

FAB (FAMILIES' ACTIVITY BREAKS)

England & Wales · Charity number 1178108

Details

Status Registered

Legal form CIO

Registered 2018-04-26

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

Contact

Address 39 Chester Road
Whittington Barracks
Lichfield
Staffordshire
WS14 9TF

Phone 07889186221

Email ceo@fabcamps.org.uk

Website www.fabcamps.org.uk

Activities

Objects: THE RELIEF OF YOUNG PEOPLE UP TO AND INCLUDING THE AGE OF 19 WHO HAVE SUFFERED THE LOSS OF A SERVING PARENT OR FAMILY MEMBER WHILST SERVING IN THE BRITISH ARMED FORCES BY THE PROVISION OF FUN AND CHALLENGING ACTIVITY BREAKS FOR BEREAVED MILITARY FAMILIES IN ORDER TO PROVIDE RELIEF FROM THE EFFECTS OF BEREAVEMENT TO SUCH YOUNG PEOPLE.

Activities: FAB camps provide a full programme of adventurous activities for bereaved military families, including a variety of children's activities. All activities are conducted by fully insured, qualified and professional instructors using national standards of protection and safety equipment.

Classification

- **How:** Provides Services
- **What:** General Charitable Purposes, Armed Forces/emergency Service Efficiency, Other Charitable Purposes
- **Who:** Children/young People

Geography

- Scotland
- Throughout England And Wales

Finances

Period end	Income	Expenditure	Assets	Employees
2025-03-31	£135,381	£88,337	-	-
2024-03-31	£82,390	£76,210	-	-
2023-04-01	£8,750	£97,414	-	-
2022-04-01	£55,024	£120,826	-	-
2021-04-01	£1,000	£17,598	-	-

Trustees

Name	Role	Appointed
IAN LAMBERTON	Chair	2018-01-01
Alison Sabiston		2022-01-01
JENNIFER BIRDSALL		2017-04-11

FAB (FAMILIES' ACTIVITY BREAKS)

England & Wales - Charity number 1178108

Accounts



Trustees' Annual Report for the period

From: 01 April 24

To: 31 March 25

Charity name: FAB – Families' Activity Breaks

Charity registration number: 1178108

Objectives and Activities

	SORP reference	
Summary of the purposes of the charity as set out in its governing document	Para 1.17	The relief of young people up to and including the age of 19 who have suffered the loss of a serving parent or family member whilst serving in the British Armed Forces by the provision of fun and challenging activity breaks for bereaved military families in order to provide relief from the effects of bereavement to such young people.
Summary of the main activities in relation to those purposes for the public benefit, in particular, the activities, projects or services identified in the accounts.	Para 1.17 and 1.19	Provision of fun and challenging activity breaks for bereaved military families. We provided 2 x camps: 26 July to 2 August 2024 (Arthog) 2 to 9 August 2024 (East Barnby)
Statement confirming whether the trustees have had regard to the guidance issued by the Charity Commission on public benefit	Para 1.18	Yes

Additional information (optional)

You may choose to include further statements where relevant about:

	SORP reference	
Policy on grant making	Para 1.38	N/A
Policy on social investment including program related investment	Para 1.38	N/A
Contribution made by volunteers	Para 1.38	The volunteers support our families on the week-long camps. In addition to this, they are required to attend training over 2 days. A total of 9 days. Some other volunteers are on the committee and give additional time over the months before and after the camps.
Other		N/A

Achievements and Performance

	SORP reference	
Summary of the main achievements of the charity, identifying the difference the charity's work has made to the circumstances of its beneficiaries and any wider benefits to society as a whole.	Para 1.20	The families attending have benefited from therapeutic and challenging activities. These assist in building confidence, but key is the peer support gained by being there with other families who are in similar circumstances to them.

Additional information (optional)

You may choose to include further statements where relevant about:

Achievements against objectives set.	Para 1.41	Delivered two successful camps
Performance of fundraising activities against objectives set.	Para 1.41	We do not have fundraising objectives. The committee are working to recruit a fundraising member to support this function. Donations and grant applications were successful.
Investment performance against objectives.	Para 1.41	N/A
Other.		N/A

Financial Review

Review of the charity's financial position at the end of the period.	Para 1.21	The charity is in a good financial position. The charity has secured a number of large grants which have supported the camps and FAB15, as well as providing stability for the future.
Statement explaining the policy for holding reserves stating why they are held.	Para 1.22	Reserves are limited.
Amount of reserves held.	Para 1.22	£30,000
Reasons for holding zero reserves.	Para 1.22	N/A
Details of fund materially in deficit.	Para 1.24	N/A
Explanation of any uncertainties about the charity continuing as a going concern.	Para 1.23	N/A

Additional information (optional)

You may choose to include further statements where relevant about:

The charity's principal sources of funds (including any fundraising)	Para 1.47	Via other charitable organisations.
Investment policy and objectives including any social investment policy adopted.	Para 1.46	-
A description of the principal risks facing the charity.	Para 1.46	-
Other		CEO discussed the following with the trustees:

		High Cash Balance. Large Website payments. The trustees were content that the high cash balance is there to ensure resilience and future delivery of the camps. All monies donated are spent as expected. The trustees confirmed they were content that the larger website payments were made for significant upgrades that were made.
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Structure, Governance and Management

Description of charity's trusts:		
Type of governing document (trust deed, royal charter)	Para 1.25	Constitution
How is the charity constituted? (e.g unincorporated association, CIO)	Para 1.25	CIO - FOUNDATION Registered 26 Apr 2018
Trustee selection methods including details of any constitutional provisions e.g. election to post or name of any person or body entitled to appoint one or more trustees	Para 1.25	Trustee selection is based on those individuals who can bring a different and varied perspective. From a family and volunteer point of view and the chair is an experienced trustee who provides guidance to all.

Additional information (optional)

You may choose to include further statements where relevant about:

Policies and procedures adopted for the induction and training of trustees	Para 1.51	-
The charity's organisational structure and any wider network with which the charity works	Para 1.51	-
Relationship with any related parties	Para 1.51	-
Other		-

Reference and Administrative details

Charity name	FAB – Families' Activity Breaks
Other name the charity uses	N/A
Registered charity number	1178108
Charity's principal address	39 Chester Road Whittington Barracks LICHFIELD WS14 9TF

☐ 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	Ian Lamberton	N/A		Karen Tait
2	Jennifer Birdsall	N/A		Karen Tait
3	Alison Sabiston	N/A		Karen Tait

Corporate trustees – names of the directors at the date the report was approved:

Director name		
N/A		

Name of trustees holding title to property belonging to the charity:

Trustee name	Dates acted if not for whole year	
N/A		

Funds held as custodian trustees on behalf of others:

Description of the assets held in this capacity.	N/A
Name and objects of the charity on whose behalf the assets are held and how this falls within the custodian charity's objects.	N/A
Details of arrangements for safe custody and segregation of such assets from the charity's own assets.	N/A

Additional information (optional)

Names and addresses of advisers (Optional information)		
Type of adviser	Name	Address
N/A	N/A	N/A
Name of chief executive or names of senior staff members (Optional information)		
Miss Karen L Tait MBE		

Exemptions from disclosure

Reason for non-disclosure of key personnel details:

N/A

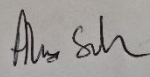
Other optional information

N/A

Declarations

The trustees declare that they have approved the trustees' report above.

Signed on behalf of the charity's trustees

Signature(s)	K. Tait Signed Electronically	
Full name(s)	Miss Karen L Tait MBE	Miss Alison Sabiston
Position (eg Secretary, Chair, etc)	CEO	Trustee
Date	30 January 2026	30 January 2026

Families' Activity Breaks	1178108
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Receipts and payments accounts

For the period from	02-Apr-24	To	01-Apr-25
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CC16a

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					
	-	-	-	-	-
DONATIONS	17,348	-	-	17,348	-
GRANTS	115,000	-	-	115,000	-
REFUND	1,329	-	-	1,329	-
DEPOSIT	1,275	-	-	1,275	-
SHOP	429	-	-	429	-
	-	-	-	-	-
	-	-	-	-	-
Sub total (Gross income for AR)	135,381	-	-	135,381	-
A2 Asset and investment sales,					
	-	-	-	-	-
	-	-	-	-	-
Sub total	135,381	-	-	135,381	-
Total receipts	135,381	-	-	135,381	-
A3 Payments					
	-	-	-	-	-
CAMP EXPENSES	61,117	-	-	61,117	-
DEPOSIT REFUND	525	-	-	525	-
VOLUNTEER EXPENSES	7,742	-	-	7,742	-
IT/WEBSITE	10,804	-	-	10,804	-
MARKETING	7,683	-	-	7,683	-
BANK FEES	21	-	-	21	-
FUNDRAISING	176	-	-	176	-
TRAINING	270	-	-	270	-
Sub total	88,337	-	-	88,337	-
A4 Asset and investment					
	-	-	-	-	-
	-	-	-	-	-
Sub total	88,337	-	-	88,337	-
Total payments	88,337	-	-	88,337	-
Net of receipts/(payments)	47,043	-	-	47,043	-
A5 Transfers between funds	-	-	-	-	-
A6 Cash funds last year end	-	-	-	-	-
Cash funds this year end	47,043	-	-	47,043	-

Section B Statement of assets and liabilities at the end of the period

Categories	Details	Unrestricted to nearest £	Restricted to nearest £	Endowment funds to nearest £
B1 Cash funds	BANK BALANCE Total cash funds (agree balances with receipts and payments account(s))	131,447 - 131,447 OK	- - - OK	- - - OK
B2 Other monetary assets	Details	- - - - -	- - - - -	- - - - -
B3 Investment assets	Details	Fund to which asset belongs	Cost (optional) - - - -	Current value (optional) - - - -
B4 Assets retained for the charity's own use	Details LAPTOP 1 LAPTOP 2 LAPTOP 3 LAPTOP 4 WEBSITE LAPTOP 5 LAPTOP 6 LAPTOP 7 LAPTOP 8	Fund to which asset belongs UNRESTRICTED UNRESTRICTED UNRESTRICTED UNRESTRICTED UNRESTRICTED UNRESTRICTED UNRESTRICTED UNRESTRICTED	Cost (optional) - - - - - - - -	Current value (optional) - - - - - - - -
B5 Liabilities	Details	Fund to which	Amount due - - - -	When due (optional)
Signed by one or two trustees on behalf	Signature	Print Name	Date of approval	
	K Tait	K Tait	30/01/2026	



Section A

Independent Examiner's Report

Report to the trustees/
members of

Charity Name
Families Activities Breaks

On accounts for the year
ended

1 April 2025

Charity no
(if any)

Set out on pages

1 to 1

(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 DD / MM / YYYY.

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:

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: E Weir

Date: 20/01/2026

Name: Emma Weir

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

ICAS

Address: 21 Redford Gardens, EH13 0AR

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.

None

FAB (FAMILIES' ACTIVITY BREAKS)

England & Wales - Charity number 1178108

Accounts



Trustees' Annual Report for the period

From: 01 April 22

To: 31 March 23

Charity name: FAB – Families' Activity Breaks

Charity registration number: 1178108

Objectives and Activities

	SORP reference	
Summary of the purposes of the charity as set out in its governing document	Para 1.17	The relief of young people up to and including the age of 19 who have suffered the loss of a serving parent or family member whilst serving in the British Armed Forces by the provision of fun and challenging activity breaks for bereaved military families in order to provide relief from the effects of bereavement to such young people.
Summary of the main activities in relation to those purposes for the public benefit, in particular, the activities, projects or services identified in the accounts.	Para 1.17 and 1.19	Provision of fun and challenging activity breaks for bereaved military families. We provided 2 x camps: 28 July to 4 August 2023 (Newlands) 4 to 11 August 2023 (East Barnby)
Statement confirming whether the trustees have had regard to the guidance issued by the Charity Commission on public benefit	Para 1.18	Yes

Additional information (optional)

You may choose to include further statements where relevant about:

	SORP reference	
Policy on grant making	Para 1.38	N/A
Policy on social investment including program related investment	Para 1.38	N/A

Contribution made by volunteers	Para 1.38	The volunteers support our families on the week long camps. In addition to this, they are required to attend training over 2 days. A total of 9 days.
Other		N/A

Achievements and Performance

	SORP reference	
Summary of the main achievements of the charity, identifying the difference the charity's work has made to the circumstances of its beneficiaries and any wider benefits to society as a whole.	Para 1.20	The families attending have benefited from therapeutic and challenging activities. These assist in building confidence but key is the peer support gained by being there with other families who are in similar circumstances to them.

Additional information (optional)

You may choose to include further statements where relevant about:

Achievements against objectives set.	Para 1.41	Delivered two successful camps.
Performance of fundraising activities against objectives set.	Para 1.41	We do not have fundraising objectives. The committee are working to recruit a fundraising member to support this function. Donations and grant applications were successful.
Investment performance against objectives.	Para 1.41	N/A
Other.		N/A

Financial Review

Review of the charity's financial position at the end of the period.	Para 1.21	The charity is in a good financial position. The charity did not make funding applications over the COVID period due to the sum of money that was in the account. This has proved a challenge for 2022/23 grant applications as organisations were confused why we had not requested funding over this period.
Statement explaining the policy for holding reserves stating why they are held.	Para 1.22	Reserves are limited.
Amount of reserves held.	Para 1.22	£30,000
Reasons for holding zero reserves.	Para 1.22	N/A
Details of fund materially in deficit.	Para 1.24	N/A
Explanation of any	Para 1.23	N/A

uncertainties about the charity continuing as a going concern.		
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Additional information (optional)

You may choose to include further statements where relevant about:

The charity's principal sources of funds (including any fundraising)	Para 1.47	Via other charitable organisations.
Investment policy and objectives including any social investment policy adopted.	Para 1.46	-
A description of the principal risks facing the charity.	Para 1.46	-
Other		CEO requested the trustees to review the two large expense invoices to assure them it was all charity spending. This was confirmed.

Structure, Governance and Management

Description of charity's trusts:		
Type of governing document (trust deed, royal charter)	Para 1.25	Constitution
How is the charity constituted? (e.g unincorporated association, CIO)	Para 1.25	CIO - FOUNDATION Registered 26 Apr 2018
Trustee selection methods including details of any constitutional provisions e.g. election to post or name of any person or body entitled to appoint one or more trustees	Para 1.25	Trustee selection is based on those individuals who can bring a different and varied perspective. From a family and volunteer point of view and the chair is an experienced trustee who provides guidance to all.

Additional information (optional)

You may choose to include further statements where relevant about:

Policies and procedures adopted for the induction and training of trustees	Para 1.51	-
The charity's organisational structure and any wider network with which the charity works	Para 1.51	-
Relationship with any related parties	Para 1.51	-
Other		-

Reference and Administrative details

Charity name	FAB – Families' Activity Breaks
Other name the charity uses	N/A
Registered charity number	1178108
Charity's principal address	22 Grants Crescent Paisley RENFREWSHIRE PA2 6BD

☐ 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	Ian Lamberton	N/A		Karen Tait
2	Jennifer Birdsall	N/A		Karen Tait
3	Alison Sabiston	N/A		Karen Tait

Corporate trustees – names of the directors at the date the report was approved:

Director name		
N/A		

Name of trustees holding title to property belonging to the charity:

Trustee name	Dates acted if not for whole year	
N/A		

Funds held as custodian trustees on behalf of others:

Description of the assets held in this capacity.	N/A
Name and objects of the charity on whose behalf the assets are held and how this falls within the custodian charity's objects.	N/A
Details of arrangements for safe custody and segregation of such assets from the charity's own assets.	N/A

Additional information (optional)

Names and addresses of advisers (Optional information)		
Type of adviser	Name	Address
N/A	N/A	N/A
Name of chief executive or names of senior staff members (Optional information)		
Miss Karen L Tait MBE		

Exemptions from disclosure

Reason for non-disclosure of key personnel details:

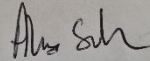
N/A

Other optional information

N/A

Declarations

The trustees declare that they have approved the trustees' report above.
Signed on behalf of the charity's trustees

Signature(s)	<i>K. Tait</i>	
Full name(s)	Miss Karen L Tait MBE	Miss Alison Sabiston
Position (eg Secretary, Chair, etc)	CEO	Trustee
Date	29 January 2025	29 January 2025

Families' Activity Breaks	1178108
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Receipts and payments accounts

CC16a

For the period from	02-Apr-23	To	01-Apr-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					
DONATIONS	35,629	-	-	35,629	-
GRANTS	45,000	-	-	45,000	-
REFUND	-	-	-	-	-
SHOP	276	-	-	276	-
DEPOSITS	1,485	-	-	1,485	-
	-	-	-	-	-
	-	-	-	-	-
Sub total (Gross income for AR)	82,390	-	-	82,390	-
A2 Asset and investment sales,					
	-	-	-	-	-
	-	-	-	-	-
Sub total	82,390	-	-	82,390	-
Total receipts	82,390	-	-	82,390	-
A3 Payments					
CAMP EXPENSES	67,147	-	-	67,147	-
DEPOSIT REFUND	-	-	-	-	-
VOLUNTEER EXPENSES	5,322	-	-	5,322	-
IT/WEBSITE	1,737	-	-	1,737	-
MARKETING	1,250	-	-	1,250	-
BANK FEES	84	-	-	84	-
FUNDRAISING	-	-	-	-	-
TRAINING	671	-	-	671	-
Sub total	76,211	-	-	76,211	-
A4 Asset and investment					
	-	-	-	-	-
	-	-	-	-	-
Sub total	76,211	-	-	76,211	-
Total payments	76,211	-	-	76,211	-
Net of receipts/(payments)	6,180	-	-	6,180	-
A5 Transfers between funds	-	-	-	-	-
A6 Cash funds last year end	-	-	-	-	-
Cash funds this year end	6,180	-	-	6,180	-

Section B Statement of assets and liabilities at the end of the period

Categories	Details	Unrestricted to nearest £	Restricted to nearest £	Endowment funds to nearest £
B1 Cash funds	BANK BALANCE Total cash funds (agree balances with receipts and payments account(s))	84,404 - 84,404 OK	- - - OK	- - - OK
B2 Other monetary assets	Details	- - - - - -	- - - - - -	- - - - - -
B3 Investment assets	Details	Fund to which asset belongs	Cost (optional) - - - - -	Current value (optional) - - - - -
B4 Assets retained for the charity's own use	Details LAPTOP 1 LAPTOP 2 LAPTOP 3 LAPTOP 4 WEBSITE	Fund to which asset belongs UNRESTRICTED UNRESTRICTED UNRESTRICTED UNRESTRICTED UNRESTRICTED	Cost (optional) - - - - - - - - - -	Current value (optional) - - - - - - - - - -
B5 Liabilities	Details	Fund to which	Amount due - - - - -	When due (optional)
Signed by one or two trustees on behalf	Signature	Print Name	Date of approval	
K Taft		K Taft	30/01/2025	



Section A

Independent Examiner's Report

Report to the trustees

Charity Name
Families Activity Breaks

On accounts for the year
ended

01 April 2024

Charity no
(if any)

117818

Set out on pages

1-2

(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 01/04/2024

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 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.

Signed:

E Weir

Date:

29/01/2025

Name:

Emma Weir

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

Institute of Chartered Accountants Scotland

Address:

21 Redford Gardens

EH13 0AR

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.

None

FAB (FAMILIES' ACTIVITY BREAKS)

England & Wales - Charity number 1178108

Accounts



Trustees' Annual Report for the period

From: 02 April 22

To: 01 April 23

Charity name: FAB – Families' Activity Breaks

Charity registration number: 1178108

Objectives and Activities

	SORP reference	
Summary of the purposes of the charity as set out in its governing document	Para 1.17	The relief of young people up to and including the age of 19 who have suffered the loss of a serving parent or family member whilst serving in the British Armed Forces by the provision of fun and challenging activity breaks for bereaved military families in order to provide relief from the effects of bereavement to such young people.
Summary of the main activities in relation to those purposes for the public benefit, in particular, the activities, projects or services identified in the accounts.	Para 1.17 and 1.19	Provision of fun and challenging activity breaks for bereaved military families. We provided 2 x camps: 29 July 2022 - 5 August 2022 (Newlands) 7 - 14 August 2022 (Stamford)
Statement confirming whether the trustees have had regard to the guidance issued by the Charity Commission on public benefit	Para 1.18	Yes

Additional information (optional)

You may choose to include further statements where relevant about:

	SORP reference	
Policy on grant making	Para 1.38	N/A
Policy on social investment including program related investment	Para 1.38	N/A
Contribution made by volunteers	Para 1.38	The volunteers support our families on the camps. They give up a week of their time as well as time for training. On this occasion it was 2 days. A total of 9 days.
Other		N/A

Achievements and Performance

	SORP reference	
Summary of the main achievements of the charity, identifying the difference the charity's work has made to the circumstances of its beneficiaries and any wider benefits to society as a whole.	Para 1.20	The families attending have benefited from therapeutic and challenging activities. These assist in building confidence but key is the peer support gained by being there with other families who are in similar circumstances to them.

Additional information (optional)

You may choose to include further statements where relevant about:

Achievements against objectives set.	Para 1.41	Delivered two successful camps.
Performance of fundraising activities against objectives set.	Para 1.41	We do not have fundraising objectives. The committee are working to recruit a fundraising member to support this function. Donations and grant applications were successful.
Investment performance against objectives.	Para 1.41	N/A
Other.		N/A

Financial Review

Review of the charity's financial position at the end of the period.	Para 1.21	The charity is in a good financial position. The charity did not make funding applications over the COVID period due to the sum of money that was in the account.
Statement explaining the policy for holding reserves stating why they are held.	Para 1.22	Reserves are limited.
Amount of reserves held.	Para 1.22	£30,000
Reasons for holding zero reserves.	Para 1.22	N/A
Details of fund materially in deficit.	Para 1.24	N/A
Explanation of any uncertainties about the charity continuing as a going concern.	Para 1.23	N/A

Additional information (optional)

You may choose to include further statements where relevant about:

The charity's principal sources of funds (including any fundraising)	Para 1.47	-
Investment policy and objectives including any social investment policy adopted.	Para 1.46	-
A description of the principal risks facing the charity.	Para 1.46	-
Other		-

Structure, Governance and Management

Description of charity's trusts:		
Type of governing document (trust deed, royal charter)	Para 1.25	Constitution
How is the charity constituted? (e.g unincorporated association, CIO)	Para 1.25	CIO - FOUNDATION Registered 26 Apr 2018
Trustee selection methods including details of any constitutional provisions e.g. election to post or name of any person or body entitled to appoint one or more trustees	Para 1.25	Trustee selection is based on those individuals who can bring a different and varied perspective. From a family and volunteer point of view and the chair is an experienced trustee who provides guidance to all.

Additional information (optional)

You may choose to include further statements where relevant about:

Policies and procedures adopted for the induction and training of trustees	Para 1.51	-
The charity's organisational structure and any wider network with which the charity works	Para 1.51	-
Relationship with any related parties	Para 1.51	-
Other		-

Reference and Administrative details

Charity name	FAB – Families' Activity Breaks
Other name the charity uses	N/A
Registered charity number	1178108
Charity's principal address	22 Grants Crescent Paisley RENFREWSHIRE PA2 6BD

☐ 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	Ian Lamberton	N/A		Karen Tait
2	Jennifer Birdsall	N/A		Karen Tait
3	Alison Sabiston	N/A		Karen Tait

Corporate trustees – names of the directors at the date the report was approved:

Director name		
N/A		

Name of trustees holding title to property belonging to the charity:

Trustee name	Dates acted if not for whole year	
N/A		

Funds held as custodian trustees on behalf of others:

Description of the assets held in this capacity.	N/A
Name and objects of the charity on whose behalf the assets are held and how this falls within the custodian charity's objects.	N/A
Details of arrangements for safe custody and segregation of such assets from the charity's own assets.	N/A

Additional information (optional)

Names and addresses of advisers (Optional information)		
Type of adviser	Name	Address
N/A	N/A	N/A
Name of chief executive or names of senior staff members (Optional information)		
Miss Karen L Tait MBE		

Exemptions from disclosure

Reason for non-disclosure of key personnel details:

N/A

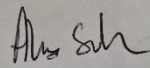
Other optional information

N/A

Declarations

The trustees declare that they have approved the trustees' report above.

Signed on behalf of the charity's trustees

Signature(s)	K. Tait	
Full name(s)	Miss Karen L Tait MBE	Miss Alison Sabiston
Position (eg Secretary, Chair, etc)	CEO	Trustee
Date	25 January 2024	25 January 2024

Families' Activity Breaks	1178108
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Receipts and payments accounts

CC16a

For the period from	01-Apr-22	To	01-Apr-23
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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					
Transfer YHA (previous donations)	-	-	-	-	-
Donations	6,879	-	-	6,879	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
Sub total (Gross income for AR)	6,879	-	-	6,879	-
(see table)	-	-	-	-	-
	-	-	-	-	-
Sub total	6,879	-	-	6,879	-
Total receipts	6,879	-	-	6,879	-
A3 Payments					
CAMP EXPENSES	91,924	-	-	91,924	-
TRAVEL EXPENSES	788	-	-	788	-
IT/WEBSITE	1,593	-	-	1,593	-
MARKETING	779	-	-	779	-
BANK FEES	84	-	-	84	-
TRAINING	995	-	-	995	-
STORAGE	414	-	-	414	-
	-	-	-	-	-
Sub total	96,576	-	-	96,576	-
A4 Asset and investment					
DEPOSITS	- 1,033	-	-	- 1,033	-
WEBSITE ADDITIONS	-	-	-	-	-
Sub total	95,543	-	-	95,543	-
Total payments	95,543	-	-	95,543	-
Net of receipts/(payments)	- 88,664	-	-	- 88,664	-
A5 Transfers between funds	-	-	-	-	-
A6 Cash funds last year end	-	-	-	-	-
Cash funds this year end	- 88,664	-	-	- 88,664	-

Section B Statement of assets and liabilities at the end of the period

Categories	Details	Unrestricted to nearest £	Restricted to nearest £	Endowment funds to nearest £
B1 Cash funds	BANK BALANCE	78,224	-	-
		-	-	-
		-	-	-
	Total cash funds	78,224	-	-
	(agree balances with receipts and payments account(s))	OK	OK	OK
B2 Other monetary assets	Details	Unrestricted to nearest £	Restricted to nearest £	Endowment funds to nearest £
		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
B3 Investment assets	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
		-	-	-
		-	-	-
		-	-	-
		-	-	-
B4 Assets retained for the charity's own use	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
	LAPTOP 1	UNRESTRICT	-	-
	LAPTOP 2	UNRESTRICT	-	-
	LAPTOP 3	UNRESTRICT	-	-
	LAPTOP 4	UNRESTRICT	-	-
	WEBSITE	UNRESTRICT	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
B5 Liabilities	Details	Fund to which asset belongs	Amount due	When due (optional)
	CAMP DEPOSITS	UNRESTRICT	1,033	-
		-	-	-
		-	-	-
		-	-	-

Signed by one or two trustees on behalf

Signature

Print Name

Date of approval

K TAIT

KAREN TAIT

25/01/2024

FAB (FAMILIES' ACTIVITY BREAKS)

England & Wales - Charity number 1178108

Accounts



Trustees' Annual Report for the period

From: 01 Apr 21

To: 01 Apr 22

Charity name: FAB – Families' Activity Breaks

Charity registration number: 1178108

Objectives and Activities

	SORP reference	
Summary of the purposes of the charity as set out in its governing document	Para 1.17	The relief of young people up to and including the age of 19 who have suffered the loss of a serving parent or family member whilst serving in the British Armed Forces by the provision of fun and challenging activity breaks for bereaved military families in order to provide relief from the effects of bereavement to such young people.
Summary of the main activities in relation to those purposes for the public benefit, in particular, the activities, projects or services identified in the accounts.	Para 1.17 and 1.19	Provision of fun and challenging activity breaks for bereaved military families. We provided 2 x camps: 24 July - 31 July 2021 (Coverack) 31 July 2021 - 7 August 2021 (Newlands)
Statement confirming whether the trustees have had regard to the guidance issued by the Charity Commission on public benefit	Para 1.18	Yes

Additional information (optional)

You may choose to include further statements where relevant about:

	SORP reference	
Policy on grant making	Para 1.38	N/A
Policy on social	Para 1.38	N/A

investment including program related investment		
Contribution made by volunteers	Para 1.38	The volunteers support our families on the camps. They give up a week of their time as well as time for training. On this occasion it was 2 days.
Other		N/A

Achievements and Performance

	SORP reference	
Summary of the main achievements of the charity, identifying the difference the charity's work has made to the circumstances of its beneficiaries and any wider benefits to society as a whole.	Para 1.20	The families attending have benefited from therapeutic and challenging activities. These assist in building confidence but key is the peer support gained by being there with other families who are in similar circumstances to them.

Additional information (optional)

You may choose to include further statements where relevant about:

Achievements against objectives set.	Para 1.41	Delivered two camps which was the objective post COVID.
Performance of fundraising activities against objectives set.	Para 1.41	We do not have fundraising objectives set due to the current funding situation. This will change for the next financial period. However, donations and grant applications were successful.
Investment performance against objectives.	Para 1.41	N/A
Other.		N/A

Financial Review

Review of the charity's financial position at the end of the period.	Para 1.21	The charity is in a good financial position.
Statement explaining the policy for holding reserves stating why they are held.	Para 1.22	Reserves are held in case we are unable to secure funding/donations from our charity partners.
Amount of reserves held.	Para 1.22	£30,000
Reasons for holding zero reserves.	Para 1.22	N/A
Details of fund materially in deficit.	Para 1.24	N/A
Explanation of any uncertainties about the charity continuing as a going concern.	Para 1.23	N/A

Additional information (optional)

You may choose to include further statements where relevant about:

The charity's principal sources of funds (including any fundraising)	Para 1.47	-
Investment policy and objectives including any social investment policy adopted.	Para 1.46	-
A description of the principal risks facing the charity.	Para 1.46	-
Other		-

Structure, Governance and Management

Description of charity's trusts:		
Type of governing document (trust deed, royal charter)	Para 1.25	Constitution
How is the charity constituted? (e.g unincorporated association, CIO)	Para 1.25	CIO - FOUNDATION Registered 26 Apr 2018
Trustee selection methods including details of any constitutional provisions e.g. election to post or name of any person or body entitled to appoint one or more trustees	Para 1.25	Trustee selection is based on those individuals who can bring a different and varied perspective. From a family and volunteer point of view and the chair is an experienced trustee who provides guidance to all.

Additional information (optional)

You may choose to include further statements where relevant about:

Policies and procedures adopted for the induction and training of trustees	Para 1.51	-
The charity's organisational structure and any wider network with which the charity works	Para 1.51	-
Relationship with any related parties	Para 1.51	-
Other		-

Reference and Administrative details

Charity name	FAB – Families' Activity Breaks
Other name the charity uses	N/A
Registered charity number	1178108
Charity's principal address	22 Grants Crescent Paisley RENFREWSHIRE

	PA2 6BD
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☐ **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	Ian Lamberton	N/A		Karen Tait
2	Jennifer Birdsall	N/A		Karen Tait
3	Alison Sabiston	N/A		Karen Tait

Corporate trustees – names of the directors at the date the report was approved:

Director name		
N/A		

Name of trustees holding title to property belonging to the charity:

Trustee name	Dates acted if not for whole year	
N/A		

Funds held as custodian trustees on behalf of others:

Description of the assets held in this capacity.	N/A
Name and objects of the charity on whose behalf the assets are held and how this falls within the custodian charity's objects.	N/A
Details of arrangements for safe custody and segregation of such assets from the charity's own assets.	N/A

Additional information (optional)

Names and addresses of advisers (Optional information)

Type of adviser	Name	Address
N/A	N/A	N/A
Name of chief executive or names of senior staff members (Optional information)		
Miss Karen L Tait MBE		

Exemptions from disclosure

Reason for non-disclosure of key personnel details:

N/A

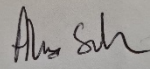
Other optional information

N/A

Declarations

The trustees declare that they have approved the trustees' report above.

Signed on behalf of the charity's trustees

Signature(s)	<i>K.Tait</i>	
Full name(s)	Miss Karen L Tait MBE	Miss Alison Sabiston
Position (eg Secretary, Chair, etc)	CEO/Head of Delivery	Trustee
Date	21 January 2023	27 January 2023

Year end accounts 01 Apr 22

Notes

The charity will prepare receipts and payment accounts as detailed here:

<https://www.gov.uk/prepare-charitys-annual-accounts/y/no/over-25-000-to-250-000>

Income and Expenses

STARTED TRADING
END OF YEAR

2 April 2021
1 April 2022

DATE	CUSTOMER/SUPPLIER	DESCRIPTION
04/08/2021	DEUCE	WEB HOSTING APRIL
19/04/2021	LLOYDS	BANK FEES
05/04/2021	INSTAGIV	RENTAL FOR SMS KEYBOARD APR 21
05/07/2021	DEUCE	WEB HOSTING MAY
05/25/2021	HERBERT	FAMILY DEPOSIT PAYMENT
05/25/2021	DOUGLAS	FAMILY DEPOSIT PAYMENT
05/25/2021	CLUFF	FAMILY DEPOSIT PAYMENT
05/26/2021	ROSS/REYNOLDS	FAMILY DEPOSIT PAYMENT
05/26/2021	RODAN	FAMILY DEPOSIT PAYMENT
05/26/2021	EDWARDS	FAMILY DEPOSIT PAYMENT
05/27/2021	ROCKS	FAMILY DEPOSIT PAYMENT
05/27/2021	YOUNG	FAMILY DEPOSIT PAYMENT
05/27/2021	ROBERTS	FAMILY DEPOSIT PAYMENT
05/28/2021	SNOW	FAMILY DEPOSIT PAYMENT
06/01/2021	O'DONNELL	FAMILY DEPOSIT PAYMENT
06/01/2021	SPROUTING	FAMILY DEPOSIT PAYMENT
06/01/2021	INSTAGIV	RENTAL FOR SMS KEYBOARD MAY 21
06/01/2021	TAYLOR	FAMILY DEPOSIT PAYMENT
06/02/2021	DURBAN	FAMILY DEPOSIT PAYMENT
06/02/2021	KEN SMITH	FAMILY DEPOSIT PAYMENT
06/03/2021	ROCKLIFFE	FAMILY DEPOSIT PAYMENT
06/04/2021	DEUCE	WEB HOSTING MAY
06/04/2021	BF ADVENTURE	ACTIVITIES
06/04/2021	BFBS	SOCIAL MEDIA COURSE
06/04/2021	LITTLE TREVOTHAN	VOLUNTEER ACCOMMODATION
06/04/2021	LITTLE TREVOTHAN	VOLUNTEER ACCOMMODATION
06/04/2021	LITTLE TREVOTHAN	VOLUNTEER ACCOMMODATION
06/04/2021	MRS R BURNS	FAB EXPENSES
06/04/2021	NEWLANDS ADVENTURE	ACTIVITY BOOKING
06/04/2021	HALL, K	FAMILY DEPOSIT PAYMENT
06/04/2021	LB CORPORATION	VOLUNTEER ACCOMMODATION
06/04/2021	YHA ENGLAND & WALES	FAMILY ACCOMMODATION
06/04/2021	YHA ENGLAND & WALES	FAMILY ACCOMMODATION
06/07/2021	ANDERSON	FAMILY DEPOSIT PAYMENT
06/08/2021	PALLET	FAMILY DEPOSIT PAYMENT
06/09/2021	MRS R BURNS	FAB EXPENSES
06/09/2021	MRS R BURNS	FAB EXPENSES-COE
06/09/2021	NATIONWIDE HIRE UK	MINIBUS HIRE - ACTIVITY DELIVERY
06/09/2021	NATIONWIDE HIRE UK	MINIBUS HIRE - ACTIVITY DELIVERY
06/09/2021	NATIONWIDE HIRE UK	MINIBUS HIRE - ACTIVITY DELIVERY
06/09/2021	SOUTH WEST LAKES	ACTIVITY BOOKING
06/14/2021	NEWMAN	FAMILY DEPOSIT PAYMENT

06/17/2021 TALON OUTDOOR	DONATION
06/21/2021 COVERACK LAMBEAGE	VOLUNTEER DEBRIEF LOCATION
06/21/2021 MISS KAREN L TAIT	FAB EXPENSES - ZOOM
06/21/2021 MRS R BURNS	FAB EXPENSES
06/21/2021 NEWLANDS ADVENTURE	FAB ACTIVITY BOOKING
06/21/2021 SOUTH WEST LAKES	FAB ACTIVITY BOOKING
06/21/2021 INSTAGIV	DONATIONS
06/21/2021 LLOYDS	BANK FEES
06/30/2021 ZURICH CHARITIES	INSURANCE
07/01/2021 INSTAGIV	RENTAL FOR SMS KEYBOARD JUNE 21
07/05/2021 GOVAN	FAMILY DEPOSIT PAYMENT
07/06/2021 DEUCE	WEB HOSTING JUNE 21
07/06/2021 DEUCE	GOOGLE APPS SUBSCRIPTION
07/14/2021 THOMASSON	TRAVEL EXPENSES
07/14/2021 LITTLE TREVOTHAN	VOLUNTEER ACCOMMODATION
07/14/2021 MISS KAREN L TAIT	FAB EXPENSES-UKCRB
07/14/2021 MISS KAREN HALL	FAB EXPENSES
07/14/2021 YHA ENGLAND & WALES	FAB ACTIVITY BOOKING
07/16/2021 GREENFIELD	FAMILY DEPOSIT PAYMENT
07/16/2021 JUDD	FAMILY DEPOSIT PAYMENT
07/19/2021 HALL, K	FAMILY DEPOSIT PAYMENT
07/19/2021 GWYTHER	FAMILY DEPOSIT PAYMENT
07/19/2021 MCCARTHY	FAMILY DEPOSIT PAYMENT
07/19/2021 LLOYDS	BANK FEES
07/19/2021 BLAIN	FAMILY DEPOSIT PAYMENT
07/20/2021 MRS R BURNS	FAB PETTY CASH
07/21/2021 BARRETT	TRAVEL EXPENSES
07/21/2021 SMITH. KEN	TRAVEL EXPENSES
07/21/2021 MISS KAREN L TAIT	FAB PETTY CASH FOR CAMP
07/21/2021 NAOMI GRACE	TRAVEL EXPENSES
07/21/2021 MRS BIRCH	TRAVEL EXPENSES
07/21/2021 MRS R BURNS	FAB PETTY CASH FOR CAMP
07/23/2021 SOUTH WEST LAKES	DEPOSIT RETURN
08/02/2021 INSTAGIV	RENTAL FOR SMS KEYBOARD JULY 21
08/02/2021 DEUCE	STAGED PAYMENT FOR WEB APP
08/05/2021 DEUCE	WEB HOSTING JULY 21
08/10/2021 ROCKS	FAMILY DEPOSIT REFUND
08/10/2021 RODAN	FAMILY DEPOSIT REFUND
08/10/2021 MISS KAREN TAIT	FAB EXPENSES
08/10/2021 MISS KAREN TAIT	FAB EXPENSES
08/10/2021 DOUGLAS	FAMILY DEPOSIT REFUND
08/10/2021 MISS CHAPMAN	FAB EXPENSES
08/10/2021 TAYLOR	FAMILY DEPOSIT REFUND
08/10/2021 ANDERSON	FAMILY DEPOSIT REFUND
08/16/2021 NICHOLLS	SHOP PURCHASE
08/17/2021 LLOYDS	BANK FEES
09/01/2021 INSTAGIV	RENTAL FOR SMS KEYBOARD AUG 21

09/06/2021 DEUCE
09/20/2021 LLOYDS
09/23/2021 PURPLE ROCK
09/23/2021 DURBAN
09/23/2021 GOVAN
09/23/2021 MRS KAREN HORN
09/23/2021 ROCKLIFFE
09/23/2021 LB CORPORATION
09/23/2021 LB CORPORATION
09/23/2021 SPROUTING
09/23/2021 NEWMAN
09/23/2021 HERBERT
09/23/2021 YOUNG
09/23/2021 MRS R BURNS
09/23/2021 JUDD
10/01/2021 INSTAGIV
10/06/2021 DEUCE
10/13/2021 CAMRA BEER FESTIVAL
10/19/2021 LLOYDS
10/21/2021 MISS KAREN TAIT
11/01/2021 INSTAGIV
11/04/2021 DEUCE
11/08/2021 DEUCE
11/19/2021 LLOYDS
12/01/2021 INSTAGIV
12/06/2021 DEUCE
12/20/2021 LLOYDS
01/04/2022 ROBERTS
01/04/2022 MRS R BURNS
01/04/2022 NEWLANDS ADVENTURE
01/04/2022 INSTAGIV
01/07/2022 DEUCE
01/18/2022 LLOYDS
01/24/2022 MISS KAREN TAIT
01/24/2022 STAMFORD ENDOWED
02/01/2022 INSTAGIV
02/04/2022 DEUCE
02/21/2022 LLOYDS
03/01/2022 INSTAGIV
03/04/2022 DEUCE
03/08/2022 DEUCE
03/21/2022 LLOYDS

WEB HOSTING AUGUST 21
BANK FEES
MERCHANDISE
FAMILY DEPOSIT REFUND
FAMILY DEPOSIT REFUND
FAB EXPENSES
FAMILY DEPOSIT REFUND
VOLUNTEER ACCOMMODATION
VOLUNTEER ACCOMMODATION
FAMILY DEPOSIT REFUND
FAMILY DEPOSIT REFUND
FAMILY DEPOSIT REFUND
FAMILY DEPOSIT REFUND
FAB EXPENSES
FAMILY DEPOSIT REFUND
RENTAL FOR SMS KEYBOARD SEP 21
WEB HOSTING SEPTEMBER 21
DONATION
BANK FEES
FAB/TAPS EVENT - EXPENSES
RENTAL FOR SMS KEYBOARD OCT 21
WEB HOSTING OCTOBER 21
DOMAIN REGISTRATION RENEWAL
BANK FEES
RENTAL FOR SMS KEYBOARD NOV 21
WEB HOSTING NOVEMBER 21
BANK FEES
FAB TRAVEL EXPENSES - EVENT
FAB EXPENSES-CHRISTMAS CARDS
DEPOSIT 2022
RENTAL FOR SMS KEYBOARD DEC 21
WEB HOSTING DECEMBER 21
BANK FEES
FAB EXPENSES
FAB CAMP 2022
RENTAL FOR SMS KEYBOARD JAN 22
WEB HOSTING JANUARY 2022
BANK FEES
RENTAL FOR SMS KEYBOARD JAN 22
WEB HOSTING FEBRUARY 2022
STAGED PAYMENT FOR WEB APP
BANK FEES

OPENING BANK BALANCE

INCOME TOTAL

EXPENSES TOTAL

DIFFERENCE

CLOSING BANK BALANCE

E

DATE OF TRIP	REFERENCE	METHOD	Total INCOME
		1 DD	-
		2 DD	-
		FASTER PAYMENT	-
		DD	-
		FPI	75.00
		FPI	75.00
		FPI	75.00
		FPI	75.00
		FPI	75.00
		FPI	75.00
		FPI	75.00
		FPI	75.00
		FPI	75.00
		FPI	75.00
		FPI	75.00
		FPI	75.00
		FASTER PAYMENT	-
		FPI	75.00
		FPI	75.00
		FPI	75.00
		FPI	75.00
		DD	-
		FPO	-
		FASTER PAYMENT	-
		FPO	-
		FPO	-
		FPO	-
		FASTER PAYMENT	-
		FPO	-
		FPI	75.00
		FPO	-
		FPO	-
		FPO	-
		FPI	75.00
		FPI	75.00
		FPO	-
		FPO	-
		FPO	-
		FPO	-
		FPI	75.00

FPI	-	50,000.00
FPO	-	-
FPO	-	-
FPO	-	-
FPO	-	-
FPO	-	-
FPI	-	389.00
PAYMENT	-	-
FPO	-	-
FASTER PAYMENT	-	-
FPI	-	75.00
DD	-	-
DD	-	-
FPO	-	-
FPO	-	-
FPO	-	-
FPO	-	-
FPO	-	-
FPI	-	75.00
FPI	-	75.00
FPI	-	114.00
FPI	-	75.00
FPI	-	75.00
PAYMENT	-	-
FPI	-	75.00
FPI	-	1,286.35
FPO	-	-
FPO	-	-
FPO	-	-
FPO	-	-
FPO	-	-
FPO	-	-
BGC	-	1076.40
SO	-	-
DD	-	-
DD	-	-
FPO	-	-
FPO	-	-
FPO	-	-
FPO	-	-
FPO	-	-
FPO	-	-
FPO	-	-
FPI	-	65.00
PAYMENT	-	-
SO	-	-

DD	-	
PAYMENT	-	
FPO	-	
FPO	-	
FPO	-	
FPO	-	
FPO	-	
FPO	-	
FPO	-	
FPO	-	
FPO	-	
FPO	-	
FPO	-	
FPO	-	
FPO	-	
SO	-	
DD	-	
FPI	-	143.90
PAYMENT	-	
FPO	-	
SO	-	
DD	-	
DD	-	
PAYMENT	-	
SO	-	
DD	-	
PAYMENT	-	
FPO	-	
FPO	-	
FPO	-	
SO	-	
DD	-	
PAYMENT	-	
FPO	-	
FPO	-	
SO	-	
DD	-	
PAYMENT	-	
SO	-	
DD	-	
DD	-	
PAYMENT	-	

55,024.65

DR CR

232,728.21 0

55,024.65

120,826.82

67.88

166,858.16

287,752.86 287,752.86

Per statement 232,728.21
Per statement 166,858.16

LLOYDS BANK

FAB (FAMILIES' ACTIVITY BF
22 GRANTS CRESCENT
PAISLEY
RENFREWSHIRE
PA2 6BD

BUSINESS ACCOUNT

Money In

Money Out

Your Transactions

Date	Description
01 Apr 22	INSTAGIV LIM
06 Apr 22	GOCARDLES 58BX866DP4'
13 Apr 22	D LEACH DO 60000000091
19 Apr 22	SERVICE CH. 365389221

Bank

Total EXPENSES

DONATIONS

RESERVES

Deposit

108.00

7.00

30.00

108.00

75.00

75.00

75.00

75.00

75.00

75.00

75.00

75.00

75.00

75.00

75.00

75.00

30.00

75.00

75.00

75.00

75.00

108.00

5,220.00

299.25

1,467.00

21.00

65.00

1,286.35

1,200.00

75.00

2,552.58

92.75

13,860.70

75.00

75.00

45.00

29.00

954.24

954.24

954.24

1,076.40

75.00

-	50,000.00	
50.00		
143.88		
126.07		
48,993.50		
3,558.00		
-	389.00	
7.00		
283.61		
30.00		
		75.00
108.00		
662.40		
342.00		
801.50		
79.20		
189.00		
116.00		
		75.00
		75.00
		114.00
		75.00
		75.00
7.00		
		75.00
-	1,286.35	
298.80		
494.10		
300.00		
263.76		
171.70		
300.00		
		1,076.40
30.00		
8,100.00		
108.00		
75.00		
75.00		
311.01		
26.75		
75.00		
50.00		
75.00		
75.00		
	65.00	
7.00		
30.00		

108.00
7.00
5,881.00
75.00
75.00
44.45
53.00
300.00
4,394.60
30.60
36.50
75.00
75.00
86.67
55.00
30.00
108.00

7.00
426.89
30.00
108.00
43.16
7.00
30.00
108.00
7.00
224.29
94.43
1,800.00
30.00
108.00
7.00
139.20
1,000.00
30.00
108.00
7.00
30.00
108.00
8,100.00
7.00

143.90

120,826.82

51,884.25

-

3,140.40

-

OPENING as at 01 April 2021
CLOSING as at 19 Apr 2021



05 December 2022

Page 1 of 1

REAKS)

Your Account

Sort Code	30-90-89
Account Number	39833968

01 April 2022 to 30 April 2022

£10.00	Balance on 01 April 2022	£166,858.16
£145.00	Balance on 30 April 2022	£166,753.16

	Type	Money In (£)	Money Out (£)	Balance (£)
MITED	SO		30.00	166,858.16
S DEUCE- YS	DD		108.00	166,750.16
NATE - DARREN 8648841 110119	FPI	10.00		166,760.16
ARGES REF :	PAY		7.00	166,753.16

CAMP EXPENSES	Deposit refund	TRAVEL EXPENSES	IT/WEBSITE	WEBSITE
			108.00	
			30.00	
			108.00	
			30.00	
			108.00	
5,220.00				
1,467.00				
21.00				
65.00				
1,286.35				
1,200.00				
2,552.58				
92.75				
13,860.70				
45.00				
29.00				
954.24				
954.24				
954.24				
1,076.40				

50.00				
			143.88	
126.07				
48,993.50				
3,558.00				
283.61				
			30.00	
			108.00	
			662.40	
		342.00		
801.50				
		189.00		
116.00				
		298.80		
		494.10		
300.00				
		263.76		
		171.70		
300.00				
			30.00	
				8,100.00
			108.00	
	75.00			
	75.00			
311.01				
		26.75		
	75.00			
		50.00		
	75.00			
	75.00			
			30.00	

108.00

75.00

75.00

44.45

53.00

300.00

4,394.60

30.60

36.50

75.00

75.00

86.67

-

55.00

30.00

108.00

426.89

30.00

108.00

43.16

30.00

108.00

224.29

94.43

1,800.00

30.00

108.00

59.21

1,000.00

79.99

30.00

108.00

30.00

108.00

8,100.00

92,397.55

850.10

2,487.29

2,555.43

16,200.00

MARKETING BANK FEES FUNDRAISING TRAINING STORAGE ASSETS

7.00

299.25

7.00

79.20

7.00

7.00

5,881.00 7.00

7.00

7.00

7.00

7.00

7.00

7.00

5,881.00	77.00	-	378.45	-	-
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Families' Activity Breaks	1178108
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Receipts and payments accounts

CC16a

For the period from	Apr 2, 21	To	Apr 1, 22
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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					
Transfer YHA (previous donations)	-	-	-	-	-
Donations	51,884	-	-	51,884	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
Sub total (Gross income for AR)	51,884	-	-	51,884	-
(see table).					
	-	-	-	-	-
Sub total	51,884	-	-	51,884	-
Total receipts	51,884	-	-	51,884	-
A3 Payments					
CAMP EXPENSES	92,398	-	-	92,398	-
TRAVEL EXPENSES	2,487	-	-	2,487	-
IT/WEBSITE	2,555	-	-	2,555	-
MARKETING	5,881	-	-	5,881	-
BANK FEES	77	-	-	77	-
TRAINING	378	-	-	378	-
	-	-	-	-	-
	-	-	-	-	-
Sub total	103,777	-	-	103,777	-
A4 Asset and investment					
DEPOSITS	2,290	-	-	2,290	-
WEBSITE ADDITIONS	16,200	-	-	16,200	-
Sub total	117,686	-	-	117,686	-
Total payments	117,686	-	-	117,686	-
Net of receipts/(payments)	65,802	-	-	65,802	-
A5 Transfers between funds	-	-	-	-	-
A6 Cash funds last year end	-	-	-	-	-
Cash funds this year end	65,802	-	-	65,802	-

Section B Statement of assets and liabilities at the end of the period

Categories	Details	Unrestricted to nearest £	Restricted to nearest £	Endowment funds to nearest £
B1 Cash funds	BANK BALANCE	166,858	-	-
		-	-	-
		-	-	-
	Total cash funds	166,858	-	-
	(agree balances with receipts and payments account(s))	OK	OK	OK
B2 Other monetary assets	Details	Unrestricted to nearest £	Restricted to nearest £	Endowment funds to nearest £
		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
B3 Investment assets	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
			-	-
			-	-
			-	-
			-	-
B4 Assets retained for the charity's own use	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
	LAPTOP 1	UNRESTRICTED	-	-
	LAPTOP 2	UNRESTRICTED	-	-
	LAPTOP 3	UNRESTRICTED	-	-
	LAPTOP 4	UNRESTRICTED	-	-
	WEBSITE	UNRESTRICTED	-	-
			-	-
			-	-
			-	-
			-	-
B5 Liabilities	Details	Fund to which asset belongs	Amount due	When due (optional)
	CAMP DEPOSITS	UNRESTRICTED	2,290	
			-	
			-	
			-	

Signed by one or two trustees on behalf

Signature

Print Name

Date of approval

K TAIT

KAREN TAIT

02/04/2023

<https://www.gov.uk/guidance/prepare-a-charity-trustees-annual-report#reports-for-small-non-company-charities>

your charity's name, registration number, address and trustee names

its structure and details of how it is managed, including how it recruits trustees

its activities and objectives in the year

its achievements and performance, including reporting on its public benefit

a financial review including any debts and details of your reserves policy (if applicable)

details of any funds held as a custodian trustee

Also need to do the annual return

<https://www.gov.uk/send-charity-annual-return>

Questions re accounts prep

BFWD 2021 questions - responded to

Ser	Query
1	Laptops have been capitalised - depreciation will be charged over 10 years
2	Website development costs have been capitalised - depreciatyon will be charged over 10 years
3	Accounts previously were prepared to 28 April - online reporting requires 1 April so date has been corrected.

Questions re accounts prep

Ser	Query
1	Further website costs have been added to the asset register
2	Deposits held and refunded also held as a liability - as camps have not yet happened.
3	

Response
Agreed at meeting 8 December 2022.
Agreed at meeting 8 December 2022.
Understood.

Response

IT Equipment	COST BFWD	ADDN	COST CFWD	DEPN BFWD
Laptops x 4	1,830.97	-	1,830.97	183.10
Website	8,100.00	16,200.00	24,300.00	810.00
				993.10
	9,930.97	-	16,200.00	-
			26,130.97	-
				1,986.19
				-

DEPOSITS HELD FOR FUTURE CAMPS

INCOME 3,140.40

RETURNED 850.10

TOTAL ASSET 2,290.30

DEPN CHARGE		DEPN CFWD		NBV BFWD		NBV CFWD
183.10		366.19		1,647.87		1,464.78
2,430.00		2,430.00		8,100.00		21,870.00
2,613.10	-	2,796.19	-	9,747.87	-	23,334.78



Section A

Independent Examiner's Report

Report to the trustees/
members of

Charity Name
Families Activity Breaks

On accounts for the year
ended

01 April 20222

Charity no
(if any)

117818

Set out on pages

1-2

(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 DD / MM / YYYY.

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: E Weir

Date: 04/02/2023

Name: Emma Weir

Relevant professional
qualification(s) or body

Chartered Accountant, ICAS

(if any):

Address:

21 Redford Gardens
EH13 0AR

Section B	Disclosure
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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.

None

FAB (FAMILIES' ACTIVITY BREAKS)

England & Wales - Charity number 1178108

Accounts



CHARITY COMMISSION
FOR ENGLAND AND WALES

Trustees' Annual Report for the period

From: 29 Apr 20

To: 01 Apr 21

Charity name: FAB – Families' Activity Breaks

Charity registration number: 1178108

Objectives and Activities

	SORP reference	
Summary of the purposes of the charity as set out in its governing document	Para 1.17	The relief of young people up to and including the age of 19 who have suffered the loss of a serving parent or family member whilst serving in the British Armed Forces by the provision of fun and challenging activity breaks for bereaved military families in order to provide relief from the effects of bereavement to such young people.
Summary of the main activities in relation to those purposes for the public benefit, in particular, the activities, projects or services identified in the accounts.	Para 1.17 and 1.19	Provision of fun and challenging activity breaks for bereaved military families. Due to COVID we were unable to provide any camps for the 2020 period.
Statement confirming whether the trustees have had regard to the guidance issued by the Charity Commission on public benefit	Para 1.18	Yes

Additional information (optional)

You may choose to include further statements where relevant about:

	SORP reference	
Policy on grant making	Para 1.38	N/A
Policy on social investment including program related investment	Para 1.38	N/A
Contribution made by volunteers	Para 1.38	The volunteers support our families on the camps. They give up a week of their time as well as time for training.
Other		N/A

Achievements and Performance

	SORP reference	
Summary of the main achievements of the charity, identifying the difference the charity's work has made to the circumstances of its beneficiaries and any wider benefits to society as a whole.	Para 1.20	Due to the nature of how we operate, face to face camps, we were unable to provide the 2 camps in 2020 for our families. When we do provide them, not only do they benefit from confidence building activities on the camp but the peer support by being there with other families who are in similar circumstances to them.

Additional information (optional)

You may choose to include further statements where relevant about:

Achievements against objectives set.	Para 1.41	N/A due to COVID.
Performance of fundraising activities against objectives set.	Para 1.41	We do not have fundraising objectives set. However, donations and grant applications were successful.
Investment performance against objectives.	Para 1.41	N/A
Other.		N/A

Financial Review

Review of the charity's financial position at the end of the period.	Para 1.21	The charity is in a good financial position.
Statement explaining the policy for holding reserves stating why they are held.	Para 1.22	Reserves are held in case we are unable to secure funding/donations from our charity partners.
Amount of reserves held.	Para 1.22	£60,000
Reasons for holding zero reserves.	Para 1.22	N/A
Details of fund materially in deficit.	Para 1.24	N/A
Explanation of any uncertainties about the charity continuing as a going concern.	Para 1.23	N/A

Additional information (optional)

You may choose to include further statements where relevant about:

The charity's principal sources of funds (including any fundraising)	Para 1.47	-
Investment policy and objectives including any social investment policy adopted.	Para 1.46	-
A description of the principal risks facing the charity.	Para 1.46	-
Other		-

Structure, Governance and Management

Description of charity's trusts:		
Type of governing document (trust deed, royal charter)	Para 1.25	Constitution
How is the charity constituted? (e.g. unincorporated association, CIO)	Para 1.25	CIO - FOUNDATION Registered 26 Apr 2018
Trustee selection methods including details of any constitutional provisions e.g. election to post or name of any person or body entitled to appoint one or more trustees	Para 1.25	Initial trustee selection is based on those individuals who can bring a different and varied perspective. From a family and volunteer point of view and the chair is an experienced trustee who provides guidance to all.

Additional information (optional)

You may choose to include further statements where relevant about:

Policies and procedures adopted for the induction and training of trustees	Para 1.51	-
The charity's organisational structure and any wider network with which the charity works	Para 1.51	-
Relationship with any related parties	Para 1.51	-
Other		-

Reference and Administrative details

Charity name	FAB – Families' Activity Breaks
Other name the charity uses	N/A
Registered charity number	1178108
Charity's principal address	282 MacDonald Road Farnham GU9 0EH

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	Ian Lamberton	N/A		Karen Tait
2	Jennifer Birdsall	N/A		Karen Tait
3	Alison Sabiston	N/A		Karen Tait

Corporate trustees – names of the directors at the date the report was approved:

Director name		
N/A		

Name of trustees holding title to property belonging to the charity:

Trustee name	Dates acted if not for whole year	
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N/A		
-----	--	--

Funds held as custodian trustees on behalf of others:

Description of the assets held in this capacity.	N/A
Name and objects of the charity on whose behalf the assets are held and how this falls within the custodian charity's objects.	N/A
Details of arrangements for safe custody and segregation of such assets from the charity's own assets.	N/A

Additional information (optional)

Names and addresses of advisers (Optional information)		
Type of adviser	Name	Address
N/A	N/A	N/A
Name of chief executive or names of senior staff members (Optional information)		
Miss Karen L Tait MBE		

Exemptions from disclosure

Reason for non-disclosure of key personnel details:

N/A

Other optional information

N/A

Declarations

The trustees declare that they have approved the trustees' report above.

Signed on behalf of the charity's trustees

Signature(s)	<i>K. Tait</i>	
Full name(s)	Miss Karen L Tait MBE	
Position (eg Secretary, Chair, etc)	CEO/Head of Delivery	

Date	24 Jan 2022	
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Families' Activity Breaks	1178108
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Receipts and payments accounts

For the period from	29-Apr-20	To	01-Apr-21
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CC16
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Section A Receipts and payments

	Unrestricted to the nearest £	Restricted to the nearest £	Endowments to the nearest £	Total to the nearest £	Last year to the nearest £
A1 Receipts					
	-	-	-	-	-
Transfer YHA (previous donations)	-	-	-	-	-
Donations	1,000	-	-	1,000	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
Sub total (Gross income for AR)	1,000	-	-	1,000	-
(see table).					
	-	-	-	-	-
	-	-	-	-	-
Sub total	1,000	-	-	1,000	-
Total receipts	1,000	-	-	1,000	-
A3 Payments					
	-	-	-	-	-
CAMP EXPENSES	700	-	-	700	-
TRAVEL EXPENSES	1,007	-	-	1,007	-
IT/WEBSITE	2,345	-	-	2,345	-
MARKETING	2,646	-	-	2,646	-
BANK FEES	73	-	-	73	-
TRAINING	898	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
Sub total	7,667	-	-	6,770	-
A4 Asset and investment					
ASSETS	9,931	-	-	-	-
	-	-	-	-	-
Sub total	17,598	-	-	6,770	-
Total payments	17,598	-	-	6,770	-
Net of receipts/(payments)	- 16,598	-	-	- 5,770	-
A5 Transfers between funds	-	-	-	-	-
A6 Cash funds last year end	-	-	-	-	-
Cash funds this year end	- 16,598	-	-	- 5,770	-

Section B Statement of assets and liabilities at the end of the period

Categories	Details	Unrestricted to nearest £	Restricted to nearest £	Endow to nearest
B1 Cash funds	BANK BALANCE Total cash funds (agree balances with receipts and payments account(s))	232,729 - - 232,729 OK	- - - - OK	- - - - OK
B2 Other monetary assets	Details	- - - - - -	- - - - - -	- - - - - -
B3 Investment assets	Details	Fund to which asset belongs	Cost (optional) - - - -	Current value - - - -
B4 Assets retained for the charity's own use	Details LAPTOP 1 LAPTOP 2 LAPTOP 3 WEBSITE	Fund to which asset belongs UNRESTRICT UNRESTRICT UNRESTRICT UNRESTRICT	Cost (optional) - - - - - - -	Current value (optional) - - - - - - -
B5 Liabilities	Details	Fund to which	Amount due - - - -	When due
Signed by one or two trustees on behalf	Signature	Print Name	Write On	