

TRIUMPH OVER PHOBIA (TOP UK)

England & Wales · Charity number 1034932

Details

Other names TOP UK

Status Registered

Legal form Trust

Registered 1994-03-11

Register [View on the Charity Commission register](#)

Contact

Address Suite 206
3 Edgar Buildings
George Street
Bath
BA1 2FJ

Phone 07740702778

Email kayrees@hotmail.com

Website www.topuk.org

Activities

Objects: RELIEVING THE ILL-HEALTH OF THOSE WHO SUFFER FROM PHOBIA ANXIETY AND OBSESSIVE COMPULSIVE SYNDROMES.

Activities: Triumph Over Phobia runs a network of self-help therapy groups helping sufferers of phobias and obsessive compulsive disorder (OCD) to overcome their fears.

Classification

- **How:** Provides Services, Provides Advocacy/advice/information
- **What:** The Advancement Of Health Or Saving Of Lives, Disability
- **Who:** Children/young People, Elderly/old People, People With Disabilities, Other Defined Groups

Geography

- Throughout England And Wales

Finances

Period end	Income	Expenditure	Assets	Employees
2025-03-31	£66,492	£58,552	-	-
2024-03-31	£39,191	£53,706	-	-
2023-03-31	£66,385	£53,519	-	-
2022-03-31	£37,892	£50,457	-	-
2021-03-31	£43,042	£45,525	-	-

Trustees

Name	Role	Appointed
Mrs P Fox	Chair	2012-01-09
Alison Ryan		2025-09-25
COLIN KAY		2014-08-14
Edward Jack Erasmus		2019-12-15
Francesca Penelope Harrison		2024-05-25
Henrietta McDermott		2024-01-25
Mrs A Markham		2012-01-09
Mrs K Rees		2017-10-25

TRIUMPH OVER PHOBIA (TOP UK)

England & Wales - Charity number 1034932

Accounts



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

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	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)

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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

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)

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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
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Receipts and payments accounts

CC16a

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

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

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

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

Categories	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
P Fox	Pamela Fox	20. 06.2025

TOP UK

Reconciliation of Cash Funds 2024-25

Cash Funds at 1 April 2024

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

Cash funds at 31 March 2025

Lloyds Bank Bus a/c	2022	
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Lloyds Bank Instant Access a/c	2392	4414
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Bath B/S

1-Apr	13128	Opening balance	
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2-Apr	10	Donation	
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3-May		Transfer	-5000
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22-May	5000	Transfer	
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23-Jul		Transfer	-5000
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22-Aug	5000	Transfer	
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27-Aug	2000	Transfer	
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21-Oct	5000	Transfer	
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31-Dec	426	Interest	
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10-Jan	3000	Transfer	
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25-Feb		Transfer	-5000
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	20436		
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			18564
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Total Bank and BBS

			22978
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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.

TRIUMPH OVER PHOBIA (TOP UK)

England & Wales - Charity number 1034932

Accounts



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)

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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
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.

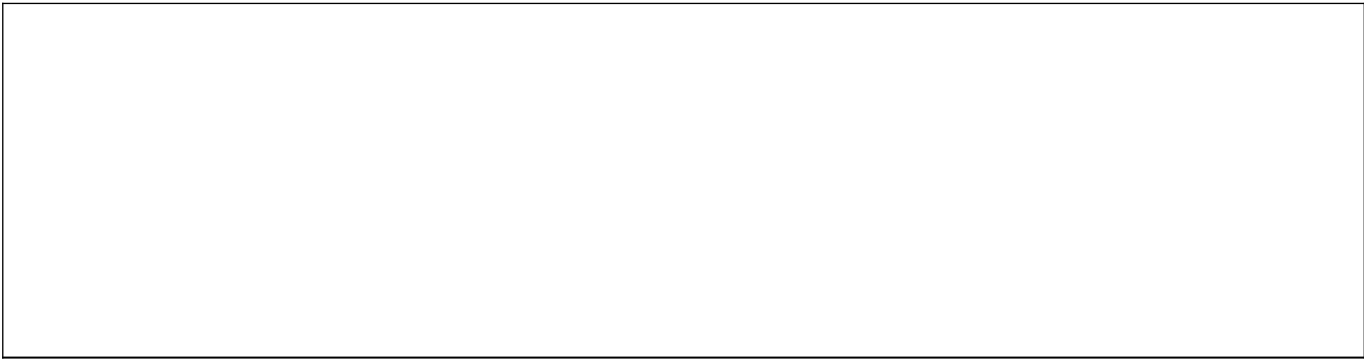
CEOs are having to make incredibly tough decisions about how to keep their organisations stable and afloat and at TOP UK we are no different. We have struggled this year to secure funds at a time when the need is ever growing. We know that we are only scratching the surface in terms of the numbers of 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
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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	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	-	-	-	-	-
Sub total (Gross income for AR)	32,618	6,573	-	39,191	66,385
A2 Asset and investment sales, (see table).					
	-	-	-	-	-
	-	-	-	-	-
Sub total	-	-	-	-	-
Total receipts	32,618	6,573	-	39,191	66,385
A3 Payments					
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
Sub total	43,003	10,703	-	53,706	53,519
A4 Asset and investment purchases, (see table)					
	-	-	-	-	-
	-	-	-	-	-
Sub total	-	-	-	-	-
Total payments	43,003	10,703	-	53,706	53,519
Net of receipts/(payments)	- 10,385	- 4,130	-	- 14,515	12,866
A5 Transfers between funds	-	-	-	-	-
A6 Cash funds last year end	-	-	-	-	-
Cash funds this year end	24,623	4,930	-	29,553	16,687

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	1,910		-
	Cash at Bath B/S	12,328	800	-
		-	-	-
	Total cash funds	14,238	800	-
	(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 £
B2 Other monetary assets		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-

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

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

Categories	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	

TOP UK

Reconciliation of Cash Funds 2023-24

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

Reconciliation to bank accounts

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

Movement in Funds

Name of fund		Purpose	Opening	Income	Outgoing	Closing
Grant Funds						
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
Total			29430	25073	45703	9300



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.

TRIUMPH OVER PHOBIA (TOP UK)

England & Wales - Charity number 1034932

Accounts



Trustees' Annual Report for the period

	Period start date			Period end date		
From	1	April	2022	To	31	March 2023

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	J-Lo Hall			
8	David Richardson			
9	Jack Erasmus			
10	Susan Thomas		To April 2023	
11	Christopher Chrzanowski			
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.

Activities

As the country emerged from the tight grip of Covid and all restrictions were finally lifted in early 2022, I am not sure anyone knew what the future held for the collective mental health and well being of our nation.

However, it was not long before we all realised that mental health services were stretched beyond breaking point and the swell in the number of people looking for help and support for their mental health had both NHS and Private services on their knees. We were not immune from that increase, as people turned to the voluntary sector looking for specialist help and support.

In planning all our activities for the year, we always kept in mind the Charity Commission's guidance on public benefit and our focus remained on our group network which had already seen a significant increase in demand during the Pandemic.

Throughout the pandemic, all our weekly self-help groups were delivered on virtual platforms. After restrictions were lifted we continued on these platforms with the intention to re introduce face to face groups as things settled down. However, what we did not envisage, was that demand for our services would not diminish and our services would remain at capacity for the foreseeable future.

This demand meant that it was easier to help people to access our groups if they remained on virtual platforms. So no face to face groups have taken place during the year.

Recruiting and training new volunteers became a priority as the charity strived to increase the number of groups to meet demand. We successfully piloted a new promotional video targeting volunteers who were looking for therapeutic experience. We also streamlined our application process to meet the increase in the number of volunteer applications. The introduction of electronic application forms with better guidance improved the volunteer experience and helped to speed up selection and interviews. Production of a powerful impact report which gives a voice to the people we have helped and makes compelling reading both for funders and service users.

The charity had a boost with the recruitment of a highly skilled CEO, Hannah Culff to work alongside the Clinical Director, Trilby Breckman. The strategic expertise of Hannah has brought both focus, and development to the charity and its Board. The focus for the year was fundraising, an important stepping stone for growth to ensure we could meet the increase in demand for our services. We have produced an exciting, ambitious but achievable three year strategy that will help us grow, build and reach out to support more people than ever before live a life beyond OCD and phobia.

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 2023 was £15191

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:

Denman Trust, Awards for All, Roper Family, Albert Hunt, Garfield Weston, Edward Gostlin, David Family, Forrester Trust and our individual supporters.

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

Section F

Other optional information

As I write my report, I am able to reflect on the encouraging objectives which TOP UK has incorporated into

its strategic plan during the last year. The new appointment of a CEO, who came to us with a vast experience in planning and charity development has enabled us to look into the future and give us a solid, strategic platform on which to build. During the last year we focused heavily on fundraising. We set ourselves an ambitious target and galvanised all our supporters, volunteers and staff to help meet our objectives. We had an army of people step up to mark and raise funds which included sponsored skydives, running marathons, cake sales galore and even a quiz night. This ensured we raised more money through fundraising than ever before.

Our Clinical Director has continued to successfully oversee the running of our individual support groups, this role has proved to be challenging but extremely rewarding. As we continue to focus our attention on the expansion of groups to accommodate the increasing number of new enquiries, we have been fortunate to be able to utilise the technical skills of one of our trustees. He has produced a video to promote our therapeutic work to prospective volunteers looking to gain clinical experience. This has been impactful as it has been set up to target academic institutions where current Psychology students, can be offered opportunities to gain insight and experience into our work and furthermore provide the charity with increasing numbers of potential group leaders, whom we can train.

The work of our young people's initiative for 16-18 year olds has gained momentum and has further provided us with evidence of how this age group can benefit from our input and support. We remain aware that this is a challenging part of our service and are grateful for the input of present trustees who have experience and understanding of the needs that this particular age group.

During the year our trustees board has remained strong. The rich diversity of members has provided academic knowledge and various talents which can be seen as directly responsible for keeping all aspects of the Charity running effectively.

I am proud to end my report by saying a big thank you to everyone for their continued hard work and effort, and especially to my vice chair Anne, who deputised in my absence recently, whilst I recovered from a short illness.

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		

TOP UK

Reconciliation of Cash Funds 2022-23

Cash Funds at 1 April 2022
Lloyds Bank **5615**

Bath B/S **11072**

Opening balance 1 April 2022 **16687**

Total receipts 2022-2023 66385
 Total payments 2022-2023 53519 **12866**

Cash balances at 31 March 2023 **29553**

Reconciliation to bank accounts

Cash funds at 31 March 2023
 Lloyds Bank Bus a/c 439
 Lloyds Bank Treasurers a/c 12423 **12862**

Bath B/S **16691**

Total Bank and BBS **29553**

Movement in Funds

Name of fund	Purpose	Opening	Income	Outgoing	Closing
Grant Funds					
Roper Family	Core		10000	2500	7500
Roper Family	Groups	5000		5000	0
Albert Hunt	Core costs		2000		2000
Souter Trust	Scotland	3000		3000	0
Garfield Weston	Core costs exp May 23		7500	1500	6000
Edward Gostlin	Core		4000	1000	3000
Awards for All	New groups	5610		5610	0
Awards for All	Restrict COVID Wales		7930	4000	3930
Denman Trust	Core Costs	500		500	0
Denman Trust	Restrict Bath & Bristol		1000		1000
Allen Lane Foundation	Books and young people	1000		1000	0
David Family	Core costs exp May 23		1500	500	1000
Forrester	Core costs		5000		5000
Quartet Community foundation	Banes Group	1000		1000	0
Total		16110	38930	25610	29430

Triumph Over Phobia (TOP UK)		1034932	CC16a
Receipts and payments accounts			
Ba	For the period from	Period start date 1-Apr-22	To Period end date 31-Mar-23

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	30,000	8,930	-	38,930	23,860
Subscriptions	10,595	-	-	10,595	10,095
Donations	570	-	-	570	880
Friends	360	-	-	360	-
Fund Raising	14,932	-	-	14,932	1,264
Gift Aid	793	-	-	793	-
Bank interest	33	-	-	33	1
Book Sales	72	-	-	72	76
Bath b/s interest & Donations	100	-	-	100	-
Sundry	-	-	-	-	1,716
Sub total(Gross income for AR)	57,455	8,930	-	66,385	37,892
A2 Asset and investment sales, (see table)					
	-	-	-	-	-
Sub total	-	-	-	-	-
Total receipts	57,455	8,930	-	66,385	37,892
A3 Payments					
Wages, salaries & NI	20,746	4,310	-	25,056	30,673
Room Hire	-	-	-	-	50
Books	259	150	-	409	136
Post Office PO Box	300	-	-	300	1,722
Insurance	96	-	-	96	-
Phone services	1,189	1,000	-	2,189	2,046
Stationery etc	1,183	-	-	1,183	83
Training & Volunteers	394	-	-	394	103
Travel	101	40	-	141	155
Consultancy	16,611	2,500	-	19,111	11,250
Sundry	3,640	1,000	-	4,640	4,239
Sub total	44,519	9,000	-	53,519	50,457
A4 Asset and investment purchases, (see table)					
	-	-	-	-	-
Sub total	-	-	-	-	-
Total payments	44,519	9,000	-	53,519	50,457
Net of receipts/(payments)	12,936	-70	-	12,866	12,565
A5 Transfers between funds	-	-	-	-	-
A6 Cash funds last year end	-	-	-	16,687	-
Cash funds this year end	12,936	70	-	29,553	12,565

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	9,432	3,430	-
	Cash at Bath B/s	15,191	1,500	-
	Total cash funds	24,623	4,930	-
	(agree balances with receipts and payments account(s))			
B2 Other monetary assets				
B3 Investment assets				
B4 Assets retained for the charity's own use				
B5 Liabilities				

Signed by one or two trustees on behalf of all the trustees	Signature	Print Name	Date of approval
	Pamela Fox	Pamela Fox	27.7.23

Independent examiner's report on the accounts

Section A

Independent Examiner's Report

Report to the trustees/
members of

Charity Name
Powys Animal Welfare

On accounts for the year
ended

30 the June 2022

Charity no
(if any)

1098246

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 30/06/2022 YY2022YY.

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

[The charity's gross income exceeded £250,000 and I am qualified to undertake the examination by being a qualified member of [insert name of applicable listed body]]. *Delete [] if not applicable.*

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: J de la Moitie

Date: 01/09/2022

Name: Josef de la MOITIE

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

Address:

78 Bessancourt
Holmes Chapel

CW4 7NB

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.

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TRIUMPH OVER PHOBIA (TOP UK)

England & Wales - Charity number 1034932

Accounts



CHARITY COMMISSION
FOR ENGLAND AND WALES

Triumph Over Phobia (TOP UK)		1034932	CC16a
Receipts and payments accounts			
For the period from	Period start date 1-Apr-21	To Period end date 31-Mar-22	

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	14,250	9,610	-	23,860	32,270
Subscriptions	10,095	-	-	10,095	8,098
Donations	880	-	-	880	757
Fund Raising	1,264	-	-	1,264	1,745
Gift Aid	-	-	-	-	-
Bank interest	1	-	-	1	4
Book Sales	76	-	-	76	168
Sundry	1,716	-	-	1,716	-
Sub total (Gross income for AR)	28,282	9,610	-	37,892	43,042
A2 Asset and investment sales, (see table).					
	-	-	-	-	-
	-	-	-	-	-
Sub total	-	-	-	-	-
Total receipts	28,282	9,610	-	37,892	43,042
A3 Payments					
Wages, salaries & NI	30,673	-	-	30,673	35,078
Room Hire	50	-	-	50	347
Books	136	-	-	136	1,091
Insurance	1,722	-	-	1,722	3,084
Phone services	2,046	-	-	2,046	1,964
Stationery etc	83	-	-	83	990
Training & Volunteers	103	-	-	103	427
Travel	155	-	-	155	90
Consultancy	11,250	-	-	11,250	-
Sundry	4,239	-	-	4,239	2,454
Sub total	50,457	-	-	50,457	45,525
A4 Asset and investment purchases, (see table)					
	-	-	-	-	-
	-	-	-	-	-
Sub total	-	-	-	-	-
Total payments	50,457	-	-	50,457	45,525
Net of receipts/(payments)	- 22,175	9,610	-	- 12,565	- 2,483
A5 Transfers between funds	-	-	-	-	-
A6 Cash funds last year end	-	-	-	-	28,885
Cash funds this year end	- 22,175	9,610	-	- 12,565	26,402

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	5,615		-
	Cash at CAF	-		-
	Cash at Bath B/s	11,072		-
	Total cash funds (agree balances with receipts and payments account(s))	16,687	-	-
		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

	Print Name	Date of approval
Pamela Fox	Pamela Fox	15.07.22

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Trustees' Annual Report for the period

	Period start date			Period end date		
From	1	April	2021	To	31	March 2022

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	J-Lo Hall		From 7 Jan 2022	
8	David Richardson			
9	Jack Erasmus			
10	Susan Thomas			
11	Christopher Chrzanowski			
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.

Activities

The Covid Pandemic continued into 21/22 and the impact on mental health has been well documented. In planning our activities for the year we kept in mind the Charity Commission's guidance on public benefit. The charity remained focussed on its group network throughout the year but at times the Charity was completely overwhelmed with enquiries.

Throughout the pandemic we have continued to run all our weekly self-help groups but nothing was delivered face to face. All our groups ran virtually using Skype, Teams and Zoom. Training for new volunteers was also delivered via Zoom and this had some unexpected benefits, one of which was flexibility. The training could be delivered to volunteers in different parts of the country at the same time and the schedules could be very flexible including a mixture of daytime and evening training.

The charity has also spent time and resources in establishing an electronic administrative system. Pre covid we operated with a more paper-based structure and it became evident that this was not suitable for the Virtual world. We have invested in an online operating system which gives all volunteers, employees and Trustees instant access to all the documents and resources they need.

Our group network continues to grow and we have seen an increase in the number of young people aged between 16 & 18 who have joined our groups. A surprising development was the number of young people who called us directly. Before we dropped our age limit most of our enquiries came via parents and carers. It is pleasing to know that we offer a service which young people can access independently.

During the year we ran a very successful evening seminar on managing anxiety. This took place on Zoom and more than 100 people attended. Professor Paul Salkovskis and Dr Victoria Bream gave very informative presentations and J-Lo Hall gave a very moving account of how she overcame extremely debilitating OCD.

The increase in demand for our services over the last 2 years has provided the charity with definitive evidence for the need to expand our network. The Board of Trustees recognised that to facilitate growth the charity needed more expertise from an individual with a strong background in Strategy and Charity Development. With this in mind, at the end of 2021 we successfully recruited a CEO to work alongside the Clinical Director.

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 2022 was £11082

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;

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

We were grateful for the support from:

Ray Harris Trust, Denman Trust, Awards for All, Medlock Trust, Renishaw Trust, Souter Trust, Arnold Clark, Roper Trust, Bath B\ S and our individual supporters.

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

- investment policy and objectives including any ethical investment policy adopted.



Section F Other optional information

TOP UK has witnessed a lot of change and encouraging expansion over the period from March 2021-22. Covid continued to have an impact on the charity in several ways. Once again showing increasing number of enquires from potential service users and enthusiastic volunteers; affecting an increase in training programmes. We have continued to carry out our work successfully and have met these increased needs using both a professionally and sympathetic approach. We therefore 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 proven to be an important and worthwhile addition to our services.

The expansion of groups has remained in the virtual setting and to date this intuitive way of providing our support has remained extremely successful. One group is now preparing to establish a face to face approach in line with previous pre covid group strategies. More group leaders have received training in the last few months. We have also launched several new groups allowing access to new members across the country. We are assessing the benefits of virtual groups which we plan to continue offering to meet with current demands for our services.

In the past year with have taken on a CEO to work alongside our Clinical director, Trilby, previously known as our Director. This has proved to be an extremely beneficial process and allowed our new Clinical Director to reduce her hours as was her wish. Our new CEO will focus on fundraising and implementing new strategies to increase our presence as a unique mental health charity.

Alongside these two new roles we have also employed a part- time Administrative Assistant to oversee the everyday running of the charity.

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. These numbers continue to increase. Our monthly data collection continues to be recorded in the form of Fear Questionnaires and Y-BOCS forms. Data collection has remained incredibly important to the charity and has been improved through the installation of Microsoft office. Data can now be entered directly by each individual group 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 Fundraising efforts have been reduced as we have worked through another difficult year. We have a number of fundraising events scheduled over the next few months. 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 demonstrated a more productive use of our fundraising strategies earlier this year by hosting a Spring Conference.

During the year we have once again welcomed a new trustee to the board. 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 diversity of knowledge and talent which exists within the board. This has helped to reinforce 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 CEO, Hannah, Clinical Director, Trilby, our Fundraiser, Kate, Sophie our Administrative Assistant 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		



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 2022

Charity no
(if any)

1034932

Set out on pages

1-3

(Remember to include the page numbers of additional sheets.)

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended 31/03/2022.

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

~~[The charity's gross income exceeded £250,000 and I am qualified to undertake the examination by being a qualified member of [insert name of applicable listed body]]. Delete [] if not applicable.~~

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:

Date:

20 June 2022

Name:

Raymond Michael Bennett

Relevant professional
qualification(s) or body

ACCA (Retired)

(if any):

Address:

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.

TRIUMPH OVER PHOBIA (TOP UK)

England & Wales - Charity number 1034932

Accounts



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)

--

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.

□ .

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	CC16a
Receipts and payments accounts			
For the period from	Period start date 1-Apr-20	To	

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.

[Empty box for providing details of items to disclose]