,025	22,400
Sessional therapy	-	5,369	-	5,369	3,968
Governance	-	-	35	35	264
Accountancy fees	-	8,773	1,075	9,848	8,038
Support costs allocated to activities					
Management and office staff	11,616	80,310	-	91,926	61,262
	30,641	218,883	1,110	250,634	227,706

Total Resources Expended prior year

	Unrestricted Funds £	Restricted Funds £	Total Funds 2023 £
<i>Raising funds</i>	22,400	-	22,400
<i>Charitable activities</i>	139,351	65,000	204,351
<i>Other</i>	955	-	955
	162,706	65,000	227,706

7 NET INCOMING RESOURCES FOR THE YEAR**This is stated after charging:**

	2024 £	2023 £
Independent Examination	1,075	955

THE HARBOUR

NOTES TO THE FINANCIAL STATEMENTS (continued)

FOR THE YEAR ENDED 31 MARCH 2024

8 STAFF COSTS

	2024	2023
	£	£
Staff costs were as follows:		
Wages and salaries	163,397	149,230
Social security costs	6,257	3,035
Employer's Pension	2,710	2,002
	<u>172,364</u>	<u>154,267</u>

No employee received emoluments of more than £60,000.

The average monthly head count was 12 staff (2023: 13 staff)

The average weekly number of employees during the year was as follows:

	2024	2023
	No.	No.
Provision of counselling services	8	10
Administration and management	4	3
	<u>12</u>	<u>13</u>

Trustee remuneration and expenses

The charity trustees were not paid or received any other benefits from employment with the charity in the year (2023: £nil) neither were they reimbursed expenses during the year (2023: £nil). No charity trustee received payment for professional or other services supplied to the charity (2023: £nil).

The key management personnel of the charity comprise the board of trustees & the Chief Executive Officer. The total employee benefits of key management personnel, during the year, total £56,378 (2023: £50,825).

9 Taxation

The charity is exempt from corporation tax on its charitable activities.

10 Related Party Transactions

During the year there were no related party transactions (2023: £nil)

THE HARBOUR

NOTES TO THE FINANCIAL STATEMENTS (continued)

FOR THE YEAR ENDED 31 MARCH 2024

11	TANGIBLE FIXED ASSETS	Leasehold Improvements £	Fittings & Equipment £	Total £
	COST			
	At 1 April 2023	26,906	25,289	52,195
	At 31 March 2024	<u>26,906</u>	<u>25,289</u>	<u>52,195</u>
	DEPRECIATION			
	At 1 April 2023	26,906	25,289	52,195
	Charge for the year	-	-	-
	At 31 March 2024	<u>26,906</u>	<u>25,289</u>	<u>52,195</u>
	Net book value			
	At 31 March 2024	<u>-</u>	<u>-</u>	<u>-</u>
12	DEBTORS	2024 £	2023 £	
	Debtors	761	15,157	
	Prepayments	918	786	
		<u>1,679</u>	<u>15,943</u>	

THE HARBOUR**NOTES TO THE FINANCIAL STATEMENTS (continued)
FOR THE YEAR ENDED 31 MARCH 2024****13 CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR**

	2024 £	2023 £
Trade creditors	5,793	8,086
Accruals and deferred income	1,290	1,146
	<u>7,083</u>	<u>9,232</u>

14 ANALYSIS OF CHARITABLE FUNDS

	At 01-Apr 2023 £	Incoming resources £	Outgoing resources £	Transfers £	At 31-Mar 2024 £
RESTRICTED FUNDS					
William Openshaw Street	-	3,000	(3,000)	-	-
The Portishead Nautical Trust	-	3,000	(3,000)	-	-
The Henry Smith Charity	-	17,500	(3,000)	-	14,500
John James Foundation	3,520	8,000	(5,520)	-	6,000
The February Foundation	-	5,000	(2,000)	-	3,000
The Grateful Society	-	4,000	(4,000)	-	-
St James's Place Foundation	-	10,000	(3,000)	-	7,000
The Albert Gubay Foundation	-	25,000	(25,000)	-	-
Wesleyan	10,000	-	(10,000)	-	-
Wessex Water	3,000	-	(3,000)	-	-
The Society of Merchant Venturers	100	-	(100)	-	-
Quartet Community Fund	10,000	-	(10,000)	-	-
	<u>26,620</u>	<u>75,500</u>	<u>(71,620)</u>	<u>-</u>	<u>30,500</u>
GENERAL FUNDS					
	At 01-Apr 2023 £	Incoming resources £	Outgoing resources £	Transfers £	At 31-Mar 2024 £
General funds	120,198	137,001	(179,014)	-	78,185
	<u>120,198</u>	<u>137,001</u>	<u>(179,014)</u>	<u>-</u>	<u>78,185</u>
Total Funds	<u>146,818</u>	<u>212,501</u>	<u>(250,634)</u>	<u>-</u>	<u>108,685</u>

Purpose of restricted funds:**William Openshaw Street** – To provide counselling sessions**The Portishead Nautical Trust** – To provide counselling sessions for people under 25**The Henry Smith Foundation** – Towards the running costs excluding legal, redundancy and capital costs**John James Bristol Foundation** – Free and subsidised counselling sessions*continued...*

THE HARBOUR

NOTES TO THE FINANCIAL STATEMENTS (continued) FOR THE YEAR ENDED 31 MARCH 2024

Purpose of restricted funds (continued):

The February Foundation – Towards operating costs excluding fundraising

The Grateful Society – To deliver counselling to clients over the age of 60

St James's Place Foundation – Couples counselling sessions to people who are affected by life-threatening illness

The Albert Gubay Foundation – Staff costs related to the provision of free counselling sessions

Wesleyan – Pilot project to deliver counselling at Knowle West Health Park

Wessex Water – Scope and develop psychoeducational / information sessions to support people facing death dying and bereavement in the Filwood Ward

The Society of Merchant Venturers – Funding to ensure services are accessible to BAME communities

Quartet Community Fund – For CEO time to participate in networks and peer support and staff time to develop services.

THE HARBOUR**NOTES TO THE FINANCIAL STATEMENTS (continued)
FOR THE YEAR ENDED 31 MARCH 2024****15 Analysis of charitable funds - previous year, as required by paragraph 4.2. of the SORP****RESTRICTED FUNDS**

	At 01-Apr 2022 £	Incoming resources £	Outgoing resources £	Transfers £	At 31-Mar 2023 £
Albert Gubay	-	25,000	(25,000)	-	-
Fyrish Foundation	-	5,000	(5,000)	-	-
James Tudor Foundation	-	10,000	(10,000)	-	-
John James Foundation	3,520	8,000	(8,000)	-	3,520
The February Foundation	-	6,000	(6,000)	-	-
The Grateful Society	-	4,000	(4,000)	-	-
The Hospital Saturday Fund	-	2,000	(2,000)	-	-
Newby Trust	-	5,000	(5,000)	-	-
Wesleyan	-	10,000	-	-	10,000
Wessex Water	-	3,000	-	-	3,000
The Society of Merchant Venturers	100	-	-	-	100
Quartet	10,000	-	-	-	10,000
	13,620	78,000	(65,000)	-	26,620

GENERAL FUNDS

General funds	118,683	164,221	(162,706)	-	120,198
	132,303	242,221	(227,706)	-	146,818

Purpose of restricted funds:

The Albert Gubay Foundation – Staff costs related to the provision of free counselling sessions

Fyrish Foundation – Core costs for free counselling

The James Tudor Foundation – Towards counselling costs

John James Bristol Foundation – Free and subsidised counselling sessions

The February Foundation – Towards direct counselling costs

Newby Trust – To deliver counselling to clients over the age of 60

Wesleyan – Pilot project to deliver counselling at Knowle West Health Park

The Society of Merchant Venturers – Funding to ensure services are accessible to BAME communities

Quartet Community Fund – For CEO time to participate in networks and peer support and staff time to develop services.

continued...

THE HARBOUR**NOTES TO THE FINANCIAL STATEMENTS (continued)
FOR THE YEAR ENDED 31 MARCH 2024****Purpose of restricted funds (continued):**

Wessex Water – Scope and develop psychoeducational / information sessions to support people facing death dying and bereavement in the Filwood Ward

The Grateful Society – To deliver counselling to clients over the age of 60

The Hospital Saturday Fund – To deliver free counselling sessions

16 ANALYSIS OF NET ASSETS BETWEEN FUNDS

	General Fund £	Designated Funds £	Restricted Funds £	Total £
Tangible Fixed Assets	-	-	-	-
Cash at Bank and in Hand	83,589	-	30,500	114,089
Other Net Current Assets/(Liabilities)	(5,404)	-	-	(5,404)
	<u>78,185</u>	<u>-</u>	<u>30,500</u>	<u>108,685</u>

ANALYSIS OF NET ASSETS BETWEEN FUNDS - PREVIOUS YEAR

	General Fund £	Designated Funds £	Restricted Funds £	Total £
Tangible Fixed Assets	-	-	-	-
Cash at Bank and in Hand	113,487	-	26,620	140,107
Other Net Current Assets/(Liabilities)	6,711	-	-	6,711
	<u>120,198</u>	<u>-</u>	<u>26,620</u>	<u>146,818</u>

17 COMPANY LIMITED BY GUARANTEE

The company is limited by guarantee and as such has no issued share capital. In the event of the company being wound up the liability of the members is limited to £1 each.

The following page does not form part of the
statutory accounts of the Charity

THE HARBOUR**DETAILED INCOME AND EXPENDITURE ACCOUNT
FOR THE YEAR ENDED 31 MARCH 2024**

	2024	2023	2022	2021	2020	2019
	£	£	£	£	£	£
INCOME						
BNSSG CCG	64,373	59,660	58,262	81,595	58,262	57,639
Charitable Trusts	111,440	142,029	127,609	150,382	92,305	139,112
Room hire	3,894	1,116	132	153	6,164	10,749
Therapist services	25,292	13,880	15,815	10,851	26,111	31,201
Individual donations	7,474	10,473	73,818	20,614	33,844	18,341
Fund raising events	-	-	-	-	-	491
Company donations	-	-	-	-	-	750
Interest receivable	2	746	7	25	81	65
Gift aid	26	14,317	1,672	1,669	676	1,722
Sundry income	-	-	-	-	-	23
Other grants	-	-	-	4,737	-	-
TOTAL INCOME	212,501	242,221	277,315	270,026	217,443	260,093
EXPENDITURE						
Salaries & wages (Inc NI)	172,364	154,267	174,693	167,313	180,346	181,183
Rent and rates	15,774	12,922	16,583	14,328	14,331	13,975
Supervision	3,900	2,615	3,080	2,985	5,915	4,388
Maintenance	768	3,728	1,353	1,917	24,810	12,159
Postage and stationery	2,888	2,281	1,294	2,259	4,616	5,659
Insurance	2,049	1,528	1,721	1,690	1,604	1,687
Telephone	2,045	1,803	1,726	1,679	1,812	1,429
Heat and light	4,090	3,543	1,356	3,690	2,666	1,158
Bookkeeping & payroll	8,773	7,083	7,130	1,370	857	1,981
Cleaning	2,924	4,058	3,960	2,411	4,225	(1,986)
Sundry	1,226	1,304	818	1,507	3,476	5,745
Subscriptions	1,488	1,333	1,381	965	959	1,141
Entertainment	666	-	-	-	-	339
Legal and professional	35	35	35	35	35	-
Training	156	194	308	1,483	107	556
Accountancy / Audit fees	1,075	955	889	797	559	499
Depreciation	-	-	-	1,440	1,440	8,215
Travel & Entertainment	30	871	949	297	34	246
Governance	-	229	-	-	-	-
Bank charges	462	277	340	114	-	-
Publicity, events & venue hire	819	260	180	533	1,170	348
Fundraising	19,025	22,400	12,425	1,000	50	560
IT support Costs	3,708	2,052	7,503	22,059	-	-
Consultancy	3,344	-	-	-	-	-
Sessional Therapy	2,025	3,968	3,069	3,958	11,163	8,996
Bad Debts	1,000	-	-	-	-	-
TOTAL EXPENDITURE	250,634	227,706	240,793	233,830	260,175	248,278
Surplus / Deficit	(38,133)	14,515	36,522	36,196	(42,732)	11,815

THE HARBOUR

England & Wales - Charity number 1008360

Accounts

THE HARBOUR

ANNUAL REPORT AND FINANCIAL STATEMENTS

31 MARCH 2023

Charity Number 1008360

Company Registration Number 02681075

THE HARBOUR

FINANCIAL STATEMENTS

YEAR ENDED 31 MARCH 2023

CONTENTS	PAGE
Reference and administration details of the charity and its advisors	2
Trustees’ annual report	3
Independent Examiner’s Report	11
Statement of financial activities (including income and expenditure account)	12
Balance sheet	13
Notes to the financial statements	14

THE HARBOUR

Reference and administration details of the Charity and its advisors

YEAR ENDED 31 MARCH 2023

Status

The Harbour is a company limited by guarantee (registration number 02681075) and granted charitable status by the Charity Commission under number 1008360.

Trustees

The directors of the charitable company ("the charity") are its trustees for the purposes of the charity law and throughout this report are collectively referred to as the trustees.

The Trustees who served during the year and since the year end were as follows:

Directors and Trustees

Lily Eastwood – Chair	(appointed as Trustee September 2022 and Chair January 2023)
Philippa Bayley – Trustee	(resigned as Chair and re-appointed as Trustee in January 2023)
Alysun Jones – Vice Chair	(resigned and re-appointed December 2021)
Mary Hamblyn – Trustee	(resigned and re-appointed in January 2023)
Rob Davenport – Trustee	(resigned and re-appointed in December 2021)
Toby Howkins – Trustee	(resigned and was re-appointed in December 2020)
Caroline Darrall – Trustee	(resigned and re-appointed in January 2023)
Emma Millington – Trustee	(appointed November 2022)
Justine Williams – Trustee	(appointed June 2023)
Alice Yevko – Trustee	(appointed July 2023)

Registered Office

30 Frogmore Street
Bristol
BS1 5NA

Independent Examiner

Geoff Archer
Bristol Community Accountants CIC
Daventry Road, Knowle
Bristol, BS4 1DQ

Bankers

The Co-Operative Bank PLC P.O. Box 101 1 Balloon Street Manchester M60 4EP	Caf Bank Ltd, 25 Kings Hill Avenue Kings Hill West Malling Kent ME19 4JD
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THE HARBOUR

TRUSTEES REPORT

YEAR ENDED 31 MARCH 2023

Structure, governance and management

The Charity was established on 24 January 1992 by incorporation as a company limited by guarantee and registered as a Charity in February 1992. Consequently, the governing instrument of the Charity is its Memorandum and Articles of Association.

Reference and administrative information set out on page 2 forms part of this report. The financial statements comply with the Charities Act 2011, the Companies Act 2006, the Memorandum and Articles of Association, 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 1 January 2019).

Recruitment and appointment of Trustees

The Directors of the company are also charity Trustees for the purpose of charity law and under the company's Articles are known as Members of the Management Committee. Under the requirements of the Memorandum and Articles of Association the members of the Management Committee are elected to serve for a period of three years after which they must be re-elected at the next Annual General Meeting. One third of the membership shall retire annually but shall be eligible for re-election at the AGM.

The re-election of Trustees took place at the AGM on the 19th January 2023. At the AGM, Philippa Bayley resigned as Chair at the end of her 3-year term and was re-appointed as a Trustee. Lily Eastwood stood for the Chair position and was voted unanimously by the Board. Mary Hamblyn and Caroline Darrall resigned as Trustees and were re-appointed.

We continue to seek new Trustees to join the Board and we are keen that the Board of Trustees becomes more representative of the population that we support in Bristol and surrounding areas, so would welcome new members from under-represented and minority groups.

Trustee induction and training

Prospective Trustees meet the Chair and CEO and provide a CV and cover letter before being invited to attend a Trustee meeting, and, if mutually agreed, go forward for appointment. Trustees are encouraged to attend online and/or local training days on 'Roles and Responsibilities of Trustees' and other relevant workshops. Trustees are issued with guidelines about the role of Trustees and governance documents in the form of a 'Welcome Pack' which has been developed by Trustees.

Governance structure

The Harbour has a Management Committee of Trustees who normally meet every six weeks and are responsible for the strategic direction and policy of the charity. The Committee typically has between six and eight members and the Chief Executive attends each meeting. A scheme of delegation is in place and day-to-day responsibility for the provision of the services rests with the Chief Executive, supported by the Clinical Lead. The Staff Team meet weekly and all staff, whether they are paid or voluntary, are expected to attend at

THE HARBOUR

TRUSTEES REPORT

YEAR ENDED 31 MARCH 2023

least monthly. In Spring 2023 the charity began a transition to introducing three sub-committees with delegated responsibilities for monitoring and oversight of Finance and HR, Income Generation and Clinical and Users.

Trustees statement on public benefit

The trustees confirm that they have complied with the Charity Commission's guidance on public benefit. The Harbour delivers public benefit both directly to our clients and to the wider community through supporting people in their grief, regardless of financial circumstances.

Objectives and activities of our charity

The Harbour is a small charity with a huge vision - that everyone has access to the crucial emotional support needed when they are facing death and navigating grief. Since 1992 we have offered specialist counselling to help people live well with grief.

Who we support

We support people in Bristol and the surrounding areas who are aged 18 and over who fall into one or more of the following categories:

- Have a serious or life-threatening illness.
- Are close to and / or care for someone who has a life-threatening illness.
- Have been bereaved by an illness (within the past 2 years).

In 2022/ 2023 we worked with 164 people. 12 couples benefited from Couples Therapy and 22 people attended group sessions.

Our service

At The Harbour, our focus has always been on providing in-depth therapy for people affected by death, dying and bereavement. Our work helps individuals, couples, and groups to navigate the complex emotions and challenges associated with death, dying, and bereavement.

The Harbour is an accredited member of the BACP (British Association for Counselling and Psychotherapy). We have a psychodynamic foundation; we are not focused on coping strategies or solutions but on allowing clients the time and space for deep exploration of their feelings, helping them to process their response to grief and think about how their current situation affects and relates to other aspects of their life.

We offer individual, couples and group therapy. Most of our sessions (70%) are delivered face to face from our premises in Bristol city centre where we have dedicated, comfortable and welcoming therapy rooms. We also offer the option of telephone sessions and since the lockdowns of Covid-19, we have also offered Zoom sessions. 25% of our clients requested and received online sessions this year which makes our service more accessible for people who cannot attend in-person sessions; notably for our clients, this makes it possible for us to work with people who are no longer well enough to travel or who have care responsibilities.

In the financial year 2022/ 2023, we offered 1,233 counselling sessions and assessments.

THE HARBOUR

TRUSTEES REPORT

YEAR ENDED 31 MARCH 2023

Individual Therapy

Death, dying and bereavement are universal experiences, but for some they can have a devastating effect on mental health and, in the case of our clients, require specialist intervention. When given the space to talk freely about the feelings evoked by their own or their loved one's illness or death, our clients are able to gain new insight, develop ways of managing the emotional pressures they face, and so reduce the levels of depression and anxiety they are experiencing.

We typically offer clients 16 weeks of Individual Therapy, the sessions last for 50 minutes and are at the same time, on the same day, each week to create a stable and holding space within which clients can explore their feelings.

Couples Therapy

Couples who seek our service most often do so when one of them has been diagnosed with a life-threatening illness. Others may both be close to someone who is dying or may have recently been bereaved, for example parents who are facing the death of a child. We know that couples can draw enormous support from one another at difficult times, but it can be a huge challenge to know how to do this. Illness may require different ways of being with one another, and the roles they have become accustomed to taking in the relationship can change. Couples Therapy gives them an opportunity to explore how the situation is affecting them individually, as well as how it is affecting their dynamic as a couple and helping to find ways to cope and to strengthen the relationship.

We typically offer couples 16 weeks of Couples Therapy, the sessions last for 50 minutes and are at the same time, on the same day, each week.

Group Therapy

Group Therapy gives people the opportunity to communicate their experience of facing death or dealing with bereavement with others. Grief can be very lonely and for many people, it is difficult to talk to friends and family, mainly because of the fear of being a burden or that others will not understand. Participating in a safe, confidential group environment based on mutual respect can reduce feelings of isolation following a bereavement.

We host two core group sessions: the 'Bereavement Group' and the 'Living-With Group' which meet for 1.5 hours every fortnight. These groups provide extended, ongoing support, with participants encouraged to attend for a minimum of 9 months and up to 2 years, depending on their needs and well-being. Additionally, we offer tailored, ad-hoc group sessions to address specific needs, such as when a member of a community passes away. These sessions bring together those who knew and cared for the individual, providing a supportive space for collective healing and processing.

Our team

The day-to-day management and operations of The Harbour is led by CEO Natasha Davies who joined the charity in 2021. She is supported by a team of Operations, Fundraising, Administrative and Clinical staff. The clinical management is led by our Interim Clinical Lead, Matthew Wyatt, who is The Harbour's safeguarding Lead and who takes responsibility for the risk management of service delivery and ensuring that all Therapists

THE HARBOUR

TRUSTEES REPORT

YEAR ENDED 31 MARCH 2023

are supported and have appropriate supervision. The Clinical Team comprises of qualified Individual Therapists, a Group Analyst, a Couples Therapist, all of whom have completed a UKCP, BACP or BACP qualification and hold membership of the relevant regulatory body, and up to 6 trainee Therapists who are in advanced stages of their training.

Safeguarding and Risk Management

Safeguarding and risk management are integral to The Harbour and are considered at every stage of a client's journey and in all areas of service delivery including safer recruitment.

We have a Clinical Lead who is our designated safeguarding lead. We are currently reviewing our policies, procedures and training to ensure they are in line with current best practice and that everyone at The Harbour is clear about their role and responsibilities with regard to safeguarding and managing risk. We maintain an organisational culture that prioritises safeguarding and we encourage all staff to attend fortnightly complex case meetings where safeguarding and risk are a prominent part of the discussion.

For clients who are at higher risk, or if a concern becomes apparent during therapy, we seek their permission to speak with their GP and any other relevant bodies. For any clients who are under the care of the secondary mental health team, we liaise with their case worker to ensure that there is holistic care.

What impact does our work have?

The impact that we have on our clients' lives is what we feel most proud of. Before counselling sessions with The Harbour, 83% of our clients rated their mental health as very poor / poor and reported feeling "consumed by grief" and "stuck". On average, clients that come to The Harbour have moderately severe levels of anxiety and moderate levels of depression. Through the in-depth counselling that we provide, data shows we reduce levels of anxiety and depression in our clients, improve their emotional well-being and help them to be able to cope with their problems. When taking into consideration the work we do, and that many of the people we see are living with a life-threatening condition, we think that these figures are remarkable and truly highlight the value of our charity. We monitor the outcomes of our work using quantitative and qualitative measures, a summary of which can be found below:

Quantitative outcomes

Clients are asked to complete standard measures of anxiety (GAD7) and depression (PHQ9) at the beginning, middle and end of their counselling at The Harbour. In the table below we compare our self-referring clients' scores when they come into the service and when they have completed treatment. A higher score represents a greater level of distress.

	GAD7 (anxiety)	PHQ9 (depression)
Mean score at beginning of treatment	11	13
Mean score at end of treatment	6	7
Mean change	-5	-6

The GAD7 and PHQ9 classifications are as follows:

THE HARBOUR
TRUSTEES REPORT
YEAR ENDED 31 MARCH 2023

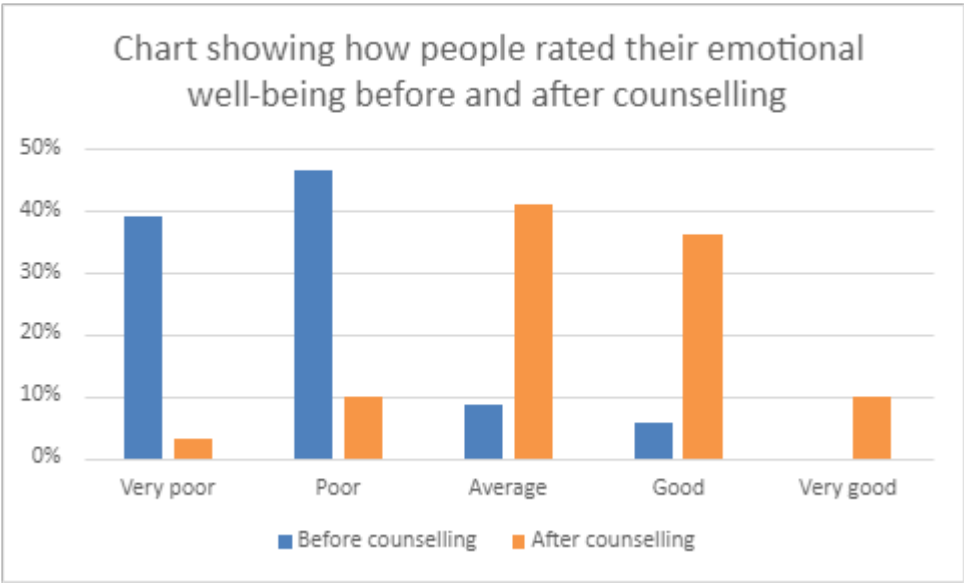
GAD7	Score	PHQ9	Score
Mild	0-5	None	0-4
Moderate	6-10	Mild	5-9
Moderately Severe	10-15	Moderate	10-14
Severe	15-21	Moderately Severe	15-19
		Severe	20-27

Qualitative outcomes

At the end of their counselling, clients are sent an evaluation form that aims to gather more information about their experiences at The Harbour. A summary of the responses to these evaluation forms can be found below:

91% of clients felt they were 'a little better' or 'much better' at dealing with their problems after their counselling.

97% of clients reported an improvement in their emotional wellbeing:



Client quotes

“The Harbour provided a safe space to be sad and talk through my grief and the monumental fall out from that. My Therapist provided tools and ways to help navigate the future. It has given me a new outlook on my grief. Learning to live with it, but accepting what has happened and moving forward with the skills to keep my dad's memory alive.”

.....

THE HARBOUR

TRUSTEES REPORT

YEAR ENDED 31 MARCH 2023

"I feel much more accepting of my father's death than I did six months ago. I feel more able to approach problems from a more grounded place and better able to make decisions. I feel more at peace with other aspects from my past and more ready to embrace life again. I'm feeling much more sociable and able to face new challenges."

.....

"I have learnt a lot about myself throughout my sessions & was able to express myself on how I felt. It was a relaxed & calming environment to be able to say how I felt & to feel emotion. It was my space to open up without being judged and for my Therapist to be so understanding & caring & very helpful. Fantastic therapist!!! I'm very grateful to of had all these sessions with The Harbour & with such a great therapist!!!"

Notable areas of focus of the charity during the year

Responding to the cost-of-living crisis

One of our key priorities is making sure that grief counselling is available to everyone who needs it. People experiencing financial difficulties are likely to experience more complicated responses to grief and circumstances such as being unable to pay bills or heat the house can cause extra stress for people who are dying or who have been bereaved. We know that only 29% of our clients are in full-time employment. As shown in the quotes from a couple of our clients below, death, dying and bereavement can also exacerbate difficult financial situations:

"Since my dad died, as the oldest of my siblings I have had to take on all of the financial and administrative work following the death and supporting my mother who is not coping well. I also have three young children."

"My brother died from cancer. I had become his carer and I lost my job as a result of this."

We have focused on building relationships and partnerships with community-based organisations in financially deprived areas of Bristol to understand how we can best serve people affected by grief within specific communities. We are delighted to have secured funding to run a 6-month pilot delivering sessions from Knowle West in the Filwood Ward of Bristol, a disadvantaged area of South Bristol (some parts of it falling within the most deprived 10% of the country). We have worked closely with Knowle West Health Park and will be delivering individual therapy from their premises starting in April. We will also be running drop-in group sessions from a venue in Whitchurch.

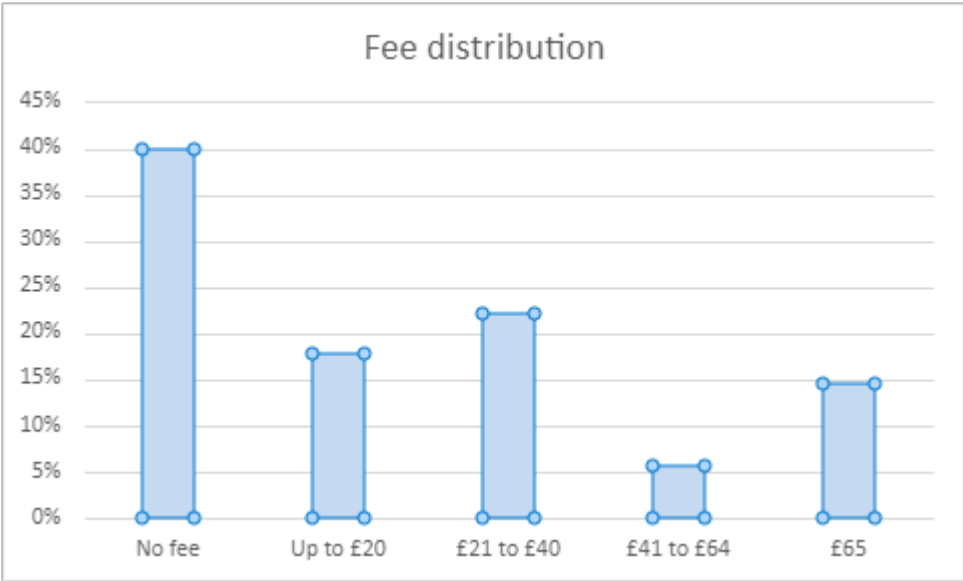
We understand that some of the most financially deprived areas of Bristol also have limited services available and we recognise that for many people, the city centre provision is not accessible and that this can prevent them from accessing the services they so crucially need. Through working with community-based organisations and delivering sessions in community, we will be able to reach more people who are struggling

THE HARBOUR
TRUSTEES REPORT
YEAR ENDED 31 MARCH 2023

both financially and with grief.

Introducing an optional fee

In early 2022, The Harbour implemented an optional fee for clients. We recognised the need to have a sustainable and scalable income source and carefully outlined the principles so as not to create a financial barrier for anyone accessing our service. Our aim is to be a provider of choice for people seeking and able to afford paid-for therapy, whilst retaining a free and low-cost provision for anyone who needs it. Since the introduction, we have retained a free provision for 40% of our clients, 46% paid a subsidised fee and 14% paid the highest fee of £65.



Ongoing Covid-19 response

The legacy of Covid-19 is still having an enormous impact. We are seeing clients and the families of people who had difficulty accessing GP and hospital appointments during the pandemic and many people could not be with their loved ones at the end of their life, not attend funerals or perform their normal grieving rituals. This has meant that testing and treatment for life-threatening illnesses was delayed, sometimes fatally. Many other clients seek our support with grief that they had to initially experience in isolation.

Fundraising activities during the year

The majority of our income continues to come from Grants and Trusts Fundraising, for which we are incredibly grateful.

We were voted as Charity of the Year by Taste Tech who very kindly donated £1,000 to The Harbour. We also received a generous £15,000 from Charity Jobs.

We have also received generous donations from individuals and communities who have donated money or raised money on our behalf through events or in-memory donations.

THE HARBOUR

TRUSTEES REPORT

YEAR ENDED 31 MARCH 2023

Financial review

Income for the year is shown as £242,221 which is a small decrease compared to the previous year's total of £277,315. Expenditure decreased from £240,793 in 2021/22 to £227,706. This left a surplus for the year of £14,515, compared with a surplus in the previous year of £36,522. Total unrestricted funds for the year increased from £118,683 in 2021/22 to £120,198. Total funds carried forward are £146,818 compared to £132,303 in 2021/22.

Reserves Policy

The management committee is working to build up our reserves and have established a policy whereby the unrestricted funds not committed or invested in tangible fixed assets ("the free reserves") held by the charity should be three to six months of the resources expended. That's a reserves level of between £60,000 - £120,000. Current reserves sit at £120,198, approximately 6 months of operation. This leaves us on target of £120,000 in free reserves.

It remains a priority for the Board to maintain 3 to 6 months of operating costs as reserves, but we are balancing this need against the operational demands of the organisation.

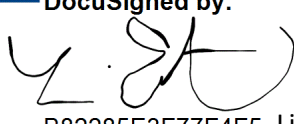
Responsibilities of the trustees

The trustees are responsible for preparing the annual report and the financial statements in accordance with applicable law and regulations. The trustees are required to prepare financial statements for each financial year in accordance with United Kingdom Generally Accepted Accounting Practice (United Kingdom Accounting Standards and applicable law). The financial statements are required by law to give a true and fair view of the state of affairs of the charity and of its incoming resources and application of resources of the charity for that period. In preparing these financial statements, the trustees are required to:

- select suitable accounting policies and then apply them consistently;
- make judgments and estimates that are reasonable and prudent;
- state whether applicable UK Accounting Standards have been followed, subject to any material departures disclosed and explained in the financial statements, and
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in business.

The trustees are responsible for keeping proper accounting records that disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Approved by the trustees and signed on their behalf by:

DocuSigned by:


14/12/2023

.....B82285E3F77F4F5..Lily Eastwood (Chair) Date.....

THE HARBOUR

INDEPENDENT EXAMINERS REPORT

YEAR ENDED 31 MARCH 2023

I report on the accounts of the charitable company for the year ended 31st March 2023 which are set out on pages 12 – 23.

Responsibilities and basis of report

As the charity's trustees of the Company (and also its directors for the purposes of company law) you are responsible for the preparation of the accounts in accordance with the requirements of the Companies Act 2006 ('the 2006 Act').

Having satisfied myself that the accounts of the Company are not required to be audited under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of your charity's accounts as carried out under section 145 of the Charities Act 2011 ('the 2011 Act'). In carrying out my examination I have followed the 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 matters have come to my attention in connection with the examination giving me cause to believe:

- accounting records were not kept in respect of the Company as required by section 386 of the 2006 Act; or
- the accounts do not accord with those records; or
- the accounts do not comply with the accounting requirements of section 396 of the 2006 Act 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; or
- the accounts have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities [applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)].

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.

DocuSigned by:



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Geoff Archer

Bristol Community Accountants CIC

The Park

Daventry Road

Knowle,

Bristol, BS4 1DQ

14/12/2023

Date.....

THE HARBOUR**STATEMENT OF FINANCIAL ACTIVITIES (INCLUDING INCOME AND EXPENDITURE ACCOUNT)
FOR THE YEAR ENDED 31 MARCH 2023**

		Unrestricted Funds	Restricted Funds	Total Funds 2023	Total Funds 2022
	Note	£	£	£	£
Income and Endowments from:					
Donations and legacies	3	88,819	78,000	166,819	203,099
Charitable activities:	4				
Grants and contracts		62,445	-	62,445	74,077
Other charitable activities		12,211	-	12,211	132
Investment income	5	746	-	746	7
Total		164,221	78,000	242,221	277,315
Expenditure on:					
Raising funds	6	22,400	-	22,400	12,425
Charitable activities	6	139,087	65,000	204,087	227,479
Other	6	1,219	-	1,219	889
Totals		162,706	65,000	227,706	240,793
Net movement in funds		1,515	13,000	14,515	36,522
Reconciliation of funds					
Total funds brought forward		118,683	13,620	132,303	95,781
Total funds carried forward		120,198	26,620	146,818	132,303

All of the activities of the charity are classed as continuing

As required by paragraph 4.67 of the SORP, the brought forward and carried forward funds above have been agreed to the Balance Sheet.

*Details of the allocation of 2022 total funds between unrestricted and restricted are shown in note 15

The notes on pages 14 to 23 form part of these financial statements

THE HARBOUR**BALANCE SHEET****FOR THE YEAR ENDED 31 MARCH 2023**

	Note	2023 £	2022 £
FIXED ASSETS			
Tangible assets	11	-	-
CURRENT ASSETS			
Debtors and prepayments	12	15,943	27,016
Cash at bank and in hand		140,107	111,760
		<u>156,050</u>	<u>138,776</u>
CREDITORS: Amounts falling due within one year	13	(9,232)	(6,473)
Net current assets		<u>146,818</u>	<u>132,303</u>
NET ASSETS		<u>146,818</u>	<u>132,303</u>
RESERVES:			
Restricted funds	14	26,620	13,620
Unrestricted funds	14		
General		120,198	118,683
		<u>146,818</u>	<u>132,303</u>

The directors are satisfied that the company is entitled to exemption from audit under section 477 of the Companies Act 2006 relating to small companies.

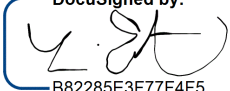
Directors' responsibilities:

The members have not required the company to obtain an audit in accordance with section 476 of the Companies Act 2006.

The directors acknowledge their responsibilities for complying with the requirements of the Companies Act with respect to accounting records and the preparation of accounts.

These accounts have been prepared in accordance with the provisions applicable to small companies subject to the small companies' regime and in accordance with FRS102 SORP.

These financial statements were approved by the directors and are signed on their behalf by:

DocuSigned by:

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Lily Eastwood - Chair of Trustees

Date: 14/12/2023

THE HARBOUR

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2023

1 Basis of Preparation

- a) These accounts have been prepared under the historical cost convention with items recognised at cost or transaction value unless otherwise stated in the relevant note(s) to these accounts.

The financial statements have been prepared in accordance with the Charities SORP (FRS 102) - 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 1 January 2019), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Companies Act 2006.

- b) The accounts have been prepared on the assumption that the charity is able to continue as a going concern, which the trustees consider appropriate having regard to the current level of unrestricted reserves. There are no material uncertainties about the charity's ability to continue as a going concern.
- c) The charity meets the definition of a public benefit entity as defined by FRS 102 and has therefore taken the advantage of the disclosure exemption available to it in relation to presentation of a cash flow statement.

2 Accounting Policies

- a) **Incoming** - Income from donations is included in income when these are receivable, except as follows:
- i) When donors specify that donations given to the charity must be used in future accounting periods, the income is deferred until those periods.
 - ii) When donors impose conditions which have to be fulfilled before the charity becomes entitled to use such income, the income is deferred until the pre-condition have been met.
- b) **Expenditure & liabilities** - are recognised in the period in which they are incurred. Expenditure includes attributable VAT which cannot be recovered.
- c) **Operating leases** - Rentals payable under operating leases are charged to the Statement of Financial Activities incurred over the term of the lease.
- d) **Financial Instruments** - The charity only has financial assets and financial liabilities of a kind that qualify as basic financial instruments. Basic financial instruments are initially recognised at transaction value and subsequently measured at their settlement value with the exception of bank loans which are subsequently recognised at amortised cost using the effective interest method.
- e) **Pension Scheme** - The charitable company operates a defined contribution pension scheme. The assets of the scheme are held separately from those of the charitable company in an independently administered fund. Pension costs charged in the financial statements represent the contribution payable by the charitable company during the year.
- f) **Tangible fixed assets and depreciation** - Depreciation is provided on all tangible assets at rates calculated to write off the costs, less estimated residual value of each asset, over its expected useful life as follows:

Fixtures, Fittings and equipment	3 Years Straight Line
Leasehold property improvements	Over the life of the lease

Items with an individual cost of over £1,000 will be treated as fixed assets.

THE HARBOUR

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2023

g) **Fund accounting** - Funds held by the charity are:

Unrestricted general funds - these are the funds which can be used in accordance with the charitable objects at the discretion of the trustees

Designated funds - these are funds set aside by the trustees out of general funds for specific purposes or projects.

Restricted funds - these are funds that can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are for particular restricted purposes.

Further explanation of the nature and purpose of each fund is included in the notes to the accounts.

THE HARBOUR**NOTES TO THE FINANCIAL STATEMENTS (continued)**
FOR THE YEAR ENDED 31 MARCH 2023

Income and Endowments from:

3 DONATIONS

Donations have been received from the following sources:

	Unrestricted Funds £	Restricted Funds £	Total Funds 2023 £	Total Funds 2022 £
Charitable trust donations	64,029	78,000	142,029	127,609
Individual donations	10,473	-	10,473	73,818
Gift Aid	14,317	-	14,317	1,672
	<u>88,819</u>	<u>78,000</u>	<u>166,819</u>	<u>203,099</u>

Donations prior year

	<i>Unrestricted Funds £</i>	<i>Restricted Funds £</i>	<i>Total Funds 2022 £</i>
<i>Charitable trust donations</i>	<i>75,109</i>	<i>52,500</i>	<i>127,609</i>
<i>Individual donations</i>	<i>73,818</i>	<i>-</i>	<i>73,818</i>
<i>Gift Aid</i>	<i>1,672</i>	<i>-</i>	<i>1,672</i>
	<u><i>150,599</i></u>	<u><i>52,500</i></u>	<u><i>203,099</i></u>

4 CHARITABLE ACTIVITIES:**GRANTS AND CONTRACTS**

Grants have been received from the following sources:

	Unrestricted Funds £	Restricted Funds £	Total Funds 2023 £	Total Funds 2022 £
Bristol Clinical Commissioning Group	59,660	-	59,660	58,262
Bristol & South Glos IAPT Services	2,785	-	2,785	15,815
	<u>62,445</u>	<u>-</u>	<u>62,445</u>	<u>74,077</u>

*Charitable Activities prior year - all unrestricted***OTHER CHARITABLE ACTIVITIES**

	Unrestricted Funds £	Restricted Funds £	Total Funds 2023 £	Total Funds 2022 £
Room hire	1,116	-	1,116	132
Client Fees	11,095	-	-	-
	<u>12,211</u>	<u>-</u>	<u>1,116</u>	<u>132</u>

Other charitable activities prior year - all unrestricted

THE HARBOUR**NOTES TO THE FINANCIAL STATEMENTS (continued)
FOR THE YEAR ENDED 31 MARCH 2023****5 INVESTMENT INCOME**

	Unrestricted Funds £	Restricted Funds £	Total Funds 2023 £	Total Funds 2022 £
Bank interest	746	-	746	7

*Investment income prior year - all unrestricted***6 TOTAL RESOURCES EXPENDED**

	Fundraising/ Voluntary Income £	Provision of Counselling £	Govern. Costs £	2023 Total £	2022 Total £
Costs directly allocated to activities					
Staff costs	-	93,005	-	93,005	110,945
Staff training	-	194	-	194	308
Premises	-	24,251	-	24,251	23,252
Other office expenditure	-	11,709	-	11,709	15,947
Supervision	-	2,615	-	2,615	3,080
Fundraising	22,400	-	-	22,400	12,425
Sessional therapy	-	3,968	-	3,968	3,069
Governance	-	-	264	264	-
Accountancy fees	-	7,083	955	8,038	8,019
Support costs allocated to activities					
Management and office staff	-	61,262	-	61,262	63,748
	22,400	204,087	1,219	227,706	240,793

Total Resources Expended prior year

	Unrestricted Funds £	Restricted Funds £	Total Funds 2022 £
<i>Raising funds</i>	12,425	-	12,425
<i>Charitable activities</i>	184,258	43,221	227,479
<i>Other</i>	889	-	889
	197,572	43,221	240,793

7 NET INCOMING RESOURCES FOR THE YEAR**This is stated after charging:**

	2023 £	2022 £
Independent Examination	955	889

THE HARBOUR**NOTES TO THE FINANCIAL STATEMENTS (continued)
FOR THE YEAR ENDED 31 MARCH 2023****8 STAFF COSTS**

	2023	2022
	£	£
Staff costs were as follows:		
Wages and salaries	149,230	167,491
Social security costs	3,035	4,779
Employer's Pension	2,002	2,423
	<u>154,267</u>	<u>174,693</u>

No employee received emoluments of more than £60,000.

The average monthly head count was 13 staff (2022: 14 staff)

The average weekly number of employees during the year was as follows:

	2023	2022
	No.	No.
Provision of counselling services	10	11
Administration and management	3	3
	<u>13</u>	<u>14</u>

Trustee remuneration and expenses

The charity trustees were not paid or received any other benefits from employment with the charity in the year (2022: £nil) neither were they reimbursed expenses during the year (2022: £nil). No charity trustee received payment for professional or other services supplied to the charity (2022: £nil).

The key management personnel of the charity comprise the board of trustees & the Chief Executive Officer. The total employee benefits of key management personnel, during the year, total £50,825 (2022: £45,092).

9 Taxation

The charity is exempt from corporation tax on its charitable activities.

10 Related Party Transactions

During the year there were no related party transactions (2022: £2,685 of wages were paid to a sister of a trustee)

THE HARBOUR**NOTES TO THE FINANCIAL STATEMENTS (continued)
FOR THE YEAR ENDED 31 MARCH 2023****11 TANGIBLE FIXED ASSETS**

	Leasehold Improvements	Fittings & Equipment	Total
	£	£	£
COST			
At 1 April 2022	26,906	25,289	52,195
At 31 March 2023	<u>26,906</u>	<u>25,289</u>	<u>52,195</u>
DEPRECIATION			
At 1 April 2022	26,906	25,289	52,195
Charge for the year	-	-	-
At 31 March 2023	<u>26,906</u>	<u>25,289</u>	<u>52,195</u>
Net book value			
At 31 March 2023	<u>-</u>	<u>-</u>	<u>-</u>

12 DEBTORS

	2023	2022
	£	£
Debtors	15,157	26,277
Prepayments	786	739
	<u>15,943</u>	<u>27,016</u>

THE HARBOUR**NOTES TO THE FINANCIAL STATEMENTS (continued)
FOR THE YEAR ENDED 31 MARCH 2023****13 CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR**

	2023 £	2022 £
Trade creditors	8,086	5,406
Accruals and deferred income	1,146	1,067
	<u>9,232</u>	<u>6,473</u>

14 ANALYSIS OF CHARITABLE FUNDS

	At 01-Apr 2022 £	Incoming resources £	Outgoing resources £	Transfers £	At 31-Mar 2023 £
RESTRICTED FUNDS					
Albert Gubay	-	25,000	(25,000)	-	-
Fyrish Foundation	-	5,000	(5,000)	-	-
James Tudor Foundation	-	10,000	(10,000)	-	-
John James Foundation	3,520	8,000	(8,000)	-	3,520
The February Foundation	-	6,000	(6,000)	-	-
The Grateful Society	-	4,000	(4,000)	-	-
The Hospital Saturday Fund	-	2,000	(2,000)	-	-
Newby Trust	-	5,000	(5,000)	-	-
Wesleyan	-	10,000	-	-	10,000
Wessex Water	-	3,000	-	-	3,000
The Society of Merchant Venturers Quartet	100 10,000	- -	- -	- -	100 10,000
	<u>13,620</u>	<u>78,000</u>	<u>(65,000)</u>	<u>-</u>	<u>26,620</u>
GENERAL FUNDS					
	At 01-Apr 2022 £	Incoming resources £	Outgoing resources £	Transfers £	At 31-Mar 2023 £
General funds	118,683	164,221	(162,706)	-	120,198
	<u>118,683</u>	<u>164,221</u>	<u>(162,706)</u>	<u>-</u>	<u>120,198</u>
Total Funds	<u>132,303</u>	<u>242,221</u>	<u>(227,706)</u>	<u>-</u>	<u>146,818</u>

Purpose of restricted funds:

The Albert Gubay Foundation – Staff costs related to the provision of free counselling sessions

Fyrish Foundation – Core costs for free counselling

The James Tudor Foundation – Towards counselling costs

John James Bristol Foundation – Free and subsidised counselling sessions

continued...

THE HARBOUR

NOTES TO THE FINANCIAL STATEMENTS (continued) FOR THE YEAR ENDED 31 MARCH 2023

Purpose of restricted funds (continued):

The February Foundation – Towards direct counselling costs

The Grateful Society – To deliver counselling to clients over the age of 60

The Hospital Saturday Fund – To deliver free counselling sessions

Newby Trust – To deliver counselling to clients over the age of 60

Wesleyan – Pilot project to deliver counselling at Knowle West Health Park

Wessex Water – Scope and develop psychoeducational / information sessions to support people facing death dying and bereavement in the Filwood Ward

The Society of Merchant Venturers – Funding to ensure services are accessible to BAME communities

Quartet Community Fund – For CEO time to participate in networks and peer support and staff time to develop services.

THE HARBOUR**NOTES TO THE FINANCIAL STATEMENTS (continued)
FOR THE YEAR ENDED 31 MARCH 2023****15 Analysis of charitable funds - previous year, as required by paragraph 4.2. of the SORP****RESTRICTED FUNDS**

	At 01-Apr 2021 £	Incoming resources £	Outgoing resources £	Transfers £	At 31-Mar 2022 £
Principal Services :					
Counselling grants	-	30,000	(30,454)	454	-
Portishead Nautical Trust	-	3,000	(3,033)	33	-
Wessex Water	-	2,000	(2,378)	378	-
John James Foundation	3,376	7,500	(7,356)	-	3,520
BAME / Deprivation:					
The Society of Merchant Venturers	100	-	-	-	100
Other:					
Quartet	-	10,000	-	-	10,000
	3,476	52,500	(43,221)	865	13,620

GENERAL FUNDS

General funds	92,305	224,815	(197,572)	(865)	118,683
	95,781	277,315	(240,793)	-	132,303

Purpose of restricted funds:**Principle Services:**

This money was invested into the delivery of our specialist psychodynamic counselling for people as they encounter death, dying and bereavement. One grant was given specifically to support for people living in deprived areas.

- Improving our Care Pathway / CRM development
- Create a better process for getting in touch with The Harbour, including improving our contact forms, integrating them with our database and facilitating the automation of tailored correspondence.
- Make bespoke changes to the CiviCRM (new database) system to support our clinical administration and fundraising functions, improving efficiency and working towards strengthening our funding base. Initial plans include implementing a system to collect client case studies and setting up a corporate section of our fundraising database to manage our corporate links.
- Make changes to the CiviCRM system to enhance our reporting capabilities. This will make it easier and less time consuming to extract the data that is necessary for us to monitor the effectiveness of our service. This includes, but is not limited to, clinical capacity, waiting times, clinical evaluation data and demographic data, all vital for understanding our impact.
- Team Away Day

continued...

THE HARBOUR**NOTES TO THE FINANCIAL STATEMENTS (continued)
FOR THE YEAR ENDED 31 MARCH 2023****Purpose of restricted funds (continued):**

- Focus on staff wellbeing and mental health, team dynamics and strategy development.
- Support people under the age of 25 through the delivery of principal service
- Deliver group sessions with a focus on older people and areas of deprivation

Other:

For CEO time to participate in networks and peer support and staff time to develop services.

16 ANALYSIS OF NET ASSETS BETWEEN FUNDS

	General Fund £	Designated Funds £	Restricted Funds £	Total £
Tangible Fixed Assets	-	-	-	-
Cash at Bank and in Hand	113,487	-	26,620	140,107
Other Net Current Assets/(Liabilities)	6,711	-	-	6,711
	<u>120,198</u>	<u>-</u>	<u>26,620</u>	<u>146,818</u>

ANALYSIS OF NET ASSETS BETWEEN FUNDS - PREVIOUS YEAR

	General Fund £	Designated Funds £	Restricted Funds £	Total £
Tangible Fixed Assets	-	-	-	-
Cash at Bank and in Hand	98,140	-	13,620	111,760
Other Net Current Assets/(Liabilities)	20,543	-	-	20,543
	<u>118,683</u>	<u>-</u>	<u>13,620</u>	<u>132,303</u>

17 COMPANY LIMITED BY GUARANTEE

The company is limited by guarantee and as such has no issued share capital. In the event of the company being wound up the liability of the members is limited to £1 each.

The following page does not form part of the
statutory accounts of the Charity

###

DETAILED INCOME AND EXPENDITURE ACCOUNT

###

	2023	2022	2021	2020	2019	2018
	£	£	£	£	£	£
INCOME						
BNSSG CCG	59,660	58,262	81,595	58,262	57,639	57,639
Charitable Trusts	142,029	127,609	150,382	92,305	139,112	115,845
Room hire	1,116	132	153	6,164	10,749	8,404
Therapist services	13,880	15,815	10,851	26,111	31,201	59,746
Individual donations	10,473	73,818	20,614	33,844	18,341	14,389
Fund raising events	-	-	-	-	491	2,666
Company donations	-	-	-	-	750	3,915
Interest receivable	746	7	25	81	65	24
Gift aid	14,317	1,672	1,669	676	1,722	-
Sundry income	-	-	-	-	23	-
Other grants	-	-	4,737	-	-	-
TOTAL INCOME	242,221	277,315	270,026	217,443	260,093	262,628
EXPENDITURE						
Salaries & wages (Inc NI)	154,267	174,693	167,313	180,346	181,183	160,387
Rent and rates	12,922	16,583	14,328	14,331	13,975	14,198
Supervision	2,615	3,080	2,985	5,915	4,388	6,047
Maintenance	3,728	1,353	1,917	24,810	12,159	2,064
Postage and stationery	2,281	1,294	2,259	4,616	5,659	3,754
Insurance	1,528	1,721	1,690	1,604	1,687	2,266
Telephone	1,803	1,726	1,679	1,812	1,429	1,268
Heat and light	3,543	1,356	3,690	2,666	1,158	1,903
Bookkeeping & payroll	7,083	7,130	1,370	857	1,981	2,097
Cleaning	4,058	3,960	2,411	4,225	(1,986)	4,245
Sundry	1,304	818	1,507	3,476	5,745	3,007
Subscriptions	1,333	1,381	965	959	1,141	1,020
Subsistence	-	-	-	-	339	1,256
Legal and professional	35	35	35	35	-	35
Training	194	308	1,483	107	556	1,238
Accountancy / Audit fees	955	889	797	559	499	449
Depreciation	-	-	1,440	1,440	8,215	8,216
Travel & Entertainment	871	949	297	34	246	454
Governance	229	-	-	-	-	-
Bank charges	277	340	114	-	-	-
Publicity, events & venue hire	260	180	533	1,170	348	1,169
Fundraising	22,400	12,425	1,000	50	560	3,392
IT support Costs	2,052	7,503	22,059	-	-	-
Equipment hire & expenses	-	-	-	-	-	-
Sessional Therapy	3,968	3,069	3,958	11,163	8,996	24,983
Awards and grants	-	-	-	-	-	3,506
TOTAL EXPENDITURE	227,706	240,793	233,830	260,175	248,278	246,954
Surplus / Deficit	14,515	36,522	36,196	(42,732)	11,815	15,674

THE HARBOUR

England & Wales - Charity number 1008360

Accounts

THE HARBOUR
ANNUAL REPORT AND FINANCIAL STATEMENTS

31 MARCH 2022

Charity Number 1008360
Company Registration Number 02681075

THE HARBOUR

FINANCIAL STATEMENTS

YEAR ENDED 31 MARCH 2022

CONTENTS

PAGE

Reference and administration details of the charity and its advisors

2

Trustees' annual report

3

Independent Examiner's Report

11

Statement of financial activities (including income and expenditure account)

12

Balance sheet

13

Notes to the financial statements

14

THE HARBOUR

Reference and administration details of the Charity and its advisors

YEAR ENDED 31 MARCH 2022

Status

The Harbour is a company limited by guarantee (registration number 02681075) and granted charitable status by the Charity Commission under number 1008360.

Trustees

The directors of the charitable company ("the charity") are its trustees for the purposes of the charity law and throughout this report are collectively referred to as the trustees.

The Trustees who served during the year and since the year end were as follows:

Directors and Trustees

Philippa Bayley – Trustee	(resigned and re-appointed Chair in December 2021)
Vicki Lamch – Treasurer	(resigned in September 2021)
Alysun Jones – Vice Chair	(resigned and re-appointed December 2021)
Mary Hamblyn – Trustee	(appointed in July 2020)
Rob Davenport – Trustee	(resigned and re-appointed in December 2021)
Toby Howkins – Trustee	(resigned and was re-appointed in December 2020)
Caroline Darrall – Trustee	(appointed in June 2021)
Richard Davies – Trustee	(appointed in June 2021; resigned February 2022)
Lily Eastwood – Trustee	(appointed September 2022)

Registered Office

30 Frogmore Street
Bristol
BS1 5NA

Independent Examiner

Joanne Trowbridge MAAT
Bristol Community Accountants CIC
The Park Centre
Daventry Road
Knowle
Bristol
BS4 1DQ

Bankers

The Co-Operative Bank PLC P.O. Box 101 1 Balloon Street Manchester M60 4EP	Caf Bank Ltd, 25 Kings Hill Avenue Kings Hill West Malling Kent ME19 4JD
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THE HARBOUR

TRUSTEES REPORT

YEAR ENDED 31 MARCH 2022

Structure, governance and management

The Charity was established on 24 January 1992 by incorporation as a company limited by guarantee and registered as a Charity in February 1992. Consequently, the governing instrument of the Charity is its Memorandum and Articles of Association.

Reference and administrative information set out on page 2 forms part of this report. The financial statements comply with the Charities Act 2011, the Companies Act 2006, the Memorandum and Articles of Association, 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 1 January 2019).

Recruitment and appointment of trustees

The Directors of the company are also charity Trustees for the purpose of charity law and under the company's Articles are known as Members of the Management Committee. Under the requirements of the Memorandum and Articles of Association the members of the Management Committee are elected to serve for a period of three years after which they must be re-elected at the next Annual General Meeting. One third of the membership shall retire annually but shall be eligible for re-election at the AGM.

The re-election of Trustees took place at the AGM on the 3rd December 2021. At the AGM Rob Davenport, Alysun Jones and Philippa Bayley all resigned as Trustees and were re-appointed. Philippa Bayley was re-elected to the Chair position, and Alysun Jones to the Vice-Chair position.

We continue to seek new Trustees to join the Board, most notably to fulfil the roles of Treasurer and Secretary. We are also keen that the Board of Trustees becomes more representative of the population that we support in Bristol and surrounding areas, so would welcome new members from under-represented and minority groups.

Trustee induction and training

Prospective Trustees meet the Chair and CEO, and provide a CV and cover letter before being invited to attend a Trustee meeting, and, if mutually agreed, go forward for appointment. Trustees are encouraged to attend online and/or local training days on 'Roles and Responsibilities of Trustees' and other relevant workshops. Trustees are issued with guidelines about the role of Trustees and governance documents in the form of a 'Welcome Pack' which has been developed by Trustees.

Organisational structure

The Harbour has a Management Committee of Trustees who normally meet every six weeks and are responsible for the strategic direction and policy of the charity. The Committee typically has between six and eight members and the Chief Executive attends each meeting. A scheme of delegation is in place and day to day responsibility for the provision of the services rests with the Chief Executive, supported by the Clinical Lead. The Staff Team meet weekly and all staff, whether they are paid or voluntary, are expected to attend at least monthly.

THE HARBOUR

TRUSTEES REPORT

YEAR ENDED 31 MARCH 2022

Objectives and activities of the charity

The object for which the company is registered is to enhance the quality of life for those suffering from, or affected by, a physical life-threatening illness. To achieve this, The Harbour provides professional counselling and psychotherapy.

The main activities of the year focussed on providing 1:1 and couples counselling/psychotherapy, and group therapy to:

- Explore the impact of having a life threatening illness.
- Enable an exploration of fears/anxieties/concerns.
- Reduce feelings of anxiety and depression.
- Improve relationships with families and close friends.

The practical activities carried out to bring about these changes are:

- To provide initial assessments to explore the client's needs and to assess suitability for counselling at The Harbour. Where this is inappropriate we suggest alternative services.
- To provide regular psychodynamic counselling/psychotherapy by professionally trained staff, and students at an advanced stage of their training. The services we offer include 1:1 counselling/psychotherapy; couples counselling; and group therapy. Whilst the length of time can vary from a few weeks to up to two years, the majority of people are offered 16 sessions of 1:1 counselling.
- To offer a regular time and space to gain deeper understanding of and insight into each client's situation in a supportive environment.
- To maintain confidentiality.

The people we support fall into the following categories:

- Individuals aged 18 and over, suffering from a life-threatening illness.
- Carers, including those in a close relationship with someone who has a life-threatening illness.
- People bereaved by illness.
- Couples affected by life-threatening illness.

The Harbour's vision and values

Our vision is that everyone in Bristol has a safe space to talk and be listened to when they face death, dying and bereavement.

Our values are:

- Honesty and integrity – in the services we offer, and in our working relationships with colleagues, partners and volunteers.
- Quality service – we offer high quality, in-depth services by appropriately trained people.
- A compassionate organisation – towards our clients and each other.

THE HARBOUR

TRUSTEES REPORT

YEAR ENDED 31 MARCH 2022

Our strategic priorities over the next three years are to:

1. Increase our **financial** sustainability
 - 1.1. Diversify and continually balance our income streams across different sources
 - 1.2. Introduce a paid for service where clients pay for, or donate towards, their sessions if they are able to
 - 1.3. Instigate and grow our corporate and community fundraising and implement an in memory and legacy giving programme.
 - 1.4. Secure multi-year grant funding (one award) for our services
2. Develop our **service**
 - 2.1. Develop a more agile and responsive service delivery, being open to opportunities to bolster our service delivery with a provision that serves the needs of a wider client base.
 - 2.2. Deliver remote and in-person services side by side
 - 2.3. Build our evidence base - understand more about need, who we serve/don't serve, efficacy, and user experiences
3. Build **partnerships, communication and influence**
 - 3.1. Position ourselves as a leading voice on topics of death, dying and bereavement within Bristol and the surrounding areas.
 - 3.2. Continue to build relationships with our peer organisations in/beyond Bristol to share experience and collaborate on service design and delivery
 - 3.3. Position The Harbour as a valuable and much-needed service for people in and around Bristol
4. Ensure our organisation and clients reflect Bristol's **diversity**
 - 4.1. Take positive action towards the diversity of our clients more closely matching Bristol's multi-faceted diversity; to include factors such as ethnicity, socioeconomic status, life status and disabilities.
 - 4.2. Engage in research and learning that will help us to understand and overcome barriers for people to access our service.
 - 4.3. Recruit such that we better represent Bristol's diversity in the organisation's staff, trustees and volunteers
 - 4.4. Build partnerships with organisations serving different demographics
5. Ensure our **operations** are simple and straightforward, and work for everyone.
 - 5.1. Clarity of roles and responsibilities
 - 5.2. Mutually productive relationship between Management and the Board
 - 5.3. Continue digital transformation
 - 5.4. Safe and suitable premises that work for all users
6. Develop a **resilient and supportive working culture**
 - 6.1. Cultivate working practices that support people's wellbeing (staff, trainees, volunteers, trustees, clients)
 - 6.2. Establish formal and informal structures that support the wellbeing of staff, trainees, volunteers, and trustees)

We continue to review these priorities to ensure they reflect the needs of the clients we support and the organisation.

THE HARBOUR

TRUSTEES REPORT

YEAR ENDED 31 MARCH 2022

The main achievements and performance of the charity during the year

We provide one-to-one, couples and group therapy to people who themselves have a life-threatening illness; people close to or caring for someone who is dying; and people who have been bereaved. In 2021/ 2022 we supported 225 people and delivered 1,539 counselling sessions and assessments.

The impact we have made on the people who have used our services

We monitor the outcomes of our work using quantitative and qualitative measures, a summary of which can be found below:

Quantitative outcomes

Clients are asked to complete standard measures of anxiety (GAD7) and depression (PHQ9) at the beginning, middle and end of their counselling at The Harbour. In the table below we compare our self-referring clients' scores when they come into the service and when they have completed treatment. A higher score represents a greater level of distress. The results show that most of our clients come to The Harbour with high levels of anxiety and depression and that these improve throughout their time with us. When taking into consideration the work we do, and that many of the people we see are living with a life-threatening condition, we think that these figures are remarkable and truly highlight the value of our charity.

	GAD7 (anxiety)	PHQ9 (depression)
Average score at beginning of treatment	11	12
Average score at end of treatment	6	7
Average change	-5	-5

The GAD7 and PHQ9 classifications are as follows:

GAD7	Score	PHQ9	Score
Mild	0-5	None	0-4
Moderate	6-10	Mild	5-9
Moderately Severe	10-15	Moderate	10-14
Severe	15-21	Moderately Severe	15-19
		Severe	20-27

Qualitative outcomes

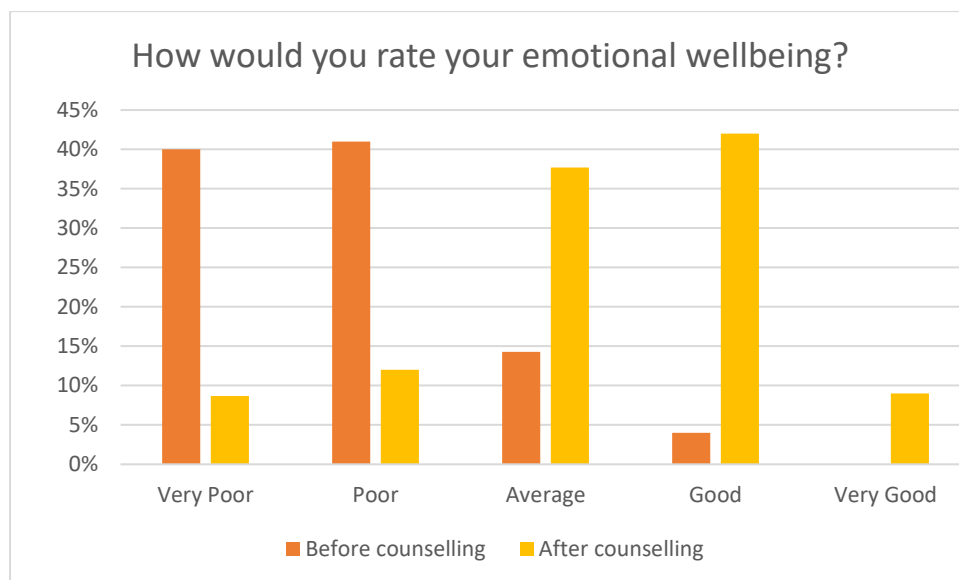
At the end of their counselling, clients are sent an evaluation form that aims to gather more information about their experiences at The Harbour. A summary of the responses to these evaluation forms can be found below:

- 94% of clients felt they were 'much better' or 'a little better' at dealing with their problems after their counselling
- Clients reported a significant improvement in their emotional wellbeing:

THE HARBOUR

TRUSTEES REPORT

YEAR ENDED 31 MARCH 2022



When asked what benefit they had gained from using our services, client comments included:

“My quality of life has improved, as have my relationships with those around me. I feel as though I've confronted a lot of the demons I was facing and have a better understanding of myself... I'm in much better shape because of it. Thank you.”

“These sessions were a huge support to me at a time of family crisis, personal crisis and the pandemic. I feel more resilient. I feel I understand myself a bit better and that I am more accepting of myself and my emotional responses now. I feel that these sessions will hold me in good stead, going forward in to this new chapter.” A client at The Harbour

In terms of demographic information, the people who referred themselves to us directly in 2021/22 can be described as follows. This demographic remained very similar to the data for 2020/21:

- 30% cared for someone who had a life-threatening illness (vs. 28% in 2020/21).
- 56% were bereaved (vs. 47% in 2020/21).
- 25% had a life-threatening illness (same as in 2020/21).
- 11% belonged to two or more of these categories (vs. 8% in 2019/20).
- 62% were aged under 50 (vs. 61% in 2019/20).
- 77% identify as female (vs. 70% in 2020/21); 21% identify as male (vs. 27% in 2020/21); 2% Self Described (1% queer, 1% queer / female bodied).
- 12% regarded themselves as having a disability (vs. 17% in 2020/21).
- 34% were in full-time employment (vs. 34% in 2020/21); 9% were retired (vs. 17% in 2020/21); 13% were employed part-time (vs. 21% in 2020/21); 9% were self-employed (vs. 8% in 2019/20); 23% were unemployed (vs. 10% in 2020/21).
- 76% were heterosexual (vs. 85% in 2020/21)

THE HARBOUR

TRUSTEES REPORT

YEAR ENDED 31 MARCH 2022

The main achievements and performance of the charity during the year

Change of Leadership

In April 2021, Sam Thomas tendered his resignation as CEO of The Harbour when he and his family made the decision to move to Scotland. Sam had held this position for 10 years and we are very thankful for all his hard work during his tenure. Sam and the Board worked closely to make arrangements for his departure and recruited a new CEO, Natasha Davies, who took up the post in August 2021.

Natasha came to The Harbour with a strong background in both commercial and public sector organisations, having worked most recently at the University of Bristol in their corporate partnerships team. Building on handover sessions from the previous CEO, she diligently and rapidly familiarised herself with all areas of The Harbour's activities. She also developed a close rapport with the Board and a highly effective working relationship with the Chair. Her immediate focus was on the financial sustainability of the organisation, as reported in more detail below. She spearheaded both an emergency campaign for funding in January/February 2022, and the instigation of The Harbour's first paid-for service in May 2022' add 'whilst ensuring that our service is still accessible to everyone, regardless of financial position, with a free and subsidised option. The Board have solid and ever-growing confidence in her ability to design and deliver on The Harbour's plans and look forward to reporting on this further in next year's report.

Covid-19 response

The Covid-19 pandemic has continued and we have been confronted by death in a way unseen before in this generation. With over 200,000 deaths from Covid-19 alone, the UK is facing a crisis of bereavement. This has shone a spotlight on the need for charities such as The Harbour. People have been forced to grieve in isolation, without access to their usual support networks or grieving rituals, making the crisis even more acute. The pandemic has not just impacted those who are grieving. Many of The Harbour's clients are facing their own life-threatening illness or supporting someone with one; a large majority had to shield during lockdown, adding isolation, complexity and anxiety to an already difficult situation. On top of this, the population at large continues to face the fallout of months of postponed surgical operations and delays to life saving medical treatments. The impact on people's mental health cannot be underestimated.

We have seen large fluctuations in demand for our service, with reduced numbers in lockdown periods and large increases in the periods following. As lockdown restrictions eased, we safely and successfully carried out a phased return to the premises. We have started offering a hybrid model of delivery, with online and face-to-face sessions offered in parallel. This means that both therapist and client preferences can be accommodated, and that our service is now more accessible than it was previously. This marks a significant change for a small organisation like The Harbour, and offers us increased flexibility in responding to changing circumstances, and potentially in scaling our services.

Introducing a paid-for service

Since The Harbour was founded 30 years ago, the charity has offered free counselling to all clients. The idea of a paying service had been mooted many times at The Harbour Board; we know that some of our clients can afford to pay for therapy but choose The Harbour due to our history, expertise and specialism in working with death and dying. We have also received client feedback suggesting that we should charge a fee. The introduction of a paid-for service presented an opportunity for The Harbour to have scalable income and greater financial sustainability.

THE HARBOUR

TRUSTEES REPORT

YEAR ENDED 31 MARCH 2022

In October 2021, the CEO and Board made the decision to move forward with instigating a paid-for service. We undertook market research and engaged in consultation with other charity leaders, funders and organisations to determine if and how we should do this. This research was of particular value in helping us to price our sessions and how to structure our subsidised offer. The CEO also undertook extensive consultation with the Clinical Lead and Harbour staff team to ensure that the organisation moved through this change process together.

We will report on the progress made with this service in our 22/23 report.

Fundraising activities during the year

Fundraising in 2021/2022 has been challenging, with the covid-19 pandemic continuing to cause huge disruptions and with our Fundraiser and CEO both leaving The Harbour we had periods of low resource. In January 2022, The Harbour had to launch an emergency fundraising appeal to address a short term cashflow issue and to ensure our future success. We took a three-pronged approach to dealing with this challenge: 1) a public funding appeal, including getting our message out via media channels such as BBC Points West and local radio, TV and newspapers; 2) appeals to our current and previous funders, to inform them of our circumstances, the reason behind it, and our future plans; and 3) refocused efforts with new funders with multi-year potential. Through these efforts we secured a 3-year grant of £25k/year from a new funder, and a generous donation of £100k over three years from an anonymous donor. We drew £45K of this in March 2022. We had a good end to the financial year and raised £127,609 from grants and trusts, £73,818 from individuals. Our income from contracts was £74,077.

Financial review

2021/22 was a challenging year and The Harbour experienced periods of financial difficulty. That being said, we ended the year with a surplus of £36,522. The one-off funding that had been available in 2020/21 to support the Covid-19 pandemic was not available and Trust and Foundation funding became more difficult to secure; the organisation experienced significant challenges to our cashflow in early 2022. However, our new CEO, Natasha Davis, in conjunction with the Board, worked diligently to improve our income generation through appeals to previous and new funders, a crowdsourcing effort, and the instigation of a new, paid-for service. In addition, an anonymous donor approached the Board and offered funding of up to £100,000 over 3 years to sustain the organisation. These changes led to the organisation finishing the 21/22 year with a small surplus, and the financial picture continues to improve into the 2022/23 year. At the time of writing (November 2022) the trustees are confident that the organization is a going concern.

Income for the year is shown as £277,315 which is a small increase compared to the previous year's total of £270,026. Expenditure increased from £233,830 in 2020/21 to £240,793. This left a surplus for the year of £36,522, compared with a surplus in the previous year of £36,196. Total unrestricted funds for the year increased from £92,305 in 2020/21 to £118,683. Total funds carried forward are £132,303 compared to £95,781 in 2020/21.

Reserves Policy

The management committee is working to build up our reserves and have established a policy whereby the unrestricted funds not committed or invested in tangible fixed assets ("the free reserves") held by the charity should be six months of the resources expended, £120,000. Current reserves sit at £118,683, approximately 6

THE HARBOUR

TRUSTEES REPORT

YEAR ENDED 31 MARCH 2022

months of operation. This leaves us slightly below our target of £120,000 in free reserves based on expenditure projections for 2022/23.

It remains a priority for the Board to secure 6 months of operating costs as reserves, but we are balancing this need against the operational demands of the organisation.

Responsibilities of the trustees

The trustees are responsible for preparing the annual report and the financial statements in accordance with applicable law and regulations. The trustees are required to prepare financial statements for each financial year in accordance with United Kingdom Generally Accepted Accounting Practice (United Kingdom Accounting Standards and applicable law). The financial statements are required by law to give a true and fair view of the state of affairs of the charity and of its incoming resources and application of resources of the charity for that period. In preparing these financial statements, the trustees are required to:

- select suitable accounting policies and then apply them consistently;
- make judgments and estimates that are reasonable and prudent;
- state whether applicable UK Accounting Standards have been followed, subject to any material departures disclosed and explained in the financial statements, and
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in business.

The trustees are responsible for keeping proper accounting records that disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Approved by the trustees and signed on their behalf by:

DocuSigned by:

 4E1696EF6C224FA..... Philippa Bayley (Chair) 20/12/2022
 Date.....

THE HARBOUR**INDEPENDENT EXAMINERS REPORT****YEAR ENDED 31 MARCH 2022**

I report on the accounts of the charitable company for the year ended 31st March 2022 which are set out on pages 12 – 24.

Responsibilities and basis of report

As the charity's trustees of the Company (and also its directors for the purposes of company law) you are responsible for the preparation of the accounts in accordance with the requirements of the Companies Act 2006 ('the 2006 Act').

Having satisfied myself that the accounts of the Company are not required to be audited under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of your charity's accounts as carried out under section 145 of the Charities Act 2011 ('the 2011 Act'). In carrying out my examination I have followed the Directions given by the Charity Commission under section 145(5) (b) of the 2011 Act.

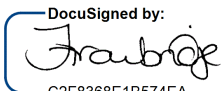
Independent examiner's statement

As 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 that I am qualified to undertake the examination because I am a member of The Association of Accounting Technicians (MAAT).

I have completed my examination. I confirm that no matters have come to my attention in connection with the examination giving me cause to believe:

- accounting records were not kept in respect of the Company as required by section 386 of the 2006 Act; or
- the accounts do not accord with those records; or
- the accounts do not comply with the accounting requirements of section 396 of the 2006 Act 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; or
- the accounts have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities [applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)].

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.

DocuSigned by:

 C2F8368E1B574EA...
Joanne Trowbridge MAAT
 Bristol Community Accountants CIC
 The Park
 Daventry Road
 Knowle,
 Bristol, BS4 1DQ

21/12/2022
 Date.....

THE HARBOUR**STATEMENT OF FINANCIAL ACTIVITIES (INCLUDING INCOME AND EXPENDITURE ACCOUNT)
FOR THE YEAR ENDED 31 MARCH 2022**

		Unrestricted Funds	Restricted Funds	Total Funds 2022	Total Funds 2021
	Note	£	£	£	£
Income and Endowments from:					
Donations and legacies	3	150,599	52,500	203,099	177,402
Charitable activities:	4				
Grants and contracts		74,077	-	74,077	92,446
Other charitable activities		132	-	132	153
Investment income	5	7	-	7	25
Total		224,815	52,500	277,315	270,026
Expenditure on:					
Raising funds	6	12,425	-	12,425	14,830
Charitable activities	6	184,258	43,221	227,479	218,168
Other	6	889	-	889	832
Totals		197,572	43,221	240,793	233,830
Net movement in funds		26,378	10,144	36,522	36,196
Reconciliation of funds					
Total funds brought forward		92,305	3,476	95,781	59,585
Total funds carried forward		118,683	13,620	132,303	95,781

All of the activities of the charity are classed as continuing

As required by paragraph 4.67 of the SORP, the brought forward and carried forward funds above have been agreed to the Balance Sheet.

*Details of the allocation of 2021 total funds between unrestricted and restricted are shown in note 15

The notes on pages 14 to 24 form part of these financial statements

THE HARBOUR**BALANCE SHEET****FOR THE YEAR ENDED 31 MARCH 2022**

	Note	2022 £	2021 £
FIXED ASSETS			
Tangible assets	11	-	-
CURRENT ASSETS			
Debtors and prepayments	12	27,016	24,025
Cash at bank and in hand		111,760	75,733
		<u>138,776</u>	<u>99,758</u>
CREDITORS: Amounts falling due within one year	13	(6,473)	(3,977)
Net current assets		<u>132,303</u>	<u>95,781</u>
NET ASSETS		<u><u>132,303</u></u>	<u><u>95,781</u></u>
RESERVES:			
Restricted funds	14	13,620	3,476
Unrestricted funds	14		
General		118,683	92,305
		<u>132,303</u>	<u>95,781</u>

The directors are satisfied that the company is entitled to exemption from audit under section 477 of the Companies Act 2006 relating to small companies.

Directors' responsibilities:

The members have not required the company to obtain an audit in accordance with section 476 of the Companies Act 2006.

The directors acknowledge their responsibilities for complying with the requirements of the Companies Act with respect to accounting records and the preparation of accounts.

These accounts have been prepared in accordance with the provisions applicable to small companies subject to the small companies' regime and in accordance with FRS102 SORP.

These financial statements were approved by the directors and authorised for issue on 20th December 2022 and are signed on their behalf by:

DocuSigned by:

 4E1666EF6G224FA.....

Date: 20/12/2022

Philippa Bayley - Chair of Trustees

The notes on pages 14 to 24 form part of these accounts.
 Company Limited by Guarantee number - 2681075

THE HARBOUR

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2022

1 Basis of Preparation

- a) These accounts have been prepared under the historical cost convention with items recognised at cost or transaction value unless otherwise stated in the relevant note(s) to these accounts.

The financial statements have been prepared in accordance with the Charities SORP (FRS 102) - 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 1 January 2019), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Companies Act 2006.

- b) The trustees consider that there are no material uncertainties about the charity's ability to continue as a going concern.
- c) The charity meets the definition of a public benefit entity as defined by FRS 102.

2 Accounting Policies

- a) **Incoming** - Income from donations is included in income when these are receivable, except as follows:
- i) When donors specify that donations given to the charity must be used in future accounting periods, the income is deferred until those periods.
 - ii) When donors impose conditions which have to be fulfilled before the charity becomes entitled to use such income, the income is deferred until the pre-condition have been met.
- b) **Expenditure & liabilities** - are recognised in the period in which they are incurred. Expenditure includes attributable VAT which cannot be recovered.
- c) **Operating leases** - Rentals payable under operating leases are charged to the Statement of Financial Activities incurred over the term of the lease.
- d) **Financial Instruments** - The charity only has financial assets and financial liabilities of a kind that qualify as basic financial instruments. Basic financial instruments are initially recognised at transaction value and subsequently measured at their settlement value with the exception of bank loans which are subsequently recognised at amortised cost using the effective interest method.
- e) **Pension Scheme** - The charitable company operates a defined contribution pension scheme. The assets of the scheme are held separately from those of the charitable company in an independently administered fund. Pension costs charged in the financial statements represent the contribution payable by the charitable company during the year.
- f) **Tangible fixed assets and depreciation** - Depreciation is provided on all tangible assets at rates calculated to write off the costs, less estimated residual value of each asset, over its expected useful life as follows:

Fixtures, Fittings and equipment	3 Years Straight Line
Leasehold property improvements	Over the life of the lease

Items with an individual cost of over £1,000 will be treated as fixed assets.

THE HARBOUR

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2022

g) **Fund accounting** - Funds held by the charity are:

Unrestricted general funds - these are the funds which can be used in accordance with the charitable objects at the discretion of the trustees

Designated funds - these are funds set aside by the trustees out of general funds for specific purposes or projects.

Restricted funds - these are funds that can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are for particular restricted purposes.

Further explanation of the nature and purpose of each fund is included in the notes to the accounts.

THE HARBOUR**NOTES TO THE FINANCIAL STATEMENTS (continued)
FOR THE YEAR ENDED 31 MARCH 2022**

Income and Endowments from:

3 DONATIONS

Donations have been received from the following sources:

	Unrestricted Funds £	Restricted Funds £	Total Funds 2022 £	Total Funds 2021 £
Charitable trust donations	75,109	52,500	127,609	150,382
Government grants	-	-	-	4,737
Individual donations	73,818	-	73,818	20,614
Gift Aid	1,672	-	1,672	1,669
	150,599	52,500	203,099	177,402

<i>Donations prior year</i>	<i>Unrestricted Funds £</i>	<i>Restricted Funds £</i>	<i>Total Funds 2021 £</i>
<i>Charitable trust donations</i>	<i>42,100</i>	<i>108,282</i>	<i>150,382</i>
<i>Government grants</i>	<i>4,737</i>	<i>-</i>	<i>4,737</i>
<i>Individual donations</i>	<i>20,614</i>	<i>-</i>	<i>20,614</i>
<i>Gift Aid</i>	<i>1,669</i>	<i>-</i>	<i>1,669</i>
	<i>69,120</i>	<i>108,282</i>	<i>177,402</i>

4 CHARITABLE ACTIVITIES:**GRANTS AND CONTRACTS**

Grants have been received from the following sources:

	Unrestricted Funds £	Restricted Funds £	Total Funds 2022 £	Total Funds 2021 £
Bristol Clinical Commissioning Group	58,262	-	58,262	81,595
Bristol & South Glos IAPT Services	15,815	-	15,815	10,851
	74,077	-	74,077	92,446

*Charitable Activities prior year - all unrestricted***OTHER CHARITABLE ACTIVITIES**

	Unrestricted Funds £	Restricted Funds £	Total Funds 2022 £	Total Funds 2021 £
Room hire	132	-	132	153
	132	-	132	153

Other charitable activities prior year - all unrestricted

THE HARBOUR**NOTES TO THE FINANCIAL STATEMENTS (continued)
FOR THE YEAR ENDED 31 MARCH 2022****5 INVESTMENT INCOME**

	Unrestricted Funds £	Restricted Funds £	Total Funds 2022 £	Total Funds 2021 £
Bank interest	7	-	7	25

*Investment income prior year - all unrestricted***6 TOTAL RESOURCES EXPENDED**

	Fundraising/ Voluntary Income £	Provision of Counselling £	Govern. Costs £	2022 Total £	2021 Total £
Costs directly allocated to activities					
Staff costs	-	110,945	-	110,945	109,804
Staff training	-	308	-	308	-
Premises	-	23,252	-	23,252	22,346
Other office expenditure	-	15,947	-	15,947	31,103
Supervision	-	3,080	-	3,080	2,985
Fundraising	12,425	-	-	12,425	14,830
Sessional therapy	-	3,069	-	3,069	3,958
Governance	-	-	-	-	35
Depreciation	-	-	-	-	1,440
Accountancy fees	-	7,130	889	8,019	2,167
Support costs allocated to activities					
Management and office staff	-	63,748	-	63,748	45,162
	12,425	227,479	889	240,793	233,830

Total Resources Expended prior year

	Unrestricted Funds £	Restricted Funds £	Total Funds 2021 £
<i>Raising funds</i>	14,730	100	14,830
<i>Charitable activities</i>	113,462	104,706	218,168
<i>Other</i>	832	-	832
	129,024	104,806	233,830

7 NET INCOMING RESOURCES FOR THE YEAR**This is stated after charging:**

	2022 £	2021 £
Depreciation	-	1,440
Independent Examination	889	797

THE HARBOUR**NOTES TO THE FINANCIAL STATEMENTS (continued)
FOR THE YEAR ENDED 31 MARCH 2022****8 STAFF COSTS**

	2022	2021
	£	£
Staff costs were as follows:		
Wages and salaries	167,491	160,235
Social security costs	4,779	4,461
Employer's Pension	2,423	2,284
	<u>174,693</u>	<u>166,980</u>

No employee received emoluments of more than £60,000.

The average monthly head count was 14 staff (2021: 12 staff)

The average weekly number of employees during the year was as follows:

	2022	2021
	No.	No.
Provision of counselling services	11	9
Administration and management	3	3
	<u>14</u>	<u>12</u>

Trustee remuneration and expenses

The charity trustees were not paid or received any other benefits from employment with the charity in the year (2021: £nil) neither were they reimbursed expenses during the year (2021: £nil). No charity trustee received payment for professional or other services supplied to the charity (2021: £nil).

The key management personnel of the charity comprise the board of trustees & the Chief Executive Officer. The total employee benefits of key management personnel, during the year, total £40,882 (2021: £39,425).

9 Taxation

The charity is exempt from corporation tax on its charitable activities.

10 Related Party Transactions

During the year, Stefanie Lamch was employed by The Harbour as a Finance & Data Administrator. She is the sister of Vicki Lamch (Trustee - Resigned August 2021).

Other than the above, there were no other related party transactions during the year (2021: £Nil)

THE HARBOUR**NOTES TO THE FINANCIAL STATEMENTS (continued)
FOR THE YEAR ENDED 31 MARCH 2022****11 TANGIBLE FIXED ASSETS**

	Leasehold Improvements	Fittings & Equipment	Total
	£	£	£
COST			
At 1 April 2021	26,906	25,289	52,195
At 31 March 2022	<u>26,906</u>	<u>25,289</u>	<u>52,195</u>
DEPRECIATION			
At 1 April 2021	26,906	25,289	52,195
Charge for the year	-	-	-
At 31 March 2022	<u>26,906</u>	<u>25,289</u>	<u>52,195</u>
Net book value			
At 31 March 2022	<u>-</u>	<u>-</u>	<u>-</u>

12 DEBTORS

	2022	2021
	£	£
Debtors	26,277	23,240
Prepayments	739	785
	<u>27,016</u>	<u>24,025</u>

THE HARBOUR**NOTES TO THE FINANCIAL STATEMENTS (continued)
FOR THE YEAR ENDED 31 MARCH 2022****13 CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR**

	2022 £	2021 £
Trade creditors	5,406	3,030
Accruals and deferred income	1,067	947
	<u>6,473</u>	<u>3,977</u>

14 ANALYSIS OF CHARITABLE FUNDS

	At 01-Apr 2021 £	Incoming resources £	Outgoing resources £	Transfers £	At 31-Mar 2022 £
RESTRICTED FUNDS					
Principal Services :					
Counselling grants	-	30,000	(30,454)	454	-
Portishead Nautical Trust	-	3,000	(3,033)	33	-
Wessex Water	-	2,000	(2,378)	378	-
John James Foundation	3,376	7,500	(7,356)	-	3,520
BAME / Deprivation:					
The Society of Merchant Venturers	100	-	-	-	100
Other:					
Quartet	-	10,000	-	-	10,000
	<u>3,476</u>	<u>52,500</u>	<u>(43,221)</u>	<u>865</u>	<u>13,620</u>
GENERAL FUNDS					
	At 01-Apr 2021 £	Incoming resources £	Outgoing resources £	Transfers £	At 31-Mar 2022 £
General funds	92,305	224,815	(197,572)	(865)	118,683
	<u>92,305</u>	<u>224,815</u>	<u>(197,572)</u>	<u>(865)</u>	<u>118,683</u>
Total Funds	<u>95,781</u>	<u>277,315</u>	<u>(240,793)</u>	<u>-</u>	<u>132,303</u>

Purpose of restricted funds:**Principal Services:**

This money was invested into the delivery of our specialist psychodynamic counselling for people as they encounter death, dying and bereavement. One grant was given specifically to support for people living in deprived areas.

- Improving our Care Pathway / CRM development
- Create a better process for getting in touch with The Harbour, including improving our contact forms, integrating them with our database and facilitating the automation of tailored correspondence.

continued...

THE HARBOUR

NOTES TO THE FINANCIAL STATEMENTS (continued) FOR THE YEAR ENDED 31 MARCH 2022

Purpose of restricted funds (continued):

- Make bespoke changes to the CiviCRM (new database) system to support our clinical administration and fundraising functions, improving efficiency and working towards strengthening our funding base. Initial plans include implementing a system to collect client case studies and setting up a corporate section of our fundraising database to manage our corporate links.
- Make changes to the CiviCRM system to enhance our reporting capabilities. This will make it easier and less time consuming to extract the data that is necessary for us to monitor the effectiveness of our service. This includes, but is not limited to, clinical capacity, waiting times, clinical evaluation data and demographic data, all vital for understanding our impact.
- Team Away Day
- Focus on staff wellbeing and mental health, team dynamics and strategy development.
- Support people under the age of 25 through the delivery of principal service
- Deliver group sessions with a focus on older people and areas of deprivation

Other:

For CEO time to participate in networks and peer support and staff time to develop services.

THE HARBOUR**NOTES TO THE FINANCIAL STATEMENTS (continued)
FOR THE YEAR ENDED 31 MARCH 2022****15 Analysis of charitable funds - previous year, as required by paragraph 4.2. of the SORP****RESTRICTED FUNDS**

	At 01-Apr 2020 £	Incoming resources £	Outgoing resources £	Transfers £	At 31-Mar 2021 £
Covid-19 Relief:					
Quartet Community Foundation	-	5,000	(5,000)	-	-
The Fore	-	5,000	(5,000)	-	-
J&M Britton Charitable Trust	-	2,000	(2,000)	-	-
St Jame's Place (Foundation)	-	2,500	(2,500)	-	-
Charities Aid Fund	-	3,500	(3,500)	-	-
Bristol City Council	-	9,800	(9,800)	-	-
National Lottery Community Fund	-	55,882	(55,882)	-	-
Premises Repair / Redecorating:					
John James Foundation	-	7,500	(4,124)	-	3,376
BAME / Deprivation:					
The Society of Merchant Venturers	-	4,100	(4,000)	-	100
Principal Services :					
The February Foundation	-	10,000	(10,000)	-	-
The Portishead Nautical Trust	-	3,000	(3,000)	-	-
	-	108,282	(104,806)	-	3,476

GENERAL FUNDS

General funds	59,585	161,744	(129,024)	-	92,305
	59,585	270,026	(233,830)	-	95,781

Purpose of restricted funds:**Covid-19 Relief:**

The Covid-19 pandemic was a catalyst for digital transformation for The Harbour, as we quickly had to transition to online service delivery and administration, in order to both keep our clients safe and to ensure there was not a gap in our services at a time when they were needed the most. The money that we received to support us in this difficult time was invested in:

- The transition to an online delivery of our service which included a business facilitator and IT support consultancy.
- Upgrading our database to CiviCRM, chosen to allow us to use one centralised and confidential system which meets the needs of both our clinical team and our fundraising team. This has been a really important and much needed step in allowing The Harbour to become more efficient, improved our data security and made it easier for us to produce data reports and keep track of service delivery
- Increased therapist hours to support an increased demand.

continued...

THE HARBOUR

NOTES TO THE FINANCIAL STATEMENTS (continued) FOR THE YEAR ENDED 31 MARCH 2022

Premises:

During the various periods of lockdown, The Harbour had to quickly transition to seeing people virtually, reacting quickly to ensure people could still reach the support they needed. As lockdown regulations have eased, we have been very pleased able to start welcoming clients back to our premises on Frogmore Street. We have worked hard to ensure a safe and smooth return to the premises and have established a 'return to premises working group' that has taken responsibility for risk management and the development of new policies and procedures to protect our clients and staff in these difficult times. In order to keep our clients safe during the ongoing pandemic and to help reassure our clients that they are visiting a safe venue, we have:

- Purchased air filtration systems for our counselling rooms to improving the air quality and decreasing the spread of potentially harmful virus particles.
- Installed an intercom with a buzzer in each of our counselling rooms to reduce the number of people required in the building and to avoid using the waiting room, all of which makes it easier for us to adhere to social distancing recommendations.
- Increased the frequency of cleaning. The work above is particularly important and relevant for the clients of The Harbour, many of whom will either be particularly vulnerable to Covid-19 due to health conditions, and/or will be living with someone who is.

BAME / deprivation:

A key value of The Harbour is a commitment to diversity, which aims to remove any barriers to access, ensuring availability to everyone in Bristol. To ensure we reach a much more diverse population, we have:

- Engaged necessary sector-based professional support and expertise to ensure The Harbour's external communications, clinical pathways and services delivered are relevant and accessible to BAME communities and people experiencing deprivation.
- Actively developed relationships with organisations and networks that represent BAME communities and people experiencing deprivation to increase awareness and presence.
- Adapted our internal systems and processes, such as our client database CIVI, to monitor and evaluate the effectiveness of our approach to increasing the numbers of BAME and deprived individuals that use the service.
- Worked with sector colleagues, to better understand how we can ensure the relevance of the service we deliver in a BAME and deprivation context.

Principal Services:

This money was invested into the delivery of our specialist psychodynamic counselling for people as they encounter death, dying and bereavement. One grant was given specifically to support for people living in deprived areas.

THE HARBOUR**NOTES TO THE FINANCIAL STATEMENTS (continued)
FOR THE YEAR ENDED 31 MARCH 2022****16 ANALYSIS OF NET ASSETS BETWEEN FUNDS**

	General Fund £	Designated Funds £	Restricted Funds £	Total £
Tangible Fixed Assets	-	-	-	-
Cash at Bank and in Hand	98,140	-	13,620	111,760
Other Net Current Assets/(Liabilities)	20,543	-	-	20,543
	<u>118,683</u>	<u>-</u>	<u>13,620</u>	<u>132,303</u>

ANALYSIS OF NET ASSETS BETWEEN FUNDS - PREVIOUS YEAR

	General Fund £	Designated Funds £	Restricted Funds £	Total £
Tangible Fixed Assets	-	-	-	-
Cash at Bank and in Hand	72,257	-	3,476	75,733
Other Net Current Assets/(Liabilities)	20,048	-	-	20,048
	<u>92,305</u>	<u>-</u>	<u>3,476</u>	<u>95,781</u>

17 COMPANY LIMITED BY GUARANTEE

The company is limited by guarantee and as such has no issued share capital. In the event of the company being wound up the liability of the members is limited to £1 each.

The following page does not form part of the
statutory accounts of the Charity

THE HARBOUR**DETAILED INCOME AND EXPENDITURE ACCOUNT
FOR THE YEAR ENDED 31 MARCH 2022**

	2022	2021	2020	2019	2018	2017
	£	£	£	£	£	£
INCOME						
BNSSG CCG	58,262	81,595	58,262	57,639	57,639	57,639
Charitable Trusts	127,609	150,382	92,305	139,112	115,845	61,550
Room hire	132	153	6,164	10,749	8,404	8,939
Therapist services	15,815	10,851	26,111	31,201	59,746	62,231
Individual donations	73,818	20,614	33,844	18,341	14,389	13,345
Fund raising events	-	-	-	491	2,666	159
Company donations	-	-	-	750	3,915	3,658
Interest receivable	7	25	81	65	24	65
Gift aid	1,672	1,669	676	1,722	-	-
Sundry income	-	-	-	23	-	273
Other grants	-	4,737	-	-	-	-
TOTAL INCOME	277,315	270,026	217,443	260,093	262,628	207,859
EXPENDITURE						
Salaries & wages (Inc NI)	174,693	167,313	180,346	181,183	160,387	124,507
Rent and rates	16,583	14,328	14,331	13,975	14,198	14,058
Supervision	3,080	2,985	5,915	4,388	6,047	5,130
Maintenance	1,353	1,917	24,810	12,159	2,064	896
Postage and stationery	1,294	2,259	4,616	5,659	3,754	3,375
Insurance	1,721	1,690	1,604	1,687	2,266	1,534
Telephone	1,726	1,679	1,812	1,429	1,268	1,169
Heat and light	1,356	3,690	2,666	1,158	1,903	1,617
Bookkeeping & payroll	7,130	1,370	857	1,981	2,097	1,761
Cleaning	3,960	2,411	4,225	(1,986)	4,245	4,368
Sundry	818	1,507	3,476	5,745	3,007	542
Subscriptions	1,381	965	959	1,141	1,020	571
Subsistence	-	-	-	339	1,256	453
Legal and professional	35	35	35	-	-	90
Training	308	1,483	107	556	1,238	757
Accountancy / Audit fees	889	797	559	499	449	418
Depreciation	-	1,440	1,440	8,215	8,216	8,216
Travel	949	297	34	246	454	176
Recruitment	-	-	-	-	35	762
Bank charges	340	114	-	-	-	-
Publicity, events & venue hire	180	533	1,170	348	1,169	-
Fundraising	12,425	1,000	50	560	3,392	120
IT support Costs	7,503	22,059	-	-	-	-
Equipment hire & expenses	-	-	-	-	-	2,256
Sessional Therapy	3,069	3,958	11,163	8,996	24,983	23,320
Awards and grants	-	-	-	-	3,506	-
TOTAL EXPENDITURE	240,793	233,830	260,175	248,278	246,954	196,096
Surplus / Deficit	36,522	36,196	(42,732)	11,815	15,674	11,763

THE HARBOUR

England & Wales - Charity number 1008360

Accounts

THE HARBOUR
ANNUAL REPORT AND FINANCIAL STATEMENTS

31 MARCH 2021

Charity Number 1008360
Company Registration Number 02681075

THE HARBOUR

FINANCIAL STATEMENTS

YEAR ENDED 31 MARCH 2021

CONTENTS

PAGE

Reference and administration details of the charity and its advisors

2

Trustees' annual report

3

Independent Examiner's Report

11

Statement of financial activities (including income and expenditure account)

12

Balance sheet

13

Notes to the financial statements

14

THE HARBOUR

Reference and administration details of the Charity and its advisors

YEAR ENDED 31 MARCH 2021

Status

The Harbour is a company limited by guarantee (registration number 02681075) and granted charitable status by the Charity Commission under number 1008360.

Trustees

The directors of the charitable company ("the charity") are its trustees for the purposes of the charity law and throughout this report are collectively referred to as the trustees.

The Trustees who served during the year and since the year end were as follows:

Directors and Trustees

Vicki Lamch – Treasurer	(resigned August 2021)
Philippa Bayley – Trustee	(re-appointed Chair in December 2020)
Alysun Jones – Vice Chair	(re-appointed December 2020)
Toby Howkins – Trustee	(resigned and was re-appointed in December 2020)
Rob Davenport – Trustee	(re-appointed in September 2019)
Tina Duffy – Trustee	(resigned December 2020)
Mary Hamblyn – Trustee	(appointed July 2020)
Caroline Darrall – Trustee	(appointed June 2021)
Richard Davis – Trustee	(appointed June 2021)

Registered Office

30 Frogmore Street
Bristol
BS1 5NA

Independent Examiner

Joanne Trowbridge MAAT
Bristol Community Accountants CIC
The Park Centre
Daventry Road
Knowle
Bristol
BS4 1DQ

Bankers

The Co-Operative Bank PLC P.O. Box 101 1 Balloon Street Manchester M60 4EP	Caf Bank Ltd, 25 Kings Hill Avenue Kings Hill West Malling Kent ME19 4JD
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THE HARBOUR

TRUSTEES REPORT

YEAR ENDED 31 MARCH 2021

Structure, governance and management

The Charity was established on 24 January 1992 by incorporation as a company limited by guarantee and registered as a Charity in February 1992. Consequently, the governing instrument of the Charity is its Memorandum and Articles of Association.

Reference and administrative information set out on page 2 forms part of this report. The financial statements comply with the Charities Act 2011, the Companies Act 2006, the Memorandum and Articles of Association, 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 1 January 2015).

Recruitment and appointment of trustees

The Directors of the company are also charity Trustees for the purpose of charity law and under the company's Articles are known as Members of the Management Committee. Under the requirements of the Memorandum and Articles of Association the members of the Management Committee are elected to serve for a period of three years after which they must be re-elected at the next Annual General Meeting. One third of the membership shall retire annually but shall be eligible for re-election at the AGM.

The re-election of Trustees took place at the AGM on the 11th December 2020. At the AGM Toby Howkins resigned as a Trustee and was re-appointed, and Vicki Lamch resigned as Treasurer and was re-appointed. Tina Duffy resigned as a Trustee, and the remaining Trustees passed on their thanks to Tina for her support and commitment to the organisation over the past few years.

We continue to seek new Trustees to join the Board. We are particularly keen that the Board of Trustees becomes more representative of the population that we support, so would welcome new members from under-represented and minority groups.

Trustee induction and training

Prospective Trustees are invited to visit the organisation, meet with staff, and attend a Trustee meeting before going forward for appointment. Trustees are encouraged to attend local training days on 'Roles and Responsibilities of Trustees' and other relevant workshops. Trustees are issued with guidelines about the role of Trustees and governance documents in the form of a 'Welcome Pack' which has recently been developed by Trustees.

Organisational structure

The Harbour has a Management Committee of Trustees who normally meet every six weeks and are responsible for the strategic direction and policy of the charity. The Committee typically has between six and eight members and the Chief Executive attends each meeting. A scheme of delegation is in place and day to day responsibility for the provision of the services rests with the Chief Executive, supported by the Clinical Lead. The Staff Team meet monthly and all staff, whether they are paid or voluntary, are expected to attend.

Objectives and activities of the charity

The object for which the company is registered is to enhance the quality of life for those suffering from, or

THE HARBOUR

TRUSTEES REPORT

YEAR ENDED 31 MARCH 2021

affected by, a physical life-threatening illness. To achieve this, The Harbour provides professional counselling and psychotherapy, free of charge.

The main activities of the year focussed on providing 1:1 and couples counselling/psychotherapy, and group therapy to:

- Explore the impact of having a life threatening illness.
- Enable an exploration of fears/anxieties/concerns.
- Reduce feelings of anxiety and depression.
- Improve relationships with families and close friends.

The practical activities carried out to bring about these changes are:

- To provide initial assessments to explore the client's needs and to assess suitability for counselling at The Harbour. Where this is inappropriate we suggest alternative services.
- To provide regular psychodynamic counselling/psychotherapy by professionally trained staff, and students at an advanced stage of their training. The services we offer include 1:1 counselling/psychotherapy; couples counselling; and group therapy. Whilst the length of time can vary from a few weeks to up to two years, the majority of people are offered 16 sessions of 1:1 counselling.
- To offer a regular time and space to gain deeper understanding of and insight into each client's situation in a supportive environment.
- To maintain confidentiality.

The people we support fall into the following categories:

- Individuals aged 18 and over, suffering from a life-threatening illness.
- Carers, including those in a close relationship with someone who has a life-threatening illness.
- People bereaved by illness.
- Couples affected by life-threatening illness.

During the Covid-19 pandemic we have restricted our service to people living in Bristol and the immediate surrounding area (see below for more information about our response to Covid-19).

In shaping the objectives for the year and planning activities, the trustees have considered the Charity commission's guidance on public benefit, including the guidance 'public benefit : running a charity (PB2)'.

The main activities undertaken in relation to those purposes during the year

In 2020/21:

- We supported 238 people - either through assessments, regular sessions, or signposting to other forms of support.
- We delivered 1,643 counselling sessions and assessments.

The Covid-19 pandemic had a very significant impact on our service, and our clients in 2020/21. In April and May 2020 we experienced a sharp drop in referral numbers, and we transitioned all of our counselling services from face-face to remote sessions either on the telephone or video call. 80% of our case load at the time made this transition, and we continued to work in this way throughout the 2020/21 year.

THE HARBOUR

TRUSTEES REPORT

YEAR ENDED 31 MARCH 2021

The Harbour's vision and values

Our vision is that everyone in Bristol has a safe space to talk and be listened to when they face death, dying and bereavement.

Our values are:

- **Honesty and integrity** – in the services we offer, and in our working relationships with colleagues, partners and volunteers.
- **Quality** – we aim to offer high quality, in-depth services.
- **A psychodynamic approach** – as an effective way of alleviating distress, and a way of helping us understand how we operate as an organisation.
- **Diversity** – we aim to remove the barriers to accessing our service, ensuring our services are available to everyone in Bristol.
- **Wellbeing** – we are committed to the wellbeing of the people who use our services, our staff, and our volunteers.

Our strategic priorities over the next three years are to:

Increase our financial sustainability and independence

- Ensure we are financially solvent / independent.
- Influence local service provisions and funding.
- Feel confident and assured about our work.

Consolidate our services

- Clearly define who we support, and who we do not.
- Increase the potency of our service – focus on the areas where we can make the greatest difference.
- Carefully manage growth to ensure the quality is not compromised.

Develop a solid, robust staff structure

- Clearly define our staffing structure, roles and responsibilities.
- Increase our capacity according to the need.
- Develop structures and processes to contain and engage staff.

Build partnerships, communicate and influence

- Build partnerships with key influencers and organisations.
- Communicate strategically about our role and importance in Bristol.
- Develop our brand and key messages.
- Measure and communicate our impact.

Manage and develop our premises

- Create a centre with space for patients and staff.

In early 2020/21 we reviewed these priorities and will be revising them further in the 2021/22 year to ensure they reflect the needs of the clients we support and the organisation.

THE HARBOUR

TRUSTEES REPORT

YEAR ENDED 31 MARCH 2021

In terms of demographic information, of the people who referred themselves to us directly in 2020/21:

- 28% cared for someone who had a life-threatening illness (vs. 39% in 2019/20).
- 47% were bereaved (vs. 32% in 2019/20).
- 17% had a life-threatening illness (vs. 20% in 2019/20).
- 8% belonged to two or more of these categories (vs. 9% in 2019/20).
- 62% were aged under 50 (vs. 61% in 2019/20).
- 70% were female (vs. 65% in 2019/20); 27% male (vs. 35% in 2019/20); 2% Trans or Non binary (vs. 0% in 2019/20).
- 82% of the people were White – British (vs. 88% in 2019/20).
- 17% regarded themselves as having a disability (vs. 11% in 2019/20).
- 34% were in full-time employment (vs. 34% in 2019/20); 17% were retired (vs. 13% in 2019/20); 21% were employed part-time (vs. 19% in 2019/20); 8% were self-employed (vs. 15% in 2019/20); 10% were unemployed (vs. 9% in 2019/20).
- 85% were heterosexual (vs. 88% in 2019/20); 15% were gay, lesbian or bisexual (vs. 10% in 2019/20).

The main achievements and performance of the charity during the year

We achieved many significant improvements over the 2020/21 year:

Clinical work

- We responded to the Covid-19 pandemic by seamlessly offering remote sessions to everyone on our case load.
- We carried out extensive work on our clinical database and care pathway management system, increasing the efficiency of our clinical administration and enabling us to capture significantly more data on the experience of our clients as they use the service.
- We engaged the pro-bono services of an Dr Maggie Evans, an experienced qualitative researcher from the University of Bristol, to help us understand the impact of remote working on our clinical team.
- We recruited a new Clinical Administrator who brings extensive knowledge of designing effective services to meet client needs.

Fundraising

- We secured significant funds to support our response to the Covid-19 pandemic, including funding from the DCMS Coronavirus Community Support Fund and others.
- We ended the year with an unrestricted surplus of £32,720, enabling us to replenish our reserves.
- We implemented a new client donation programme, which enables clients to donate once they have finished sessions with us.

Marketing and Communications

- We moved our website onto a more secure platform and incorporated videos from staff members and clients.
- We invested in our communications capacity by recruiting a part-time Individual Fundraising and Communications Officer in January 2021.

Organisation

THE HARBOUR

TRUSTEES REPORT

YEAR ENDED 31 MARCH 2021

- We recruited a new part-time Office and Premises Administrator to replace the previous Office Manager role.
- We continued to develop ways to support the smooth-running of the service during Covid, including use of Microsoft Office 365, and a new meeting structure that has kept the team connected and informed throughout the year.

Staff and Trustees

- In January 2021 our Chief Executive, Sam Thomas, handed in his notice. Sam will be leaving the organisation in July 2021 after 9 years in the role. Towards the end of the 2020/21 year we began an extensive recruitment process for our new CEO.

The impact we have made on the people who have used our services

We monitor the outcomes of our work using quantitative and qualitative measures, a summary of which can be found below:

Quantitative outcomes

Clients are asked to complete standard measures of anxiety (GAD7) and depression (PHQ9) at the beginning, middle and end of their counselling at The Harbour. In the table below we compare our self-referring clients' scores when they come into the service and when they have completed treatment. A higher score represents a greater level of distress.

	GAD7 (anxiety)	PHQ9 (depression)
Mean score at beginning of treatment	11	12
Mean score at end of treatment	6	7
Mean change	-5	-5

The GAD7 and PHQ9 classifications are as follows:

GAD7	Score	PHQ9	Score
Mild	0-5	None	0-4
Moderate	6-10	Mild	5-9
Moderately Severe	10-15	Moderate	10-14
Severe	15-21	Moderately Severe	15-19
		Severe	20-27

Qualitative outcomes

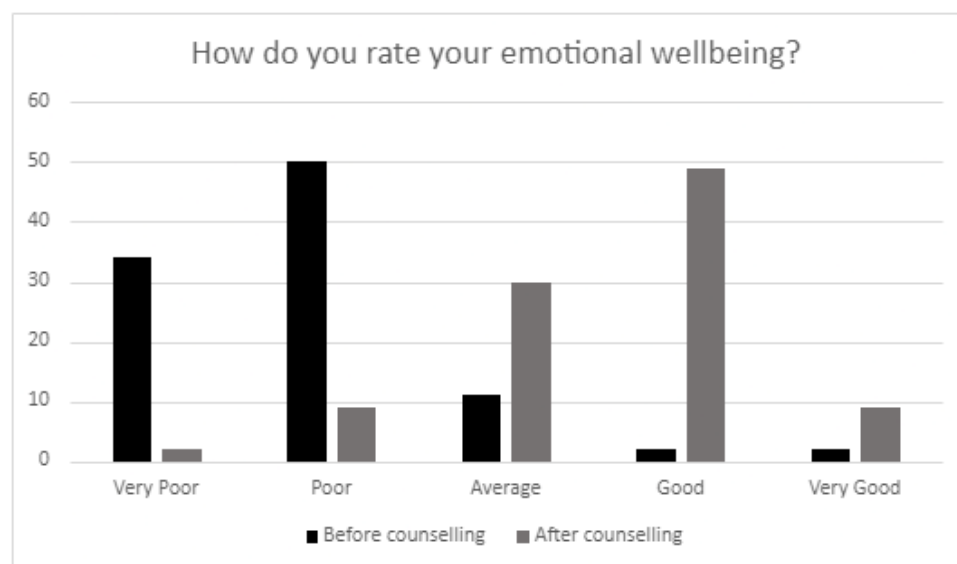
At the end of their counselling, clients are sent an evaluation form that aims to gather more information about their experiences at The Harbour. A summary of the responses to these evaluation forms can be found below:

- 90% of clients were 'very satisfied' with the service they received
- 93% of clients felt they were 'a little better' or 'much better' at dealing with their problems after their counselling
- Clients reported a significant improvement in their emotional wellbeing:

THE HARBOUR

TRUSTEES REPORT

YEAR ENDED 31 MARCH 2021



When asked what benefit they had gained from using our services, client comments included:

"I have been supported and helped to think about very big things and think about how I should proceed or if I should proceed-what are the options? Through engagement with my counsellor and The Harbour I have been able to come to acceptance of a situation I cannot change. My counsellor has been an important witness of my journey deep into aspects of my self that I have buried in order to protect my self and because she has listened, engaged, held me, the softer parts of me have emerged, after the anger, devastation and disbelief.....the parts that will help me connect to others. A result of this is me beginning to re connect with family after 40 years!!! So I feel that I have gained the beginning of everything."

"I have developed a much greater understanding of myself and my relationship with emotions. I still have a way to go, but I feel it is a real step forward in understanding things. I want to continue to work on things, as I'm not there yet. It has also helped me be less focused on blame and right and wrong."

"These sessions were a huge support to me at a time of family crisis, personal crisis and the pandemic. I feel more resilient. I feel I understand myself a bit better and that I am more accepting of myself and my emotional responses now. I feel that these sessions will hold me in good stead, going forward in to this new chapter."

"My experience with the Harbour has allowed me to come to terms with what I feel has been the toughest period of my life. When I started my counselling sessions I was at a very low ebb and struggling to deal with the death of my mother and birth of my child. I now feel that I have started this process and, importantly, am much more able to understand my responses to different emotional challenges in my life and respond accordingly. The sessions have made a huge positive impact on my mood, my outlook on life and my relationship with my family."

"I have benefitted immensely. I felt supported and very much cared for and understood. It was great to have the space and time to think. The weekly sessions helped me to focus, and I have learnt a lot. It has helped me to think about some of the hard decisions that I have to make regarding the care for my partner. I feel as if I am over the initial hurdle of non-acceptance of the whole situation to now accepting it, and sometimes being able to take one step back to look more objectively at what is best for my partner and also myself. Sometimes I am able to think about the future beyond this situation, and not feel guilty, angry or upset. I was not able to do that at all before starting the sessions. Thank you."

THE HARBOUR

TRUSTEES REPORT

YEAR ENDED 31 MARCH 2021

“As a couple, we have been able to discuss our worries, concerns and difficulties more easily. We have also been able to understand each other better, which has in turn led to fewer ‘arguments’ and has created a more peaceful family. This in turn has reduced levels of stress, which is reflected in the children. The real test will be if/when I am hospitalised again and how everyone copes with it.”

Plans For the Future

As outlined above, we will continue to focus on delivering our key strategic priorities over the coming year.

Fundraising activities during the year

Income for the year was significantly improved on 2019/20, due in large part to successfully securing income from the DCMS Coronavirus Community Support Fund, and grants from grantmaking trusts who continued to support us over the year (from £92,305 in 2019/20 to £150,382 in 2020/21). Income from individual donations decreased from £33,844 in 19/20 to £20,614 in 20/21, and income from contracts reduced from £26,111 in 19/20 to £10,851 in 20/21.

Financial review

Overall we finished the 2020/21 year in a strong position, partly due to the availability of funding to support organisations that could meet the immediate needs of the Covid-19 pandemic. The financial landscape has subsequently become more challenging, and at the time of writing (November 2021), we are forecasting a deficit of a similar magnitude to that of 2019/20. The Board and the Management are aware of the position, and are taking positive action to increase our income and limit our expenditure. We are also evolving the organisation with a new CEO at the helm, who brings a fresh and ambitious strategic vision to diversify the services we offer to clients. The trustees are satisfied that with these plans in place, the organisation remains a going concern.

Income for the 20/21 year is shown as £270,026 which is an increase on the previous year’s total of £217,443. Expenditure decreased from £260,175 in 2019/20 to £233,830. This left a surplus for the year of £36,196, compared with a deficit in the previous year of £42,732. Total unrestricted funds for the year increased from £59,585 in 2019/20 to £92,305. Total funds carried forward are £95,781 compared to £59,585 in 2019/20.

Reserves Policy

The management committee is working to build up our reserves and have established a policy whereby the unrestricted funds not committed or invested in tangible fixed assets (“the free reserves”) held by the charity should be six months of the resources expended. This leaves us below our target of £120,000 in free reserves based on expenditure projections for 2021/22.

THE HARBOUR

TRUSTEES REPORT

YEAR ENDED 31 MARCH 2021

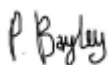
Responsibilities of the trustees

The trustees are responsible for preparing the annual report and the financial statements in accordance with applicable law and regulations. The trustees are required to prepare financial statements for each financial year in accordance with United Kingdom Generally Accepted Accounting Practice (United Kingdom Accounting Standards and applicable law). The financial statements are required by law to give a true and fair view of the state of affairs of the charity and of its incoming resources and application of resources of the charity for that period. In preparing these financial statements, the trustees are required to:

- select suitable accounting policies and then apply them consistently;
- make judgments and estimates that are reasonable and prudent;
- state whether applicable UK Accounting Standards have been followed, subject to any material departures disclosed and explained in the financial statements, and
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in business.

The trustees are responsible for keeping proper accounting records that disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Approved by the trustees and signed on their behalf by:



.....Philippa Bayley (Chair)

Date.....6th Dec 2021.....

THE HARBOUR

INDEPENDENT EXAMINERS REPORT

YEAR ENDED 31 MARCH 2021

I report on the accounts of the charitable company for the year ended 31st March 2021 which are set out on pages 12 – 24.

Responsibilities and basis of report

As the charity's trustees of the Company (and also its directors for the purposes of company law) you are responsible for the preparation of the accounts in accordance with the requirements of the Companies Act 2006 ('the 2006 Act').

Having satisfied myself that the accounts of the Company are not required to be audited under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of your charity's accounts as carried out under section 145 of the Charities Act 2011 ('the 2011 Act'). In carrying out my examination I have followed the Directions given by the Charity Commission under section 145(5) (b) of the 2011 Act.

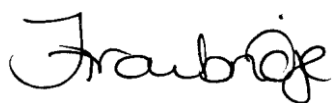
Independent examiner's statement

As 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 that I am qualified to undertake the examination because I am a member of The Association of Accounting Technicians (MAAT).

I have completed my examination. I confirm that no matters have come to my attention in connection with the examination giving me cause to believe:

- accounting records were not kept in respect of the Company as required by section 386 of the 2006 Act; or
- the accounts do not accord with those records; or
- the accounts do not comply with the accounting requirements of section 396 of the 2006 Act 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; or
- the accounts have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities [applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)].

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.



Joanne Trowbridge MAAT
Bristol Community Accountants CIC
The Park
Daventry Road
Knowle,
Bristol, BS4 1DQ

Date...6th Dec 2021.....

THE HARBOUR

**STATEMENT OF FINANCIAL ACTIVITIES (INCLUDING INCOME AND EXPENDITURE ACCOUNT)
FOR THE YEAR ENDED 31 MARCH 2021**

		Unrestricted Funds	Restricted Funds	Total Funds 2021	Total Funds 2020
	Note	£	£	£	£
Income and Endowments from:					
Donations and legacies	3	69,120	108,282	177,402	126,825
Charitable activities:	4				
Grants and contracts		92,446	-	92,446	84,373
Other charitable activities		153	-	153	6,164
Investment income	5	25	-	25	81
Total		161,744	108,282	270,026	217,443
Expenditure on:					
Raising funds	6	14,730	100	14,830	13,368
Charitable activities	6	113,462	104,706	218,168	245,695
Other	6	832	-	832	1,112
Totals		129,024	104,806	233,830	260,175
Net movement in funds		32,720	3,476	36,196	(42,732)
Reconciliation of funds					
Total funds brought forward		59,585	-	59,585	102,317
Total funds carried forward		92,305	3,476	95,781	59,585

All of the activities of the charity are classed as continuing

As required by paragraph 4.67 of the SORP, the brought forward and carried forward funds above have been agreed to the Balance Sheet.

*Details of the allocation of 2020 total funds between unrestricted and restricted are shown in note 16

The notes on pages 14 to 24 form part of these financial statements

THE HARBOUR
BALANCE SHEET
FOR THE YEAR ENDED 31 MARCH 2021

	Note	2021 £	2020 £
FIXED ASSETS			
Intangible assets	11	-	1,440
Tangible assets	12	-	-
CURRENT ASSETS			
Debtors and prepayments	13	24,025	9,344
Cash at bank and in hand		75,733	51,395
		<u>99,758</u>	<u>60,739</u>
CREDITORS: Amounts falling due within one year	14	(3,977)	(2,594)
Net current assets		<u>95,781</u>	<u>58,145</u>
NET ASSETS		<u>95,781</u>	<u>59,585</u>
RESERVES:			
Restricted funds	15	3,476	-
Unrestricted funds	15		
Designated		-	-
General		92,305	59,585
		<u>95,781</u>	<u>59,585</u>

The directors are satisfied that the company is entitled to exemption from audit under section 477 of the Companies Act 2006 relating to small companies.

Directors' responsibilities:

The members have not required the company to obtain an audit in accordance with section 476 of the Companies Act 2006.

The directors acknowledge their responsibilities for complying with the requirements of the Companies Act with respect to accounting records and the preparation of accounts.

These accounts have been prepared in accordance with the provisions applicable to small companies subject to the small companies' regime and in accordance with FRS102 SORP.

These financial statements were approved by the directors and authorised for issue on 6th December 2021 and are signed on their behalf by:



.....
 Philippa Bayley - Chair of Trustees

The notes on pages 14 to 24 form part of these accounts.
 Company Limited by Guarantee number - 2681075

THE HARBOUR

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2021

1 Basis of Preparation

- a) These accounts have been prepared under the historical cost convention with items recognised at cost or transaction value unless otherwise stated in the relevant note(s) to these accounts.

The financial statements have been prepared in accordance with 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) (issued on 16 July 2014), as amended by Update Bulletin 2 published in October 2018, effective for accounting periods beginning on or after 1 January 2019, the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Companies Act 2006.

- b) The trustees consider that there are no material uncertainties about the charity's ability to continue as a going concern.
- c) The charity meets the definition of a public benefit entity as defined by FRS 102.

2 Accounting Policies

- a) **Incoming** - Income from donations is included in income when these are receivable, except as follows:

i) When donors specify that donations given to the charity must be used in future accounting periods, the income is deferred until those periods.

ii) When donors impose conditions which have to be fulfilled before the charity becomes entitled to use such income, the income is deferred until the pre-condition have been met.

- b) **Expenditure & liabilities** - are recognised in the period in which they are incurred. Expenditure includes attributable VAT which cannot be recovered.
- c) **Operating leases** - Rentals payable under operating leases are charged to the Statement of Financial Activities incurred over the term of the lease.
- d) **Intangible Assets** - Intangible fixed assets are carried at cost less accumulated amortisation and impairment losses.

Amortisation is provided on all intangible assets at rates calculated to write off the costs over their expected useful life:

Database Development

Over 5 years straight Line

- e) **Financial Instruments** - The charity only has financial assets and financial liabilities of a kind that qualify as basic financial instruments. Basic financial instruments are initially recognised at transaction value and subsequently measured at their settlement value with the exception of bank loans which are subsequently recognised at amortised cost using the effective interest method.
- f) **Pension Scheme** - The charitable company operates a defined contribution pension scheme. The assets of the scheme are held separately from those of the charitable company in an independently administered fund. Pension costs charged in the financial statements represent the contribution payable by the charitable company during the year.

NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2021

- g) **Tangible fixed assets and depreciation** - Depreciation is provided on all tangible assets at rates calculated to write off the costs, less estimated residual value of each asset, over its expected useful life as follows:

Fixtures, Fittings and equipment	3 Years Straight Line
Leasehold property improvements	Over the life of the lease

Items with an individual cost of over £1,000 will be treated as fixed assets.

- h) **Fund accounting** - Funds held by the charity are:

Unrestricted general funds - these are the funds which can be used in accordance with the charitable objects at the discretion of the trustees

Designated funds - these are funds set aside by the trustees out of general funds for specific purposes or projects.

Restricted funds - these are funds that can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are for particular restricted purposes.

Further explanation of the nature and purpose of each fund is included in the notes to the accounts.

THE HARBOUR

NOTES TO THE FINANCIAL STATEMENTS (continued)
FOR THE YEAR ENDED 31 MARCH 2021

Income and Endowments from:

3 DONATIONS

Donations have been received from the following sources:

	Unrestricted Funds £	Restricted Funds £	Total Funds 2021 £	Total Funds 2020 £
Charitable trust donations	42,100	108,282	150,382	92,305
Government grants	4,737	-	4,737	-
Fundraising	-	-	-	-
Individual donations	20,614	-	20,614	33,844
Gift Aid	1,669	-	1,669	676
	<u>69,120</u>	<u>108,282</u>	<u>177,402</u>	<u>126,825</u>

<i>Donations prior year</i>	<i>Unrestricted Funds £</i>	<i>Restricted Funds £</i>	<i>Total Funds 2020 £</i>
<i>Charitable trust donations</i>	<i>57,305</i>	<i>35,000</i>	<i>92,305</i>
<i>Individual donations</i>	<i>33,844</i>	<i>-</i>	<i>33,844</i>
<i>Gift Aid</i>	<i>676</i>	<i>-</i>	<i>676</i>
	<u><i>91,825</i></u>	<u><i>35,000</i></u>	<u><i>126,825</i></u>

4 CHARITABLE ACTIVITIES:

GRANTS AND CONTRACTS

Grants have been received from the following sources:

	Unrestricted Funds £	Restricted Funds £	Total Funds 2021 £	Total Funds 2020 £
Bristol Clinical Commissioning Group	81,595	-	81,595	58,262
Bristol & South Glos IAPT Services	10,851	-	10,851	26,111
	<u>92,446</u>	<u>-</u>	<u>92,446</u>	<u>84,373</u>

Charitable Activities prior year - all unrestricted

OTHER CHARITABLE ACTIVITIES

	Unrestricted Funds £	Restricted Funds £	Total Funds 2021 £	Total Funds 2020 £
Room hire	153	-	153	6,164
	<u>153</u>	<u>-</u>	<u>153</u>	<u>6,164</u>

Other charitable activities prior year - all unrestricted

THE HARBOUR

NOTES TO THE FINANCIAL STATEMENTS (continued)
FOR THE YEAR ENDED 31 MARCH 2021

5 INVESTMENT INCOME

	Unrestricted Funds £	Restricted Funds £	Total Funds 2021 £	Total Funds 2020 £
Bank interest	25	-	25	81

Investment income prior year - all unrestricted

6 TOTAL RESOURCES EXPENDED

	Fundraising/ Voluntary Income £	Provision of Counselling £	Govern. Costs £	2021 Total £	2020 Total £
Costs directly allocated to activities					
Staff costs	-	109,804	-	109,804	127,252
Premises	-	22,346	-	22,346	46,033
Other office expenditure	-	31,103	-	31,103	13,153
Supervision	-	2,985	-	2,985	5,915
Fundraising	14,830	-	-	14,830	13,368
Recruitment	-	-	-	-	-
Sessional therapy	-	3,958	-	3,958	11,163
Governance	-	-	35	35	553
Depreciation & amortization	-	1,440	-	1,440	1,440
Accountancy fees	-	1,370	797	2,167	1,416
Support costs allocated to activities					
Management and office staff	-	45,162	-	45,162	39,882
	14,830	218,168	832	233,830	260,175

Total Resources Expended prior year

	Unrestricted Funds £	Restricted Funds £	Total Funds 2020 £
<i>Raising funds</i>	13,368	-	13,368
<i>Charitable activities</i>	203,604	42,091	245,695
<i>Other</i>	1,112	-	1,112
	218,084	42,091	260,175

7 NET INCOMING RESOURCES FOR THE YEAR

This is stated after charging:

	2021 £	2020 £
Depreciation	1,440	1,440
Independent Examination	797	671

THE HARBOUR

NOTES TO THE FINANCIAL STATEMENTS (continued) FOR THE YEAR ENDED 31 MARCH 2021

8 STAFF COSTS

	2021	2020
	£	£
Staff costs were as follows:		
Wages and salaries	160,235	168,475
Social security costs	4,461	7,502
Employer's Pension	2,284	2,683
	<u>166,980</u>	<u>178,660</u>

No employee received emoluments of more than £60,000.

The average monthly head count was 12 staff (2020: 12 staff)

The average weekly number of employees during the year was as follows:

	2021	2020
	No.	No.
Provision of counselling services	9	9
Administration and management	3	3
	<u>12</u>	<u>12</u>

Trustee remuneration and expenses

The charity trustees were not paid or received any other benefits from employment with the charity in the year (2020: £nil) neither were they reimbursed expenses during the year (2020: £nil). No charity trustee received payment for professional or other services supplied to the charity (2020: £nil).

The key management personnel of the charity comprise the board of trustees & the Chief Executive Officer. The total employee benefits of key management personnel, during the year, total £39,425 (2020: £38,651).

9 Taxation

The charity is exempt from corporation tax on its charitable activities.

10 Related Party Transactions

During the year, Stefanie Lamch was employed by The Harbour as a Finance & Data Administrator. She is the sister of Vicki Lamch (Trustee - Resigned August 2021).

Other than the above, there were no other related party transactions during the year (2020: £Nil)

THE HARBOUR

NOTES TO THE FINANCIAL STATEMENTS (continued)
FOR THE YEAR ENDED 31 MARCH 2021

11 INTANGIBLE ASSETS

	Database Development	Total
COST	£	£
At 1 April 2020	7,200	7,200
At 31 March 2021	<u>7,200</u>	<u>7,200</u>
AMORTISATION		
At 1 April 2020	5,760	5,760
Charge for the year	1,440	1,440
At 31 March 2021	<u>7,200</u>	<u>7,200</u>
Net book value		
At 31 March 2021	<u>-</u>	<u>-</u>
At 31 March 2020	<u>1,440</u>	<u>1,440</u>

12 TANGIBLE FIXED ASSETS

	Leasehold Improvements	Fittings & Equipment	Total
	£	£	£
COST			
At 1 April 2020	26,906	25,289	52,195
At 31 March 2021	<u>26,906</u>	<u>25,289</u>	<u>52,195</u>
DEPRECIATION			
At 1 April 2020	26,906	25,289	52,195
Charge for the year	-	-	-
At 31 March 2021	<u>26,906</u>	<u>25,289</u>	<u>52,195</u>
Net book value			
At 31 March 2021	<u>-</u>	<u>-</u>	<u>-</u>

13 DEBTORS

	2021 £	2020 £
Debtors	23,240	8,583
Prepayments	785	761
	<u>24,025</u>	<u>9,344</u>

THE HARBOUR

NOTES TO THE FINANCIAL STATEMENTS (continued)
FOR THE YEAR ENDED 31 MARCH 2021

14 CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2021 £	2020 £
Trade creditors	3,030	1,923
Accruals and deferred income	947	671
	<u>3,977</u>	<u>2,594</u>

15 ANALYSIS OF CHARITABLE FUNDS

	At 01-Apr 2020 £	Incoming resources £	Outgoing resources £	Transfers £	At 31-Mar 2021 £
RESTRICTED FUNDS					
Covid-19 Relief:					
Quartet Community Foundation	-	5,000	(5,000)	-	-
The Fore	-	5,000	(5,000)	-	-
J&M Britton Charitable Trust	-	2,000	(2,000)	-	-
St Jame's Place (Foundation)	-	2,500	(2,500)	-	-
Charities Aid Fund	-	3,500	(3,500)	-	-
Bristol City Council	-	9,800	(9,800)	-	-
National Lottery Community Fund	-	55,882	(55,882)	-	-
Premises Repair / Redecorating:					
John James Foundation	-	7,500	(4,124)	-	3,376
BAME / Deprivation:					
The Society of Merchant Venturers	-	4,100	(4,000)	-	100
Principal Services :					
The February Foundation	-	10,000	(10,000)	-	-
The Portishead Nautical Trust	-	3,000	(3,000)	-	-
	<u>-</u>	<u>108,282</u>	<u>(104,806)</u>	<u>-</u>	<u>3,476</u>
GENERAL FUNDS					
	At 01-Apr 2020 £	Incoming resources £	Outgoing resources £	Transfers £	At 31-Mar 2021 £
General funds	59,585	161,744	(129,024)	-	92,305
	<u>59,585</u>	<u>161,744</u>	<u>(129,024)</u>	<u>-</u>	<u>92,305</u>
Total Funds	<u>59,585</u>	<u>270,026</u>	<u>(233,830)</u>	<u>-</u>	<u>95,781</u>

Purpose of restricted funds:

Covid-19:

The Covid-19 pandemic was a catalyst for digital transformation for The Harbour, as we quickly had to transition to online service delivery and administration, in order to both keep our clients safe and to ensure there was not a gap in our services at a time when they were needed the most. The money that we received to support us in this difficult time was invested in:

continued...

Purpose of restricted funds (continued):

- The transition to an online delivery of our service which included a business facilitator and IT support consultancy.
- Upgrading our database to CiviCRM, chosen to allow us to use one centralised and confidential system which meets the needs of both our clinical team and our fundraising team. This has been a really important and much needed step in allowing The Harbour to become more efficient, improved our data security and made it easier for us to produce data reports and keep track of service delivery
- Increased therapist hours to support an increased demand.

Premises:

During the various periods of lockdown, The Harbour had to quickly transition to seeing people virtually, reacting quickly to ensure people could still reach the support they needed. As lockdown regulations have eased, we have been very pleased able to start welcoming clients back to our premises on Frogmore Street. We have worked hard to ensure a safe and smooth return to the premises and have established a 'return to premises working group' that has taken responsibility for risk management and the development of new policies and procedures to protect our clients and staff in these difficult times. In order to keep our clients safe during the ongoing pandemic and to help reassure our clients that they are visiting a safe venue, we have:

- Purchased air filtration systems for our counselling rooms to improving the air quality and decreasing the spread of potentially harmful virus particles.
- Installed an intercom with a buzzer in each of our counselling rooms to reduce the number of people required in the building and to avoid using the waiting room, all of which makes it easier for us to adhere to social distancing recommendations.
- Increased the frequency of cleaning. The work above is particularly important and relevant for the clients of The Harbour, many of whom will either be particularly vulnerable to Covid-19 due to health conditions, and/or will be living with someone who is.

BAME / deprivation:

A key value of The Harbour is a commitment to diversity, which aims to remove any barriers to access, ensuring availability to everyone in Bristol. To ensure we reach a much more diverse population, we have:

- Engaged necessary sector-based professional support and expertise to ensure The Harbour's external communications, clinical pathways and services delivered are relevant and accessible to BAME communities and people experiencing deprivation.
- Actively developed relationships with organisations and networks that represent BAME communities and people experiencing deprivation to increase awareness and presence.
- Adapted our internal systems and processes, such as our client database CIVI, to monitor and evaluate the effectiveness of our approach to increasing the numbers of BAME and deprived individuals that use the service.
- Worked with sector colleagues, to better understand how we can ensure the relevance of the service we deliver in a BAME and deprivation context.

Principal Services:

This money was invested into the delivery of our specialist psychodynamic counselling for people as they encounter death, dying and bereavement.

THE HARBOUR

NOTES TO THE FINANCIAL STATEMENTS (continued)
FOR THE YEAR ENDED 31 MARCH 2021

16 Analysis of charitable funds - previous year, as required by paragraph 4.2. of the SORP

RESTRICTED FUNDS

	At 01-Apr 2019 £	Incoming resources £	Outgoing resources £	Transfers £	At 31-Mar 2020 £
The Rank Foundation	-	1,000	(1,000)	-	-
The Bernard Sunley Foundation	-	5,000	(5,000)	-	-
The Portishead Nautical Trust	-	2,000	(2,000)	-	-
James Tudor Foundation	-	10,000	(10,000)	-	-
The Nisbet Trust	-	5,000	(5,000)	-	-
The Hospital Saturday Fund	-	2,000	(2,000)	-	-
The Lady Ryder of Warsaw Memorial Trust	-	5,000	(5,000)	-	-
John James Foundation	-	5,000	(5,000)	-	-
Screwfix Foundation	1,341	-	(1,341)	-	-
Quartet Express Fund	4,000	-	(4,000)	-	-
Percy Bilton Charity	500	-	(500)	-	-
Wesleyan Foundation	1,250	-	(1,250)	-	-
	<u>7,091</u>	<u>35,000</u>	<u>(42,091)</u>	<u>-</u>	<u>-</u>

GENERAL FUNDS

General funds	95,226	182,443	(218,084)	-	59,585
	<u>102,317</u>	<u>217,443</u>	<u>(260,175)</u>	<u>-</u>	<u>59,585</u>

Purpose of restricted funds:

The Rank Foundation	Towards repairs to the premises
The Bernard Sunley Foundation	Towards repairs to the premises
The Portishead Nautical Trust	Counselling for people aged 18-25
James Tudor Foundation	Counselling for people from low income groups
The Nisbet Trust	Counselling for people aged 18-24
The Hospital Saturday Fund	Towards the counselling service
The Lady Ryder of Warsaw Memorial Trust (LRWMT)	Towards counselling services for people with cancer on low incomes
John James Foundation	Towards The Harbour's response to the Covid-19 pandemic
Screwfix Foundation	Repairs and redecoration of the premises
Quartet Express Fund	Roof repairs

continued...

THE HARBOUR
NOTES TO THE FINANCIAL STATEMENTS (continued)
FOR THE YEAR ENDED 31 MARCH 2021

Purpose of restricted funds (continued):

Percy Bilton Charity	Towards the cost of furnishings
Wesleyan Foundation	Clinical Change Programme

THE HARBOUR

NOTES TO THE FINANCIAL STATEMENTS (continued)
FOR THE YEAR ENDED 31 MARCH 2021

17 ANALYSIS OF NET ASSETS BETWEEN FUNDS

	General Fund £	Designated Funds £	Restricted Funds £	Total £
Intangible Assets	-	-	-	-
Tangible Fixed Assets	-	-	-	-
Cash at Bank and in Hand	72,257	-	3,476	75,733
Other Net Current Assets/(Liabilities)	20,048	-	-	20,048
	<u>92,305</u>	<u>-</u>	<u>3,476</u>	<u>95,781</u>

ANALYSIS OF NET ASSETS BETWEEN FUNDS - PREVIOUS YEAR

	General Fund £	Designated Funds £	Restricted Funds £	Total £
Intangible Assets	1,440	-	-	1,440
Tangible Fixed Assets	-	-	-	-
Cash at Bank and in Hand	51,395	-	-	51,395
Other Net Current Assets/(Liabilities)	6,750	-	-	6,750
	<u>59,585</u>	<u>-</u>	<u>-</u>	<u>59,585</u>

18 COMPANY LIMITED BY GUARANTEE

The company is limited by guarantee and as such has no issued share capital. In the event of the company being wound up the liability of the members is limited to £1 each.

The following page does not form part of the
statutory accounts of the Charity

THE HARBOUR

**DETAILED INCOME AND EXPENDITURE ACCOUNT
FOR THE YEAR ENDED 31 MARCH 2021**

	2021	2020	2019	2018	2017	2016
INCOME	£	£	£	£	£	£
BNSSG CCG	81,595	58,262	57,639	57,639	57,639	56,676
Charitable Trusts	150,382	92,305	139,112	115,845	61,550	44,191
Room hire	153	6,164	10,749	8,404	8,939	6,354
Therapist services	10,851	26,111	31,201	59,746	62,231	54,117
Individual donations	20,614	33,844	18,341	14,389	13,345	6,568
Fund raising events	-	-	491	2,666	159	-
Company donations	-	-	750	3,915	3,658	970
Interest receivable	25	81	65	24	65	146
Gift aid	1,669	676	1,722	-	-	-
Sundry income	-	-	23	-	273	12
Other grants	4,737	-	-	-	-	-
TOTAL INCOME	270,026	217,443	260,093	262,628	207,859	169,034
EXPENDITURE						
Salaries & wages (Inc NI)	167,313	180,346	181,183	160,387	124,507	102,870
Rent and rates	14,328	14,331	13,975	14,198	14,058	14,047
Supervision	2,985	5,915	4,388	6,047	5,130	7,694
Maintenance	1,917	24,810	12,159	2,064	896	936
Postage and stationery	2,259	4,616	5,659	3,754	3,375	2,919
Insurance	1,690	1,604	1,687	2,266	1,534	1,033
Telephone	1,679	1,812	1,429	1,268	1,169	991
Heat and light	3,690	2,666	1,158	1,903	1,617	2,090
Bookkeeping & payroll	2,167	857	1,981	2,097	1,761	1,063
Cleaning	2,411	4,225	(1,986)	4,245	4,368	3,631
Sundry	1,507	3,476	5,745	3,007	542	978
Subscriptions	965	959	1,141	1,020	571	624
Subsistence	-	-	339	1,256	453	553
Legal and professional	35	35	-	-	90	460
Training	1,483	107	556	1,238	757	1,005
Accountancy / Audit fees	-	559	499	449	418	399
Depreciation	1,440	1,440	8,215	8,216	8,216	8,969
Travel	297	34	246	454	176	338
Recruitment	-	-	-	35	762	67
Bank charges	114	-	-	-	-	-
Publicity, events & venue hire	533	1,170	348	1,169	-	1,493
Fundraising	1,000	50	560	3,392	120	2,884
IT support Costs	22,059	-	-	-	-	-
Equipment hire & expenses	-	-	-	-	2,256	-
Sessional Therapy	3,958	11,163	8,996	24,983	23,320	11,938
Awards and grants	-	-	-	3,506	-	72
TOTAL EXPENDITURE	233,830	260,175	248,278	246,954	196,096	167,054
Surplus / Deficit	36,196	(42,732)	11,815	15,674	11,763	1,980