



## Trustees' Annual Report for the period

Period start date			Period end date				
From	1	April	2023	To	31	March	2024

### 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**

Suite 206  
 3 Edgar Buildings, George Street  
 Bath  
**Postcode BA1 2FJ**

#### 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		To October 2023	
3	Anne Markham			
4	Colin Kay			
5	Roger Wain-Heapy		To October 2023	
6	Kay Rees			
7	J-Lo Hall		To December 2023	
8	David Richardson			
9	Jack Erasmus			
10	Henrietta McDermott		From January 2024	
11	Christopher Chrzanowski		To September 2023	
12				
13				
14				
15				
16				

**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)**

--

**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.

<b>Activities</b>
CEO Annual Report

Triumph Over Phobia was not alone in finding this year a particularly challenging year. The funding landscape has become more difficult than I can ever remember during my 20 plus years in the sector. There is increasing competition for dwindling funds with charities more desperate than ever to secure funds to keep up their vital work.

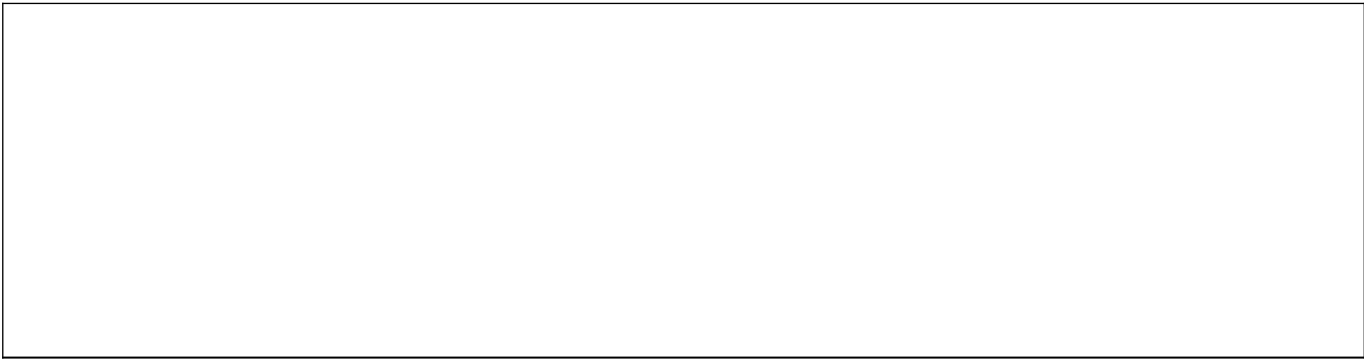
CEOs are having to make incredibly tough decisions about how to keep their organisations stable and afloat and at TOP UK we are no different. We have struggled this year to secure funds at a time when the need is ever growing. We know that we are only scratching the surface in terms of the numbers of people we are reaching and without investing in promoting our service the numbers of people reaching out to us steadily increases.

This year we have had to grapple with what we can change to weather the funding crisis but through dark times usual comes innovation and we have reassessed how we ensure our organisation can stand out from the crowd in terms of how we monitor, evaluate and report our impact. We have designed new systems in this vital field of work and are proud of what we have achieved and hope it will make us more attractable to funders moving forward as well as enabling us to develop our service based on data and evidence.

As well as working through these challenges we have been preparing our organisation for a huge period of change as our existing Clinical Director, who lead the organisation single handedly for over 20 years, prepared for retirement. While this event marked a time of uncertainty and change it also marked a time of new beginnings and an opportunity for the organisation to reassess it's ways of working to ensure the quality of the service we provide is second to none for the service users who need us.

As we closed the year it felt a little as though we'd been through a storm but that we'd come out stronger than ever, ready to face a new year and expand our service as more efficient and capable organisation.

### **Additional details of objectives and activities (Optional information)**



**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 2024 was £12328

**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 adopted.

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

We were grateful for the support from:  
The Roper Family Charitable Trust, Souter Charitable Trust, Open Mental Health, John & Celia Bonham Christie Charitable Trust, Medlock Charitable Trust, Renishaw Charities Committee, Roger Wain-Heapy, Participators in the Bath Half Marathon and our individual supporters.

Our expenditure was in furtherance of the charity’s activities.

**Section F Other optional information**

The year’s report is highlighted by the expansion of the charity’s staff, trustees board and its groups. The

charity has welcomed a new Clinical Manager to work under our CEO as well as an Administrative Assistant. This followed the retirement of our previous Clinical Director of twenty years. It was understood that the need for an assistant to facilitate the coordination of groups and members would be essential, in allowing the Clinical manager more time to organise leader support and training for both current and future group leaders. Whilst also freeing up more time for essential duties in what remains a busy multifaceted role.

The running of the Charity relies on the collation of our collective data; a divisive tool, which helps to underpin the success of our work. The collection of group data remains a priority as we recognise the importance this has in providing reliable evidence-based material for funding proposals. This is included in the work of our CEO who has continued, alongside our fundraiser, to promote and encourage regular donations through the friends and supporters' programme, as well as fund raising initiatives including coffee mornings and marathons. These have all contributed to a further awareness of the charities cause and the enormity of its effects which contribute to improving people's lives, supporting them in their recovery from a wide range of anxiety disorders. These organised events continue to require a lot of thought, our aim is to establish a wider programme of supporters with the help of similar events.

We would like to organise a Seminar this year. We hope to use this as a way of incorporating the support of our medical advisors thus utilising their truly valuable knowledge and experience to help support and educate our staff, volunteers and the wider public.

We know that this is incredibly important to the enrichment of the work that we undertake by helping us to remain updated with mental health guidance and advancements.

As we continue to focus our attention on the expansion of groups to accommodate the increasing number of enquiries, we are pleased to announce that we are currently operating eleven groups mostly operating to full capacity. Whilst we understand that our younger group leaders often volunteer for shorter periods, we remain appreciative of this cyclic element and therefore we continue to focus not only on our need to expand our groups but, as importantly, to make sure that existing groups can be maintained. We currently look to run each group with an assistant leader to serve this purpose. In order to allow for the continuity of group leadership. This model is currently being rolled out throughout our group network.

During the year our trustees board has remained strong. We have recently invited a new trustee onto the board with extensive safeguarding knowledge and experience. We have further seen the retirement of one trustee with long-standing office, sadly the resignation of another trustee due to ill health and two newer members with view to taking on alternative roles within the charity. The rich diversity of our current members has provided academic knowledge and various talents which can be seen as directly responsible for keeping all aspects of the Charity running efficiently. We look forward to inviting new trustees to the board very soon under our new trustee recruitment strategy. As always, I would like to thank past and present trustees for their valued voluntary commitment to TOP UK.

Pamela Fox  
Chairman, TOP UK

## **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**



CHARITY COMMISSION  
FOR ENGLAND AND WALES

Charity Name  
Triumph Over Phobia (TOP UK)

No (if any)  
1034932

CC16a

## Receipts and payments accounts

For the period from	Period start date 1-Apr-23	To	Period end date 31-Mar-24
---------------------	-------------------------------	----	------------------------------

### 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 £
<b>A1 Receipts</b>					
Grants	18,500	4,573	-	23,073	38,930
Subscriptions	8,150	-	-	8,150	10,595
Donations	103	2,000	-	2,103	570
Friends	760	-	-	760	360
Fundraising	3,393	-	-	3,393	14,932
Gift Aid	1,171	-	-	1,171	793
Bank Interest	105	-	-	105	33
Book Sales	-	-	-	-	72
Bath B/S Interest & Donations	436	-	-	436	100
Sundry	-	-	-	-	-
<b>Sub total (Gross income for AR)</b>	<b>32,618</b>	<b>6,573</b>	<b>-</b>	<b>39,191</b>	<b>66,385</b>
<b>A2 Asset and investment sales, (see table).</b>					
	-	-	-	-	-
	-	-	-	-	-
<b>Sub total</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Total receipts</b>	<b>32,618</b>	<b>6,573</b>	<b>-</b>	<b>39,191</b>	<b>66,385</b>
<b>A3 Payments</b>					
Salaries, NI & pension	15,567	9,503	-	25,070	25,056
Books	147	-	-	147	409
Post office	-	-	-	-	300
Insurance	380	-	-	380	96
Phone Services	1,230	-	-	1,230	2,189
Stationery etc	104	-	-	104	1,183
Training & Volunteers	467	-	-	467	394
Travel	47	-	-	47	141
Consultancy	22,331	1,200	-	23,531	19,111
Sundry	2,730	-	-	2,730	4,640
<b>Sub total</b>	<b>43,003</b>	<b>10,703</b>	<b>-</b>	<b>53,706</b>	<b>53,519</b>
<b>A4 Asset and investment purchases, (see table)</b>					
	-	-	-	-	-
	-	-	-	-	-
<b>Sub total</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Total payments</b>	<b>43,003</b>	<b>10,703</b>	<b>-</b>	<b>53,706</b>	<b>53,519</b>
<b>Net of receipts/(payments)</b>	<b>- 10,385</b>	<b>- 4,130</b>	<b>-</b>	<b>- 14,515</b>	<b>12,866</b>
<b>A5 Transfers between funds</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>A6 Cash funds last year end</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Cash funds this year end</b>	<b>24,623</b>	<b>4,930</b>	<b>-</b>	<b>29,553</b>	<b>16,687</b>

## 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 £
<b>B1 Cash funds</b>	Cash at Lloyds	1,910		-
	Cash at Bath B/S	12,328	800	-
		-	-	-
	<b>Total cash funds</b>	<b>14,238</b>	<b>800</b>	<b>-</b>
	(agree balances with receipts and payments account(s))	Agreement Error	Agreement Error	OK

Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
<b>B2 Other monetary assets</b>		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-

Categories	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
<b>B3 Investment assets</b>			-	-
			-	-
			-	-
			-	-
			-	-

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

Categories	Details	Fund to which liability relates	Amount due (optional)	When due (optional)
<b>B5 Liabilities</b>			-	
			-	
			-	
			-	
			-	

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

Signature	Print Name	Date of approval
	Pamela Fox	

## TOP UK

### Reconciliation of Cash Funds 2023-24

<b>Cash Funds at 1 April 2023</b>		
Lloyds Bank		<b>12862</b>
Bath B/S		<b>16691</b>
<b>Opening balance 1 April 2023</b>		<b>29553</b>
Total receipts 2023-2024	39191	
Total payments 2023-2024	53706	<b>-14515</b>
<b>Cash balances at 31 March 2024</b>		<b>15038</b>

### Reconciliation to bank accounts

<b>Cash funds at 31 March 2024</b>		
Lloyds Bank Bus a/c	496	
Lloyds Bank Treasurers a/c	1414	<b>1910</b>
Bath B/S		
1-Apr	16691	Opening balance
19-Sep	1000	Deposit
31-Dec	427	Interest
23-Feb		Transfer      -5000
30-Mar	10	Donation
		<b>13128</b>
<b>Total Bank and BBS</b>		<b>15038</b>

## Movement in Funds

Name of fund		Purpose	Opening	Income	Outgoing	Closing
<b>Grant Funds</b>						
Roper Family		Core	7500		7500	0
Roper Family	Sep-23	Core		10000	4000	6000
Albert Hunt		Core costs	2000		2000	0
Souter Trust	Mar-24	Core		2000		2000
Garfield Weston		Core costs exp May 23	6000		6000	0
Edward Gostlin		Core	3000		3000	0
Awards for All	Restrict	COVID Wales	3930		3930	0
Denman Trust	Restrict	Bath & Bristol	1000		1000	0
David Family		Core costs exp May 23	1000		1000	0
Forrester		Core costs	5000		5000	0
Open Mental Health	Jun-23 Restrict	Taunton Group		4573	4573	0
Christies	Jun-23	Core		5000	5000	0
Medlock	Sep-23	Core		1000	1000	0
Renshaw	Mar-24	Core		500	500	500
Anon	Dec-23 Restrict	Clinical Ass salary over two years		2000	1200	800
<b>Total</b>			<b>29430</b>	<b>25073</b>	<b>45703</b>	<b>9300</b>



**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 2024

**Charity no  
(if any)**

1034932

**Set out on pages**

1-4

*(remember to include the page numbers of additional sheets)*

**Responsibilities and  
basis of report**

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended 31/03/2024.

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 the Trust's accounts carried out under section 145 of the 2011 Act and in carrying out my examination, I have followed all 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 (other than that disclosed below \*) which gives me cause to believe that in, any material respect:

- the accounting records were not kept in accordance with section 130 of the Charities Act; or
- the accounts did not accord with the accounting records; or
- the accounts did not comply with the applicable requirements concerning 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.

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.

*\* Please delete the words in the brackets if they do not apply.*

**Signed:** Ray Bennett

**Date:** 4 July 2024

**Name:** Raymond Michael Bennett

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

ACCA (Retired)

**Address:**

The Retreat, 195 Haugh, Winsley, Bradford on Avon, BA15 2JD

Only complete if the examiner needs to highlight material 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.**