



2025
REPORT AND ACCOUNTS

Registered Charity 502073

REPORT OF THE TRUSTEES OF BIRMINGHAM PHAB CAMPS

YEAR ENDING 31ST OCTOBER 2025

LEGAL AND ADMINISTRATIVE INFORMATION

Working Name	Birmingham PHAB Camps
Constitution	Birmingham PHAB Camps is an unincorporated association charity (number 502073). It is a voluntary organisation. Its Governing document is its constitution; and rules and operates under Birmingham PHAB Camps Operational Guidelines 2015.
Objects	To provide holidays aimed at creating inclusive and diverse friendships for all children, with and without disabilities, living throughout the Birmingham area.

Board of Trustees

The following served during the year

Mr Andrew Miles – Chair
Ms Emma Spittle – Vice Chair
Mr Anthony Rate – Treasurer
Miss Jen Hardy – Secretary
Mr Grant McCaig – Trustee
Mrs Susan Dunigan – Safeguarding Trustee appointed 14th January 2025
Ms Jackie Redding – Resigned 31st December 2024

Election of Trustees

Trustees are elected by members at the Annual General Meeting and serve for a period of 3 years. There is no maximum number of terms that a Trustee can serve if they are re-elected. The board will meet 4 times a year to review aims, policies, strategy, finance and sustainability.

Management

The officers of the charity will serve on the Operational Committee together with at least 7 other members inclusive of leaders for any given year. They will meet 11 times a year. Anyone involved with Birmingham PHAB Camps can join the committee but are not subject to election. All members have to join at least one of the sub teams - Fundraising, Holiday allocation, Volunteer allocation, Leadership, Communications and Transport. These sub teams are responsible for carrying out the ongoing organisation of the holidays and the Charity each year, reporting to the Operational Committee.

Principal Professional Advisors

Bankers	CAF Bank Limited, Kings Hill, West Malling, Kent ME19 4TA
Professional Fundraiser	Wooton George, 8 Pendeford Lane, Wolverhampton WV9 5HD
Independent Examiner	C T Edwards of CT Edwards Limited, 26 Darnford Moors, Lichfield.

Charity address	Being a voluntary organisation, we operate without a physical base but hold physical meetings and training events at the University of Birmingham.
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Website	www.bhamphabcamps.org.uk
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Charity Commission Number	502073
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TRUSTEES' REPORT

Charity Aims and Organisation

Birmingham PHAB Camps is a voluntary organisation that provides holidays aimed at creating inclusive and diverse friendships for all children, with and without disabilities, living throughout the Birmingham area. We are staffed entirely by volunteers. We arrange a series of holidays for groups of twenty or so young people, in various age groups, during Easter and the summer holidays. Three of our holidays (Junior, Senior and Venture) are age-specific and integrate a minimum of ten disabled and ten non-disabled children on each of them.

We provide a range of fun and stimulating activities from canoeing and archery to raft building and ropewalks, along with visits out, such as the beach, theme parks, ice-skating, escape rooms and other excursions. The young people are given the opportunity to participate in new and challenging experiences where everyone participates together, no matter what their ability.

Families are asked to contribute only what they can afford towards the cost of a PHAB holiday, which leaves the charity with a lot of fundraising to do, as well as organising all the holidays. Everyone works voluntarily so there are no salaries to pay, and few expenses are claimed. This means that our administration costs, which includes the cost of DBS checks and the licence for our Safeguarding app, are less than 8% of our total costs.

Charities and Public Benefit

The Trustees confirm that they comply with their duty to have regard to the Charity Commission guidance on public benefit in exercising their power and duties and deciding what activities the charity should undertake. As can be seen in this report, and within the Objects on page 1, the charity has charitable purposes or 'aims' that continue to be, and are carried out for, the public benefit. The Trustees also believe that the opportunity to benefit is not unduly restricted, that people in poverty are not excluded, that there is no detriment or harm arising from carrying out Birmingham PHAB Camps aims and that any private benefits received, other than as a beneficiary, are incidental.

Financial Review

The total incoming resources for the year were £98,068 (2024: £143,233) against expenditure of £119,312 (2024: £137,352) leading to a decrease in total funds of £21,244.

At the end of 2024, Maxine, our volunteer bid-writer stepped down after 30 years of voluntary service to the charity. We attempted various means of having others shadow Maxine throughout 2024, with a view to taking over her role, but it became apparent that that this work is now too time-consuming and skilled to be carried out voluntarily going forward. Therefore, in early 2025, the Trustees agreed to use charity reserves to commission a professional bid-writer to take on this work. We then successfully applied to many Trust Funds and achieved the income we required. This cost us £7,290. We will continue to use them in 2026 and review annually.

Accumulated funds as of 31st October 2025 amounted to £55,089 (2024: £76,333).

This year we have been able to run 3 holidays in the summer. Shortages of Leaders prevented us running any other holidays. We also ran a day out for Junior age children.

We are aiming to run 3 holidays in 2026 together with 4 Days Out for our younger "Junior" children. This is one less than usual, due to the reluctance of Parents to send their disabled children away on a holiday. By running Days Out, we hope to show parents what a Phab camp is about and encourage them to send their children to us in 2027. Our budget for these holidays would be £106,000. We anticipate an overspend of £20,600 leaving us with reserves of £34,489.

Risk Review

The Trustees have a continuous process of risk assessment and maintain a risk register. Risks areas identified cover reputational, financial, operational and regulatory.

The Trustees consider that the areas where the impact of risk could be highest are:

- loss of experienced volunteers
- significant reduction in Trust Fund donations
- health and safety of our young people, which we safeguard against to the highest standards.

TRUSTEES' RESPONSIBILITY FOR THE FINANCIAL STATEMENTS

Charity law requires the Trustees to prepare accounts for each financial year which give a true and fair view of the state of affairs of the charity and of its income and expenditure for that year. In preparing those accounts, the Trustees are required to:

- Select suitable accounting policies and then apply them consistently.
- Make judgements and estimates that are reasonable and prudent.
- Prepare accounts on the going concern basis unless it is inappropriate to presume that the charity will continue to operate.

The Trustees are also responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charity and to enable them to ensure that the accounts comply with charity law. The Trustees 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.

INDEPENDENT EXAMINATION OF THE ACCOUNTS

Charity law does not require the accounts to be audited, but, if not audited, an Independent Examiner's Report must be provided. The Trustees have appointed C T Edwards Limited to undertake this work.

Approved by the Board of Trustees on 16th December 2025 and signed on their behalf by



Andrew Miles
Chair



Anthony Rate
Treasurer

CHAIR'S STATEMENT

Reflecting on another successful year, it is always deeply moving to understand the impact that this charity has for all involved. Although we were unable to run as many camps as we would have liked, due to a shortage of volunteers able to take on leadership roles. The three camps and day trip that we did run were a huge success. This is clearly reflected in the feedback we have received from children, parents, and schools.

"My son had the best time of his life as he described. The camp helped him socially, helped with his mental health, and improved lots of skills in areas that he needed. The holiday gave him the chance to connect and communicate with others."

Parent of a Senior Camp Participant after their first holiday.

"I love Phab, I think... no, I don't think, I know, it's the best thing ever. It's indescribable. It gave meaning to my life, it gave me hope and something to look forward to. It changed me in so many ways and has made me a better person. It showed me that there is more to life than just a room. I hope many more people can experience the joy, the friendships, the love, the care, the respect."

A teenage participant reflecting on their Phab experience as they reach the end of their final camp.

"I went to mainstream school as a wheelchair user and so I think, maybe people would look at me and think I didn't need an inclusive holiday. But Phab camp was the first place I felt that my disability didn't make me an inconvenience and a burden. It was the first time that I felt worthy as who I am."

A volunteer reflecting on why our holidays are important.

We were pleased to welcome a new Safeguarding Trustee, Sue Dunigan, to the Board. Sue's expertise has already strengthened our safeguarding oversight and supported us in maintaining high standards of care and governance.

One clear trend this year has been a growing hesitancy among parents to send children under 11 on overnight residential. We consider this a real shame, especially given the hugely positive feedback from the families who did send junior age children this summer, but we recognise the need to adapt. Next year, we plan to pilot a day-trip model for our youngest age group, allowing us to meet families' changing expectations.

Looking ahead, we are delighted that volunteers have stepped forward to bring back Discovery Camp next summer, alongside Senior and Venture Camps. There is a lot of demand for Discovery Camp, which plays a vital role in supporting children with significant learning difficulties who may find integrated camps overwhelming, and its return will significantly increase the range of children and families we can help next summer.

Finally, we held an Away Day shortly after the summer to gauge enthusiasm from our wider volunteer base to help sustain the charity into the future. The response was very reassuring, and sub-teams have formed to review all aspects of our operations. As our 60th year of running holidays approaches, the charity's future depends on developing robust, cyber-secure, and agile systems that are easy to train others in and hand over. This will be our administrative focus for 2026.

Over the course of the coming year, we are optimistic about future proofing our 'behind the scenes' systems, reaching even more children in our youngest cohort through our Day Trip Model and seeing the weeklong holidays continue to have the deeply life changing impact that has already benefited so many.

Thanks as ever to all our Leaders who've worked tirelessly once again to make the camps a success. Please be reminded that they do all this unpaid. It practically becomes a second full time job in the lead up to the camps. Special thanks to Megan and Shannon for offering to run a day trip as part of this year's programme; Such innovations are becoming the life-breath of the Charity, and we encourage others to suggest new ventures.

Grateful thanks, yet again to our Trust Funds, many of whom have given to us for years, and to our individual donors and fundraisers. Your generosity of spirit and time spent raising money for us, makes all this possible.

Andrew Miles and Emma Spittle
(Chairperson and Vice Chair)

2025 HOLIDAYS AND ACTIVITIES

During 2025 we arranged a programme of 3 PHAB Camp holidays and one day trip. A total of 75 children took part, and a breakdown of the holidays is detailed below.

CAMP & Dates	Leaders	Age Group	Number of participants			Venue
			Disabled	Non-disabled	Volunteers	
JUNIOR 9 th – 16 th August	Jen Hardy & Clara Morate	8-10	10	10	17	Hindleap Warren
SENIOR 16 th – 23 rd August	Ellen Beech & Laura Dean	11-13	12	12	16	Hindleap Warren
VENTURE 26 th – 2 nd August	Chris Davidson, Andrew Miles, & Dani Barr	14-16	10	11	15	Bendrigg Lodge
Junior Day Out 31 st May	Shannon O'Donovan & Megan Hill	8-10	5	5	8	Twycross Zoo
		Total	37	38	56	=131

JUNIOR DAY TRIP



After seeing the undeniable delight of Junior's 2024 summer camp and feeling post-camp blues, Megan Hill and I (Shannon O'Donovan) decided to run a single Junior Day Trip at the end of May 2025.

We came into the trip with 3 objectives including: providing a social and recreational opportunity for children at risk of loneliness and who may lack activity opportunities during the half-term break, facilitating a social opportunity for children who may have formed friendships during the summer and to provide respite for parents.

All 3 of these goals and some unintentional achievements were met when we took 10 children to Twycross Zoo for the day. On the day, alongside seeing some wonderful animals, Lego sculptures and having a lovely picnic we saw children instantly laughing, joking and chatting to the children and volunteers they knew. We also saw new friendships form throughout the day as young people mixed groups and found new shared interests. Finally, although not the original intention of the day we saw two new children who had never attended Phab grow in confidence: with one child attending a full week of Junior after previously being too nervous to attend when given the opportunity.

The success of our day trip led to, children, parents and volunteers asking, 'when's the next one?' and we are hoping to continue this come summer 2026!



JUNIOR CAMP

Junior Camp spent the week at Hindleap Warren. For many of the children that we took away it was their first time on a PHAB camp. We travelled as a group down to Hindleap Warren on a coach and stopped off at Beaconsfield services approximately halfway through the journey to use the services and to eat our packed lunches. Once onsite, volunteers branched off to either entertain the children or complete administrative or logistical tasks such as unloading the luggage. The theme of this year's Junior camp was fairytales. Our 3-day groups were split into these sub themes and named after them.

During this week at Hindleap Warren we had two whole days off site and one-half day off site. Junior visited Lego Land at Windsor on one day and spent another whole day at Brighton visiting the beach, having fish and chips and visiting Brighton Sea Life. Half a day was spent at Coral Reef Waterworld in Bracknell. All days off site were successes. The remainder of the week was spent completing activities mostly led by Hindleap Warren staff such as water sports or the zip wire. Evenings on site were spent doing craft activities, adult led games and activities and watching movies all snug in our living/activity space that the centre allowed us to use for our personal use throughout our stay. On Friday evening PHAB led a party and hired an entertainer who led the party. The children were mesmerized and this allowed volunteers to fully support children to enjoy the experience rather than the logistics of the evening. Our volunteer team consisted of strong volunteers who were dedicated and extremely



hard working who made taking lots of new children and children, with a wide range of care needs and disabilities, easy.

Many friendships were formed on camp between disabled and non-disabled children. This was particularly evident with participants who had disabled siblings or had been on prior camps. All participants showed the values that PHAB works to and to promote and share and many of the new participants showed great promise to be returning participants.

SENIOR CAMP

Senior Camp 2025 was a fantastic camp which everyone seemed to really enjoy. We had 16 volunteers including leaders and 19 participants. The children who came had a brilliant time and this is really shown in the camp feedback. We had lots of different personalities, and it was great to see everyone taking an interest in learning about each other.

Our activities were a hit, and we felt we had a good balance of free time and planned activities. Some of our favourites outside of the centre were the cinema, the beach and pizza hut. We also enjoyed laser quest, ice skating, and bowling. We really liked the spot we found by the beach because of the access to disabled facilities.



Throughout the week when we encountered problems with the world being at times less than accessible, we were so proud of the response of all involved. Our children were extremely patient, and our volunteers worked creatively and tirelessly to limit the impact of this on the children's holiday.

We also had great activities at the centre. This included the climbing wall, high ropes and zip wire. The centre leaders were great as usual at keeping our children involved with the activities and having little games to keep the activities interesting.

Additionally, our volunteers ran some amazing activities at the centre which really brought everyone together. This involved a chaotic pass the parcel with several mini challenges. They also ran a sports evening which included dodgeball, football and other made-up games. Everyone really came together and got involved.

There is no doubt that every child on the holiday benefited from the experience. Some stand outs were a child, with complex needs that require full time care support, who had sadly experienced the unexpected loss of a parent the week prior to camp; the child in question was able to be cared for and have fun, laughter and friendship whilst their extended family had time to grieve.

Another child with a life limiting condition knew that the holiday was their last chance to relax and have fun before facing major spinal surgery.

A young carer who was able to speak about the poverty and challenges their family faces and shared that for the first time they didn't feel like they had to hide those facts to fit in.

Overall, the camp was amazing, the volunteers were fantastic, and the children were brilliant. It all came together to create a very special week.



VENTURE CAMP



Venture camp once again, headed back to Bendrigg Lodge, near Kendal, in the beautiful Lake District. The site is surrounded by rolling hills and beautiful, picturesque scenery. As volunteers we had the absolute pleasure of watching 21 young people who were unknown to each other, build an amazing, long-lasting friendship throughout the week. All of them were from different backgrounds and with different abilities, but all being included.

The first activity planned included Wotsits, shaving foam and fancy dress... That could only mean one thing! It's time to get messy! As the chaos erupted, friendships were already forming. A fantastic start to the busy week ahead.

Sunday saw the first full day of on-site activities. This was finished off with a very special visit from an interactive murder mystery theatre company– Murder Inc. We laughed real tears and even had the opportunity to get involved with some improv games and the chance for some participants to become part of the cast and show off their own talents. It amazed me how curious, imaginative and eager, each one of the young participants were, to be involved.

Monday was filled with water fun and canoeing on Lake Windemere. Monday evening was a relaxed atmosphere, where many of the young people joined each other to explore the centre, play games and get to know each other more. It was also the first camp out night! We had a fabulous bell tent decorated with fairy lights, blankets and all things pretty. Each young person had the opportunity to camp out at least once with their friends. First up was a cosy night in the tent for the girls.



Wednesday morning bright and early we headed to Blackpool beach for the day. We had hired some fantastic beach wheelchairs so everyone could take a dip in the sea.

We played ball games, had beautiful fish and chips with the sand between our toes. No beach day is complete without a stroll along the pier. It was amazing to see the integration and inclusion that had been created throughout the group. The friendships that had blossomed, with everyone just smiling and enjoying being with each other.

Thursday saw us head back to Blackpool to have fun on the slides at the water park. We then spent the evening singing and spending time with each other around a campfire, complete with roasted marshmallows and smores!

On Friday everyone had the choice of onsite activities they would like to take part in. Choosing from the slide, essential oil making, go karts, bikes, zip wire, crate stacking, the indoor caving system, bendy pot and archery. It was amazing to see all the young people help each other join in the activities. They showed great independence and made sure everyone was included.



Friday night was party night, carnival style! We started with the fantastic drum company Drum Nation, leading us with a workshop. Every one of us joined the band and was able to have ago and drum together with a grand finale of performing a piece of music together. Complete with carnival costumes, beads, glitter and of course dancing! Drum nation gave us a mesmerizing performance and then led us into the party room where we had a DJ set up and a good old boogie. Memories were captured with a photo booth that each young person could keep a picture with their new friends as a keepsake forever. We didn't want the night to end.

Saturday came around far too quickly! Some of the young people were sad to say goodbye to their new friends, however it wasn't long before they all met up again outside of camp. It's been wonderful receiving updates from parents with photos and stories of these new friendships still going strong, even after camp. Memories that will last a lifetime still being created with each other.

Independent Examiner's Report to the Trustees of Birmingham PHAB Camps

I report to the charity trustees on my examination of the accounts of the Charity for the year ended 31st October 2025, which are set out on pages 10 to 16

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 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 giving me cause to believe that in any material respect:

1. accounting records were not kept in respect of the Charity as required by section 130 of the Act; or
2. the accounts do not accord with those records; or
3. the accounts do 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.

CT Edwards

of

CT Edwards Ltd

26 Darnford Moors,

Lichfield,

Staffordshire

Date: 16th December 2025

Birmingham PHAB Camps

Statement of Financial Activities for the year ended 31st October 2025

		Unrestricted Funds £	Restricted Funds £	Total Funds £	Prior year funds £
<u>Incoming resources</u>					
<u>Donations</u>					
Trust Funds & Charities	Note 3	80,219		80,219	88,140
Donations	Notes 4 & 9	10,722		10,722	40,447
Sponsored Wheel and Walk		789		789	2,551
Volunteer Sponsorship		0		0	1,885
Supermarket Collections		0		0	0
Parents & Participants contributions	Note 5	3,780		3,780	7,718
Gift Aid claims		1,262		1,262	1,177
		96,772	0	96,772	141,918
Funds raised by volunteers	Note 7	0		0	0
Bank Interest		1,296		1,296	1,315
Total		98,068	0	98,068	143,233
<u>Resources expended</u>					
<u>Expenditure on raising funds</u>					
Incurring seeking donations					
Printing, Stationery and postage		20		20	170
Fund Raiser professional fees		7,290		7,290	0
Fundraising costs	Note 7	178		178	209
		7,488	0	7,488	379
<u>Charitable activities</u>					
	Note 5				
Junior camp		32,096		32,096	31,820
Senior camp		32,261		32,261	34,107
Venture camp		37,210		37,210	37,733
Breakfree camp		0		0	0
Discovery camp		0		0	19,083
Adult Breakaway camp		0		0	0
Festival camp		0		0	6,645
Freedom camp - Cancellation costs				0	0
Day Trips/ Online events	Note 6	0	905	905	894
		101,567	905	102,472	130,282
<u>Other expenditure</u>					
Training		1,381		1,381	420
Equipment		832		832	546
Insurances		3,696		3,696	3,315
Postage and Stationery		30		30	122
Bank Charges		88		88	60
Travelling expenses		275		275	349
Software & DBS checks		1,988		1,988	1,262
Depreciation	Note 8	167		167	167
Leaders thank you		265		265	0
Governance costs					
Independent Examination fee		630		630	450
		9,352	0	9,352	6,691
Total		118,407	905	119,312	137,352
Net income		(20,339)	(905)	(21,244)	5,881
Total Funds brought forward		75,227	1,106	76,333	70,452
Total Funds carried forward		54,888	201	55,089	76,333

Birmingham PHAB Camps

Balance Sheet as at 31st October 2025

		<u>Unrestricted</u> <u>Funds</u>	<u>Restricted</u> <u>Funds</u> £	<u>Total Funds</u>	<u>Prior year</u> <u>funds</u> £
Fixed Assets					
Tangible Assets	Note 8	170		170	337
Current Assets					
Short term deposits- CAF BANK Ltd		42,511	201	42,712	70,924
Cash at bank and on hand		2,733		2,733	1,906
Debtors and Prepayments		10,014		10,014	3,616
	Total Current Assets	55,258	201	55,459	76,446
Less Creditors (accruals) falling due within one year		540		540	450
	Net Current Assets	54,718	201	54,919	75,996
	Total assets less current liabilities	54,888	201	55,089	76,333
	Total assets	54,888	201	55,089	76,333
Funds of the Charity					
Restricted income funds	Note 9		201	201	1,106
Unrestricted funds	Note 10	54,888		54,888	75,227
	Total Funds	54,888	201	55,089	76,333

Signed by two Trustees





16th December 2025

Notes to the accounts

Note 1 Basis of preparation

1.1 Basis of accounting

The accounts have been prepared in accordance with:

- The Statement of Recommended Practice: Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) issued on 16 July 2014
- and with the Charities Act 2011.

The charity constitutes a public benefit entity as defined by FRS 102.

1.2 Cash flows

Advantage has been taken of the exemption available in section 7 of FRS102 in not preparing a statement of cash flows.

Note 2 Accounting policies

2.1 Income

Recognition of income Income is included in the Statement of Financial Activities (SoFA) when:

- the charity becomes entitled to the resources;
- it is more likely than not that the trustees will receive the resources; and
- the monetary value can be measured with sufficient reliability.

Offsetting There has been no offsetting of assets and liabilities, or income and expenses, unless required or permitted by the FRS 102 SORP or FRS 102.

Grants and donations Grants and donations are only included in the SoFA when the general income recognition criteria are met (5.10 to 5.12 FRS102 SORP).

Tax reclaims on donations and gifts Gift Aid receivable is included in income when there is a valid declaration from the donor. Any Gift Aid amount recovered on a donation is considered to be part of that gift and is treated as an addition to the same fund as the initial donation unless the donor or the terms of the appeal have specified otherwise.

Volunteer help The value of any voluntary help received is not included in the accounts but is described in the trustees' annual report

Investment income This is included in the accounts when receivable

2.2 Expenditure and liabilities

- Liability recognition** Liabilities are recognised where it is more likely than not that there is a legal or constructive obligation committing the charity to pay out resources and the amount of the obligation can be measured with reasonable certainty.
- Creditors** The charity has creditors which are measured at settlement amounts less any trade discounts
- Provisions for liabilities** A liability is measured on recognition at its historical cost and then subsequently measured at the best estimate of the amount required to settle the obligation at the reporting date
- Taxation** As a registered Charity the Charity benefits from rates relief and is generally exempt from Income Tax and Capital Gains Tax, but not from VAT. Irrecoverable VAT is included in the cost of those items to which it relates.

2.3 Assets

- Tangible fixed assets for use by charity** These are capitalised if they can be used for more than one year, and cost at least £250
They are valued at cost.
The depreciation rates and methods used are disclosed in note 8
- Debtors** Debtors (including trade debtors and loans receivable) are measured on initial recognition at settlement amount after any trade discounts or amount advanced by the charity. Subsequently, they are measured at the cash or other consideration expected to be received.

Notes to the Accounts (continued)

31st October 2025

	<u>Unrestricted</u> <u>Funds</u>	<u>Restricted</u> <u>Funds</u>	<u>Total</u>	<u>Prior year</u>
	£	£	£	£
3. Income from Trust Funds & Charities				
Cash Received				
Wadsworth Family Charitable Fund	19,640		19,640	18,890
George Fentham Birmingham Charity	7,000		7,000	7,000
The Barratt Developments PLC Charitable Foundation	6,000		6,000	6,000
We are all making a difference Charitable Trust	5,000		5,000	5,000
The Roger & Douglas Turner Charitable Trust	5,000		5,000	5,000
Lord Austin Trust	5,000		5,000	5,000
The Grantham Yorke Trust	5,000		5,000	0
The 29th May 1961 Charitable Trust	3,000		3,000	3,000
Michael Marsh Charitable Trust	2,500		2,500	2,500
The IM Properties Community Fund	2,500		2,500	2,500
The Grimmitt Trust	2,500		2,500	2,000
The Hedley Foundation	2,500		2,500	0
The Grail Society (Waxwell) UK	2,279		2,279	2,100
Baron Davenport's Charitable Trust	2,000		2,000	1,500
The Kelton Charitable Trust	2,000		2,000	0
Sparkhill Charitable Trust	1,250		1,250	1,250
The Dumbreck Charity	1,000		1,000	1,000
The George Henry Collins Charity	1,000		1,000	0
Frank Russon Charitable Trust	1,000		1,000	
The WED Charitable Trust	1,000		1,000	1,000
The Joseph Hopkins and Henry James Sayer Charitable Trust	750		750	1,200
Birmingham District Nursing Trust	600		600	0
Richard Cadbury Charitable Trust	500		500	500
Gowling WLG (UK) Charitable Trust	500		500	500
William A Cadbury Charitable Trust	500		500	0
Charles Brotherton Trust	200		200	0
The Eveson Charitable Trust			0	8,000
The Whitegates Charitable Trust			0	3,000
The Bailey Thomas Charitable Trust			0	2,000
Bernard Piggott Charitable Trust			0	2,000
The Albert Hunt Trust			0	2,000
The Harry Payne Fund			0	2,000
Eric Wilfred Vincent Trust Fund			0	1,000
The Keith & Joan Mindelsohn Charitable Trust			0	1,000
Warwickshire Masonic Charitable Trust			0	400
The Fitton Trust			0	300
Sir John Sumners Trust			0	250
PWC Foundation			0	250
	80,219	0	80,219	88,140

Notes to the Accounts (Continued)

31st October 2025

4. Donations

	Unrestricted	Restricted
Enterprise RAC UK Ltd	3,000	
Sutton Coldfield Hockey Club	1,500	
Misc. and anon	2,077	
Mrs M Miles	1,000	
Volunteer Membership fees	625	
Dr Paul Greaves	600	
Mr K J Fleming	520	
Lloyds Bank Foundation(Matched Funding)	500	
Mr C Douglas	360	
Ms Danielle Moore	300	
J & D Potter	120	
Mr Peter Brett	120	
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	10,722	0
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5. Expenditure on Camps

	<u>No of Participants</u>		<u>Cost</u>	<u>Parental Contribution</u>	<u>Net Cost</u>
	<u>Children</u>	<u>Volunteers</u>			
Junior	20	15	32,096	(1,565)	30,531
Senior	20	16	32,261	(735)	31,526
Venture	20	15	37,210	(1,480)	35,730
Day Trip			905		905
	<hr/>	<hr/>	<hr/>	<hr/>	<hr/>
	60	46	102,472	(3,780)	98,692
	<hr/>	<hr/>	<hr/>	<hr/>	<hr/>

6. Expenditure on Day Trips

We took a group of children from Junior age camp to Twycross Zoo on May 30th 2025, at a cost of £905. This gives newcomers to Phab an idea of what can happen on the week long holidays.

7. Fundraising Costs

	<u>Costs</u>
Postage	20
Charges on Peoples Fundraising online Giving Platform	178
Fundraiser Professional Fees	7,290
	<hr/>
	7,488
	<hr/>

We are now using Wooton George Consulting to complete applications to our Trust funds

Notes to the Accounts (Continued)

31st October 2025

8. Fixed Assets

Cost

At the beginning of the year
 Additions
 At end of year

**Fixtures,
 fittings and
 equipment**

7,999

7,999

Depreciation

**Basis
 Rate**

**SL
 25%**

At the beginning of the year
 Depreciation
 At end of year
 Net book value at the beginning of the year
 Net book value at the end of the year

7,662

167

7,829

337

170

9. Restricted Fund

A donation was received from The Morrisons Foundation to be used for day trips . Due to Covid-19 a trip that was arranged could not go ahead and a trip to Drayton Manor Park took place in December 2023 and a trip to Twycross Zoo took place in May 2025. The balance will be spent in 2026.

10. Reserves Policy

The reserves of the charity are held in the accumulated fund. The Board's policy is to progressively increase reserves to six months unrestricted expenditure. The Trustees consider six months to be an appropriate period for outstanding liabilities to be met and ensure orderly winding down of the charity if necessary.

Where Reserves are held

The majority of reserves are held in interest bearing accounts with CAF Bank Ltd.

11. Transactions with Trustees and Related Parties

No trustees have been paid any remuneration or received any other benefits from volunteering for the charity.

During the year there were no related party transactions. (2024: None)

Independent Examiner's Report to the Trustees of Birmingham PHAB Camps

I report to the charity trustees on my examination of the accounts of the Charity for the year ended 31st October 2025, which are set out on pages 10 to 16

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 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 giving me cause to believe that in any material respect:

1. accounting records were not kept in respect of the Charity as required by section 130 of the Act; or
2. the accounts do not accord with those records; or
3. the accounts do 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.

C T Edwards
of
C T Edwards Ltd
26 Darnford Moors,
Lichfield,
Staffordshire
Date: 16th December 2025