

**Tough Talk**

**Charity No. 10884866**

**Report & Accounts for year ending 31<sup>st</sup> December  
2024.**

**Tough Talk**  
**Legal & Administrative details**  
**For year ending 31<sup>st</sup> 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 31<sup>st</sup> 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 31<sup>st</sup> 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.



# CHARITY COMMISSION FOR ENGLAND AND WALES

## Independent examiner's report on the accounts

### 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").

Independent  
examiner's statement

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.

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. Huxley

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

AAT LI

Address:

77 COLNEWAY/  
POWELL 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>	
		£	
Charitable receipts	Gifts & donations	79,931	64,834
Total receipts		<u>79,931</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>	
Net receipts/(payments )		<u>1,672</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>9,813</u>		<u>8,141</u>



**Tough Talk**

**Charity No. 10884866**

**Report & Accounts for year ending 31<sup>st</sup> December  
2024.**

**Tough Talk**  
**Legal & Administrative details**  
**For year ending 31<sup>st</sup> 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 31<sup>st</sup> 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 31<sup>st</sup> 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.