



Trustees' Annual Report for the period

| Period start date | | | Period end date | | | | |
|-------------------|---|-------|-----------------|----|----|-------|------|
| From | 1 | April | 2024 | To | 31 | March | 2025 |

Section A Reference and administration details

Charity name

Other names charity is known by

Registered charity number (if any)

Charity's principal address

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 | Andrew Bendell | | From June 2024 | |
| 3 | Chris Evans | | From May 2024 | |
| 4 | Jack Erasmus | | | |
| 5 | Francesca Harrison | | From July 2024 | |
| 6 | Colin Kay | | | |
| 7 | Henrietta McDermott | | | |
| 8 | Anne Markham | | | |
| 9 | Kay Rees | | | |
| 10 | David Richardson | | To November 2024 | |
| 11 | Stephen Masters | | From May 2024 | |
| 12 | Samyak Jain | | July 2024 to Feb 2025 | |
| 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.

Activities

2024/25 will undoubtedly be a year that sticks in my mind as one of huge achievement but with equal

amounts of challenge. Across the sector, organizations are struggling to secure funding in a funding climate characterized by dwindling amounts of money up for grabs and ever expanding need. TOP UK is not alone in having found it a relentless struggle to secure much needed funds. However, out of a challenge usually comes creativity and it has forced us to think about diversifying our fundraising streams and to look in depth at ways to become more sustainable and secure. While I wouldn't call it a year of thriving financially, we have managed to raise more money this year than we did in the previous year and that feels like a big achievement.

Whilst the battle for funds has been being fought lots of incredible work has been going on to build our organization in to something we feel prouder of with each year that passes. Our demand is up and we have expanded the number of groups we run. We have worked hard to improve the foundations of the charity with important pieces of work like reviewing and updating our safeguarding policies and procedures as well as our data collection and processing policies and procedures. We have invested time in improving the quality and quantity of the training we offer to our group leaders and have invested greatly in improving our monitoring and evaluation processes.

We have also focused our attention on broadening our volunteer roles and have recruited numerous fantastic volunteers who now support us with administration, outreach and other operational tasks which is vastly improving our capacity and efficiency. With their support and hard work we feel that we are entering in to 2025/26 with more hands on deck to spread the load of a busy and expanding service.

Hannah Culff
TOP UK CEO

Additional details of objectives and activities (Optional information)

• .

Section E Financial review

Brief statement of the charity's policy on reserves

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:
Quartet, Bonham Christie Charitable Trust, Ray Harris Charitable Trust, Frome Council, Roper Family Charitable Trust, Alan Lane Foundation, Oakdale Trust, and all our individual supporters.

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

Section F Other optional information

I write this report in my eighth year as chairman of Triumph over Phobia, TOP UK. I am very proud to have

the privilege of standing at the helm of such an important charity. This year has been an extremely busy year for staff and trustees, set against staff absence earlier in the year which was handled extremely professionally. We have seen some incredible benefits to the charity borne through the hard work and efforts afforded by our office staff. This has helped to increase the robustness and efficiency of the charity. It has also increased the validity and reliability of the charities numerous policies. This includes our safeguarding policy, deemed to be of supreme importance, in light of the sensitive work which the charity undertakes in supporting its members.

Some of this work has required the assistance of the trustees who sit on the executive committee. Their role has also played an important part in facilitating awareness of procedural updates and as importantly the organisation of fund-raising events. There has been an improved and noticeable enthusiasm for making these events more accessible to potential supporters and therefore enabling us to increase awareness throughout the local and more widespread community.

Our work has continued to expand as evidenced by the opening of new groups, whilst at the same time we continue to acquire new supporters to train and facilitate these groups accordingly. Efforts to maintain long interest in group leadership requires continual effort. However, we have recently seen an increase in new volunteers, both in the fundraising and IT areas of the charity. This has allowed us to venture to increase our charitable bids assisted by the improved and increased analysis of our monthly data collection. We are aware of the need to increase and regularly update our website and other media facilities as we understand that a lot of potential and current members gain awareness of the charity through these means.

We are hoping to re-establish the printing of a regularly newsletter for our members and supporters to keep them interested and informed in the charities work. We hope that our AGM/Seminar in October will help to address our need for publicity. As well as our sponsored walk/run in September alongside individual coffee mornings and popular 'book sale' events which continue to take place. We have on occasion been approached and asked to provide consenting participants to assist in research and documentaries centred around broadening our knowledge of conditions such as OCD and phobias.

The trustee board witnessed the resignation of two trustees this year but has managed to maintain a board which remains active, enthusiastic, and able to provide professional knowledge and experience which is continuously helpful and supportive in underpinning the charities work. Many individuals on the board going far beyond the call of their duties in their active participation of individual tasks and undertakings. The charity is hugely grateful to everyone for these remarkable efforts. This gratitude also extends to our current patrons, ambassadors and those medical advisers who support us and, in some cases, have done so for many years.

As we look forward to another year of watching the charity find new and innovative ways to improve its services, may I thank everyone once again for all their hard work and effort.

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 |
|--|------------------------|

Receipts and payments accounts

CC16a

| | | | |
|---------------------|-------------------------------|----|------------------------------|
| For the period from | Period start date 1-Apr-24 | To | Period end date 31-Mar-25 |
|---------------------|-------------------------------|----|------------------------------|

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 | 36,000 | 10,000 | - | 46,000 | 23,073 |
| Subscriptions | 12,994 | | - | 12,994 | 8,150 |
| Donations | 303 | | - | 303 | 2,103 |
| Friends | 1,045 | | - | 1,045 | 760 |
| Fundraising | 3,127 | | - | 3,127 | 3,393 |
| Gift Aid | 2,394 | | - | 2,394 | 1,171 |
| Bank Interest | 53 | | | 53 | 105 |
| Bath B/S Interest & Donations | 436 | | | 436 | 436 |
| Sundry | 140 | | - | 140 | - |
| Sub total (Gross income for AR) | 56,492 | 10,000 | - | 66,492 | 39,191 |
| A2 Asset and investment sales, (see table). | | | | | |
| | - | - | - | - | - |
| | - | - | - | - | - |
| Sub total | - | - | - | - | - |
| Total receipts | 56,492 | 10,000 | - | 66,492 | 39,191 |
| A3 Payments | | | | | |
| Salaries, NI & pension | 22,697 | 9,150 | - | 31,847 | 25,070 |
| Books | | | - | | 147 |
| Insurance | 100 | | - | 100 | 380 |
| Phone Services | 1,544 | | - | 1,544 | 1,230 |
| Stationery etc | | | - | | 104 |
| Training & Volunteers | 1,035 | | - | 1,035 | 467 |
| Subscription refund | 108 | | - | 108 | 47 |
| Consultancy | 21,922 | | - | 21,922 | 23,531 |
| Sundry | 1,996 | | | 1,996 | 2,730 |
| Sub total | 49,402 | 9,150 | - | 58,552 | 53,706 |
| A4 Asset and investment purchases, (see table) | | | | | |
| | - | - | - | - | - |
| | - | - | - | - | - |
| Sub total | - | - | - | - | - |
| Total payments | 49,402 | 9,150 | - | 66,492 | 53,706 |
| Net of receipts/(payments) | 7,090 | 850 | - | 7,940 | 14,515 |
| A5 Transfers between funds | - | - | - | - | - |
| A6 Cash funds last year end | 14,238 | 800 | - | 15,038 | 29,553 |
| Cash funds this year end | 21,328 | 1,650 | - | 22,978 | 15,038 |

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 | 4,414 | | - |
| | Cash at Bath B/S | 16,914 | 1,650 | - |
| | | - | - | - |
| | Total cash funds | 21,328 | 1,650 | - |
| | (agree balances with receipts and payments account(s)) | OK | OK | OK |
| B2 Other monetary assets | Details | to nearest £ | to nearest £ | to nearest £ |
| | | - | - | - |
| | | - | - | - |
| | | - | - | - |
| | | - | - | - |
| | | - | - | - |
| 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 asset belongs | Cost (optional) | Current value (optional) |
| | | | - | - |
| | | | - | - |
| | | | - | - |
| | | | - | - |
| | | | - | - |
| | | | - | - |
| | | | - | - |
| B5 Liabilities | Details | Fund to which liability relates | Amount due (optional) | When due (optional) |
| | | | - | |
| | | | - | |
| | | | - | |
| | | | - | |
| Signed by one or two trustees on behalf of all the trustees | Signature | Print Name | Date of approval | |
| | P Fox | Pamela Fox | 20. 06.2025 | |

TOP UK

Reconciliation of Cash Funds 2024-25

| | | |
|---------------------------------------|-------|--------------|
| Cash Funds at 1 April 2024 | | |
| Lloyds Bank | | 1910 |
| Bath B/S | | 13128 |
| Opening balance 1 April 2024 | | 15038 |
| Total receipts 2024-2025 | 66492 | |
| Total payments 2024-2025 | 58552 | 7940 |
| Cash balances at 31 March 2025 | | 22978 |

Reconciliation to bank accounts

| | | |
|--------------------------------|-----------------------|--------------|
| Cash funds at 31 March 2025 | | |
| Lloyds Bank Bus a/c | 2022 | |
| Lloyds Bank Instant Access a/c | 2392 | 4414 |
| Bath B/S | | |
| 1-Apr | 13128 Opening balance | |
| 2-Apr | 10 Donation | |
| 3-May | Transfer | -5000 |
| 22-May | 5000 Transfer | |
| 23-Jul | Transfer | -5000 |
| 22-Aug | 5000 Transfer | |
| 27-Aug | 2000 Transfer | |
| 21-Oct | 5000 Transfer | |
| 31-Dec | 426 Interest | |
| 10-Jan | 3000 Transfer | |
| 25-Feb | Transfer | -5000 |
| | 20436 | |
| | | 18564 |
| Total Bank and BBS | | 22978 |

Movement in Funds 2024-25

| Name of fund | | Purpose | Opening | Income | Outgoing | Closing | |
|--------------------|-----------------|-----------------------------------|-------------|--------------|--------------|-------------|-----------------|
| Grant Funds | | | | | | | |
| Roper Family | Sep-23 | Core | 6000 | | 6000 | 0 | |
| Souter Trust | Mar-24 | Core | 2000 | | 2000 | 0 | |
| Bonham Christie | May-24 | Core | | 5000 | 5000 | 0 | |
| Ray Harris | Jul-24 | Core | | 1000 | 1000 | 0 | |
| Roper Family | Aug-24 | Core | | 15000 | 15000 | 0 | |
| Bonham Christie | Oct-24 | Core | | 5000 | 5000 | 0 | |
| Alan Lane | Nov-24 | Core | | 10000 | 10000 | 0 | |
| Quartet | Apr-24 Restrict | Hardship BANES | | 5000 | 5000 | 0 | |
| Oakdale | May-24 Restrict | Wales | | 1500 | 1500 | 0 | |
| Frome DC | Jul-24 Restrict | Frome | | 1500 | 1500 | 0 | |
| Anon | Dec-24 Restrict | Admin Salary | | 2000 | 350 | 1650 | 83.00 per month |
| Renshaw | Mar-24 | Core | 500 | | 500 | 0 | |
| Anon | Dec-23 Restrict | Clinical Ass salary over two year | 800 | | 800 | 0 | |
| Total | | | 9300 | 46000 | 53650 | 1650 | |



Independent examiner's report on the accounts

Section A

Independent Examiner's Report

Report to the trustees/ members of
Triumph Over Phobia (TOP U.K.)

31 March 2025

1034932

1-4

On accounts for the year ended

Charity no (if any)

Set out on pages

(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.

Ray Bennett

Signed:

Date:

Name:

Raymond Michael Bennett

IER

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

ACCA (Retired)

Address:

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

Section B

Disclosure

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.