

**THE HARBOUR**  
**ANNUAL REPORT AND FINANCIAL STATEMENTS**

**31 MARCH 2021**

**Charity Number 1008360**  
**Company Registration Number 02681075**

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**THE HARBOUR**  
**FINANCIAL STATEMENTS**  
**YEAR ENDED 31 MARCH 2021**

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# THE HARBOUR

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

### YEAR ENDED 31 MARCH 2021

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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

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

#### Registered Office

30 Frogmore Street  
Bristol  
BS1 5NA

#### Independent Examiner

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

#### Bankers

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

Caf Bank Ltd,  
25 Kings Hill Avenue  
Kings Hill  
West Malling  
Kent  
ME19 4JD

# **THE HARBOUR**

## **TRUSTEES REPORT**

**YEAR ENDED 31 MARCH 2021**

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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 2015).

### **Recruitment and appointment of trustees**

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

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

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

### **Trustee induction and training**

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

### **Organisational structure**

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

### **Objectives and activities of the charity**

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

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# THE HARBOUR

## TRUSTEES REPORT

### YEAR ENDED 31 MARCH 2021

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

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

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

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

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

The people we support fall into the following categories:

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

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

In shaping the objectives for the year and planning activities, the trustees have considered the Charity commission's guidance on public benefit, including the guidance 'public benefit : running a charity (PB2)'.  
**The main activities undertaken in relation to those purposes during the year**

In 2020/21:

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

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

# THE HARBOUR

## TRUSTEES REPORT

### YEAR ENDED 31 MARCH 2021

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#### The Harbour's vision and values

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

Our values are:

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

Our strategic priorities over the next three years are to:

Increase our financial sustainability and independence

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

Consolidate our services

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

Develop a solid, robust staff structure

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

Build partnerships, communicate and influence

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

Manage and develop our premises

- Create a centre with space for patients and staff.

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

# THE HARBOUR

## TRUSTEES REPORT

### YEAR ENDED 31 MARCH 2021

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

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

#### **The main achievements and performance of the charity during the year**

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

##### Clinical work

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

##### Fundraising

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

##### Marketing and Communications

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

##### Organisation

# THE HARBOUR

## TRUSTEES REPORT

### YEAR ENDED 31 MARCH 2021

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

#### Staff and Trustees

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

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

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

##### Quantitative outcomes

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

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

The GAD7 and PHQ9 classifications are as follows:

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

##### Qualitative outcomes

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

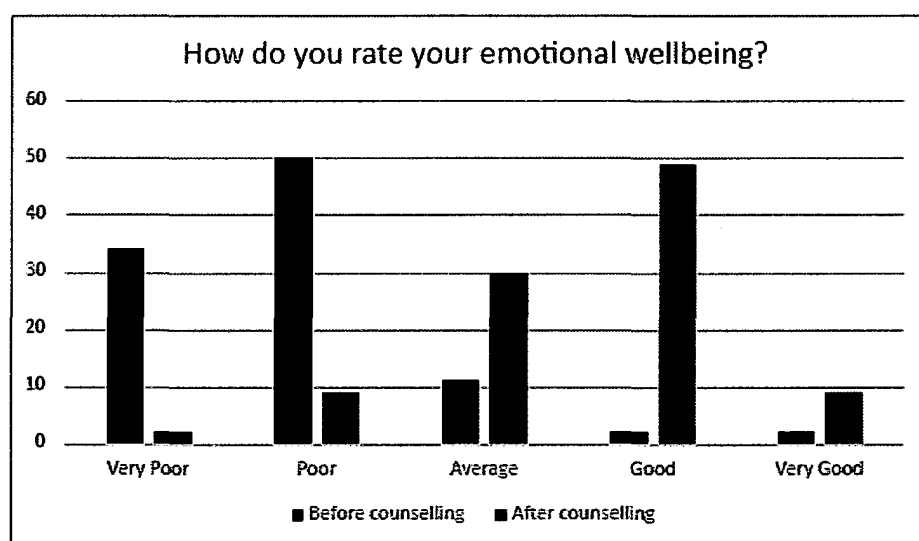
- 90% of clients were 'very satisfied' with the service they received
- 93% of clients felt they were 'a little better' or 'much better' at dealing with their problems after their counselling
- Clients reported a significant improvement in their emotional wellbeing:

# THE HARBOUR

## TRUSTEES REPORT

YEAR ENDED 31 MARCH 2021

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

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

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

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

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

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

# THE HARBOUR

## TRUSTEES REPORT

### YEAR ENDED 31 MARCH 2021

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

#### Plans For the Future

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

#### Fundraising activities during the year

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

#### Financial review

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

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

#### Reserves Policy

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

# THE HARBOUR

## TRUSTEES REPORT

YEAR ENDED 31 MARCH 2021

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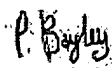
### Responsibilities of the trustees

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

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

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

Approved by the trustees and signed on their behalf by:



.....Philippa Bayley (Chair)

Date.....6<sup>th</sup> Dec 2021.....

# THE HARBOUR

## INDEPENDENT EXAMINERS REPORT

### YEAR ENDED 31 MARCH 2021

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

#### Responsibilities and basis of report

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

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

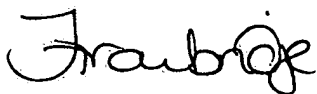
#### Independent examiner's statement

As the charity's gross income exceeded £250,000 your examiner must be a member of a body listed in section 145 of the 2011 Act. I confirm that I am qualified to undertake the examination because I am a member of The Association of Accounting Technicians (MAAT).

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

- accounting records were not kept in respect of the Company as required by section 386 of the 2006 Act; or
- the accounts do not accord with those records; or
- the accounts do not comply with the accounting requirements of section 396 of the 2006 Act other than any requirement that the accounts give a 'true and fair view which is not a matter considered as part of an independent examination; or
- the accounts have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities [applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)].

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.



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

Date...6<sup>th</sup> Dec 2021.....

**THE HARBOUR**

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

		Unrestricted Funds	Restricted Funds	Total Funds 2021	Total Funds 2020
	Note	£	£	£	£
<b>Income and Endowments from:</b>					
Donations and legacies	3	69,120	108,282	177,402	126,825
Charitable activities:	4				
Grants and contracts		92,446	-	92,446	84,373
Other charitable activities		153	-	153	6,164
Investment income	5	25	-	25	81
<b>Total</b>		<b>161,744</b>	<b>108,282</b>	<b>270,026</b>	<b>217,443</b>
<b>Expenditure on:</b>					
Raising funds	6	14,730	100	14,830	13,368
Charitable activities	6	113,462	104,706	218,168	245,695
Other	6	832	-	832	1,112
<b>Totals</b>		<b>129,024</b>	<b>104,806</b>	<b>233,830</b>	<b>260,175</b>
<b>Net movement in funds</b>		<b>32,720</b>	<b>3,476</b>	<b>36,196</b>	<b>(42,732)</b>
<b>Reconciliation of funds</b>					
Total funds brought forward		59,585	-	59,585	102,317
<b>Total funds carried forward</b>		<b>92,305</b>	<b>3,476</b>	<b>95,781</b>	<b>59,585</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 2020 total funds between unrestricted and restricted are shown in note 16

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

**THE HARBOUR**

**BALANCE SHEET**

**FOR THE YEAR ENDED 31 MARCH 2021**

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

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

Directors' responsibilities:

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

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

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

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



.....  
Philippa Bayley - Chair of Trustees

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

## THE HARBOUR

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

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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 Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (issued on 16 July 2014), as amended by Update Bulletin 2 published in October 2018, effective for accounting periods beginning on or after 1 January 2019, the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Companies Act 2006.

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

#### 2 Accounting Policies

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

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

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

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

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

Database Development

Over 5 years straight Line

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

## THE HARBOUR

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

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

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

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

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

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

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

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

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

THE HARBOUR

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

Income and Endowments from:

3 DONATIONS

Donations have been received from the following sources:

	Unrestricted Funds £	Restricted Funds £	Total Funds 2021 £	Total Funds 2020 £
Charitable trust donations	42,100	108,282	150,382	92,305
Government grants	4,737	-	4,737	-
Fundraising	-	-	-	-
Individual donations	20,614	-	20,614	33,844
Gift Aid	1,669	-	1,669	676
	<u>69,120</u>	<u>108,282</u>	<u>177,402</u>	<u>126,825</u>
<i>Donations prior year</i>	<i>Unrestricted Funds £</i>	<i>Restricted Funds £</i>	<i>Total Funds 2020 £</i>	
Charitable trust donations	57,305	35,000	92,305	
Individual donations	33,844	-	33,844	
Gift Aid	676	-	676	
	<u>91,825</u>	<u>35,000</u>	<u>126,825</u>	

4 CHARITABLE ACTIVITIES:

GRANTS AND CONTRACTS

Grants have been received from the following sources:

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

*Charitable Activities prior year - all unrestricted*

OTHER CHARITABLE ACTIVITIES

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

*Other charitable activities prior year - all unrestricted*

THE HARBOUR

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

5 INVESTMENT INCOME

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

*Investment income prior year - all unrestricted*

6 TOTAL RESOURCES EXPENDED

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

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

7 NET INCOMING RESOURCES FOR THE YEAR

This is stated after charging:

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

## THE HARBOUR

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

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#### 8 STAFF COSTS

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

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

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

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

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

#### Trustee remuneration and expenses

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

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

#### 9 Taxation

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

#### 10 Related Party Transactions

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

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

THE HARBOUR

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

11 INTANGIBLE ASSETS

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

12 TANGIBLE FIXED ASSETS

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

13 DEBTORS

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

THE HARBOUR

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

14 CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

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

15 ANALYSIS OF CHARITABLE FUNDS

	At 01-Apr 2020 £	Incoming resources £	Outgoing resources £	Transfers £	At 31-Mar 2021 £
<b>RESTRICTED FUNDS</b>					
<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)	-	-
	<u>-</u>	<u>108,282</u>	<u>(104,806)</u>	<u>-</u>	<u>3,476</u>
<b>GENERAL FUNDS</b>					
	At 01-Apr 2020 £	Incoming resources £	Outgoing resources £	Transfers £	At 31-Mar 2021 £
General funds	59,585	161,744	(129,024)	-	92,305
	<u>59,585</u>	<u>161,744</u>	<u>(129,024)</u>	<u>-</u>	<u>92,305</u>
<b>Total Funds</b>	<u>59,585</u>	<u>270,026</u>	<u>(233,830)</u>	<u>-</u>	<u>95,781</u>

Purpose of restricted funds:

**Covid-19:**

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

*continued...*

## THE HARBOUR

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

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#### Purpose of restricted funds (continued):

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

#### **Premises:**

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

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

#### **BAME / deprivation:**

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

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

#### **Principal Services:**

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

THE HARBOUR

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

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

RESTRICTED FUNDS

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

GENERAL FUNDS

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

Purpose of restricted funds:

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

continued...

THE HARBOUR

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

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Purpose of restricted funds (continued):

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

**THE HARBOUR****NOTES TO THE FINANCIAL STATEMENTS (continued)  
FOR THE YEAR ENDED 31 MARCH 2021****17 ANALYSIS OF NET ASSETS BETWEEN FUNDS**

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

**ANALYSIS OF NET ASSETS BETWEEN FUNDS - PREVIOUS YEAR**

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

**18 COMPANY LIMITED BY GUARANTEE**

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

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

**THE HARBOUR**

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

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