

# **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**

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## THE HARBOUR

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

#### YEAR ENDED 31 MARCH 2025

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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	
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

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# THE HARBOUR

## TRUSTEES REPORT

YEAR ENDED 31 MARCH 2025

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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. 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

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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 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

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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

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### 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:  


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Lily Eastwood (Chair)

19/11/2025

Date.....

# THE HARBOUR

## INDEPENDENT EXAMINERS REPORT

### YEAR ENDED 31 MARCH 2025

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I report on the accounts of the charitable company for the year ended 31<sup>st</sup> 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	£	£	£	£
<b>Income and Endowments from:</b>					
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
<b>Total</b>		<b>198,510</b>	<b>121,102</b>	<b>319,612</b>	<b>212,501</b>
<b>Expenditure on:</b>					
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
<b>Total</b>		<b>170,825</b>	<b>129,946</b>	<b>300,771</b>	<b>250,634</b>
<b>Net movement in funds</b>		<b>27,685</b>	<b>(8,844)</b>	<b>18,841</b>	<b>(38,133)</b>
<b>Reconciliation of funds</b>					
Total funds brought forward		78,185	30,500	108,685	146,818
<b>Total funds carried forward</b>		<b>105,870</b>	<b>21,656</b>	<b>127,526</b>	<b>108,685</b>

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 £
<b>FIXED ASSETS</b>			
Tangible assets	11	-	-
<b>CURRENT ASSETS</b>			
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>
<b>CREDITORS: Amounts falling due within one year</b>	13	(15,228)	(7,083)
Net current assets		<u>127,526</u>	<u>108,685</u>
<b>NET ASSETS</b>		<u><u>127,526</u></u>	<u><u>108,685</u></u>
<b>RESERVES:</b>			
Restricted funds	14	21,656	30,500
Unrestricted funds	14		
General		105,870	78,185
		<u>127,526</u>	<u>108,685</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.

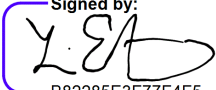
Directors' responsibilities:

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**

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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 2025**

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 2025 £</b>	<b>Total Funds 2024 £</b>
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
	<b>113,168</b>	<b>121,102</b>	<b>234,270</b>	<b>118,940</b>

*Donations prior year*

	<b>Unrestricted Funds £</b>	<b>Restricted Funds £</b>	<b>Total Funds 2024 £</b>
<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>
	<b>43,440</b>	<b>75,500</b>	<b>118,940</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 2025 £</b>	<b>Total Funds 2024 £</b>
Bristol Clinical Commissioning Group	49,820	-	49,820	64,373
Other contracted services	7,200	-	7,200	130
	<b>57,020</b>	<b>-</b>	<b>57,020</b>	<b>64,503</b>

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

	<b>Unrestricted Funds £</b>	<b>Restricted Funds £</b>	<b>Total Funds 2025 £</b>	<b>Total Funds 2024 £</b>
Room hire	4,890	-	4,890	1,116
Client Fees	23,432	-	23,432	11,095
	<b>28,322</b>	<b>-</b>	<b>28,322</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 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 £
<b>Costs directly allocated to activities</b>					
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
<b>Support costs allocated to activities</b>					
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>

*Total Resources Expended prior year*

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

	<b>Leasehold Improvements</b>	<b>Fittings &amp; Equipment</b>	<b>Total</b>
	<b>£</b>	<b>£</b>	<b>£</b>
<b>COST</b>			
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>
<b>DEPRECIATION</b>			
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>
<b>Net book value</b>			
At 31 March 2025	<u>-</u>	<u>-</u>	<u>-</u>

**12 DEBTORS**

	<b>2025</b>	<b>2024</b>
	<b>£</b>	<b>£</b>
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 £
<b>RESTRICTED FUNDS</b>					
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>
<b>Total Funds</b>	<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

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#### **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)	-	-
	<b>26,620</b>	<b>75,500</b>	<b>(71,620)</b>	<b>-</b>	<b>30,500</b>

**GENERAL FUNDS**

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

**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**

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

	<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>

**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**

	<b>2024</b>	<b>2023</b>	<b>2022</b>	<b>2021</b>	<b>2020</b>	<b>2019</b>
<b>INCOME</b>	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>
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	-
<b>TOTAL INCOME</b>	<b>319,612</b>	<b>212,501</b>	<b>242,221</b>	<b>277,315</b>	<b>270,026</b>	<b>217,443</b>
<b>EXPENDITURE</b>						
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	-	-	-	-
<b>TOTAL EXPENDITURE</b>	<b>300,771</b>	<b>250,634</b>	<b>227,706</b>	<b>240,793</b>	<b>233,830</b>	<b>260,175</b>
<b>Surplus / Deficit</b>	<b>18,841</b>	<b>(38,133)</b>	<b>14,515</b>	<b>36,522</b>	<b>36,196</b>	<b>(42,732)</b>