

# **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**

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# THE HARBOUR

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

### YEAR ENDED 31 MARCH 2024

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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

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

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## THE HARBOUR

### TRUSTEES REPORT

YEAR ENDED 31 MARCH 2024

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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.

#### 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

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### 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.

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## THE HARBOUR

### TRUSTEES REPORT

YEAR ENDED 31 MARCH 2024

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#### 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

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#### 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**

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**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

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

  
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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	£	£	£	£
<b>Income and Endowments from:</b>					
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
<b>Total</b>		<b>137,001</b>	<b>75,500</b>	<b>212,501</b>	<b>242,221</b>
<b>Expenditure on:</b>					
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
<b>Total</b>		<b>179,014</b>	<b>71,620</b>	<b>250,634</b>	<b>227,706</b>
<b>Net movement in funds</b>		<b>(42,013)</b>	<b>3,880</b>	<b>(38,133)</b>	<b>14,515</b>
<b>Reconciliation of funds</b>					
Total funds brought forward		120,198	26,620	146,818	132,303
<b>Total funds carried forward</b>		<b>78,185</b>	<b>30,500</b>	<b>108,685</b>	<b>146,818</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 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 £
<b>FIXED ASSETS</b>			
Tangible assets	11	-	-
<b>CURRENT ASSETS</b>			
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>
<b>CREDITORS: Amounts falling due within one year</b>	13	(7,083)	(9,232)
Net current assets		<u>108,685</u>	<u>146,818</u>
<b>NET ASSETS</b>		<u><u>108,685</u></u>	<u><u>146,818</u></u>
<b>RESERVES:</b>			
Restricted funds	14	30,500	26,620
Unrestricted funds	14		
General		78,185	120,198
		<u><u>108,685</u></u>	<u><u>146,818</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:  
  
 B02285E9F77F4F5...  
 Lily Eastwood - Chair of Trustees

Date: 2/12/2024

## THE HARBOUR

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

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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 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

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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

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:

	<b>Unrestricted Funds £</b>	<b>Restricted Funds £</b>	<b>Total Funds 2024 £</b>	<b>Total Funds 2023 £</b>
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
	<b>43,440</b>	<b>75,500</b>	<b>118,940</b>	<b>166,819</b>

*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>
	<b><i>88,819</i></b>	<b><i>78,000</i></b>	<b><i>166,819</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 2024 £</b>	<b>Total Funds 2023 £</b>
Bristol Clinical Commissioning Group	64,373	-	64,373	59,660
Other contracted services	130	-	130	2,785
	<b>64,503</b>	<b>-</b>	<b>64,503</b>	<b>62,445</b>

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

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

*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 £
<b>Costs directly allocated to activities</b>					
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
<b>Support costs allocated to activities</b>					
Management and office staff	11,616	80,310	-	91,926	61,262
	30,641	218,883	1,110	250,634	227,706

<i>Total Resources Expended prior year</i>	<i>Unrestricted Funds £</i>	<i>Restricted Funds £</i>	<i>Total Funds 2023 £</i>
<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**

	<b>Leasehold Improvements</b>	<b>Fittings &amp; Equipment</b>	<b>Total</b>
	<b>£</b>	<b>£</b>	<b>£</b>
<b>COST</b>			
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>
<b>DEPRECIATION</b>			
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>
<b>Net book value</b>			
At 31 March 2024	<u>-</u>	<u>-</u>	<u>-</u>

**12 DEBTORS**

	<b>2024</b>	<b>2023</b>
	<b>£</b>	<b>£</b>
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 £
<b>RESTRICTED FUNDS</b>					
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>
<b>GENERAL FUNDS</b>					
	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>
<b>Total Funds</b>	<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

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#### **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
	<b>13,620</b>	<b>78,000</b>	<b>(65,000)</b>	<b>-</b>	<b>26,620</b>

**GENERAL FUNDS**

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

**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**

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

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

	<b>2024</b>	<b>2023</b>	<b>2022</b>	<b>2021</b>	<b>2020</b>	<b>2019</b>
	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>
<b>INCOME</b>						
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	-	-
<b>TOTAL INCOME</b>	<b>212,501</b>	<b>242,221</b>	<b>277,315</b>	<b>270,026</b>	<b>217,443</b>	<b>260,093</b>
<b>EXPENDITURE</b>						
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	-	-	-	-	-
<b>TOTAL EXPENDITURE</b>	<b>250,634</b>	<b>227,706</b>	<b>240,793</b>	<b>233,830</b>	<b>260,175</b>	<b>248,278</b>
Surplus / Deficit	<b>(38,133)</b>	<b>14,515</b>	<b>36,522</b>	<b>36,196</b>	<b>(42,732)</b>	<b>11,815</b>