

HARBOUR COUNSELLING SERVICE LTD
(A Company limited by guarantee)

Report and Financial Statements

YEAR ENDED 31 OCTOBER 2019

Charity Number SC039942

Company Number SC348982 (Scotland)

Contents	Pages
Trustees' Report	1 - 8
Report of the Independent Examiner	9
Statement of Financial Activities	10
Balance Sheet	11
Notes on the Accounts	12-18

Report of the trustees for the year ending 31 October 2019

The trustees are pleased to present their annual directors' report together with the financial statements of the charity for the year ending 31 October 2019 which are also prepared to meet the requirements for a directors' report and accounts for Companies Act purposes.

The financial statements comply with the Charities and Trustee Investment (Scotland) Act 2005, the Charities Accounts (Scotland) Regulations 2006 (as amended), 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).

Chair's Report

It seems as though the topic of mental health is part of our national consciousness as never before and against a background of economic, social and political uncertainty.

Harbour continues to make an important contribution to the health and wellbeing of the people of Perth and environs by maintaining a professional counselling service that is open to all and free at the point of delivery.

Within this reporting period our Practice Manager, [REDACTED] has once again led the effective delivery of our counselling service and developed our profile within the community. It can be difficult to maintain a settled delivery team based on volunteers but this year, for the main part, Harbour has greatly benefited from a settled staffing team.

In common with other small charities, around 56% of Harbour's income derives from grant funding. We must thank our funders for providing the wherewithal to maintain our level of service. Our funding position this year has been stable, due in part to generous funding achieved within the 2017-18 year. As this funding comes to maturity our task will be to secure further funding for the next reporting period and beyond.

In last year's report our outgoing Chairman, John Stilwell, indicated his intention to stand down after distinguished service to Harbour. I am pleased to say that John is still actively supporting Harbour in the role of Treasurer.

During the year Grant MacLaughlan and Sarah Lawson augmented the Board in May and June respectively, whilst Margret Lamb retired from the Board in June after many years of productive service.

Harbour is fortunate and thankful to have a dedicated and tirelessly willing group of volunteers to provide a vital community service. Thanks go to our volunteer counsellors, placement counsellors, administrative help, prayer partners, donors and sponsors for making this work possible. It seems appropriate to add that in October we secured the assistance of a fundraiser on a voluntary basis.

For those seeking more information about who we are and what we do please visit our website www.harbourperth.org.uk or telephone 01738 449102.

Alan McCully
Chair

Our purposes and activities

The charity's objectives are the advancement of health within the Perth and surrounding community by the promotion of wellbeing and mental health for those persons in need of spiritual, emotional or psychological support and by the provision of a professional counselling service that is free and open to all.

We are a small independent charity based in Perth. Harbour has been in existence since 2008 and was founded on Christian principles of compassion for anyone that would benefit from counselling. We counsel anyone over the age of 16; there is no age limit.

Our service is open to those from all backgrounds. Most clients refer themselves but a number are referred by GP practices, health visitors, churches, and social workers. Many clients are off work due to their issues when they first attend but most are able to return to work during their period of counselling sessions. The issues the clients have presented over this time have included: anxiety, depression, stress, self-esteem, family issues, relationships, drug and alcohol abuse, spiritual issues and sexual matters. Economic problems feature in large number of these issues – just under half of our clients are from the lowest rankings of the Scottish Index of Multiple Deprivation.

Couple counselling is offered by specially trained counsellors.

The trustees have paid due regard to guidance issued by the Office of the Scottish Charity Regulator in deciding what activities the charity should undertake.

Our volunteers

All counsellors, administrative staff, cleaners, fundraisers and trustees give their time free of charge. Without their voluntary service the charity would not survive.

The only remuneration is to our practice manager who is paid for 15 hours work per week. Our Practice Manager is a qualified counsellor and also contributes to free counselling.

Students

Harbour is committed to the training of students, who are typically well advanced in the theory side of their courses but who require placement under supervision to achieve the hours required by their courses. Students have come to us from universities and counselling centres in Perth, Dundee, Edinburgh and Glasgow. In

offering placements we contribute to learning, developing the profession, and student experience within a mentored and supervised operating environment.

Achievements and Performance

As previously stated demand on Harbour Counselling Service continues to increase with 306 individuals (including 17 couples) approaching our service this year. This represents an increase of around 25%. This level of referrals translated into 1437 client hours being offered.

Most new referrals are coming via our website which is maintained and updated regularly. We are passionate about the need for our service and we continue to respond creatively and carefully in line with our core values and ethos.

By introducing an innovative programme called 'Managing Stress and Anxiety' we realised a long-held aim to offer group work to our clients. In terms of its post – session evaluation, a group work approach benefited those who attended and had a positive effect on our wait times. We plan to seek specific funding this year so that this work can be incorporated into our overall service programme.

Harbour's ongoing clinical methodology is to adopt and use CORE statistics – "Clinical Outcomes in Routine Evaluation". These are gathered through forms used at the assessment and final appointments. Through these, and the evaluation form completed at the end of therapy, it is clear that most of our clients show improvement, benefit from counselling and value what we do and how we do it. A full summary of client statistics 2018-2019 is available on request.

Team

As opposed to our last report this year's voluntary staffing picture has been quite settled and stable. In general terms our clinical team comprised seven qualified and eight student placements offering six three hour sessions [around fifty hours of counselling] per week.

In terms of the counselling profession Harbour appears to hold a high reputation for qualified counsellors and for placements because of the ethos and the values that underpin the service. It is a place where professional, ethical practice is modelled and developed within the community of therapists and where counsellors are nurtured and given opportunities to grow and develop.

Staffing our administration/reception this year on a voluntary basis has proved more of a struggle and this is a key area to address.

Networking and Outreach

We have taken opportunities to give presentations to several organisations during the year. This raises our profile and is potentially a source of future funding or volunteer support.

Financial Review

For the financial year ended 31 October 2019, there was a deficit of £3,925 (2018 surplus £12,728) in unrestricted funds and a surplus of £4,425 (2018: £2,400) in restricted funds.

In common with other small charities Harbour is dependent upon a mix of grant funding, donations and fundraising. Harbour strives to achieve continuity of funding as best it can within a context where the extent and timing of funding can vary. However, it is pleasing to note an improved level of income compared to 2017-18.

Harbour was very grateful to receive an unrestricted grant from the Anchor Foundation (£5,000). It also received restricted grants from the Gannochy Trust (£7,500) for rent and utility costs and from The Rotary Club of Perth (£1,000) for counsellors' continuing professional development training.

Harbour will continue to pursue relevant grant applications on a regular basis. The first half of 2020 will be busy in this regard as several 'funding terms' will be coming to an end.

The amount of gift aid claimed (£660) was down slightly on 2017-8 (£796).

Unfortunately fundraising this year was not possible due to a combination of changes in the composition of the Board of Trustees and loss of the annual Thrift Shop week in Aberfeldy, which raised £1,407 in 2017-8. However a musical evening concert is planned for November 2019. This is on a larger scale than any previous fundraising event undertaken by Harbour and has required several months of preparation. It is anticipated that this will generate significant funds.

Due to prudent budgeting Harbour was able to reduce expenditure slightly (£27,557) from 2017-8 (£29,024).

Counsellors' supervision costs (£4,290) were down from 2017-8 (£6,221), due to an imbalance between counsellors retiring and new counsellors being recruited in the first half of the year. Some fluctuation in counsellor resources is inevitable given that Harbour is staffed by a team of volunteers.

Reserves policy

It is the policy of the charity that unrestricted funds which have not been designated for a specific use should be maintained at a level equivalent of around three month's expenditure. The trustees consider that reserves at this level will ensure that, in the event of a significant drop in funding, they will be able to continue the charity's current activities while consideration is given to ways in which additional funds may be raised.

Plans for future periods

- To secure sufficient funding to maintain 6 months' reserves.
- To develop a strategic plan for the future operation of Harbour Counselling Service Limited.
- To implement the terms of our strategic plan over a three-year life cycle.
- To continue to mentor student counsellors.
- To ensure our Articles of Association are appropriate and relevant for the present and future.
- Due to the current Covid-19 pandemic, our face-to-face counselling sessions have been suspended and the office closed. All of our counsellors have undergone a Telehealth training course to move their practice online and Harbour has subscribed to a Professional Zoom account. Our existing clients have been in good contact with us and we are meeting their preferences, either for a 15 minute check in or text each week, telephone or online video counselling or no contact until face to face resumes.

Reference and Administrative details

Charity Name:	Harbour Counselling Service Ltd
Charity Registration Number:	SC039942
Company Number:	SC348982
Principal Address:	Shore Road Perth PH2 8BD

Our advisers

Independent Examiner	Elizabeth Dalgetty, [REDACTED] [REDACTED]
----------------------	--

Bankers	CAF Bank, 25 Kings Hill Avenue, Kings Hill, West Malling , Kent, ME19 4JQ
---------	--

Directors and trustees

The directors of the charitable company (the charity) are its trustees for the purpose of charity law. The trustees and officers serving during the year and since the year end were as follows:

Trustees:	Alan McCully (chair) John Stilwell (retired January 2019) Margarete Lamb (retired June 2019) Rodger Ellis
-----------	--

Helen Simpson
Grant MacLaughlan (joined May 2019)
Sarah Lawson (joined June 2019)

Secretary: Helen Simpson

Treasurer: John Stilwell

Structure, Governance and Management

Governing Document

The charity is a company limited by guarantee incorporated on 23 September 2008. The charity commenced trading on 1 November 2008. In the event of the Company being dissolved its members would each be required to contribute up to £1. The Harbour is governed by its Memorandum and Articles.

There were no changes to the structure of the charity during the year.

Appointment of Trustees

There is no time limit stipulated for length of service.

As set out in the articles of Association the minimum number of trustees is three. There is no maximum stipulated, but historically the number has been between five and six. The chair of the Trustees is nominated by the other Board members. New trustees are invited/proposed following a board meeting to approve this.

They are proposed on the basis of particular skills which would be beneficial to Harbour, for example: counselling, legal, mental health, IT and financial professionals.

Trustee induction and training

New trustees undergo an orientation session to brief them on: their legal obligations under charity and company law, the Scottish Charity Regulator's guidance on trustee duties, and inform them of the content of the Memorandum and Articles of Association, the committee and decision-making processes, the business plan and recent financial performance of the charity. As part of their induction they meet key employees and other trustees.

Trustees are encouraged to attend appropriate external training events where these will facilitate the undertaking of their role.

Organisation

The board of trustees administers the charity. The board normally meets monthly on the same day and time. The day-to-day operation is overseen by the Practice Manager. The meetings normally are attended by the practice manager and treasurer who provide monthly management and financial reports respectively. The treasurer

has always given his/her services without remuneration since the charity was formed in 2008.

The board of directors (trustees) having managerial, financial, legal and medical expertise currently run the charity and the day-to-day operation is overseen by the practice manager. None of the trustees has any beneficial interest in the company and all of the trustees are members of the company.

Volunteers

Harbour Counselling is proud of its Christian heritage and identity and believes that the essence of this value is shared by those of other faiths and none. In recruiting volunteers we seek to ensure that they would not seek to oppose Harbour's ethos. In terms of recruitment the use of leaflets, presentations, newsletters and word of mouth makes people aware of the need for further volunteers. Should a person wish to join the team, an application process would then take place. This involves the completion of an application form. Once this has been returned to the Harbour, references would be followed-up. On receiving satisfactory references, a formal interview would take place with a minimum of two members of the board. Consensus regarding application form, references and interview would then be sought and the position offered, if appropriate.

Related parties and co-operation with other organisations

None of our trustees receive remuneration or other benefit from their work with the charity. Any connection between a trustee or senior manager of the charity and a related party must be disclosed to the full board of trustees in the same way as any other contractual relationship with a related party. In the current year no such related party transactions were reported.

Pay policy for senior staff

The directors consider the board of directors, who are the Trust's trustees, and the Practice Manager comprise the key management personnel of the charity in charge of directing and controlling, running and operating the Trust on a day to day basis. All directors give of their time freely and no director received remuneration in the year. Details of directors' expenses are disclosed in note 10 to the accounts.

The pay of the Practice Manager is reviewed annually and normally increased in accordance with Retail Price Index.

Risk management

The trustees have overall responsibility for systems of procedure and control over the activities of the charity. Such systems can only provide reasonable, but not absolute assurance against errors and fraud. Within this framework the trustees have assessed the major risks to which the charity is exposed and they are satisfied that systems are in place to mitigate the exposure to major risks. The risk strategy is reviewed annually.

Financial sustainability is the major financial risk for the charity. A key element in the management of financial risk is a regular review of available liquid funds to settle debts as they fall due, regular liaison with the bank, and active management of debtors and creditors balances to ensure sufficient working capital by the Trust.

Attention has also been focused on non-financial risks arising from fire, health and safety of staff and volunteers and food hygiene. These risks are managed by ensuring accreditation is up to date, having robust policies and procedures in place, and regular awareness training for staff working in these operational areas.

Trustees' responsibilities in relation to the financial statements

The charity trustees (who are also the directors of the Harbour Counselling Service Ltd for the purposes of company law) are responsible for preparing a trustees' annual report and financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice). Company law requires the charity trustees to prepare financial statements for each year which give a true and fair view of the state of affairs of the charitable company and the group and of the incoming resources and application of resources, including the income and expenditure, of the charity for that period. In preparing the financial statements, the trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charities SORP;
- make judgements 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;
- 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 to 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 the group and hence taking reasonable steps for the prevention and detection of fraud and other irregularities.

The trustees are responsible for the maintenance and integrity of the corporate and financial information included on the charitable company's website (www.harbourperth.org.uk). Legislation in the United Kingdom governing the preparation and dissemination of financial statements may differ from legislation in other jurisdictions.

By order of the Board of Trustees, 27 February 2020



Alan McCully, authorised to sign the examined accounts on behalf of the Board
29 April 2020

Covid-19: Preamble to the Examiner's Report from the of Trustees

The Board believe that these accounts have been prepared on a going concern basis in the current climate of restrictions imposed by the Covid-19 pandemic.

Our current service is operating temporarily at reduced capacity while the transition to remote contact with clients is established. We intend to revert to normal working when allowed to. Funding by private donors and grant making bodies should not in the meantime be affected; indeed it is expected in due course that demand for our services will increase significantly and attract additional funding.

Independent Examiner's Report to the Trustees of Harbour Counselling Service Ltd

I report on the accounts of the charity for the year ended 31 October 2019 which are set out on pages 10 to 18 and in the Preamble above.

Respective responsibilities of trustees and examiner

The charity's trustees, who are also directors of Harbour Counselling Service Ltd for the purposes of company law, are responsible for the preparation of the accounts. The trustees consider that an audit is not required for this year in accordance with the terms of the Charities and Trustee Investment (Scotland) Act 2005 and the Charities Accounts (Scotland) Regulations 2006 (as amended) and that an independent examination is needed.

Having satisfied myself that the charity is not subject to audit under company law and is eligible for independent examination, it is my responsibility to:

- i) examine the accounts under section 44(1)(c) of the Act;
- ii) state whether particular matters have come to my attention.

Basis of independent examiner's statement

My examination was carried out in accordance with Regulation 11 of the Charities Accounts (Scotland) Regulations 2006 (as amended). An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeks explanations from the trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently no opinion is given as to whether the accounts present a 'true and fair view' and the report is limited to those matters set out in the statement below.

Independent examiner's statement

In the course of my examination, no matter has come to my attention

- a) which gives me reasonable cause to believe that in any material respect the requirements:
 - i) to keep accounting records in accordance with Section 386 of the Companies Act 2006; and
 - ii) to prepare accounts which accord with the accounting records, comply with the accounting requirements of 396 of the Companies Act 2006 and with methods and principles of the Statement of Recommended Practice: Accounting and Reporting by Charities;
- b) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Elizabeth Dalgetty (typed signature) Date: 29 April 2020

Elizabeth Dalgetty,
[REDACTED]
[REDACTED]

Harbour Counselling Service Ltd
Report and Financial Statements - Year Ended 31st October 2019

Harbour Counselling Service Ltd
Statement of Financial Activities
for year ending 31 October 2019

		Unrestricted funds	Restricted funds	Total Funds 2019	Total Funds 2018
		£	£	£	£
	Note				
Income					
Donations and legacies	3	10,980	0	10,980	12,239
Activities for generating funds (fundraising)	4	0	0		1,407
Investment income	5	33	0	33	6
Income from charitable activities (grants)	4	5,000	8,500	13,500	30,500
Total Income		16,013	8,500	24,513	44,152
Expenditure					
Charitable activities	6	19,938	7,432	27,370	29,024
Total Expenditure		19,938	7,432	27,370	29,024
Net income/(expenditure) before transfers					
		(3,925)	1,068	(2,857)	15,128
Transfers between funds					
		0	0	0	0
Net income/(expenditure) and net movement in funds for the year					
		(3,925)	1,068	(2,857)	15,128
Reconciliation of funds					
Total funds brought forward		20,023	4,425	24,448	9,320
Total funds carried forward		16,098	5,493	21,591	24,448

The statement of financial activities includes all gains and losses recognised in the year. All income and expenditure derives from continuing activities.

Harbour Counselling Service Ltd
Report and Financial Statements - Year Ended 31st October 2019

Harbour Counselling Service Ltd
Balance Sheet
as at 31 October 2019

	<u>Note</u>	2018		2018	
		£	£	£	£
Current Assets					
Debtors	12	932		2830	
Cash at bank and in hand		20960		21811	
Total Current Assets		<u>21892</u>		<u>24,641</u>	
Liabilities					
Creditors falling due within one year	13	<u>(301)</u>		<u>(193)</u>	
Net Current Assets			<u>21591</u>		<u>24,448</u>
The Funds of the Charity	14				
Unrestricted Income Funds			16098	20023	
Restricted Income Funds			5493	4425	
Total Charity Funds			<u>21591</u>	<u>24,448</u>	

The trustees have prepared group accounts in accordance with section 398 of the Companies Act 2006 and section 44 of the Charities and Trustee Investment (Scotland) Act 2005. These accounts are prepared in accordance with the special provisions of Part 15 of the Companies Act relating to small companies and constitute the annual accounts required by the Companies Act 2006 and are for circulation to members of the company.

The notes at pages 12-18 form part of these accounts.



Signed John Stilwell

Name JOHN HARRY STILWELL

Treasurer on behalf of the trustees.

Approved by the trustees on 27 February 2020.

Authorised to sign the examined accounts on behalf of the Board
29 April 2020

Notes on the accounts

1 Accounting Policies

The principal accounting policies adopted, judgements and key sources of estimation uncertainty in the preparation of the financial statements are as follows:"

a) Basis of Preparation

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) (effective 1 January 2015) - (Charities SORP (FRS 102), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Companies Act 2006. Harbour Counselling Service Limited meets the definition of a public benefit entity under FRS 102. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy note(s).

b) Preparation of the accounts on a going concern basis

It is the policy of the charity that unrestricted funds which have not been designated for a specific use should be maintained at a level equivalent to between three and six month's expenditure. The trustees consider that reserves at this level will ensure that, in the event of a significant drop in funding, they will be able to continue the charity's current activities while consideration is given to ways in which additional funds may be raised. On this basis the assessment of the trustees is that the charity is a going concern.

c) Donated services and facilities

Donated services or facilities are recognised as income when the charity has control over the item, any conditions associated with the donated item have been met, the receipt of economic benefit from the use by the charity of the item is probable and that economic benefit can be measured reliably. On receipt, donated services and facilities are recognised on the basis of the value of the gift to the charity which is the amount the charity would have been willing to pay to obtain services or facilities of equivalent economic benefit on the open market; a corresponding amount is then recognised in expenditure in the period of receipt.

d) Interest receivable

Interest on funds held on deposit is included when receivable and the amount can be measured reliably by the charity; this is normally upon notification of the interest paid or payable by the Bank.

e) Fund accounting

Unrestricted funds are available to spend on activities that further any of the purposes of charity. Designated funds are unrestricted funds of the charity which the trustees have decided at their discretion to set aside to use for a specific purpose. Restricted funds are donations which the donor has specified are to be solely used for particular areas of the Trust's work.

f) Expenditure and irrecoverable VAT

Expenditure is recognised once there is a legal or constructive obligation to make a payment to a third party, it is probable that settlement will be required and the amount of the obligation can be measured reliably. Expenditure is classified under the following activity headings:

- Costs of raising funds comprise the costs of fundraising activities.
- Expenditure on charitable activities includes the costs undertaken to further the purposes of the charity and their associated support costs.
- Other expenditure represents those items not falling into any other heading.

The Harbour is recognised as a charity for the purposes of applicable taxation legislation and is therefore not subject to taxation on its charitable activities. The charity is not registered for VAT and resources expended therefore include irrecoverable input VAT.

g) Allocation of support costs

Support costs are those functions that assist the work of the charity but do not directly undertake charitable activities. Support costs include back office costs, personnel, payroll and governance costs which support the Trust's activities. These costs have been allocated between cost of raising funds and expenditure on charitable activities.

h) Debtors

The Harbour does not have any Trade debtors. Other debtors are recognised at the settlement due.

i) Cash at bank and in hand

Cash at bank and cash in hand comprises funds held in CAF Gold and Cash accounts, and petty cash.

j) Creditors and provisions

Creditors and provisions are recognised where the charity has a present obligation resulting from a past event that will probably result in the transfer of funds to a third party and the amount due to settle the obligation can be measured or estimated reliably. Creditors and provisions are normally recognised at their settlement amount after allowing for any trade discounts due.

k) Financial instruments

The trust 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.

l) Pensions

The Harbour employs a practice manager on a part-time basis (15 hours per week). In September 2016 the Trust joined a Workplace Pension Scheme operated by the People's Pension for this employee; payments into the scheme began in 2017. The employee makes from her salary a contribution of 4% and the Trust 3%. The employer's contribution made to the scheme in 2019 was £367. The contributions made for the accounting period by the Trust are treated as an expense.

2 Legal status of the trust

The charity is a company limited by guarantee incorporated on 23 September 2008. It has no share capital. The charity commenced trading on 1 November 2008. In the event of the Company being dissolved its members would each be required to contribute up to £1.

3 Income from donations

	2019	2018
Donations and Legacies	£	£
Donations and gifts	10,320	11,443
Tax Recovered on Gift Aid	660	796
Legacies	0	0
	<u>10,980</u>	<u>12,239</u>

The income from donations and gifts was £10320 (2018: £11443) all of which was unrestricted. The trust benefits greatly from the involvement and enthusiastic support of its many volunteers, details of which are given in our annual report. In accordance with accounting standards, the economic contribution of general volunteers is not measured in the accounts.

4 Income from charitable activities

	Restricted funds 2019	Unrestricted funds 2019	Restricted funds 2018	Unrestricted funds 2018
	£	£	£	£
Fundraising	0	<u>0</u>	0	<u>1,407</u>
Grant				
Gannochy Trust	7,500.00		7,500.00	
Anchor Foundation		5,000.00		
Rotary Club Perth	1,000.00			
Souter Charitable Trust				5,000.00
Forteviot Charitable Trust				3,000.00
Bank of Scotland Award			5,000.00	
Corra (Henry Duncan Award)				4,000.00
Bank of Scotland Foundation				5,000.00
Perth Strathearn Round Table				1,000.00
Subtotal: Grants	<u>8,500</u>	<u>5,000</u>	<u>12,500</u>	<u>8,000</u>
Total income from charitable activities 2018				<u>20,500</u>
Total income from charitable activities 2019		<u>13,500</u>		

Harbour Counselling Service Ltd
Report and Financial Statements - Year Ended 31st October 2019

	2019	2018
	£	£
5 Investment income		
Interest received	<u>33</u>	<u>6</u>
6 Analysis of expenditure on charitable activities		
	2019	2018
	£	£
Premises costs	7009	7,241
Employment costs (including insurance)	13282	13,407
Counsellor supervision/training	4290	6,221
Office expenses	1721	1,535
Governance costs (see note 7)	13	13
Other *	<u>1055</u>	<u>609</u>
Total	<u><u>27370</u></u>	<u><u>29,024</u></u>

Resources expended on charitable activities all relate to the provision of counselling.

Other * - includes £845 in counsellor honoraria and room rental costs for a pilot group work study "Managing Stress and Anxiety" in January/February 2019.

7 Analysis of governance and support costs

Expenditure on governance costs was £13 (2018: £13) for Companies House annual retention fee.

12 Debtors

	2019	2018
	£	£
Other debtors	<u>746</u>	<u>2,830</u>

13 Creditors: amounts falling due within one year

	2019	2018
	£	£
Other creditors and accruals	<u>301</u>	<u>193</u>

14 Analysis of charitable funds

Analysis of movements in unrestricted funds

	Balance 01/11/2018	Incoming resources	Resources expended	Transfers	Funds 31/10/2019
	£	£	£	£	£
General fund	20,023	16,013	(19938)	0	16,098
Total	20,023	16,013	(19938)	0	16,098

Name of unrestricted fund	Description, nature and purposes of the fund
General fund	The "free reserves" after allowing for all designated funds. There were no designated funds in the year.

Analysis of movements in restricted funds

	Balance 01/11/2018	Incoming resources	Resources expended	Transfers	Funds 31/10/2019
	£	£	£	£	£
Rental fund	4,425	7,500	(7009)	0	4,916
Counsellors CPD	0	1,000	(423)	0	577
Total	4,425	8,500	(7432)	0	5,493