



## 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.<br><br>We provided 2 x camps:<br>26 July to 2 August 2024 (Arthog)<br>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.<br>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: |

|  |  |                                                                                                                                                                                                                                                                                                                                                                 |
|--|--|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
|  |  | <p>High Cash Balance.<br/>Large Website payments.</p> <p>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.</p> <p>The trustees confirmed they were content that the larger website payments were made for significant upgrades that were made.</p> |
|--|--|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|

## Structure, Governance and Management

| Description of charity's trusts:                                                                                                                                          |           |                                                                                                                                                                                                                   |
|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Type of governing document<br>(trust deed, royal charter)                                                                                                                 | Para 1.25 | Constitution                                                                                                                                                                                                      |
| How is the charity constituted?<br>(e.g unincorporated association, CIO)                                                                                                  | Para 1.25 | CIO - FOUNDATION<br>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<br>Whittington Barracks<br>LICHFIELD<br>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

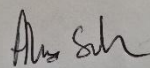
## Other optional information

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<br>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 |
|---------------------------|---------|

## Receipts and payments accounts

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

CC16a

### Section A Receipts and payments

|                                        | Unrestricted funds<br>to the nearest<br>£ | Restricted funds<br>to the nearest<br>£ | Endowment funds<br>to the nearest £ | Total funds<br>to the nearest £ | Last year<br>to the nearest £ |
|----------------------------------------|-------------------------------------------|-----------------------------------------|-------------------------------------|---------------------------------|-------------------------------|
| <b>A1 Receipts</b>                     |                                           |                                         |                                     |                                 |                               |
|                                        | -                                         | -                                       | -                                   | -                               | -                             |
| DONATIONS                              | 17,348                                    | -                                       | -                                   | 17,348                          | -                             |
| GRANTS                                 | 115,000                                   | -                                       | -                                   | 115,000                         | -                             |
| REFUND                                 | 1,329                                     | -                                       | -                                   | 1,329                           | -                             |
| DEPOSIT                                | 1,275                                     | -                                       | -                                   | 1,275                           | -                             |
| SHOP                                   | 429                                       | -                                       | -                                   | 429                             | -                             |
|                                        | -                                         | -                                       | -                                   | -                               | -                             |
|                                        | -                                         | -                                       | -                                   | -                               | -                             |
| <b>Sub total (Gross income for AR)</b> | <b>135,381</b>                            | -                                       | -                                   | <b>135,381</b>                  | -                             |
| <b>A2 Asset and investment sales,</b>  |                                           |                                         |                                     |                                 |                               |
|                                        | -                                         | -                                       | -                                   | -                               | -                             |
|                                        | -                                         | -                                       | -                                   | -                               | -                             |
| <b>Sub total</b>                       | <b>135,381</b>                            | -                                       | -                                   | <b>135,381</b>                  | -                             |
| <b>Total receipts</b>                  | <b>135,381</b>                            | -                                       | -                                   | <b>135,381</b>                  | -                             |
| <b>A3 Payments</b>                     |                                           |                                         |                                     |                                 |                               |
|                                        | -                                         | -                                       | -                                   | -                               | -                             |
| 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                             | -                             |
| <b>Sub total</b>                       | <b>88,337</b>                             | -                                       | -                                   | <b>88,337</b>                   | -                             |
| <b>A4 Asset and investment</b>         |                                           |                                         |                                     |                                 |                               |
|                                        | -                                         | -                                       | -                                   | -                               | -                             |
|                                        | -                                         | -                                       | -                                   | -                               | -                             |
| <b>Sub total</b>                       | <b>88,337</b>                             | -                                       | -                                   | <b>88,337</b>                   | -                             |
| <b>Total payments</b>                  | <b>88,337</b>                             | -                                       | -                                   | <b>88,337</b>                   | -                             |
| <b>Net of receipts/(payments)</b>      | <b>47,043</b>                             | -                                       | -                                   | <b>47,043</b>                   | -                             |
| <b>A5 Transfers between funds</b>      | -                                         | -                                       | -                                   | -                               | -                             |
| <b>A6 Cash funds last year end</b>     | -                                         | -                                       | -                                   | -                               | -                             |
| <b>Cash funds this year end</b>        | <b>47,043</b>                             | -                                       | -                                   | <b>47,043</b>                   | -                             |

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

| Categories                                          | Details                                                                                                                                                                                               | Unrestricted<br>to nearest £                                                                                                                                                                                                           | Restricted<br>to nearest £                                                                                                         | Endowment funds<br>to nearest £                                                                                                             |
|-----------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------|
| <b>B1 Cash funds</b>                                | <div>BANK BALANCE</div> <div></div> <div></div> <div><b>Total cash funds</b></div> <div>(agree balances with receipts and payments account(s))</div>                                                  | <div>131,447</div> <div>-</div> <div><b>131,447</b></div> <div>OK</div>                                                                                                                                                                | <div>-</div> <div>-</div> <div>-</div> <div>OK</div>                                                                               | <div>-</div> <div>-</div> <div>-</div> <div>OK</div>                                                                                        |
| <b>B2 Other monetary assets</b>                     | <div>Details</div> <div></div> <div></div> <div></div> <div></div>                                                                                                                                    | <div>-</div> <div>-</div> <div>-</div> <div>-</div> <div>-</div>                                                                                                                                                                       | <div>-</div> <div>-</div> <div>-</div> <div>-</div> <div>-</div>                                                                   | <div>-</div> <div>-</div> <div>-</div> <div>-</div> <div>-</div>                                                                            |
| <b>B3 Investment assets</b>                         | <div>Details</div> <div></div> <div></div> <div></div> <div></div>                                                                                                                                    | <div>Fund to which asset belongs</div> <div></div> <div></div> <div></div> <div></div>                                                                                                                                                 | <div>Cost (optional)</div> <div>-</div> <div>-</div> <div>-</div> <div>-</div>                                                     | <div>Current value (optional)</div> <div>-</div> <div>-</div> <div>-</div> <div>-</div>                                                     |
| <b>B4 Assets retained for the charity's own use</b> | <div>Details</div> <div>LAPTOP 1</div> <div>LAPTOP 2</div> <div>LAPTOP 3</div> <div>LAPTOP 4</div> <div>WEBSITE</div> <div>LAPTOP 5</div> <div>LAPTOP 6</div> <div>LAPTOP 7</div> <div>LAPTOP 8</div> | <div>Fund to which asset belongs</div> <div>UNRESTRICTED</div> <div>UNRESTRICTED</div> <div>UNRESTRICTED</div> <div>UNRESTRICTED</div> <div>UNRESTRICTED</div> <div>UNRESTRICTED</div> <div>UNRESTRICTED</div> <div>UNRESTRICTED</div> | <div>Cost (optional)</div> <div>-</div> <div>-</div> <div>-</div> <div>-</div> <div>-</div> <div>-</div> <div>-</div> <div>-</div> | <div>Current value (optional)</div> <div>-</div> <div>-</div> <div>-</div> <div>-</div> <div>-</div> <div>-</div> <div>-</div> <div>-</div> |
| <b>B5 Liabilities</b>                               | <div>Details</div> <div></div> <div></div> <div></div> <div></div>                                                                                                                                    | <div>Fund to which</div> <div></div> <div></div> <div></div> <div></div>                                                                                                                                                               | <div>Amount due</div> <div>-</div> <div>-</div> <div>-</div> <div>-</div>                                                          | <div>When due (optional)</div> <div></div> <div></div> <div></div> <div></div>                                                              |
| 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