HARBOUR BIDEFORD

Charity registration number: 1135311

ANNUAL REPORT AND FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 MARCH 2026

Registered Office

7 Queen Street
BIDEFORD
Devon
EX39 2JG

HARBOUR BIDEFORD

TRUSTEES' REPORT

The trustees present their report and financial statements for the year ended 31st March 2026, in compliance with the Charities Act 2011.

Trustees and officers

The trustees and officers serving during the year and since the year end were as follows:

Trustees	Andy Cox (Chair)
	Andrew Tregoning (Vice Chair)
	Richard Holwill (Treasurer)
	Anne Barrett
	Maureen Farley
	John Hare
	Andrew Hedden - resigned September 2025
	Jenny Thurston
	Lorna Wyard - resigned May 2025

Structure, governance and management

Nature of governing document
Harbour Bideford was incorporated as a company limited by guarantee on 13 January 2010 and registered as a charity on 30 March 2010. On 2 September 2025 it applied to the Charity Commission to convert to a Charitable Incorporated Organisation; this process was completed on 9 December 2025. Harbour is now governed by a Constitution adopted on 2 September 2025.

Recruitment and appointment of trustees
Responsibility for the appointment of new Trustees rests solely with the existing Trustees. Recruitment is based on the need for particular skills, which are assessed at interview before any appointment is made.

Objectives and Activities
The Charity exists to promote social inclusion and integration for the public benefit through the provision of support services and relief of needs to unemployed, homeless, vulnerable, those suffering with ill health or financial hardship and socially disadvantaged individuals who are resident in the Bideford area of Torridge. In providing such services, the Trustees confirm that they have complied with the requirements of section 17 of the Charities Act 2011 to have due regard to the public benefit guidance published by the Charity Commission for England and Wales.

Harbour continues to offer human contact and compassion - with the basic needs of food, warmth and provisions. In earlier days Harbour needed to respond directly to the immediate accommodation needs of homeless people but more recently specialist agencies are addressing these. Harbour is in partnership with them by acting as a referral agency - whilst retaining a holistic overview of individual client needs. It remains a place of safety, replenishment, respect and constancy - a place where a new start can begin or some respite from societal pressures can be sought.

HARBOUR BIDEFORD

TRUSTEES' REPORT (CONTINUED)

Objectives and Activities (continued)
The Harbour Drop-in is now open on Monday, Tuesday, Wednesday and Thursday and is staffed by Trustees, Volunteers and like-minded organisations. Our Clients, accessing the premises, are offered a hot meal and drink as well as take-away provisions to help them during the week. We have further developed our help to others in the community by the provision of tents and clothing; we are also assisting disadvantaged families with food parcels during the school holidays.

Achievements and Performance
In the last financial year we have continued to raise adequate funds to ensure the smooth running of the Drop-in and to carry on with our sizeable property maintenance program. We would like to thank the churches, individuals and businesses who have supported us as, without this generosity, we would not be able to operate. We especially thank the Bideford Bridge Trust for their continued support.

This year we were extremely fortunate to be awarded a £15,000 grant by the Postcode Lottery as part of their Millionaire Street funding programme. We were also awarded £6,000 by the Devon Community Foundation. The Trustees would like to formally express their thanks to both these organisations.

In addition to operating the Drop-in we have continued to support community groups, churches and schools with food parcels, presentations, care boxes and refreshments. We expanded the availability of the Drop-in by opening on Thursday mornings and allowing Taw Torridge Voluntary Services to operate the Drop-in from our premises on Tuesday mornings.

We try to fully utilise the Queen Street premises by offering the space to other organisations (with aims closely aligned to those of Harbour) for the benefit of our mutual clients. Together Devon continue to use our premises for their counselling services and needle exchange every Monday. We also cooperate with Taw Torridge Voluntary Services in the operation of the Tuesday Drop-in.

This year we have appointed Hannah Tape as our part-time administrator and are already seeing the benefits of having a professional in this role.

One of the biggest assets Harbour has is its Volunteers – they give their time freely, cheerfully, and tirelessly, and are responsible for the efficient day to day running of the Drop-in. Without our Volunteers the Drop-in would be unable to function; the Trustees would like to place on record our grateful thanks to them all.

Financial Review
The Trustees have adopted a policy of maintaining sufficient reserves to enable the Charity to operate for a full year in the absence of any income. This is currently calculated as a sum of £40,000.

Unrestricted income for the year amounted to £38,854 and exceeded expenditure of £27,761 by £11,093. This leaves the Charity at 31st March 2026 with unrestricted reserves of £101,078, well in excess of the minimum level referred to above. In addition restricted reserves total £3,757.

HARBOUR BIDEFORD

TRUSTEES' REPORT (CONTINUED)

Statement of Trustees' Responsibilities

The trustees are responsible for preparing the trustees' report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice), including FRS 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland".

Charity law requires the trustees to prepare financial statements for each financial year which properly present the charity's income and expenditure for the year together with its assets and liabilities at the end of the year, and adequately distinguish any material special trust or other restricted fund of the charity. In preparing these financial statements, the trustees are required to:

- select suitable accounting policies and apply them consistently;
- make judgements and estimates that are reasonable and prudent;
- state whether the policies adopted are in accordance with the appropriate Statement of Recommended Practice on Accounting by Charities and the Accounting Regulations and the applicable accounting standards, 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 can 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 applicable Accounting Standards abd Statements of Recommended Practice and the requirements of the Charities Act 2011. 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.

The annual report was approved by the trustees of the charity on 14 July 2026 and signed on its behalf by:

Andy Cox
Chair

HARBOUR BIDEFORD

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF HARBOUR BIDEFORD

I report to the charity trustees on my examination of the accounts of the Charity for the year ended 31 March 2026, which are set out on pages 5 to 8.

Responsibilities and basis of report
As the charity's trustees you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the Act').

I report in respect of my examination of your charity's accounts as carried out under section 145 of the Act. In carrying out my examination I have followed the Directions given by the Charity Commission under section 145(5)(b) of the Act.

Independent examiner's statement
I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination which gives me cause to believe that in any material respect:

1. accounting records were not kept in respect of Harbour Bideford as required by section 130 of the Act; or
2. the accounts did not accord with the existing records; or
3. the accounts did not comply with the applicable requirements covering the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 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
4. 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.

Martin Fishleigh FCA
Mount Cottage, Mount Pleasant, Westleigh.

3 September 2026

HARBOUR BIDEFORD

STATEMENT OF FINANCIAL ACTIVITIES
(INCLUDING INCOME & EXPENDITURE ACCOUNT)

For the year ended 31 March	2026			2025		
	Unrestricted Funds £	Restricted Funds £	Total Funds £	Unrestricted Funds £	Restricted Funds £	Total Funds £
Income						
Donations	15,295	0	15,295	35,452	0	35,452
Gift Aid	1,257	0	1,257	4,083	0	4,083
Grants	20,000	6,000	26,000	5,250	3,000	8,250
Rental Income	940	0	940	1,180	0	1,180
Interest Receivable	1,362	0	1,362	1,315	0	1,315
Total Income	38,854	6,000	44,854	47,280	3,000	50,280
Expenditure on Charitable Activities (see Note 2)	(27,761)	(5,473)	(33,234)	(24,655)	(664)	(25,319)
Net Income/(Expenditure)	11,093	527	11,620	22,625	2,336	24,961
Funds brought forward	89,985	3,230	93,215	67,360	894	68,254
Funds carried forward	101,078	3,757	104,835	89,985	3,230	93,215

HARBOUR BIDEFORD

BALANCE SHEET AS AT 31 MARCH 2026

	2026 £	2025 £
Current Assets		
Debtors (see Note 5)	1,217	2,428
Cash at bank and in hand	105,497	92,357
Total Income	106,714	94,785
Current Liabilities		
Creditors - amounts falling due within one year	(1,879)	(1,570)
Net Assets	104,835	93,215
Funds of the Charity		
Restricted Funds (see Note 6)		
Devon Community Foundation Fund	3,757	3,000
Food Hygiene Courses Fund	0	230
	3,757	3,230
Unrestricted Funds	101,078	89,985
Total Funds	104,835	93,215

The financial statements on pages 5 to 8 were approved by the trustees on 14 July 2026 and signed on their behalf by:

Andy Cox
Chair

Richard Holwill FCA
Treasurer

HARBOUR BIDEFORD

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2026

1. ACCOUNTING POLICIES

Basis of preparation
Harbour Bideford is a public benefit entity within the meaning of Financial Reporting Standard 102 (FRS102). The financial statements comply with the Charities Act 2011, applicable accounting standards under FRS102 (2019) and with the Statement of Recommended Practice Accounting and Reporting by Charities (SORP(FRS102)).
The financial statements have been prepared under the historical cost convention and using the accruals and going concern bases.

Recognition of income
Incoming resources are recognised when they are receivable or when the charity's right to the income becomes legally enforceable, when the amount receivable can be measured with reasonable certainty and when it is more likely that the charity will benefit from the resource. Grants and donations are included when any pre-conditions preventing their use by the charity have been met, and Gift Aid claims are included at the same time as the donations to which they relate. Rental income is recognised when the rental is due, and investment income is included when receivable.

Expenditure
All expenditure is recognised once there is a legal or constructive obligation to that expenditure, it is probable settlement is required and the amount can be measured reliably.

Donated Goods
The charity receives donations of food which are either used in the kitchen or distributed to clients. The value of such goods is not included in the accounts (as either income or expenditure) as the cost of establishing it would outweigh its usefulness and the net effect is zero.

Fixed Assets
Tangible fixed assets are capitalised if they can be used for more than one year, and cost more than £5,000. Depreciation is calculated to write off the cost of such assets, less their estimated residual value, over their estimated useful life.

Stock
The value of stocks of kitchen food is considered immaterial and therefore such stock is not included as a current asset.

Fund Structure
Unrestricted Funds are general funds that are available for use at the trustees' discretion in furtherance of the objectives of the charity.
Restricted Funds are those donated for use in a particular area or for specific purposes, the use of which is restricted to that area or purpose.

HARBOUR BIDEFORD

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2026

2. EXPENDITURE ON CHARITABLE ACTIVITIES

	Year ended 31 March 2026			Year ended 31 March 2025		
	Unrestricted Funds	Restricted Funds	Total Funds	Unrestricted Funds	Restricted Funds	Total Funds
	£	£	£	£	£	£
Kitchen Food	3,561	1,187	4,748	2,652	0	2,652
Client Expenses	530	1,946	2,476	166	0	166
Rent	5,000	0	5,000	4,973	0	4,973
Business Rates	399	0	399	306	0	306
Water Rates	496	0	496	325	0	325
Insurance	1,066	0	1,066	979	0	979
Light, Heat & Power	2,764	0	2,764	2,770	0	2,770
Repairs & Maintenance	6,479	0	6,479	4,576	0	4,576
Cleaning	473	0	473	399	0	399
Kitchen Equipment	292	0	292	1,284	0	1,284
Telephone	1,259	0	1,259	1,167	0	1,167
IT Costs	476	0	476	155	600	755
Office Equipment	0	0	0	2,694	0	2,694
Printing, Postage & Stationery	39	0	39	138	0	138
Trade Subscriptions	180	0	180	180	0	180
Trustee Expenses	11	0	11	265	0	265
Professional Fees	349	230	579	69	0	69
Bank Charges	49	0	49	94	0	94
School Holiday Food Support	0	1,767	1,767	0	0	0
Community Links	0	0	0	604	0	604
Administration Support	2,356	0	2,356	615	0	615
External Storage	1,028	343	1,371	0	0	0
Miscellaneous	954	0	954	244	64	308
Total	27,761	5,473	33,234	24,655	664	25,319

3. TRUSTEES REMUNERATION AND EXPENSES

During the year £11 (2025 £265) of expenses were reimbursed to trustees.

No trustees, nor any persons connected with them, have received any remuneration from the charity during the year.

4. TAXATION

The charity is a registered charity and is therefore exempt from taxation.

5. DEBTORS

	2026	2025
	£	£
HMRC (Gift Aid)	157	428
Other Debtors	260	1,180
Prepayments	800	820
	1,217	2,428

6. MOVEMENTS IN RESTRICTED FUNDS

	Year ended 31 March 2026			Year ended 31 March 2025		
	Devon Community	Food Hygiene Courses	Other Funds	Devon Community	Food Hygiene Courses	Other Funds
	£	£	£	£	£	£
Opening Balance	3,000	230	0	0	279	615
Income	6,000	0	0	3,000	0	0
Expenditure	(3,713)	(230)	0	0	(49)	(615)
Closing Balance	5,287	0	0	3,000	230	0