

**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

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## THE HARBOUR

### Reference and administration details of the Charity and its advisors

#### YEAR ENDED 31 MARCH 2022

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##### 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

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#### **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**

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##### **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

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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

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#### 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

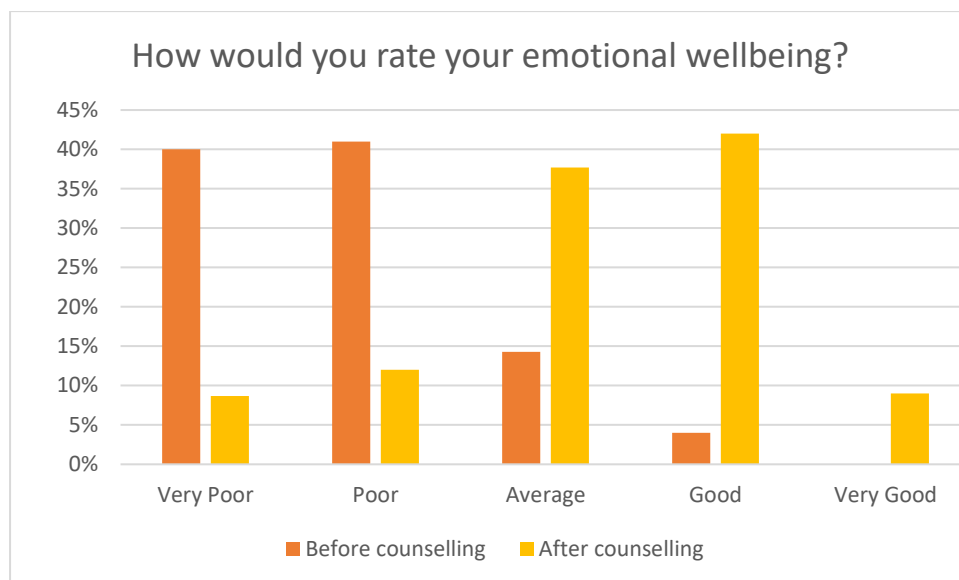
At the end of their counselling, clients are sent an evaluation form that aims to gather more information about their experiences at The Harbour. A summary of the responses to these evaluation forms can be found below:

- 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

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#### **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

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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

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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**

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I report on the accounts of the charitable company for the year ended 31<sup>st</sup> 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.

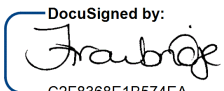
**Independent examiner's statement**

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	£	£	£	£
<b>Income and Endowments from:</b>					
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
<b>Total</b>		<b>224,815</b>	<b>52,500</b>	<b>277,315</b>	<b>270,026</b>
<b>Expenditure on:</b>					
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
<b>Totals</b>		<b>197,572</b>	<b>43,221</b>	<b>240,793</b>	<b>233,830</b>
<b>Net movement in funds</b>		<b>26,378</b>	<b>10,144</b>	<b>36,522</b>	<b>36,196</b>
<b>Reconciliation of funds</b>					
Total funds brought forward		92,305	3,476	95,781	59,585
<b>Total funds carried forward</b>		<b>118,683</b>	<b>13,620</b>	<b>132,303</b>	<b>95,781</b>

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**

	<b>Note</b>	<b>2022 £</b>	<b>2021 £</b>
<b>FIXED ASSETS</b>			
Tangible assets	<b>11</b>	-	-
<b>CURRENT ASSETS</b>			
Debtors and prepayments	<b>12</b>	27,016	24,025
Cash at bank and in hand		111,760	75,733
		<u>138,776</u>	<u>99,758</u>
<b>CREDITORS: Amounts falling due within one year</b>	<b>13</b>	(6,473)	(3,977)
Net current assets		<u>132,303</u>	<u>95,781</u>
<b>NET ASSETS</b>		<u><u>132,303</u></u>	<u><u>95,781</u></u>
<b>RESERVES:</b>			
Restricted funds	<b>14</b>	13,620	3,476
Unrestricted funds	<b>14</b>		
General		118,683	92,305
		<u><u>132,303</u></u>	<u><u>95,781</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 authorised for issue on 20th December 2022 and are signed on their behalf by:

DocuSigned by:  
  
 4E1666EF6G224FA.....

Philippa Bayley - Chair of Trustees

Date: 20/12/2022

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

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#### 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

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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:

	<b>Unrestricted Funds £</b>	<b>Restricted Funds £</b>	<b>Total Funds 2022 £</b>	<b>Total Funds 2021 £</b>
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
	<b>150,599</b>	<b>52,500</b>	<b>203,099</b>	<b>177,402</b>

<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>
	<b><i>69,120</i></b>	<b><i>108,282</i></b>	<b><i>177,402</i></b>

**4 CHARITABLE ACTIVITIES:****GRANTS AND CONTRACTS**

Grants have been received from the following sources:

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

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

	<b>Unrestricted Funds £</b>	<b>Restricted Funds £</b>	<b>Total Funds 2022 £</b>	<b>Total Funds 2021 £</b>
Room hire	132	-	132	153
	<b>132</b>	<b>-</b>	<b>132</b>	<b>153</b>

*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 £
<b>Costs directly allocated to activities</b>					
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
<b>Support costs allocated to activities</b>					
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**

	<b>2022</b>	<b>2021</b>
	<b>£</b>	<b>£</b>
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:

	<b>2022</b>	<b>2021</b>
	<b>No.</b>	<b>No.</b>
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**

	<b>Leasehold Improvements</b>	<b>Fittings &amp; Equipment</b>	<b>Total</b>
	<b>£</b>	<b>£</b>	<b>£</b>
<b>COST</b>			
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>
<b>DEPRECIATION</b>			
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>
<b>Net book value</b>			
At 31 March 2022	<u>-</u>	<u>-</u>	<u>-</u>

**12 DEBTORS**

	<b>2022</b>	<b>2021</b>
	<b>£</b>	<b>£</b>
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 £
<b>RESTRICTED FUNDS</b>					
<b>Principal Services :</b>					
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
<b>BAME / Deprivation:</b>					
The Society of Merchant Venturers	100	-	-	-	100
<b>Other:</b>					
Quartet	-	10,000	-	-	10,000
	<u>3,476</u>	<u>52,500</u>	<u>(43,221)</u>	<u>865</u>	<u>13,620</u>
<b>GENERAL FUNDS</b>					
	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>
<b>Total Funds</b>	<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

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#### **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 £
<b>Covid-19 Relief:</b>					
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)	-	-
<b>Premises Repair / Redecorating:</b>					
John James Foundation	-	7,500	(4,124)	-	3,376
<b>BAME / Deprivation:</b>					
The Society of Merchant Venturers	-	4,100	(4,000)	-	100
<b>Principal Services :</b>					
The February Foundation	-	10,000	(10,000)	-	-
The Portishead Nautical Trust	-	3,000	(3,000)	-	-
	-	<b>108,282</b>	<b>(104,806)</b>	-	<b>3,476</b>

**GENERAL FUNDS**

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

**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

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#### 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**

	<b>General Fund £</b>	<b>Designated Funds £</b>	<b>Restricted Funds £</b>	<b>Total £</b>
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**

	<b>General Fund £</b>	<b>Designated Funds £</b>	<b>Restricted Funds £</b>	<b>Total £</b>
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**

	<b>2022</b>	<b>2021</b>	<b>2020</b>	<b>2019</b>	<b>2018</b>	<b>2017</b>
	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>
<b>INCOME</b>						
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	-	-	-	-
<b>TOTAL INCOME</b>	<b>277,315</b>	<b>270,026</b>	<b>217,443</b>	<b>260,093</b>	<b>262,628</b>	<b>207,859</b>
<b>EXPENDITURE</b>						
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	-
<b>TOTAL EXPENDITURE</b>	<b>240,793</b>	<b>233,830</b>	<b>260,175</b>	<b>248,278</b>	<b>246,954</b>	<b>196,096</b>
Surplus / Deficit	<b>36,522</b>	<b>36,196</b>	<b>(42,732)</b>	<b>11,815</b>	<b>15,674</b>	<b>11,763</b>