

THE HARBOUR

ANNUAL REPORT AND FINANCIAL STATEMENTS

31 MARCH 2023

Charity Number 1008360
Company Registration Number 02681075



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15/12/2023

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COMPANIES HOUSE

THE HARBOUR
FINANCIAL STATEMENTS
YEAR ENDED 31 MARCH 2023

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THE HARBOUR

Reference and administration details of the Charity and its advisors

YEAR ENDED 31 MARCH 2023

Status

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

Trustees

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

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

Directors and Trustees

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

Registered Office

30 Frogmore Street
Bristol
BS1 5NA

Independent Examiner

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

Bankers

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

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

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TRUSTEES REPORT

YEAR ENDED 31 MARCH 2023

Structure, governance and management

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

Reference and administrative information set out on page 2 forms part of this report. The financial statements comply with the Charities Act 2011, the Companies Act 2006, the Memorandum and Articles of Association, and Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019).

Recruitment and appointment of Trustees

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

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

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

Trustee induction and training

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

Governance structure

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

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YEAR ENDED 31 MARCH 2023

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

Trustees statement on public benefit

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

Objectives and activities of our charity

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

Who we support

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

Have a serious or life-threatening illness.

Are close to and / or care for someone who has a life-threatening illness.

Have been bereaved by an illness (within the past 2 years).

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

Our service

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

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

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

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

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YEAR ENDED 31 MARCH 2023

Individual Therapy

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

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

Couples Therapy

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

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

Group Therapy

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

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

Our team

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

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YEAR ENDED 31 MARCH 2023

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

Safeguarding and Risk Management

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

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

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

What impact does our work have?

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

Quantitative outcomes

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

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

The GAD7 and PHQ9 classifications are as follows:

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YEAR ENDED 31 MARCH 2023

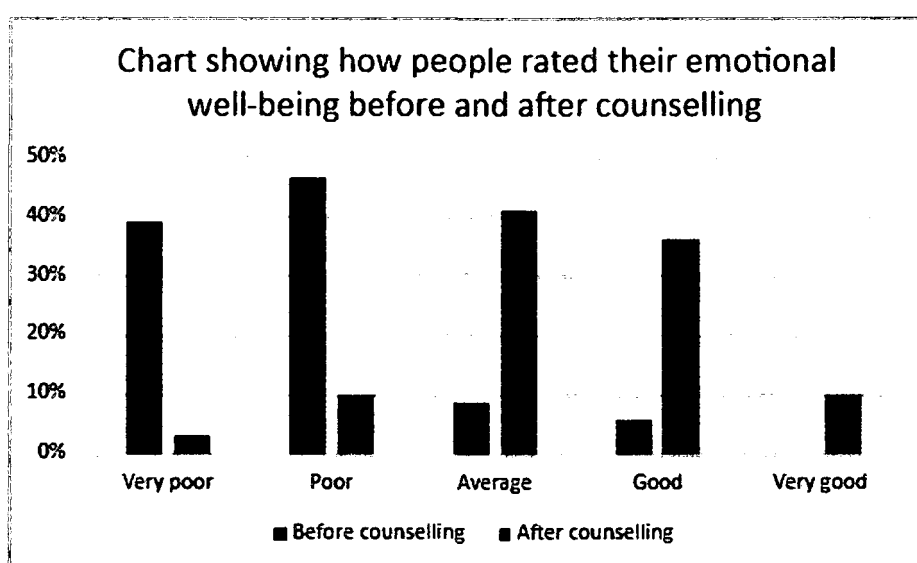
GAD7	Score	PHQ9	Score
Mild	0-5	None	0-4
Moderate	6-10	Mild	5-9
Moderately Severe	10-15	Moderate	10-14
Severe	15-21	Moderately Severe	15-19
		Severe	20-27

Qualitative outcomes

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

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

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



Client quotes

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

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

.....

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

Notable areas of focus of the charity during the year

Responding to the cost-of-living crisis

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

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

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

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

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

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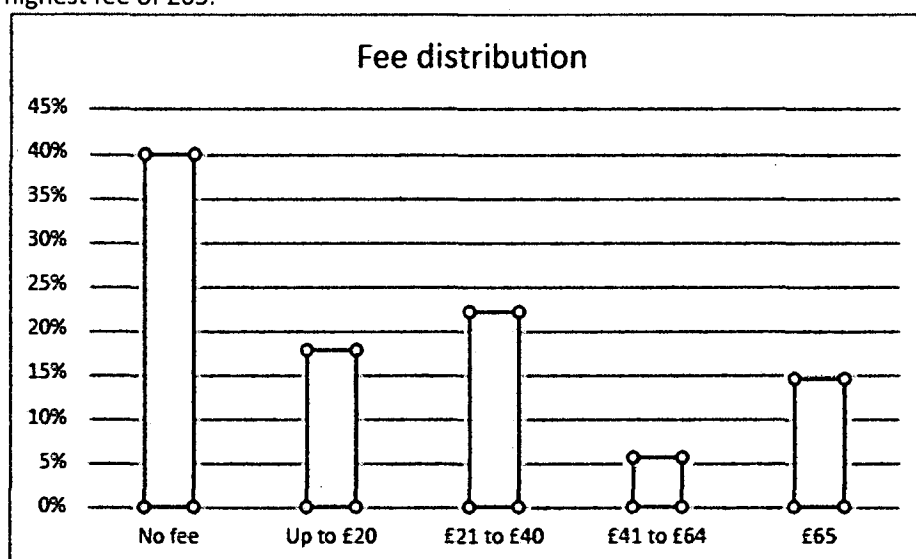
YEAR ENDED 31 MARCH 2023

both financially and with grief.

Introducing an optional fee

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

Since the introduction, we have retained a free provision for 40% of our clients, 46% paid a subsidised fee and 14% paid the highest fee of £65.



Ongoing Covid-19 response

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

Fundraising activities during the year

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

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

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

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YEAR ENDED 31 MARCH 2023

Financial review

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

Reserves Policy

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

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

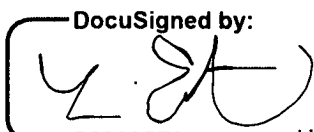
Responsibilities of the trustees

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

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

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

Approved by the trustees and signed on their behalf by:

DocuSigned by:


.....B82285E3F77F4F5... Lily Eastwood (Chair) Date.....14/12/2023

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INDEPENDENT EXAMINERS REPORT
YEAR ENDED 31 MARCH 2023

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

Responsibilities and basis of report

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

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

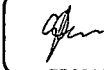
Independent examiner's statement

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

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

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

DocuSigned by:



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Geoff Archer

Bristol Community Accountants CIC

The Park

Daventry Road

Knowle,

Bristol, BS4 1DQ

14/12/2023

Date.....

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

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

All of the activities of the charity are classed as continuing

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

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

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

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

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

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

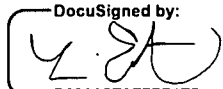
Directors' responsibilities:

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

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

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

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

DocuSigned by:

 B82285E3F77F4F5.....
 Lily Eastwood - Chair of Trustees

Date: 14/12/2023

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

1 Basis of Preparation

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

The financial statements have been prepared in accordance with the Charities SORP (FRS 102) - Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Companies Act 2006.

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

2 Accounting Policies

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

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

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

- b) **Expenditure & liabilities** - are recognised in the period in which they are incurred. Expenditure includes attributable VAT which cannot be recovered.
- c) **Operating leases** - Rentals payable under operating leases are charged to the Statement of Financial Activities incurred over the term of the lease.
- d) **Financial Instruments** - The charity only has financial assets and financial liabilities of a kind that qualify as basic financial instruments. Basic financial instruments are initially recognised at transaction value and subsequently measured at their settlement value with the exception of bank loans which are subsequently recognised at amortised cost using the effective interest method.
- e) **Pension Scheme** - The charitable company operates a defined contribution pension scheme. The assets of the scheme are held separately from those of the charitable company in an independently administered fund. Pension costs charged in the financial statements represent the contribution payable by the charitable company during the year.
- f) **Tangible fixed assets and depreciation** - Depreciation is provided on all tangible assets at rates calculated to write off the costs, less estimated residual value of each asset, over its expected useful life as follows:

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

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

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

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

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

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

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

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

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

Income and Endowments from:

3 DONATIONS

Donations have been received from the following sources:

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

Donations prior year

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

4 CHARITABLE ACTIVITIES:**GRANTS AND CONTRACTS**

Grants have been received from the following sources:

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

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

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

Other charitable activities prior year - all unrestricted

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

5 INVESTMENT INCOME

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

Investment income prior year - all unrestricted

6 TOTAL RESOURCES EXPENDED

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

Total Resources Expended prior year

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

7 NET INCOMING RESOURCES FOR THE YEAR

This is stated after charging:

	2023 £	2022 £
Independent Examination	955	889

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

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

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

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

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

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

Trustee remuneration and expenses

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

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

9 Taxation

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

10 Related Party Transactions

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

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

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

12 DEBTORS

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

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

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

14 ANALYSIS OF CHARITABLE FUNDS

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

Purpose of restricted funds:

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

Fyrish Foundation – Core costs for free counselling

The James Tudor Foundation – Towards counselling costs

John James Bristol Foundation – Free and subsidised counselling sessions

continued...

THE HARBOUR

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

Purpose of restricted funds (continued):

The February Foundation – Towards direct counselling costs

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

The Hospital Saturday Fund – To deliver free counselling sessions

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

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

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

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

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

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

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

GENERAL FUNDS

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

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

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

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

continued...

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

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

Other:

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

16 ANALYSIS OF NET ASSETS BETWEEN FUNDS

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

ANALYSIS OF NET ASSETS BETWEEN FUNDS - PREVIOUS YEAR

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

17 COMPANY LIMITED BY GUARANTEE

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

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

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DETAILED INCOME AND EXPENDITURE ACCOUNT

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