

TOUGH TALK

England & Wales · Charity number 1084886

Details

Status Registered

Legal form Trust

Registered 2001-02-05

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

Contact

Address Brickfield House
High Road
Thornwood
Epping
CM16 6TH

Phone 01992578662

Email admin@tough-talk.com

Website tough-talk.com

Activities

Objects: TO ADVANCE THE CHRISTIAN FAITH

Activities: To advance the Christian faith by holding meetings in prisons, schools, colleges and churches. Charity members use powerlifting demonstrations as a backdrop to presenting how their faith in Jesus Christ has resulted in their turning their backs on lives of crime, violence and drug abuse. New Testaments, books and DVDs are distributed at all meetings.

Classification

- **How:** Provides Human Resources
- **What:** General Charitable Purposes, Religious Activities
- **Who:** The General Public/mankind

Geography

- **Area of benefit:** NATIONAL
- Canada
- Germany
- Hong Kong
- India
- Ireland
- Moldova
- Northern Ireland
- Philippines
- Romania
- Scotland

Finances

Period end	Income	Expenditure	Assets	Employees
2024-12-31	£79,000	£64,000	-	-
2023-12-31	£64,834	£60,385	-	-
2022-12-31	£51,641	£61,432	-	-
2021-12-31	£49,042	£44,364	-	-
2020-12-31	£60,838	£61,712	-	-

Trustees

Name	Role	Appointed
ARTHUR GEORGE WHITE	Chair	
Carl Lee		2017-10-25
Ian McDowall		2017-05-15
Professor Michael Wilfred Steward		
Rev Steve Derbyshire		2025-04-25

TOUGH TALK

England & Wales - Charity number 1084886

Accounts

Tough Talk

Charity No. 10884866

**Report & Accounts for year ending 31st December
2024.**

Tough Talk
Legal & Administrative details
For year ending 31st December 2024

Address for correspondence: Moorpark

St Kew Highway

PL30 3DP

Status: Declaration of Trust dated July

2000

Reg. No. 1084866

Trustees.

Steve Derbyshire

Carl Lee

Ian McDowall

Mike Steward

Arthur White (Chair)

Independent Examiner

D. Hwylwen

77. Colne Way

Point Clear Bay

CO16 8LN.

Tough Talk

Report of the Trustees for year ending 31st December 2024

Charitable Objective:

The principal objective of the charity is to advance the Christian Faith by speaking via social media platforms, at public events, in prisons, schools, churches, community centres and open air venues, all by invitation, and the distribution of Christian literature.

Organisation:

The Trustees meet on regular basis to review, discuss and plan activities and to monitor finances.

Review of Activities:

The team continues to travel every week to a venue somewhere in The United Kingdom, as it has done for the past 30 years. Ian McDowall often travels singularly when one speaker is requested but the team can consist of 2,3 and more.

Over many years the team has worked with Teen Challenge drug rehab and a strong relationship has been built up, undertaking monthly services and various meetings at both of their establishments in East London and Norwich.

The Scottish Prison Fellowship, again an organisation the team has worked with for many years, continues to arrange extended missions to Scotland where the team visit several prisons over several days.

H.M.S. Raleigh is a Royal Navy Training base in Cornwall, and the team visits on average 4 times a year speaking to a new bunch of recruits of between 5 and 700 at a time. The number annually can well exceed 2000. Over the years the team has been doing this they have shared with both men and women to a number close to the equivalent number serving today. (Approximately 31000)

The diary continues to be filled and as long as the invitations come in the team will continue.

Financial Review:

The accounts for the year ending 31st December 2024 are attached along with the independent examiners report.

Reserves policy.

The trustees have a reserve policy to maintain sufficient funds to maintain two months working capital.

Trustees Responsibilities:

The trustees are fully aware of their responsibilities to maintain proper accounting records which disclose with reasonable accuracy at any time the financial position of the charity to enable them to ensure that the financial statements comply with the Charities Act 2011.



Section A

Independent Examiner's Report

Report to the trustees/
members of

TOUGH TALK

On accounts for the year
ended

31/12/2024

Charity no
(if any)

1084886

Set out on pages

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended

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 (other than that disclosed below *) in connection with the examination which gives me cause to believe that in, any material respect:

- accounting records were not kept in accordance with section 130 of the Act or
- the accounts do not accord with the accounting records

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in order to enable a proper understanding of the accounts to be reached.

* Please delete the words in the brackets if they do not apply.

Signed:

Date:

10/10/25

Name:

D. Hwylwal

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

AATLI

Address:

77 COLNEWAY/
POINT CLEAR BAY
CO16 8LN.

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 .

TOUGH TALK
Receipts & Payments Account
For the year ended 31 December 2024

		<u>2024</u>	<u>2023</u>
		£	£
Charitable receipts	Gifts & donations	79,931	64,834
Total receipts		<u>79,931</u>	<u>64,834</u>
Payments	Advertising and PR	3,061	3,222
	Bank charges	109	100
	Bookkeeping administration and professional services	1,600	2,974
	Books, videos and other materials	12,762	3,332
	Indemnity and public liability insurance	497	488
	Office & Stationery	0	330
	Rental	0	855
	Salaries	7,550	2,463
	Team travel & subsistence costs	52,680	46,621
Total payments		<u>78,259</u>	<u>64,834</u>
Net receipts/(payments)		<u>1,672</u>	<u>0</u>

TOUGH TALK
Statement of assets
As at 31 December 2024

		<u>2024</u>		<u>2023</u>
		£		£
Debtors	Stock of books and videos	<u>150</u>		<u>150</u>
			150	150
Bank accounts	Current account	9,332		7,660
	Paypal	<u>331</u>		<u>331</u>
			9,663	7,991
Net assets		<u><u>9,813</u></u>		<u><u>8,141</u></u>

Tough Talk

Charity No. 10884866

**Report & Accounts for year ending 31st December
2024.**

Tough Talk
Legal & Administrative details
For year ending 31st December 2024

Address for correspondence: Moorpark

St Kew Highway

PL30 3DP

Status: Declaration of Trust dated July

2000

Reg. No. 1084866

Trustees.

Steve Derbyshire

Carl Lee

Ian McDowall

Mike Steward

Arthur White (Chair)

Independent Examiner

D. Hwylwen

77. Colne Way

Point Clear Bay

CO16 8LN.

Tough Talk

Report of the Trustees for year ending 31st December 2024

Charitable Objective:

The principal objective of the charity is to advance the Christian Faith by speaking via social media platforms, at public events, in prisons, schools, churches, community centres and open air venues, all by invitation, and the distribution of Christian literature.

Organisation:

The Trustees meet on regular basis to review, discuss and plan activities and to monitor finances.

Review of Activities:

The team continues to travel every week to a venue somewhere in The United Kingdom, as it has done for the past 30 years. Ian McDowall often travels singularly when one speaker is requested but the team can consist of 2,3 and more.

Over many years the team has worked with Teen Challenge drug rehab and a strong relationship has been built up, undertaking monthly services and various meetings at both of their establishments in East London and Norwich.

The Scottish Prison Fellowship, again an organisation the team has worked with for many years, continues to arrange extended missions to Scotland where the team visit several prisons over several days.

H.M.S. Raleigh is a Royal Navy Training base in Cornwall, and the team visits on average 4 times a year speaking to a new bunch of recruits of between 5 and 700 at a time. The number annually can well exceed 2000. Over the years the team has been doing this they have shared with both men and women to a number close to the equivalent number serving today. (Approximately 31000)

The diary continues to be filled and as long as the invitations come in the team will continue.

Financial Review:

The accounts for the year ending 31st December 2024 are attached along with the independent examiners report.

Reserves policy.

The trustees have a reserve policy to maintain sufficient funds to maintain two months working capital.

Trustees Responsibilities:

The trustees are fully aware of their responsibilities to maintain proper accounting records which disclose with reasonable accuracy at any time the financial position of the charity to enable them to ensure that the financial statements comply with the Charities Act 2011.

TOUGH TALK

England & Wales - Charity number 1084886

Accounts

Tough Talk

Charity No. 10884886

Report and accounts for year ending 31st December 2023

Tough Talk
Legal and Administrative details
For year ending 31st December 2023

Address for correspondence: Moorpark
St Kew Highway
PL30 3DP

Status: Declaration of trust dated July 2000
Registration No. 1084886

Trustees: Carl Lee.
Ian McDowall.
Michael Steward.
Arthur White (Chair)

Bank: HSBC Bank PLC
3137916
40-06-23

Independent Examiner: D. Hwylwen
77. Colne Way
Point Clear Bay
CO16 8LN

Tough Talk.

Report of the Trustees for year ending 31st December 2023

Charitable Objective:

The principal objective of the charity is to advance the Christian Faith by speaking via social media platforms, at public events, in prisons, schools, churches, community centres and open air venues, all by invitation, and the distribution of Christian Literature.

Organisation:

The trustees meet on a regular basis to review, discuss and plan activities and to monitor finances.

Review of Activities:

The team are on the road every week as it has done for the past 29 years. Often it is a one-man team but can be two or three, and more at bigger open-air events.

The team still works closely with the Teen Challenge drug rehab in East London and Norwich, taking monthly services and classes at both venues.

Visits to the prison service is still not back to its pre-2020 levels, which is still due to staff shortages. However, The Scottish Prison Fellowship did arrange two extended missions to Scotland and 8 prisons were visited and 16 meetings taken.

There was also another successful and busy mission to Liverpool, working with several Youth Group Organizations in some large academy schools, speaking to many hundreds of young people. Notting Hill carnival was a highlight as always, Creation Fest in Cornwall was another big open-air event which the team has spoken at a number of times.

Easter weekend was a busy time working with the churches together in Chelmsford, a very large open-air event proved very popular. Then on to East London working with City Gates Church at another large open-air event.

Tough Talk continue to use social media continuing their Friday Night Live Show, which interviews various different guests and discussing many current issues of faith and worldwide events. This platform enables the team to reach a wider audience, with many logging on from a number of different countries.

Financial Review.

The accounts for the year are attached along with the independent examiners report.

Reserves policy.

The trustees have a reserve policy to maintain sufficient funds to maintain two months working capital.

Trustees Responsibilities.

The trustees are fully aware of their responsibilities to maintain proper accounting records which disclose with reasonable accuracy at any time the financial position of the charity to enable them to ensure that the financial statements comply with The Charities Act 2011.



Section A

Independent Examiner's Report

Report to the trustees/ members of

TOUGH TALK

On accounts for the year ended

31/12/2023

Charity no (if any)

1084886

Set out on pages

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended

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 (other than that disclosed below *) in connection with the examination which gives me cause to believe that in, any material respect:

- accounting records were not kept in accordance with section 130 of the Act or
- the accounts do not accord with the accounting records

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in order to enable a proper understanding of the accounts to be reached.

* Please delete the words in the brackets if they do not apply.

Signed:

D. H. WYLLWEN

Date:

17/10/24

Name:

D. HWYLLWEN

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

AAT LI

Address:

77 COLNE WAY

POINT CLEAR BAY

COLE SHN

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

TOUGH TALK
Receipts & Payments Account
For the year ended 31 December 2023

		<u>2023</u>	<u>2022</u>
		£	£
Charitable receipts	Gifts & donations		51,641
Total receipts		<u>64,834</u>	<u>51,641</u>
Payments	Advertising and PR	3,222	0
	Bank charges	100	114
	Bookkeeping administration and professional services	2,974	2,145
	Books, videos and other materials	3,332	4,249
	Indemnity and public liability insurance	488	484
	Office & Stationery	330	102
	Rental	855	1,750
	Salaries	2,463	11,081
	Team travel & subsistence costs	46,621	37,220
	Telephone	0	470
	Vehicle-insurance and maintenance	0	3,817
	Website and marketing	0	0
Total payments		<u>60,385</u>	<u>61,432</u>
Net receipts/(payments)		<u>4,449</u>	<u>(9792)</u>

TOUGH TALK
Statement of assets
As at 31 December 2023

		<u>2023</u>		<u>2022</u>
		£		£
Debtors	Stock of books and videos	<u>150</u>	<u>150</u>	150
			150	150
Bank accounts	Current account	7,660	3,523	
	Paypal	<u>331</u>	<u>332</u>	
			7,991	3,855
Net assets		<u><u>8,141</u></u>		<u><u>4,005</u></u>



Section A

Independent Examiner's Report

Report to the trustees/ members of

TOUGH TALK

On accounts for the year ended

31/12/2023

Charity no (if any)

1084886

Set out on pages

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended

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 (other than that disclosed below *) in connection with the examination which gives me cause to believe that in, any material respect:

- accounting records were not kept in accordance with section 130 of the Act or
- the accounts do not accord with the accounting records

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in order to enable a proper understanding of the accounts to be reached.

* Please delete the words in the brackets if they do not apply.

Signed:

D. HWYLLWEN

Date:

17/10/24

Name:

D. HWYLLWEN

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

AAT LI

Address:

77 COLNE WAY

POINT CLEAR BAY

COLE SHN

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

TOUGH TALK
Receipts & Payments Account
For the year ended 31 December 2023

	<u>2023</u>	<u>2022</u>
	£	£
Charitable receipts		
Gifts & donations		51,641
Total receipts	<u>64,834</u>	<u>51,641</u>
Payments		
Advertising and PR	3,222	0
Bank charges	100	114
Bookkeeping administration and professional services	2,974	2,145
Books, videos and other materials	3,332	4,249
Indemnity and public liability insurance	488	484
Office & Stationery	330	102
Rental	855	1,750
Salaries	2,463	11,081
Team travel & subsistence costs	46,621	37,220
Telephone	0	470
Vehicle-insurance and maintenance	0	3,817
Website and marketing	0	0
Total payments	<u>60,385</u>	<u>61,432</u>
Net receipts/(payments)	<u>4,449</u>	<u>(9,792)</u>

TOUGH TALK
Statement of assets
As at 31 December 2023

		<u>2023</u>		<u>2022</u>
		£		£
Debtors	Stock of books and videos	<u>150</u>	<u>150</u>	150
			150	150
Bank accounts	Current account	7,660	3,523	
	Paypal	<u>331</u>	<u>332</u>	
			7,991	3,855
Net assets		<u><u>8,141</u></u>		<u><u>4,005</u></u>

TOUGH TALK

England & Wales - Charity number 1084886

Accounts

Tough Talk

Charity No. 10884886

Report and accounts for year ending 31st December 2022

Tough Talk
Legal and Administrative details
For year ending 31st December 2022

Address for correspondence: Moorpark

St Kew Highway

Cornwall

PL30 3 DP

Status:

Declaration of trust dated July 2000

Registration No. 1084886

Trustees:

Stephen Derbyshire

Carl Lee

Ian McDowall

Michael Steward

Arthur White (Chair)

Bank:

HSBC Bank plc

20/21 Electric Parade

South Woodford

E18 2LX

Independent Examiner:

Gill Harryman

Treasurer, Epping Forest Community Church

Grosvenor Hall

Grosvenor Drive

IG10 2LG

Tough Talk

Report of the Trustees for Year ended 31st December 2022

Charitable objective:

The principal objective of the charity is to advance the Christian faith by speaking via social media platforms, at public events, in prisons, schools, churches, community centers and open-air venues all by invitation, and distribution of Christian literature.

Organization:

The trustees meet on a regular basis to review, discuss and plan activities and to monitor finances.

Review of Activities:

It seems that the pandemic is still affecting our work even though all restrictions are lifted.

Generally, Churches don't seem to want to plan too far ahead, but requests are flowing in steadily.

The prison service is also hesitant to accommodate extra events, but this seems mainly due to staff shortages.

That said the team has been out on the road every week, sometimes only one member, at other times two or three make up the team.

The team still work closely with the Teen Challenge drug rehab, taking monthly services and classes both in East London and Norwich.

There have been many highlights throughout the year, in particular two extended trips/missions to Scotland working with the Scottish Prison Fellowship visiting several prisons. Doors opened to visit schools in Leeds and Liverpool. Notting Hill Carnival, and Creation Fest, in Cornwall were two great open air events to speak at, and the year finished on a high with another visit to Scotland, this time to speak to the Regiment of the Highland Fusiliers at their Christmas service.

Tough Talk continue to use social media to continue with their regular Friday Night Live show, interviewing guests and covering many subjects, this enabling them to reach a wider audience, stretching overseas as well.

It has been a very interesting year and busy one at times, but all things look positive for 2023.

Financial review.

The accounts for the year end are attached along with independent examiners report.

Reserves Policy.

The trustees have a reserve policy to maintain sufficient funds to maintain two months' working capital.

Trustees Responsibilities.

The trustees are fully aware of their responsibilities to maintain proper accounting records which disclose with reasonable accuracy at any time the financial position of the charity and to enable them to ensure that the financial statements comply with the Charities Act 2011.

TOUGH TALK
Receipts & Payments Account
For the year ended 31 December 2022

		<u>2022</u>	<u>2021</u>
		£	£
Charitable receipts	Gifts & donations	51,641	46,299
	JRS GRANT	0	2,744
Total receipts		<u>51,641</u>	<u>49,042</u>
Payments	Bank charges	114	0
	Bookkeeping administration and professional services	2,145	1,625
	Books, videos and other materials	4,249	1,034
	Indemnity and public liability insurance	484	482
	Office & Stationery	102	0
	Office equipment	0	2,024
	Rental	1,750	1,920
	Salaries	11,081	4,012
	Team travel & subsistence costs	37,220	21,219
	Telephone	470	382
	Vehicle-insurance and maintenance	3,817	10,864
	Website and marketing	0	800
Total payments		<u>61,432</u>	<u>44,364</u>
Net receipts/(payments)		<u>(9792)</u>	<u>4,678</u>

TOUGH TALK
Statement of assets
As at 31 December 2022

		<u>2022</u>	<u>2021</u>
		£	£
Debtors	Stock of books and videos	<u>150</u>	<u>150</u>
		150	150
Bank accounts	Current account	3,523	13,314
	Paypal	<u>332</u>	<u>332</u>
		3,855	13,646
Net assets		<u><u>4,005</u></u>	<u><u>13,796</u></u>



Section A

Independent Examiner's Report

Report to the trustees/ members of

TOUGH TALK

On accounts for the year ended

31 DECEMBER 2022

Charity no (if any)

1084886

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended

Responsibilities and basis of report

As the charity trustees, you are responsible for the preparation of the accounts in accordance with 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 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:

G. Harriman

Date:

21/09/2023

Name:

GILLIAN HARRYMAN

Address:

221 CHESTER ROAD

LOUGHTON

IG10 2LL

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).

Tough Talk

Charity No. 1084886

Report and accounts for year ending 31st December 2022.

The accompanied documentation has been approved by the trustees and signed on their behalf by;

Arthur G. White Print name ARTHUR G. WHITE Date.....

TOUGH TALK

England & Wales - Charity number 1084886

Accounts

Tough Talk

Charity No. 1084886

Report and Accounts for year ending 31st December 2021

Tough Talk
Legal and Administrative details
For year ending 31st December 2021

Address for correspondence: Moorpark

St Kew Highway

Cornwall

PL30 3DP

Status: Declaration of trust dated July 2000
Registration No. 1084886

Trustees: Carl Lee
Ian McDowall
Michael Steward
Arthur White

Bank : HSBC Bank plc
20/21 Electric Parade
South Woodford
London E18 2 LX

Independent Examiner: Gill Harryman
Treasurer, Epping Forest Community Church
Grosvenor Hall,
Grosvenor Drive
Loughton
IG10 2LG

Tough Talk

Report of the Trustees for the Year ended 31st December 2021

Charitable objective

The principal objective of the charity is to advance the Christian faith by speaking via social media platforms, at public events in prisons, schools, churches, community centres and open air venues by invitation, and distributing Christian literature.

Organisation

The trustees meet on a regular basis to review, discuss and plan activities and to monitor finances.

Review of Activities

Although many pandemic restrictions were lifted our work was still greatly affected.

In general churches were hesitant to host extra services and meetings and the prison services were and still are greatly affected by staff shortages.

However, at a steady pace, requests have been coming in and the Tough Talk team have responded with their usual enthusiasm.

The social media has given the team a great platform to reach a wider audience and they continue to interview a wide variety of guests, male and female on a Friday evening and this has attracted a worldwide audience. The team also meet regularly on a Tuesday evening, via zoom and the trustees also meet via the same platform as well as in person as the restrictions have allowed.

Visits have been made to both prisons and churches and in particular the team has forged a great relationship with The Teen Challenge drug rehab centre in East London and take regular, almost weekly morning services. In addition, a similar relationship has been built up with HMP Thamesmead chaplaincy and regular services have been ongoing.

In all the future is looking bright for the team to continue its valuable work. Inquiries are already coming in for 2022 and 2023 .

Financial review

The accounts for year ending are attached along with independent examiners report.

Reserves Policy

The trustees have a reserves policy to maintain two months working capital.

Trustees Responsibilities

The trustees are responsible for maintaining proper accounting records which disclose with **reasonable accuracy** at any time the financial position of the charity and to enable them to **ensure that the financial statements** comply with the Charities Act 2011

Approved by the trustees and signed on their behalf by:



Print name ARTHUR G. WHITE Date 28/10/22



TOUGH TALK
Receipts & Payments Account
For the year ended 31 December 2021

		2021	2020
		£	£
Charitable receipts	Gifts & donations	46,299	58,386
	JRS GRANT	2,744	2,452
Total receipts		<u>49,042</u>	<u>60,838</u>
Payments	Bookkeeping administration and professional services	1,625	3,400
	Books, videos and other materials	1,035	3,991
	Credit payments for business	0	1,125
	Indemnity and public liability insurance	482	193
	Office & Stationary	0	350
	Office equipment	2,024	1,430
	Rental	1,920	1,920
	Salaries	4,012	3,497
	Team travel & subsistence costs	21,220	24,312
	Telephone	382	422
	Vehicle-insurance and maintenance	10,864	8,382
	Website and marketing	800	2,801
Total payments		<u>44,364</u>	<u>51,823</u>
Net receipts/(payments)		<u>4,678</u>	<u>9,015</u>

TOUGH TALK
Statement of assets
As at 31 December 2021

		2021	2020
		£	£
Debtors	Stock of books and videos	<u>150</u>	<u>150</u>
		150	150
Bank accounts	Current account	13,314	8,886
	Paypal	<u>332</u>	<u>267</u>
		13,646	9,153
		<u><u>13796</u></u>	<u><u>9303</u></u>



Section A

Independent Examiner's Report

Report to the trustees/
members of

Charity Name
TOUGH TALK

On accounts for the year
ended

31 DECEMBER 2021

Charity no
(if any)

1084886

Set out on pages

(Remember to include the page numbers of additional sheets)

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended **31/12/2021**.

Responsibilities and
basis of report

As the charity trustees of the Trust, you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ("the Act").

I report in respect of my examination of the Trust's accounts carried out under section 145 of the 2011 Act and in carrying out my examination, I have followed the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

Independent
examiner's statement

I have completed my examination. I confirm that no material matters have come to my attention (other than that disclosed below *) in connection with the examination which gives me cause to believe that in, any material respect:

- accounting records were not kept in accordance with section 130 of the Act or
- the accounts do not accord with the accounting records

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in order to enable a proper understanding of the accounts to be reached.

* Please delete the words in the brackets if they do not apply.

Signed: **G. HARRMAN**

Date: **28/10/2022**

Name: **MRS G. HARRMAN**

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

Address:

**221 CHESTER RD
LOUGHTON, ESSEX
IG10 2LL**

Section B

Disclosure

Only complete if the examiner needs to highlight matters of concern (see OCS2, Independent examination of charity accounts: directions and guidance for examiners).

TOUGH TALK

England & Wales - Charity number 1084886

Accounts

Tough Talk

Charity No. 1084886

Report and Accounts for year ending 31st December 2020

Tough Talk

Legal and Administrative details

For year ending 31st December 2020

Address for correspondence: Moorpark
St Kew Highway
Cornwall
PL30 3DP

Status: Declaration of trust dated July 2000
Registration No. 1084886

Trustees: Carl Lee
Ian McDowall
Michael Steward
Arthur White

Bank : HSBC Bank plc
20/21 Electric Parade
South Woodford
London E18 2 LX

Tough Talk

Report of the Trustees for the Year ended 31st December 2020

Charitable objective

The principal objective of the charity is to advance the Christian faith by speaking via social media platforms, at public events in prisons, schools, churches, community centres and open air venues by invitation, and distributing Christian literature.

Organisation

The trustees meet on a regular basis to review, discuss and plan activities and to monitor finances.

Review of Activities

Although the pandemic severely restricted the physical work of Tough Talk as soon as the restrictions were lifted meetings started to resume.

During the lockdown period the team proceeded to expand its outreach on social media. Holding events on Mondays, Tuesdays and Fridays, it attracted a healthy following, allowing us to meet our fundamental objective.

Financial review

The accounts for year ending are attached along with independent examiners report.

Reserves Policy

The trustees have a reserves policy to maintain two months working capital.

Trustees Responsibilities

The trustees are responsible for maintaining proper accounting records which disclose with reasonable accuracy at any time the financial position of the charity and to enable them to ensure that the financial statements comply with the Charities Act 2011

Approved by the trustees and signed on their behalf by:



Print name ARTHUR G. WHITE Date 10/10/22



Section A Independent Examiner's Report

Report to the trustees/ members of

Trustee Name: TOUGH TALK

On accounts for the year ended

31 DECEMBER 2020

Charity no (if any)

1084886

Set out on pages

1-10

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended 31 12 2020

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 (other than that disclosed below *) in connection with the examination which gives me cause to believe that in, any material respect:

- accounting records were not kept in accordance with section 130 of the Act or
the accounts do not accord with the accounting records

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in order to enable a proper understanding of the accounts to be reached.

* Please delete the words in the brackets if they do not apply.

Signed: [Signature]

Date: 21 1 9 / 2022

Name: MRS G HAZZYMAN

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

[Blank]

Address:

221 CHESTER ROAD
LOUGHTON
IC10 2LL

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).

TOUGH TALK
Receipts & Payments Account
For the year ended 31 December 2020

		2020
		£
Charitable receipts	Gifts & donations	58,386
	JRS GRANT	2,452
Total receipts		<u>60,838</u>
Payments	Bookkeeping administration and professional services	3,400
	Books, videos and other materials	3,991
	Credit payments for business	1,125
	Indemnity and public liability insurance	193
	Office & Stationary	350
	Office equipment	1,430
	Rental	1,920
	Salaries	3,497
	Team travel & subsistence costs	24,312
	Telephone	422
	Vehicle-insurance and maintenance	8,382
	Website and marketing	2,801
Total payments		<u>51,823</u>
Net receipts/(payments)		<u>9,015</u>

TOUGH TALK-2019
Balance Sheet
As at 31 December 2020

		2020	2019
		£	£
Bank accounts	Current account	8,891	4,893
	Paypal	267	420
		<u>9,158</u>	<u>5,313</u>
Debtors	Stocks of books and videos	150	150
		<u>150</u>	<u>150</u>
Creditors	Accruals	1,200	0
	independent examiner	950	960
	Trade Creditors	0	1,955
		2,160	2,915
		£	£
Total funds		<u>9,158</u>	<u>5,313</u>