Report on the year ended 31/10/25 for Christian Adventure Holidays CIO

Registered in England no 1163263

Address C/O 34 Barley Mead, Danbury, Chelmsford, CM3 4RP

Trustees:-
John Palmer (Chair Appointed March 2026, Treasurer from June 2024)
Christine Handsley (Secretary)
Arthur Davis
Hannah McKee (Appointed March 2026)
Gareth Derry (Appointed March 2026)

Christian Adventure Holidays (CAH) has a trustee team which oversees the activities of CAH, which are providing relatively low cost Adventure Holidays for youngsters aged between 12 and 17 years, in a Christian atmosphere and context. These holidays currently run for 4 consecutive weeks in the summer based at Bassenfell Manor Christian Centre.
Our staff predominantly are volunteers however we do employ a part-time administrator. Each holiday is led by a Director who has under their leadership between 25 and 30 volunteers. Each week is separately staffed. The Directors are overseen by a Director of Operations, who reports to the Trustees.

The Trustees are appointed by the AGM, as per the Constitution, at the suggestion of the Trustees.

The Adventure activities we provide include Dinghy Sailing, Kayaking and Canoeing, Hill walking, Climbing, and Ghyll Scrambling. We hold a licence to operate these activities from the Adventure Activities Licensing Service (AALS) a part of the Health and Safety Executive (HSE), who inspected us in 2025 and will next inspect us in 2028. We also provide Off Road Cycling on certain weeks which we operate outside the scope of the AALS licensing.

During the year 2024/2025 we held 4 weeks of holidays, and are looking to move to 5 weeks in the future once we are able to staff the extra week.

Prior to the holiday weeks, we run a staff Training Week, which enables our voluntary staff to gain nationally recognised qualifications in the Adventure sports that we provide. Some volunteer staff also attend this week to gain or renew experience to maintain their “currency” in their activity skills.

The public benefit of our operations is first of all the proclamation of the Christian

message, and this was achieved. A secondary benefit is that by being exposed to adventurous activities in a carefully controlled environment, young people learn how to assess risks and control them, and enjoy them in safety and consequently develop personal self-confidence and confidence in God.

It is to be noted that we have decided to move our financial year end back a month in order to better synchronise with our booking cycle which commences on the 1st November. This has resulted in us reporting on a 13 month year running 1st Oct 2024 to 31st Oct 2025.

In financial terms, we have no debts, we had an income of £87,808 which was from a number of sources:- Fees paid by parents, gifts from supporting churches, gifts from the Member Leaders of CAH, and gifts from other supporting donors. None of the latter is from canvassing for support from us.

We awarded bursaries totalling £2,357 (9 young people) to help families who could not afford the full fees for their child or children to have a holiday with us.

Our estimated fixed assets are £45,400 and largely consists of equipment required to run the activities such as sailing dinghies, kayaks, mountain bikes and rescue boats. We also hold significant amounts of adventure clothing, and other safety equipment.

Our expenditure was £94,374 resulting in a decrease in cash assets of £6,566 for the year.

This combined total reduced our reserves as per the Accounts to £63,493.

The Trustees feel that we need reserves of this magnitude, in case we need to refund our creditors due to unforeseen circumstances (such as Covid) and as we have some expensive equipment to maintain in a safe state from year to year. We are also planning to expand to run 5 weeks in the future which will require significant reserves to fund.

Even though the cost of running the holidays is increasing significantly, we decided to maintain the fees in line with inflation in order to support all families who too are experiencing rising costs.

There are no funds held as Custodian Trustees.

J D Palmer

Christian Adventure Holidays Receipts and Payments for the Year Ended 31 October 2025

Balances Brought Forward 30th September 2024

Cash Assets at Bank (Kingdom Bank Deposit)	£39,101
Cash Assets at Bank (Lloyds Bank Current)	£30,289
Cash Assets at Bank (Lloyds Bank Restricted)	£0
Cash Assets at Bank (HSBC Bank Client Booking)	£95
Cash Assets at Bank (HSBC Bank Client Deposit)	£480
Total Cash Assets (2022/23)	**£69,965**

Balances Carried Forward 31st October 2025

Cash Assets at Bank (Kingdom Bank Deposit)	**£39,769**
Cash Assets at Bank (Lloyds Bank Current)	**£23,724**
Cash Assets at Bank (Lloyds Bank Restricted)	**£0**
Cash Assets at Bank (HSBC Bank Client Booking)	**£100**
Cash Assets at Bank (HSBC Bank Client Deposit)	**£490**
Cash Assets at Bank (Lloyds Bank Client Booking)	**£0**
Total Cash Assets (2023 / 24)	**£64,083**

Net Inflow / Outflow **£5,882-**

(All figures rounded)

Note: The Trustees confirm, in accordance with the Charitable Incorporated Organisations (General) Regulations 2012, that at year end the CIO did not have any outstanding guarantees to third parties nor any debts secured on assets of the CIO

J D Palmer 15.07.2026 Signed: J Palmer – Chair of Board of Trustee

Independent Examiner's report to the Trustees of CHRISTIAN ADVENTURE HOLIDAYS. CHARITY No: 1163263.

I report on the accounts for the period 1st October, 2024 to 31st October, 2025 which are set out in the attached.

Basis of the report:

My examination was carried out in accordance with the general directions given by the Charity Commission. An examination includes a review of the accounting records retained 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 seeking explanations from you as 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 next statement :

Independent Examiner's Statement:

No matter has come to my attention in connection with the Examination:

(a) *To keep accounting records in accordance with section1 of the 2011 Act*
(b) *To prepare accounts which accord with accounting records & comply with the accounting requirements of the 2011 Act, which in my opinion attention should be drawn in order to enable a proper understanding of the accounts to be reached.*

Signed: ***Date:*** *3rd July, 2026*

Dudley A Naslund - Independent Examiner
20 Starboard View
South Woodham Ferrers,CM3 5GR