

THE GAY AND KEITH TALBOT TRUST

England & Wales · Charity number 1102192

Details

Status Registered

Legal form Other

Registered 2004-02-19

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

Contact

Address Fold Howe
Kentmere
Kendal
LA8 9JW

Phone 07943443166

Email rktalbot@yahoo.co.uk

Activities

Objects: TO PROMOTE ANY CHARITABLE PURPOSE ACCORDING TO THE LAWS OF ENGLAND AND WALES AS THE TRUSTEES THINK FIT

Activities: Making grants to UK Charities working in developing countries. At the moment we are particularly funding Obstetric Fistula work.

Classification

- **How:** Makes Grants To Organisations
- **What:** General Charitable Purposes, The Advancement Of Health Or Saving Of Lives, Overseas Aid/famine Relief, Human Rights/religious Or Racial Harmony/equality Or Diversity
- **Who:** Other Charities Or Voluntary Bodies

Geography

- Cumbria

Finances

Period end	Income	Expenditure	Assets	Employees
2025-02-28	£355,128	£177,381	-	-
2024-02-29	£201,120	£216,523	-	-
2023-02-28	£145,551	£208,389	-	-
2022-02-28	£211,673	£203,600	-	-
2021-02-28	£177,377	£129,600	-	-

Trustees

Name	Role	Appointed
MR KEITH TALBOT	Chair	2004-02-10
GAY PHYLLIS TALBOT		2004-02-10

THE GAY AND KEITH TALBOT TRUST

England & Wales - Charity number 1102192

Accounts



Trustees' Annual Report for the period

From	Period start date			To	Period end date		
	Day 01	Month 03	Year 2024		Day 28	Month 02	Year 2025

Section A Reference and administration details

Charity name The Gay and Keith Talbot Trust

Other names charity is known by

Registered charity number (if any) 1102192

Charity's principal address

Fold Howe

Kentmere

Cumbria

Postcode

LA8 9JW

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	RK Talbot	Chairman		
2	GP Talbot	Treasurer		
3				
4				
5				
6				
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20				

Names of the trustees for the charity, if any, (for example, any custodian trustees)

Name	Dates acted if not for whole year

Names and addresses of advisers (Optional information)

Type of adviser	Name	Address

Name of chief executive or names of senior staff members (Optional information)

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Section B Structure, governance and management

Description of the charity's trusts

Type of governing document (eg. trust deed, constitution)	Trust Deed
How the charity is constituted (eg. trust, association, company)	Trust
Trustee selection methods (eg. appointed by, elected by)	Appointed by chairman and treasurer

Additional governance issues (Optional information)

You **may choose** to include additional information, where relevant, about:

- policies and procedures adopted for the induction and training of trustees;
- the charity's organisational structure and any wider network with which the charity works;
- relationship with any related parties;
- trustees' consideration of major risks and the system and procedures to manage them.

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Section C Objectives and activities

Summary of the objects of the charity set out in its governing document

To promote any Charitable purpose according to the laws of England & Wales as the trustees think fit.

Mainly making grants to Charities working in Developing Countries.

Summary of the main activities undertaken for the public benefit in relation to these objects (include within this section the statutory declaration that trustees have had regard to the guidance issued by the Charity Commission on public benefit)

Additional details of objectives and activities (Optional information)

You **may choose** to include further statements, where relevant, about:

- policy on grantmaking;
- policy programme related investment;
- contribution made by volunteers.

Summary of the main achievements of the charity during the year

Fistula work has continued in Nigeria, Nepal, South Sudan, Uganda, Tanzania and Ethiopia. We have also funded equipment for fistula work in the Central African Republic.

We have funded other medical projects in Bangladesh, Nigeria and Haiti. We have supplied aid to women in India.

We have provided grants for the support of Refugees and Asylum Seekers in the UK.

We have also provided grants towards research into Cystic Fibrosis.

Section E

Financial review

Brief statement of the charity's policy on reserves

There is no level of reserves because the expenses are borne by the trustees, and no ongoing commitments have been made.

Details of any funds materially in deficit

Further financial review details (Optional information)

You **may choose** to include additional information, where relevant about:

- the charity's principal sources of funds (including any fundraising);
- how expenditure has supported the key objectives of the charity;
- investment policy and objectives including any ethical investment policy adopted.

Section F

Other optional information

Section G

Declaration

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

Signed on behalf of the charity's trustees

Signature(s)		
Full name(s)	Robert Keith Talbot	Gay Phyllis Talbot
Position (eg Secretary, Chair, etc)	Chairman	Treasurer

19 AUGUST 2025



CHARITY COMMISSION
FOR ENGLAND AND WALES

Charity Name
The Gay and Keith Talbot Trust

No (if any)
1102192

CC16a

Receipts and payments accounts

For the period from	Period start date 01/03/2024	To	Period end date 28/02/2025
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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	281000	0	0	281000	158000
Gft Aid Tax Refund	70250	0	0	70250	39500
Bank Interest	3878	0	0	3878	3620
	0	0	0	0	0
	0	0	0	0	0
	0	0	0	0	0
	0	0	0	0	0
	0	0	0	0	0
Sub total (Gross income for AR)	355128	0	0	355128	201120
A2 Asset and investment sales, (see table).					
	0	0	0	0	0
	0	0	0	0	0
Sub total	0	0	0	0	0
Total receipts	355128	0	0	355128	0
A3 Payments					
Grants for Fistula Work	74395	0	0	74395	96365
Research & Development	25000	0	0	25000	20000
Other Medical Purposes	34900	0	0	34900	58000
Grants for general purposes	700	0	0	700	600
Grants for asylum seekers	22000	0	0	22000	21500
Grants for Maternity care	20000	0	0	20000	20000
Grants for Food Aid	300	0	0	300	0
Bank Charges	86	0	0	86	58
Sub total	177381	0	0	177381	216523
A4 Asset and investment purchases, (see table)					
	0	0	0	0	0
	0	0	0	0	0
Sub total	0	0	0	0	0
Total payments	177381	0	0	177381	216523
Net of receipts/(payments)	177747	0	0	177747	-15403
A5 Transfers between funds	0	0	0	0	0
A6 Cash funds last year end	147587	0	0	147587	162990
Cash funds this year end	325334	0	0	325334	147587

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

Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
B1 Cash funds	Unity Bank 20473439	31	0	0
	Unity Bank 20473426	25303	0	0
	Unity Bank 80184603	75000	0	0
	Unity Bank 80184548	225000	0	0
	Total cash funds (agree balances with receipts and payments account(s))	325334	0	0
	OK	OK	OK	

	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
B2 Other monetary assets		0	0	0
		0	0	0
		0	0	0
		0	0	0
		0	0	0
		0	0	0

	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
B3 Investment assets			0	0
			0	0
			0	0
			0	0
			0	0

	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
B4 Assets retained for the charity's own use			0	0
			0	0
			0	0
			0	0
			0	0
			0	0
			0	0
			0	0
			0	0

	Details	Fund to which liability relates	Amount due (optional)	When due (optional)
B5 Liabilities			0	
			0	
			0	
			0	
			0	

Signed by one or two trustees on behalf of all the trustees	Signature	Print Name	Date of approval
			19/08/2025



Trustees' Annual Report for the period

From	Period start date			To	Period end date		
	Day 01	Month 03	Year 2024		Day 28	Month 02	Year 2025

Section A Reference and administration details

Charity name The Gay and Keith Talbot Trust

Other names charity is known by

Registered charity number (if any) 1102192

Charity's principal address

Fold Howe

Kentmere

Cumbria

Postcode

LA8 9JW

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	RK Talbot	Chairman		
2	GP Talbot	Treasurer		
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Names of the trustees for the charity, if any, (for example, any custodian trustees)

Name	Dates acted if not for whole year

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Type of adviser	Name	Address

Name of chief executive or names of senior staff members (Optional information)

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Section B Structure, governance and management

Description of the charity's trusts

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- trustees' consideration of major risks and the system and procedures to manage them.

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Summary of the objects of the charity set out in its governing document

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Summary of the main activities undertaken for the public benefit in relation to these objects (include within this section the statutory declaration that trustees have had regard to the guidance issued by the Charity Commission on public benefit)

Additional details of objectives and activities (Optional information)

You **may choose** to include further statements, where relevant, about:

- policy on grantmaking;
- policy programme related investment;
- contribution made by volunteers.

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We have funded other medical projects in Bangladesh, Nigeria and Haiti. We have supplied aid to women in India.

We have provided grants for the support of Refugees and Asylum Seekers in the UK.

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Section E

Financial review

Brief statement of the charity's policy on reserves

There is no level of reserves because the expenses are borne by the trustees, and no ongoing commitments have been made.

Details of any funds materially in deficit

Further financial review details (Optional information)

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- the charity's principal sources of funds (including any fundraising);
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Section F

Other optional information

Section G

Declaration

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

Signed on behalf of the charity's trustees

Signature(s)		
Full name(s)	Robert Keith Talbot	Gay Phyllis Talbot
Position (eg Secretary, Chair, etc)	Chairman	Treasurer

19 AUGUST 2025

THE GAY AND KEITH TALBOT TRUST

England & Wales - Charity number 1102192

Accounts



Trustees' Annual Report for the period

From	Period start date			To	Period end date		
	Day 01	Month 03	Year 2023		Day 29	Month 02	Year 2024

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Charity name The Gay and Keith Talbot Trust

Other names charity is known by

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Fold Howe

Kentmere

Cumbria

Postcode

LA8 9JW

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Name	Dates acted if not for whole year

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Type of adviser	Name	Address

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Section F

Other optional information

Section G

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Signed on behalf of the charity's trustees

Signature(s)		
Full name(s)	Robert Keith Talbot	Gay Phyllis Talbot
Position (eg Secretary, Chair, etc)	Chairman	Treasurer

28 AUGUST 2024



CHARITY COMMISSION
FOR ENGLAND AND WALES

Charity Name
The Gay and Keith Talbot Trust

No (if any)
1102192

Receipts and payments accounts

CC16a

For the period from	Period start date 44986	To	Period end date 45351
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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	158000	0	0	158000	116000
Gft Aid Tax Refund	39500	0	0	39500	29000
Bank Interest	3620	0	0	3620	476
Compensation	0	0	0	0	75
	0	0	0	0	0
	0	0	0	0	0
	0	0	0	0	0
	0	0	0	0	0
Sub total (Gross income for AR)	201120	0	0	201120	145551
A2 Asset and investment sales, (see table).					
	0	0	0	0	0
	0	0	0	0	0
Sub total	0	0	0	0	0
Total receipts	201120	0	0	201120	145551
A3 Payments					
Grants for Fistula Work	96365	0	0	96365	120250
Grants for Research & Development	20000	0	0	20000	20000
Grants for other Medical Purposes	58000	0	0	58000	23818
Grants for general purposes	600	0	0	600	1
Grants for asylum seekers	21500	0	0	21500	24320
Grants for Covid 19 expenses	0	0	0	0	0
Grants for Maternity care	20000	0	0	20000	20000
Grants for Food Aid	0	0	0	0	0
Bank Charges	58	0	0	58	0
Sub total	216523	0	0	216523	208389
A4 Asset and investment purchases. (see table)					
	0	0	0	0	0
	0	0	0	0	0
Sub total	0	0	0	0	0
Total payments	216523	0	0	216523	208389
Net of receipts/(payments)	-15403	0	0	-15403	-62838
A5 Transfers between funds	0	0	0	0	0
A6 Cash funds last year end	162990	0	0	162990	225828
Cash funds this year end	147587	0	0	147587	162990

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

Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
B1 Cash funds	Bank of Scotland	0	0	0
	Market Harborough B Soc.	0	0	0
	Unity Bank 20473439	147500	0	0
	Unity Bank 20473426	87	0	0
	Total cash funds	147587	0	0
	(agree balances with receipts and payments account(s))	OK	OK	OK

	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
B2 Other monetary assets		0	0	0
		0	0	0
		0	0	0
		0	0	0
		0	0	0
		0	0	0

	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
B3 Investment assets			0	0
			0	0
			0	0
			0	0
			0	0

	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
B4 Assets retained for the charity's own use			0	0
			0	0
			0	0
			0	0
			0	0
			0	0
			0	0
			0	0

	Details	Fund to which liability relates	Amount due (optional)	When due (optional)
B5 Liabilities			0	
			0	
			0	
			0	
			0	

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



Independent examiner's report on the accounts

Section A Independent Examiner's Report

Report to the trustees/ members of Charity Name
The Gay and Keith Talbot Trust

On accounts for the year ended 29 February 2024 **Charity no (if any)** 1102192

Set out on pages 1
(remember to include the page numbers of additional sheets)

Respective responsibilities of trustees and examiner The charity's trustees are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year under section 144 of the Charities Act 2011 (the Charities Act) and that an independent examination is needed.
It is my responsibility to:

- examine the accounts under section 145 of the Charities Act,
- to follow the procedures laid down in the general Directions given by the Charity Commission (under section 145(5)(b) of the Charities Act, and
- to state whether particular matters have come to my attention.

Basis of independent examiner's statement My examination was carried out in accordance with general Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from the trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently no opinion is given as to whether the accounts present a 'true and fair' view and the report is limited to those matters set out in the statement below.

Independent examiner's statement In connection with my examination, no matter has come to my attention (other than that disclosed below *)

1. which gives me reasonable cause to believe that in, any material respect, the requirements:
 - to keep accounting records in accordance with section 130 of the Charities Act; and
 - to prepare accounts which accord with the accounting records and comply with the accounting requirements of the Charities Act have not been met; or
2. to which, in my opinion, 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:** 29/08/24

Name: Peter Jeffreys

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

Address: Pear Tree House, Brow Lane, Staveley, Cumbria, LA8 9PJ

Brow Lane, Staveley

Cumbria, LA8 9PJ

Section B**Disclosure**

Only complete if the examiner needs to highlight material problems.

Give here brief details of any items that the examiner wishes to disclose.

THE GAY AND KEITH TALBOT TRUST

England & Wales - Charity number 1102192

Accounts



Trustees' Annual Report for the period

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20				

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Name	Dates acted if not for whole year

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Name of chief executive or names of senior staff members (Optional information)

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Other optional information

Section G

Declaration

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

Signed on behalf of the charity's trustees

Signature(s)		
Full name(s)	Robert Keith Talbot	Gay Phyllis Talbot
Position (eg Secretary, Chair, etc)	Chairman	Treasurer

17 October 2023



CHARITY COMMISSION
FOR ENGLAND AND WALES

Charity Name
The Gay and Keith Talbot Trust

No (if any)
1102192

CC16a

Receipts and payments accounts

For the period from	Period start date 01/03/2022	To	Period end date 28/02/2023
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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	116000	0	0	116000	169000
Gft Aid Tax Refund	29000	0	0	29000	42250
Bank Interest	476	0	0	476	423
Compensation	75	0	0	75	0
	0	0	0	0	0
	0	0	0	0	0
	0	0	0	0	0
	0	0	0	0	0
Sub total (Gross income for AR)	145551	0	0	145551	211673
A2 Asset and investment sales, (see table).					
	0	0	0	0	0
	0	0	0	0	0
Sub total	0	0	0	0	0
Total receipts	145551	0	0	145551	211673
A3 Payments					
Grants for Fistula Work	120250	0	0	120250	79000
Grants for Research & Development	20000	0	0	20000	20000
Grants for other Medical Purposes	23818	0	0	23818	19600
Grants for general purposes	1	0	0	1	0
Grants for asylum seekers	24320	0	0	24320	15000
Grants for Covid 19 expenses	0	0	0	0	10000
Grants for Maternity care	20000	0	0	20000	40000
Grants for Food Aid	0	0	0	0	20000
	0	0	0	0	0
Sub total	208389	0	0	208389	203600
A4 Asset and investment purchases. (see table)					
	0	0	0	0	0
	0	0	0	0	0
Sub total	0	0	0	0	0
Total payments	208389	0	0	208389	203600
Net of receipts/(payments)	-62838	0	0	-62838	8073
A5 Transfers between funds	0	0	0	0	0
A6 Cash funds last year end	225828	0	0	225828	217755
Cash funds this year end	162990	0	0	162990	225828

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

Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
B1 Cash funds	Bank of Scotland	1805	0	0
	Virgin money	0	0	0
	Market Harborough B Soc.	161185	0	0
	Total cash funds	162990	0	0
	(agree balances with receipts and payments account(s))	OK	OK	OK

	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
B2 Other monetary assets		0	0	0
		0	0	0
		0	0	0
		0	0	0
		0	0	0
		0	0	0

	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
B3 Investment assets			0	0
			0	0
			0	0
			0	0
			0	0

	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
B4 Assets retained for the charity's own use			0	0
			0	0
			0	0
			0	0
			0	0
			0	0
			0	0
			0	0
			0	0

	Details	Fund to which liability relates	Amount due (optional)	When due (optional)
B5 Liabilities			0	
			0	
			0	
			0	
			0	

Signed by one or two trustees on behalf of all the trustees

Signature	Print Name	Date of approval



Independent examiner's report on the accounts

Section A Independent Examiner's Report

Report to the trustees/ members of Charity Name
The Gay and Keith Talbot Trust

On accounts for the year ended 28 February 2023 **Charity no (if any)** 1102192

Set out on pages 1
(remember to include the page numbers of additional sheets)

Respective responsibilities of trustees and examiner The charity's trustees are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year under section 144 of the Charities Act 2011 (the Charities Act) and that an independent examination is needed.
It is my responsibility to:

- examine the accounts under section 145 of the Charities Act,
- to follow the procedures laid down in the general Directions given by the Charity Commission (under section 145(5)(b) of the Charities Act, and
- to state whether particular matters have come to my attention.

Basis of independent examiner's statement My examination was carried out in accordance with general Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from the trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently no opinion is given as to whether the accounts present a 'true and fair' view and the report is limited to those matters set out in the statement below.

Independent examiner's statement In connection with my examination, no matter has come to my attention (other than that disclosed below *)

1. which gives me reasonable cause to believe that in, any material respect, the requirements:
 - to keep accounting records in accordance with section 130 of the Charities Act; and
 - to prepare accounts which accord with the accounting records and comply with the accounting requirements of the Charities Act have not been met; or
2. to which, in my opinion, 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: P Jeffreys **Date:** 22/4/23

Name: Peter Jeffreys

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

Address: Pear Tree House, Brow Lane, Staveley, Cumbria, LA8 9PJ

Brow Lane, Staveley

Cumbria, LA8 9PJ

Section B**Disclosure**

Only complete if the examiner needs to highlight material problems.

Give here brief details of any items that the examiner wishes to disclose.

THE GAY AND KEITH TALBOT TRUST

England & Wales - Charity number 1102192

Accounts



Trustees' Annual Report for the period

From	Period start date			To	Period end date		
	Day 01	Month 03	Year 2021		Day 28	Month 02	Year 2022

Section A Reference and administration details

Charity name The Gay and Keith Talbot Trust

Other names charity is known by

Registered charity number (if any) 1102192

Charity's principal address

Fold Howe
Kentmere
Cumbria
Postcode LA8 9JW

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	RK Talbot	Chairman		
2	GP Talbot	Treasurer		
3				
4				
5				
6				
7				
8				
9				
10				
11				
12				
13				
14				
15				
16				
17				
18				
19				
20				

Names of the trustees for the charity, if any, (for example, any custodian trustees)

Name	Dates acted if not for whole year

Names and addresses of advisers (Optional information)

Type of adviser	Name	Address

Name of chief executive or names of senior staff members (Optional information)

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Section B Structure, governance and management

Description of the charity's trusts

Type of governing document (eg. trust deed, constitution)	Trust Deed
How the charity is constituted (eg. trust, association, company)	Trust
Trustee selection methods (eg. appointed by, elected by)	Appointed by chairman and treasurer

Additional governance issues (Optional information)

You **may choose** to include additional information, where relevant, about:

- policies and procedures adopted for the induction and training of trustees;
- the charity's organisational structure and any wider network with which the charity works;
- relationship with any related parties;
- trustees' consideration of major risks and the system and procedures to manage them.

--

Section C Objectives and activities

Summary of the objects of the charity set out in its governing document

To promote any Charitable purpose according to the laws of England & Wales as the trustees think fit.

Mainly making grants to Charities working in Developing Countries.

Summary of the main activities undertaken for the public benefit in relation to these objects (include within this section the statutory declaration that trustees have had regard to the guidance issued by the Charity Commission on public benefit)

Additional details of objectives and activities (Optional information)

You **may choose** to include further statements, where relevant, about:

- policy on grantmaking;
- policy programme related investment;
- contribution made by volunteers.

Summary of the main achievements of the charity during the year

Fistula work has continued in Nigeria, Tanzania and Ethiopia.
We have funded other medical projects in Bangladesh.
We have supplied aid to women in India and Ethiopia.
We have provided grants for the support of Refugees and Asylum Seekers in the UK.
Extra aid has been given to help with the Covid pandemic in Nigeria, Ethiopia and elsewhere.
We have also provided grants towards research into Cystic Fibrosis.

Section E

Financial review

Brief statement of the charity's policy on reserves

There is no level of reserves because the expenses are borne by the trustees, and no ongoing commitments have been made.

Details of any funds materially in deficit

Further financial review details (Optional information)

You **may choose** to include additional information, where relevant about:

- the charity's principal sources of funds (including any fundraising);
- how expenditure has supported the key objectives of the charity;
- investment policy and objectives including any ethical investment policy adopted.

Section F

Other optional information

Section G

Declaration

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

Signed on behalf of the charity's trustees

Signature(s)		
Full name(s)	Robert Keith Talbot	Gay Phyllis Talbot
Position (eg Secretary, Chair, etc)	Chairman	Treasurer

25 July 2022



CHARITY COMMISSION
FOR ENGLAND AND WALES

Charity Name The Gay and Keith Talbot Trust	No (if any) 1102192
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CC16a

Receipts and payments accounts

For the period from	Period start date 01/03/2021	To	Period end date 28/02/2022
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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	169000	0	0	169000	141000
Gift Aid Tax Refund	42250	0	0	42250	35250
Bank Interest	423	0	0	423	908
Compensation	0	0	0	0	220
	0	0	0	0	0
	0	0	0	0	0
	0	0	0	0	0
Sub total (Gross income for AR)	211673	0	0	211673	177377
A2 Asset and investment sales, (see table).					
	0	0	0	0	0
	0	0	0	0	0
Sub total	0	0	0	0	0
Total receipts	211673	0	0	211673	177377
A3 Payments					
Grants for Fistula Work	79000	0	0	79000	44000
Grants for Research & Development	20000	0	0	20000	20000
Grants for other Medical Purposes	19600	0	0	19600	12000
Grants for general purposes	0	0	0	0	600
Grants for asylum seekers	15000	0	0	15000	5000
Grants for Covid 19 expenses	10000	0	0	10000	13000
Grants for Maternity care	40000	0	0	40000	25000
Grants for Food Aid	20000	0	0	20000	10000
	0	0	0	0	0
Sub total	203600	0	0	203600	129600
A4 Asset and investment purchases. (see table)					
	0	0	0	0	0
	0	0	0	0	0
Sub total	0	0	0	0	0
Total payments	203600	0	0	203600	129600
Net of receipts/(payments)	8073	0	0	8073	47777
A5 Transfers between funds	0	0	0	0	0
A6 Cash funds last year end	217755	0	0	217755	169978
Cash funds this year end	225828	0	0	225828	217755

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

Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
B1 Cash funds	Bank of Scotland	392	0	0
	Virgin money	1	0	0
	Market Harborough B Soc.	225435	0	0
	Total cash funds	225828	0	0
	(agree balances with receipts and payments account(s))	OK	OK	OK

Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
B2 Other monetary assets		0	0	0
		0	0	0
		0	0	0
		0	0	0
		0	0	0
		0	0	0
		0	0	0

Categories	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
B3 Investment assets			0	0
			0	0
			0	0
			0	0
			0	0

Categories	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
B4 Assets retained for the charity's own use			0	0
			0	0
			0	0
			0	0
			0	0
			0	0
			0	0
			0	0
			0	0

Categories	Details	Fund to which liability relates	Amount due (optional)	When due (optional)
B5 Liabilities			0	
			0	
			0	
			0	
			0	

Signed by one or two trustees on behalf of all the trustees

Signature	Print Name	Date of approval



Independent examiner's report on the accounts

Section A Independent Examiner's Report

Report to the trustees/ members of Charity Name
The Gay and Keith Talbot Trust

On accounts for the year ended 28 February 2022 **Charity no (if any)** 1102192

Set out on pages 1
(remember to include the page numbers of additional sheets)

Respective responsibilities of trustees and examiner The charity's trustees are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year under section 144 of the Charities Act 2011 (the Charities Act) and that an independent examination is needed.
It is my responsibility to:

- examine the accounts under section 145 of the Charities Act,
- to follow the procedures laid down in the general Directions given by the Charity Commission (under section 145(5)(b) of the Charities Act, and
- to state whether particular matters have come to my attention.

Basis of independent examiner's statement My examination was carried out in accordance with general Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from the trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently no opinion is given as to whether the accounts present a 'true and fair' view and the report is limited to those matters set out in the statement below.

Independent examiner's statement In connection with my examination, no matter has come to my attention (other than that disclosed below *)

1. which gives me reasonable cause to believe that in, any material respect, the requirements:
 - to keep accounting records in accordance with section 130 of the Charities Act; and
 - to prepare accounts which accord with the accounting records and comply with the accounting requirements of the Charities Act have not been met; or
2. to which, in my opinion, 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: P Jeffreys **Date:** 05-07-2022

Name: Peter Jeffreys

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

Address: Pear Tree House, Brow Lane, Staveley, Cumbria, LA8 9PJ

Brow Lane, Staveley

Cumbria, LA8 9PJ

Section B**Disclosure**

Only complete if the examiner needs to highlight material problems.

Give here brief details of any items that the examiner wishes to disclose.

THE GAY AND KEITH TALBOT TRUST

England & Wales - Charity number 1102192

Accounts



Trustees' Annual Report for the period

From	Period start date			To	Period end date		
	Day 01	Month 03	Year 2020		Day 29	Month 02	Year 2021

Section A Reference and administration details

Charity name The Gay and Keith Talbot Trust

Other names charity is known by

Registered charity number (if any) 1102192

Charity's principal address

Fold Howe
 Kentmere
 Cumbria
Postcode LA8 9JW

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	RK Talbot	Chairman		
2	GP Talbot	Treasurer		
3				
4				
5				
6				
7				
8				
9				
10				
11				
12				
13				
14				
15				
16				
17				
18				
19				
20				

Names of the trustees for the charity, if any, (for example, any custodian trustees)

Name	Dates acted if not for whole year

Names and addresses of advisers (Optional information)

Type of adviser	Name	Address

Name of chief executive or names of senior staff members (Optional information)

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Section B Structure, governance and management

Description of the charity's trusts

Type of governing document (eg. trust deed, constitution)	Trust Deed
How the charity is constituted (eg. trust, association, company)	Trust
Trustee selection methods (eg. appointed by, elected by)	Appointed by chairman and treasurer

Additional governance issues (Optional information)

You **may choose** to include additional information, where relevant, about:

- policies and procedures adopted for the induction and training of trustees;
- the charity's organisational structure and any wider network with which the charity works;
- relationship with any related parties;
- trustees' consideration of major risks and the system and procedures to manage them.

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Section C Objectives and activities

Summary of the objects of the charity set out in its governing document

To promote any Charitable purpose according to the laws of England & Wales as the trustees think fit.

Mainly making grants to Charities working in Developing Countries.

Summary of the main activities undertaken for the public benefit in relation to these objects (include within this section the statutory declaration that trustees have had regard to the guidance issued by the Charity Commission on public benefit)

Additional details of objectives and activities (Optional information)

You **may choose** to include further statements, where relevant, about:

- policy on grantmaking;
- policy programme related investment;
- contribution made by volunteers.

Summary of the main achievements of the charity during the year

Fistula work has continued in Nigeria and Ethiopia.
We have funded other medical projects in Nepal and Bangladesh.
We have supplied aid to women in India and Ethiopia.
We have provided grants for the support of Refugees and Asylum Seekers in the UK.
Extra aid has been given to help with the Covid pandemic in Nigeria and elsewhere.
We have also provided grants towards research into Cystic Fibrosis.

Section E

Financial review

Brief statement of the charity's policy on reserves

There is no level of reserves because the expenses are borne by the trustees, and no ongoing commitments have been made.

Details of any funds materially in deficit

Further financial review details (Optional information)

You **may choose** to include additional information, where relevant about:

- the charity's principal sources of funds (including any fundraising);
- how expenditure has supported the key objectives of the charity;
- investment policy and objectives including any ethical investment policy adopted.

Section F

Other optional information

Section G

Declaration

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

Signed on behalf of the charity's trustees

Signature(s)		
Full name(s)	Robert Keith Talbot	Gay Phyllis Talbot
Position (eg Secretary, Chair, etc)	Chairman	Treasurer

06 September 2021



CHARITY COMMISSION
FOR ENGLAND AND WALES

Charity Name The Gay and Keith Talbot Trust	No (if any) 1102192
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CC16a

Receipts and payments accounts

For the period from	Period start date 01/03/2020	To	Period end date 28/02/2021
------------------------	---------------------------------	----	-------------------------------

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	141000	0	0	141000	107000
Gift Aid Tax Refund	35250	0	0	35250	26750
Bank Interest	908	0	0	908	665
Compensation	220	0	0	220	0
	0	0	0	0	0
	0	0	0	0	0
	0	0	0	0	0
	0	0	0	0	0
Sub total (Gross income for AR)	177377	0	0	177377	134415
A2 Asset and investment sales, (see table).					
	0	0	0	0	0
	0	0	0	0	0
Sub total	0	0	0	0	0
Total receipts	177377	0	0	177377	134415
A3 Payments					
Grants for Fistula Work	44000	0	0	44000	78000
Grants for Research & Development	20000	0	0	20000	10000
Grants for other Medical Purposes	12000	0	0	12000	11450
Grants for general purposes	600	0	0	600	500
Grants for asylum seekers	5000	0	0	5000	9000
Grants for Covid 19 expenses	13000	0	0	13000	0
Grants for Maternity care	25000	0	0	25000	0
Grants for Food Aid	10000	0	0	10000	0
	0	0	0	0	0
Sub total	129600	0	0	129600	108950
A4 Asset and investment purchases. (see table)					
	0	0	0	0	0
	0	0	0	0	0
Sub total	0	0	0	0	0
Total payments	129600	0	0	129600	108950
Net of receipts/(payments)	47777	0	0	47777	25465
A5 Transfers between funds	0	0	0	0	0
A6 Cash funds last year end	169978	0	0	169978	144513
Cash funds this year end	217755	0	0	217755	169978

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

Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
B1 Cash funds	Bank of Scotland	319	0	0
	Virgin money	1	0	0
	Market Harborough B Soc.	217435	0	0
	Total cash funds	217755	0	0
	(agree balances with receipts and payments account(s))	OK	OK	OK

Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
B2 Other monetary assets		0	0	0
		0	0	0
		0	0	0
		0	0	0
		0	0	0
		0	0	0
		0	0	0

Categories	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
B3 Investment assets			0	0
			0	0
			0	0
			0	0
			0	0

Categories	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
B4 Assets retained for the charity's own use			0	0
			0	0
			0	0
			0	0
			0	0
			0	0
			0	0
			0	0
			0	0

Categories	Details	Fund to which liability relates	Amount due (optional)	When due (optional)
B5 Liabilities			0	
			0	
			0	
			0	
			0	

Signed by one or two trustees on behalf of all the trustees	Signature	Print Name	Date of approval
		R K Talbot	14/08/2021
		G P Talbot	14/08/2021



Independent examiner's report on the accounts

Section A Independent Examiner's Report

Report to the trustees/ members of Charity Name
The Gay and Keith Talbot Trust

On accounts for the year ended 28 February 2021 **Charity no (if any)** 1102192

Set out on pages 1
(remember to include the page numbers of additional sheets)

Respective responsibilities of trustees and examiner The charity's trustees are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year under section 144 of the Charities Act 2011 (the Charities Act) and that an independent examination is needed.
It is my responsibility to:

- examine the accounts under section 145 of the Charities Act,
- to follow the procedures laid down in the general Directions given by the Charity Commission (under section 145(5)(b) of the Charities Act, and
- to state whether particular matters have come to my attention.

Basis of independent examiner's statement My examination was carried out in accordance with general Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from the trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently no opinion is given as to whether the accounts present a 'true and fair' view and the report is limited to those matters set out in the statement below.

Independent examiner's statement In connection with my examination, no matter has come to my attention (other than that disclosed below *)

1. which gives me reasonable cause to believe that in, any material respect, the requirements:
 - to keep accounting records in accordance with section 130 of the Charities Act; and
 - to prepare accounts which accord with the accounting records and comply with the accounting requirements of the Charities Act have not been met; or
2. to which, in my opinion, 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: Peter Jeffreys **Date:** 15/08/2021

Name: Peter Jeffreys

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

Address: Pear Tree House, Brow Lane, Staveley, Cumbria, LA8 9PJ

Brow Lane, Staveley

Cumbria, LA8 9PJ

Section B**Disclosure**

Only complete if the examiner needs to highlight material problems.

Give here brief details of any items that the examiner wishes to disclose.