



Trustees' Annual Report for the period

	Period start date			Period end date		
From	1	April	2020	To	31	March 2021

Section A Reference and administration details

Charity name Triumph Over Phobia (TOP U.K.)

Other names charity is known by TOP UK

Registered charity number (if any) 1034932

Charity's principal address PO Box 3760

Bath

Postcode BA2 3WY

Names of the charity trustees who manage the charity

	Trustee name	Office (if any)	Dates acted if not for whole year	Name of person (or body) entitled to appoint trustee (if any)
1	Pamela Fox	Chair		
2	Peter FitzGerald			
3	Anne Markham			
4	Colin Kay			
5	Roger Wain-Heapy			
6	Kay Rees			
7	Dr Keren Fisher		To 26 November 2020	
8	David Richardson			
9	Jack Erasmus			
10	Susan Thomas		From 2 February 2021	
11	Christopher Chrzanowski		From 9 January 2021	
12				
13				
14				
15				
16				
17				
18				
19				
20				

Names of the trustees for the charity, if any, (for example, any custodian trustees)

Name	Dates acted if not for whole year

Names and addresses of advisers (Optional information)

Type of adviser	Name	Address

Name of chief executive or names of senior staff members (Optional information)

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Section B Structure, governance and management

Description of the charity's trusts

Type of governing document (eg. trust deed, constitution)	Trust Deed
How the charity is constituted (eg. trust, association, company)	Trust
Trustee selection methods (eg. appointed by, elected by)	The trust deed provides for a minimum of 3 managing trustees with no maximum. New trustees are identified and appointed by the remaining trustees. All trustees are recruited in line with the charity's equal opportunities policy. Trustees are re-appointed annually at the AGM by rotation with the longest serving eligible for re-election or another person appointed as a trustee in their place.

Section C Objectives and activities

Objectives

The charity's objectives are to relieve the ill health of those who suffer from phobia and obsessive-compulsive disorder (OCD) by promoting self-help. This objective is achieved by providing a network of self-help therapy groups run by volunteers, most of whom are ex-sufferers. The charity also provides a helpline which offers support, information and advice on phobias, OCD and other related anxiety disorders.

Activities

In planning our activities for the year we kept in mind the Charity Commission's guidance on public benefit and 2020 was a year like no other. The charity, like the rest of the world, found itself in uncharted waters dealing with the Coronavirus Pandemic and all that it threw at us.

However, the focus of our activities remained our network of self-help therapy groups. Groups are available to anyone over the age of 16 who suffers from a recognised phobia or OCD. Our groups deliver a model of behaviour therapy based on Cognitive Behaviour Therapy (CBT) principles and are run by trained volunteers many of whom are ex-sufferers. Our groups are structured, warm and supportive and run for up to 2 hours. All the groups meet weekly, during the day and in the evenings.

The sudden and unexpected arrival of Coronavirus has caused massive changes in the way we have all lived our lives during the last 12 months. Mental health has been a big topic of conversation and for TOP UK there has been an unprecedented increase in demand for our services. We were fortunate enough to secure £8520 of emergency funding from the Coronavirus Community Support Fund which was distributed from National Lottery Community Fund. This enabled us to open 5 new groups and train 10 new volunteers.

We also moved our whole group network on to a virtual platform which allowed us to keep our groups running and increase capacity.

This year has been an important one for our young members as we have reduced the age limit for anyone attending our groups to 16. We have seen an increase in the number of enquiries from young people and now have a young person in most of our groups.

Our groups are not drop in and anyone interested in attending has to complete an application form and undergo an initial telephone assessment. The assessment is used to establish the individual's personal commitment to seeking help as well as the severity of the anxiety disorder. We know our limits and there are occasions when sufferers have to be directed to other professional services. One of the benefits of a TOP self-help therapy group is that it enables sufferers to seek help for an anxiety disorder knowing that nothing will be noted on their medical records.

Our groups are run on a rolling programme with no fixed start or end dates. Most NHS anxiety courses run for a set number of weeks. The benefit of a TOP group is that sufferers keep attending until they recover or decide they no longer need our help. Working in small groups allows sufferers to share their thoughts and feelings in an environment where there is mutual understanding. Our records show that working in a group is very beneficial with many people showing great improvements in an average time of 5 months.

Additional details of objectives and activities (Optional information)

Volunteers are key to the charity and during the year we trained and put in place ten volunteers.

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Section E Financial review

Brief statement of the charity's policy on reserves

Policy.

We intend to ensure that we have free unrestricted reserves of 6 months of budgeted expenditure to ensure in the event of difficult financial times we can carry on the good work of TOP or in the event of needing to close the charity we can fulfil our obligations to our staff and creditors.

Current Position.

We should ensure that a minimum of £6000.00 will be held in unrestricted funds and this will be monitored on a 6 month basis at Trustee Meetings.

The amount in reserves on 31 March 2020 was £9776

Details of any funds materially in deficit

Further financial review details (Optional information)

You **may choose** to include additional information, where relevant about:

- the charity's principal sources of funds (including any fundraising);
- how expenditure has supported the key objectives of the charity;
- investment policy and objectives including any ethical investment policy

During the year we continued to apply to charitable trusts and also fund raise.

We were grateful for the support from:
Persula Foundation, Sobell Foundation, Bonhomie United Charity Society
Allen Lane Foundation, Oakdale Trust, National Lottery Community Funding,
Bonham Christie, Sperring Charity, Annett Charitable Trust, Quartet Community Foundation.

The customers and employees of the Openwork Business and the Co-op Local Community Fund and our individual supporters

adopted.

Our expenditure was for the furtherance of the charities core activities.

Section F Other optional information

TOP UK has remained extremely busy over the period March 2020-2021. The Covid crisis has continued to cause an expansion in the work of the charity. This has been noted by the increasing number of enquires from potential service users and also by the rise in the number of training programmes set up for new volunteers. We have continued to carry out our work successfully and have continued to meet these increased needs both professionally and sympathetically. Thus we continue to maintain our ability to offer immediate and continuous access to our groups for all current and potential service users. The expansion of our services to reach 16-18 year olds has continued to remain an important aspect of our supportive role.

The expansion of groups has remained in the virtual setting and to date this intuitive way of providing our support has remained extremely successful. Yet another three group leaders have received training in the last few months. As we earlier proposed with have launched several new groups allowing access to new members across the country. We are aware that there is a potential issue when groups may be able to return to a 'face to face' format but we are accepting of the fact that this may require us to change the interface of how our Charity operates in the future.

The methodology of Gradual exposure therapy remains our trusted method for delivering our services. Our format remains consistent with the principles used by the mental health services and we continue to accept members signposted through the NHS website. Our monthly data collection continues to be recorded in the form of Fear Questionnaires and Y-BOCS forms. Data collection has remained poor but a new Microsoft office programme is currently being set up allowing data to be entered directly by each individual member. We hope that the implementation of this new method will help us to effect a more efficient and less time consuming collection of data each month. We recognise the importance of this analysis and see it as vital in protecting and supporting the credibility of our work.

Our Fund raising efforts have been maintained throughout yet another difficult year. We remain grateful to previous funders for their continued support and continue to seek out new funders and resources that can provide us with further generous funds and rewards. These past, present and future resources are continuously reviewed. Once again many hours of research and enquiry have given rise to a collection of healthy funding to support this year's accounts. We hope to demonstrate a more productive use of our fundraising strategies in the coming year by hosting a Spring Conference.

During the year we have once again welcomed new trustees to the board and seen one trustee give notice. We remain committed to utilising the diverse skills which our trustees have brought to the table. We feel very honoured as a small charity that we have a phenomenal chemistry which exists within the board. This has helped to reenforce the current day to day running of the charity but more importantly has focussed us on ways to improve the charities vision and resources allowing the charity to move forward.

Once again, we thank our National Director, Trilby, our Fundraiser, Kate and our body of Medical Advisors who remain committed to supporting us in our work.

Section G Declaration

The trustees declare that they have approved the trustees' report above.

Signed on behalf of the charity's trustees

Signature(s)	Pamela Fox	
Full name(s)	Pamela Fox	
Position (eg Secretary, Chair, etc)	Chair	
Date	July 2021	



CHARITY COMMISSION
FOR ENGLAND AND WALES

Triumph Over Phobia (TOP UK)

1034932

Receipts and payments accounts

CC16a

For the period from	Period start date 1-Apr-20	To	Period end date 31-Mar-21
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Section A Receipts and payments

	Unrestricted funds to the nearest £	Restricted funds to the nearest £	Endowment funds to the nearest £	Total funds to the nearest £	Last year to the nearest £
A1 Receipts					
Grants	6,250	26,020	-	32,270	45,725
Subscriptions	8,098	-	-	8,098	4,583
Donations	757	-	-	757	2,881
Fund Raising	1,745	-	-	1,745	3,328
Gift Aid	-	-	-	-	1,261
Bank interest	4	-	-	4	20
Book Sales	168	-	-	168	144
	-	-	-	-	-
Sub total (Gross income for AR)	17,022	26,020	-	43,042	57,942
A2 Asset and investment sales, (see table).					
	-	-	-	-	-
	-	-	-	-	-
Sub total	-	-	-	-	-
Total receipts	17,022	26,020	-	43,042	57,942
A3 Payments					
Wages,salaries & NI		35,078	-	35,078	32,565
Room Hire	347		-	347	3,705
Books		1,091	-	1,091	327
Insurance	1,994	1,090	-	3,084	2,961
Phone services	1,114	850	-	1,964	1,704
Stationery etc	722	268	-	990	352
Training & Volunteers	27	400	-	427	825
Travel	90		-	90	1,380
Sundry	617	1,837	-	2,454	5,876
Sub total	4,911	40,614	-	45,525	49,695
A4 Asset and investment purchases, (see table)					
	-	-	-	-	-
	-	-	-	-	-
Sub total	-	-	-	-	-
Total payments	4,911	40,614	-	45,525	49,695
Net of receipts/(payments)	12,111	- 14,594	-	- 2,483	8,247
A5 Transfers between funds	-	-	-	-	-
A6 Cash funds last year end	8,185	20,700	-	28,885	
Cash funds this year end	20,296	6,106	-	26,402	8,247

Section B Statement of assets and liabilities at the end of the period

Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
B1 Cash funds	Cash at Lloyds	13,332	5,000	-
	Cash at CAF	7,776	2,000	-
				-
	Total cash funds (agree balances with receipts and payments account(s))	21,108	7,000	-
		Agreement Error	Agreement Error	OK

	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
B2 Other monetary assets		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-

	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
B3 Investment assets			-	-
			-	-
			-	-
			-	-
			-	-

	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
B4 Assets retained for the charity's own use			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-

	Details	Fund to which liability relates	Amount due (optional)	When due (optional)
B5 Liabilities			-	
			-	
			-	
			-	
			-	

Signed by one or two trustees on behalf of all the trustees

Signature	Print Name	Date of approval
	Pamela Fox	Aug-21

Reconciliation of cash funds**Cash funds 31 3.2021**

Lloyds Bank	19451	
	1212	
CAF	8222	
Opening balance 1 April 2020	28885	

Total **28885**

Total Receipts 2020/21	43042	
Total payments 2020/21	45525	
Net payments		2484

Cash Balances 31 March 2021 **26402**

Reconciliation to bank accounts

Lloyds Bank £18332 less late cheque £152	18180	
CAF £9776 less transfers £1550 less interest £4	8222	
Total cash/bank		26402

Movement in Funds

Name of fund	Purpose	Opening	Income
Grant Funds			
Sobell Foundation	Core Costs	5000	8000
Persula Foundation	Under 18's		2000
Ainsworth Benevolent Fund	Liverpool Group	1500	
St Lawrence	Reading Group	1500	
Awards for All	Self help 16yr olds	1700	

Awards for All Wales	Salary & Admin	3000	
Norie Trust *	16 yr old groups	1000	1000
Bonhomie United Charity Society	Core Costs		250
Allen Lane Foundation	Books and young people	7000	2000
Oakdale Trust	Wales Group		500
Community Fund	Covid Funding		8520
Bonham Christie	Core Costs		5000
Sperring Charity	Core Costs		500
Annett Charitable Trust	Core Costs		500
Quartet Community foundation	Banes Group		4000
Total		20700	32270

Norrie* cheque for £1000 unpaid in 2019/20 represented in 2020/21

Outgoing

Closing

6000
2000
1500
1500
1700

7000
0
0
0
0

3000	0
2000	0
250	0
7000	2000
500	0
7000	1520
2500	2500
	500
	500
1000	3000
35950	17020



Section A

Independent Examiner's Report

Report to the trustees/ members of

Triumph Over Phobia (TOP U.K.)

On accounts for the year ended

31 March 2021

Charity no (if any)

1034932

Set out on pages

1-3

sheets)

(remember to include the page numbers of additional

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended 31/03/2021

Responsibilities and basis of report

As the charity trustees of the Trust, 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 the Trust's accounts carried out under section 145 of the 2011 Act and in carrying out my examination, I have followed the applicable 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:

- accounting records were not kept in accordance with section 130 of the Act or
- the accounts do not accord with the accounting records

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

Signed:

RM Bennett

Date:

25 July 2021

Name:

Raymond Michael Bennett

Relevant professional qualification(s) or body (if any):

ACCA (Retired)

Address:

The Retreat, 195 Haugh, Winsley, Bradford on Avon, BA152JD

Section B

Disclosure

Only complete if the examiner needs to highlight matters of concern (see CC32, Independent examination of charity accounts: directions and guidance for examiners).

Give here brief details of any items that the examiner wishes to disclose.

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