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REPORT OF THE TRUSTEES AND  
FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2021  
FOR  
TALK SURREY CIO

Lowson Ward  
Chartered Accountants  
292 Wake Green Road  
Birmingham  
B13 9QP

# TALK SURREY CIO

## CONTENTS OF THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2021

	Page
Report of the Trustees	1 to 5
Independent Examiner's Report	6
Statement of Financial Activities	7
Balance Sheet	8
Notes to the Financial Statements	9 to 14
Detailed Statement of Financial Activities	15 to 16

# TALK SURREY CIO

## REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31 MARCH 2021

The trustees present their report with the financial statements of the charity for the year ended 31 March 2021. The trustees have adopted the provisions of Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019).

### OBJECTIVES AND ACTIVITIES

TALK Surrey CIO was registered as a charity (number 117604) on 27 November 2017.

The Charity's object, as set out in the constitution, is to relieve the communication needs of people with aphasia (primarily but not exclusively as a result of stroke) in the county of Surrey and surrounding area.

Aphasia is an acquired communication disorder caused by damage to the language processing centres of the brain. It can affect the ability to speak, read, write and understand what is being said, and can lead to frustration, loss of confidence and social isolation.

TALK aims to support people with aphasia by enabling them to practise all aspects of communication in a supportive environment, thus promoting confidence and leading to increased participation and independence within the community.

TALK fulfils its aims by providing long term communication and social support to people with aphasia after stroke by:

- Enabling them to practise all aspects of communication
- Familiarising them with strategies to aid conversation
- Helping them to rebuild confidence and self esteem
- Encouraging them to become socially independent
- Providing them and their families with information, advice and ongoing support
- Helping them to live positively with aphasia following stroke

## TALK SURREY CIO

### REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31 MARCH 2021

#### OBJECTIVES AND ACTIVITIES

##### Significant activities

Despite the challenges posed by the Coronavirus pandemic, TALK has continued to provide regular support for its members, albeit in a different format. Our weekly group meetings were suspended in March 2020 in line with government guidelines. Since then, staff and trustees have worked to ensure that TALK continues to both receive and provide the support necessary to meet its objectives. In March 2021 the total number of recoverers was 82 (70 existing recoverers and 12 new referrals). Our total number of volunteers was 78, of whom 6 are recoverers.

Our Groups Coordinator provided weekly themed activity packs to all recoverers, enabling them to participate in meaningful and enjoyable communication activities with their families and maintaining a sense of community and connection during the period of group closure. Group leaders have kept in regular phone contact with recoverers and volunteers who are at greatest risk of social isolation. We also offered online support through Zoom conversations with volunteers and with student speech and language therapists from University College London, as well as access to aphasia-friendly online resources, including a music therapy activity developed specifically for TALK. All our activities have received positive feedback from recoverers.

Our Operations Manager maintained regular contact with volunteers via a monthly bulletin, with our five group venues, and with local speech and language therapy (SLT) services who refer people with aphasia to TALK. We have received positive feedback from both the SLTs and the new recoverers about the support we have provided during the Covid-19 period. To ensure we maintain best practice, our Operations Manager attended online meetings with the Aphasia Alliance and Voluntary Action South West Surrey. We have sourced online Safeguarding training for the remainder of our volunteers which will be completed prior to the groups reopening. Following appropriate risk assessments, a plan is in place to re-open the groups in October 2021 in line with government and venue guidelines.

Our Fundraising Manager has continued to promote the work of TALK amongst potential funders and has been successful in ensuring that we are in a secure financial position once normal service is resumed. As many of our usual fundraising activities were curtailed, we are grateful to our main external funders for continuing to support our work during this challenging time.

In March 2020, we successfully recruited five new trustees who brought a range of relevant skills and experience to the Board, ensuring continued good governance. The Board and the Executive Committee have continued to meet every two months via Zoom. In February 2021, the trustees attended a two-day online training delivered by the National Council of Voluntary Organisations (NCVO) which enabled us to identify key risks and areas for development, resulting in a clearer strategic vision for the Charity. We have focused this year on reviewing and updating our policies including: Safeguarding, Lone Working, Data Protection, Equal Opportunities, and various HR related policies. We have also undertaken a project to update and develop TALK's website. We are confident that TALK is in a good position to continue its work and to meet its objectives in the future.

#### PUBLIC BENEFIT

TALK Surrey CIO provides long term communication and social support to people with aphasia following stroke or other brain injury.

The Trustees have given due consideration to the Charity Commission's published guidance on the Public Benefit requirement under the Charities Act 2011.

## TALK SURREY CIO

### REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31 MARCH 2021

#### FINANCIAL REVIEW

##### Financial position

The net result for the year to 31 March 2021 was a surplus of £7,272 (2020: deficit of £4,656). This is represented by a surplus of income over expenditure of £7,272 on unrestricted funds and break-even point on restricted funds.

Reported income for 2021 is £78,511 (2020: £75,975).

During 2021 TALK has continued to secure additional funding from grant-making trusts to provide a range of fully-funded activities at our weekly groups such as art therapy, music therapy and table top gardening. The Charity will continue to seek funding contributions from grant making trusts towards the operational staffing costs, so that more of our unrestricted funding can be used for the benefit of Group activities.

The total costs for the year of £71,239 (2020: £80,631). Meetings and workshops have been affected by the pandemic.

Trustees remain committed to carefully controlling expenditure and will continue to seek funding support for specific costs where appropriate.

##### Reserves policy

The Trustees have considered the Charity's reserves, bearing in mind the likelihood of any contingencies, which might arise. They believe a policy of maintaining unrestricted reserves at a level equivalent to six months' budgeted expenditure is appropriate at the present time. This will be reviewed annually.

##### Going concern

The trustees have considered the financial position of the charity are of the opinion that the charity is a going concern and the accounts have been prepared on that basis.

#### STRUCTURE, GOVERNANCE AND MANAGEMENT

##### Governing document

The Charity is governed by a Constitution adopted on 27 November 2017.

##### Recruitment and appointment of new trustees

New Trustees are selected to bring to the Board such skills as the existing Trustees believe to be necessary for a balanced board. New Trustees are co-opted to the Executive Committee and elected to the Board at the following AGM. Existing Trustees wishing to stand for re-election are re-elected annually at the AGM.

##### Organisational structure

The Charity is managed by the Executive Committee. Responsibility for the day-to-day operations of the Charity has been delegated to the TALK Operations Manager (formerly known as the TALK Coordinator) who consults regularly with the Chair and other members of the Executive Committee. A Group Coordinator reports directly to the TALK Operations Manager and is responsible for supporting the day-to-day functions within the groups. The Charity also employs a Fundraising Manager who reports to the Chair and Trustees and is responsible for promoting TALK and preparing grant applications as well as general fundraising activities.

##### Risk management

The Trustees have a duty to identify and review the risks to which the Charity is exposed and to ensure appropriate controls are in place to mitigate identified risks. The Executive Committee has responsibility for identifying and assessing the Charity's exposure to key risks.

## TALK SURREY CIO

### REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31 MARCH 2021

#### REFERENCE AND ADMINISTRATIVE DETAILS

Registered Charity number  
1176014

Principal address  
PO Box 655  
Epsom  
KT17 9NL

#### Trustees

Ms V Blake (appointed 23.4.2020)  
Ms E Collins  
Ms G Evans - Secretary (appointed 23.4.2020)  
Mr D Gunn - Treasurer  
Ms P Mitchell (appointed 23.4.2020)  
Ms P Modi (appointed 23.4.2020)  
Mr C Moon (appointed 23.4.2020)  
Mr A Price (resigned 1.9.2020)  
Dr C Sacchetti - Chair  
Ms G Simmons  
Ms H Steel  
Mr C Stokes (resigned 31.12.2020)

#### Independent Examiner

Philip Ward FCA  
ICAEW  
Lowson Ward  
Chartered Accountants  
292 Wake Green Road  
Birmingham  
B13 9QP

#### STATEMENT OF TRUSTEES' RESPONSIBILITIES

The trustees are responsible for preparing the Report of the Trustees and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

The law applicable to charities in England and Wales, the Charities Act 2011, Charity (Accounts and Reports) Regulations 2008 and the provisions of the trust deed requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources, including the income and expenditure, of the charity for that period. In preparing those financial statements, the trustees are required to

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charity SORP;
- make judgements and estimates that are reasonable and prudent;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in business.

TALK SURREY CIO

REPORT OF THE TRUSTEES  
FOR THE YEAR ENDED 31 MARCH 2021

STATEMENT OF TRUSTEES' RESPONSIBILITIES - continued

The trustees are responsible for keeping 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, the Charity (Accounts and Reports) Regulations 2008 and the provisions of the trust deed. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

The trustees are responsible for the maintenance and integrity of the charity and financial information included on the charity's website.

Approved by order of the board of trustees on 30 September 2021 and signed on its behalf by:

Dr C Sacchett - Trustee



## INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF TALK SURREY CIO

Independent examiner's report to the trustees of TALK Surrey CIO

I report to the charity trustees on my examination of the accounts of TALK Surrey CIO (the Trust) for the year ended 31 March 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 Act and in carrying out my examination I have followed all 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 giving me cause to believe that in any material respect:

1. accounting records were not kept in respect of the Trust as required by section 130 of the Act; or
2. the accounts do not accord with those records; or
3. the accounts do 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.

Philip Ward FCA  
ICAEW  
Lowson Ward  
Chartered Accountants  
292 Wake Green Road  
Birmingham  
B13 9QP

30 September 2021

## TALK SURREY CIO

STATEMENT OF FINANCIAL ACTIVITIES  
FOR THE YEAR ENDED 31 MARCH 2021

	Notes	Unrestricted fund £	Restricted fund £	31.3.21 Total funds £	31.3.20 Total funds £
INCOME AND ENDOWMENTS FROM					
Donations and legacies		65,105	9,998	75,103	69,204
Other trading activities	2	3,408	-	3,408	6,771
Total		68,513	9,998	78,511	75,975
EXPENDITURE ON					
Raising funds		7,661	-	7,661	12,373
Charitable activities					
Charitable activities		49,165	9,998	59,163	65,392
Governance costs		4,415	-	4,415	2,866
Total		61,241	9,998	71,239	80,631
NET INCOME/(EXPENDITURE)		7,272	-	7,272	(4,656)
RECONCILIATION OF FUNDS					
Total funds brought forward		43,340	-	43,340	47,996
TOTAL FUNDS CARRIED FORWARD		50,612	-	50,612	43,340

The notes form part of these financial statements

## TALK SURREY CIO

BALANCE SHEET  
31 MARCH 2021

	Notes	Unrestricted fund £	Restricted fund £	31.3.21 Total funds £	31.3.20 Total funds £
FIXED ASSETS					
Tangible assets	6	636	-	636	295
CURRENT ASSETS					
Cash at bank		54,104	-	54,104	48,489
CREDITORS					
Amounts falling due within one year	7	(4,128)	-	(4,128)	(5,444)
NET CURRENT ASSETS		<u>49,976</u>	<u>-</u>	<u>49,976</u>	<u>43,045</u>
TOTAL ASSETS LESS CURRENT LIABILITIES		50,612	-	50,612	43,340
NET ASSETS		<u>50,612</u>	<u>-</u>	<u>50,612</u>	<u>43,340</u>
FUNDS	8				
Unrestricted funds				50,612	43,340
TOTAL FUNDS				<u>50,612</u>	<u>43,340</u>

The financial statements were approved by the Board of Trustees and authorised for issue on 30 September 2021 and were signed on its behalf by:



Mr D Gunn - Trustee

NOTES TO THE FINANCIAL STATEMENTS  
FOR THE YEAR ENDED 31 MARCH 2021

1. ACCOUNTING POLICIES

Basis of preparing the financial statements

The financial statements of the charity, which is a public benefit entity under FRS 102, have been prepared in accordance with the Charities SORP (FRS 102) 'Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019)', Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and the Charities Act 2011. The financial statements have been prepared under the historical cost convention.

Income

All income is recognised in the Statement of Financial Activities once the charity has entitlement to the funds, it is probable that the income will be received and the amount can be measured reliably.

Expenditure

Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

Tangible fixed assets

Depreciation is provided at the following annual rates in order to write off each asset over its estimated useful life.

Taxation

The charity is exempt from tax on its charitable activities.

Fund accounting

Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees.

Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

Further explanation of the nature and purpose of each fund is included in the notes to the financial statements.

Pension costs and other post-retirement benefits

The charity operates a defined contribution pension scheme. Contributions payable to the charity's pension scheme are charged to the Statement of Financial Activities in the period to which they relate.

# TALK SURREY CIO

## NOTES TO THE FINANCIAL STATEMENTS - continued FOR THE YEAR ENDED 31 MARCH 2021

### 2. OTHER TRADING ACTIVITIES

	31.3.21	31.3.20
	£	£
Fundraising events	3,143	697
Recoverer contributions	265	6,074
	<u>3,408</u>	<u>6,771</u>

### 3. TRUSTEES' REMUNERATION AND BENEFITS

There were no trustees' remuneration or other benefits for the year ended 31 March 2021 nor for the year ended 31 March 2020.

Trustees' expenses

	31.3.21	31.3.20
	£	£
Trustees' expenses	-	196
	<u>-</u>	<u>196</u>

There were no amounts reimbursed to trustees in respect of purchases made on behalf of the charity.

There were no related party transactions.

### 4. STAFF COSTS

The average monthly number of employees during the year was as follows:

	31.3.21	31.3.20
Management and administration	2	2
Administration and fundraising	1	1
	<u>3</u>	<u>3</u>

No employees received emoluments in excess of £60,000.

## TALK SURREY CIO

NOTES TO THE FINANCIAL STATEMENTS - continued  
FOR THE YEAR ENDED 31 MARCH 2021

## 5. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES

	Unrestricted fund £	Restricted fund £	Total funds £
INCOME AND ENDOWMENTS FROM			
Donations and legacies	49,204	20,000	69,204
Other trading activities	6,771	-	6,771
Total	55,975	20,000	75,975
EXPENDITURE ON			
Raising funds	12,373	-	12,373
Charitable activities			
Charitable activities	33,243	32,149	65,392
Governance costs	2,866	-	2,866
Total	48,482	32,149	80,631
NET INCOME/(EXPENDITURE)	7,493	(12,149)	(4,656)
RECONCILIATION OF FUNDS			
Total funds brought forward	35,847	12,149	47,996
TOTAL FUNDS CARRIED FORWARD	43,340	-	43,340

## TALK SURREY CIO

NOTES TO THE FINANCIAL STATEMENTS - continued  
FOR THE YEAR ENDED 31 MARCH 2021

## 6. TANGIBLE FIXED ASSETS

	Computer equipment £
COST	
At 1 April 2020	491
Additions	459
	<hr/>
At 31 March 2021	950
	<hr/>
DEPRECIATION	
At 1 April 2020	196
Charge for year	118
	<hr/>
At 31 March 2021	314
	<hr/>
NET BOOK VALUE	
At 31 March 2021	636
	<hr/> <hr/>
At 31 March 2020	295
	<hr/> <hr/>

## 7. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	31.3.21 £	31.3.20 £
Trade creditors	267	-
Taxation and social security	537	832
Other creditors	3,324	4,612
	<hr/>	<hr/>
	4,128	5,444
	<hr/> <hr/>	<hr/> <hr/>

## 8. MOVEMENT IN FUNDS

	At 1.4.20 £	Net movement in funds £	At 31.3.21 £
Unrestricted funds			
General fund	43,340	7,272	50,612
	<hr/>	<hr/>	<hr/>
TOTAL FUNDS	43,340	7,272	50,612
	<hr/> <hr/>	<hr/> <hr/>	<hr/> <hr/>

## TALK SURREY CIO

NOTES TO THE FINANCIAL STATEMENTS - continued  
FOR THE YEAR ENDED 31 MARCH 2021

## 8. MOVEMENT IN FUNDS - continued

Net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	68,513	(61,241)	7,272
Restricted funds			
Restricted Fund	9,998	(9,998)	-
	<u>78,511</u>	<u>(71,239)</u>	<u>7,272</u>
TOTAL FUNDS	<u>78,511</u>	<u>(71,239)</u>	<u>7,272</u>

Comparatives for movement in funds

	At 1.4.19 £	Net movement in funds £	At 31.3.20 £
Unrestricted funds			
General fund	35,847	7,493	43,340
Restricted funds			
Restricted Fund	12,149	(12,149)	-
	<u>47,996</u>	<u>(4,656)</u>	<u>43,340</u>
TOTAL FUNDS	<u>47,996</u>	<u>(4,656)</u>	<u>43,340</u>

Comparative net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	55,975	(48,482)	7,493
Restricted funds			
Restricted Fund	20,000	(32,149)	(12,149)
	<u>75,975</u>	<u>(80,631)</u>	<u>(4,656)</u>
TOTAL FUNDS	<u>75,975</u>	<u>(80,631)</u>	<u>(4,656)</u>



## TALK SURREY CIO

NOTES TO THE FINANCIAL STATEMENTS - continued  
FOR THE YEAR ENDED 31 MARCH 2021

## 8. MOVEMENT IN FUNDS - continued

A current year 12 months and prior year 12 months combined position is as follows:

	At 1.4.19 £	Net movement in funds £	At 31.3.21 £
Unrestricted funds			
General fund	35,847	14,765	50,612
Restricted funds			
Restricted Fund	12,149	(12,149)	-
	<hr/>	<hr/>	<hr/>
TOTAL FUNDS	<u>47,996</u>	<u>2,616</u>	<u>50,612</u>

A current year 12 months and prior year 12 months combined net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	124,488	(109,723)	14,765
Restricted funds			
Restricted Fund	29,998	(42,147)	(12,149)
	<hr/>	<hr/>	<hr/>
TOTAL FUNDS	<u>154,486</u>	<u>(151,870)</u>	<u>2,616</u>

## 9. RELATED PARTY DISCLOSURES

There were no related party transactions for the year ended 31 March 2021.

## TALK SURREY CIO

DETAILED STATEMENT OF FINANCIAL ACTIVITIES  
FOR THE YEAR ENDED 31 MARCH 2021

	31.3.21 £	31.3.20 £
INCOME AND ENDOWMENTS		
Donations and legacies		
Donations	11,311	16,075
Grants	63,792	53,129
	<hr/>	<hr/>
	75,103	69,204
Other trading activities		
Fundraising events	3,143	697
Recoverer contributions	265	6,074
	<hr/>	<hr/>
	3,408	6,771
	<hr/>	<hr/>
Total incoming resources	78,511	75,975
EXPENDITURE		
Raising donations and legacies		
Wages	7,200	7,799
Annual and volunteers lunch	47	1,747
Publicity and support costs	414	2,827
	<hr/>	<hr/>
	7,661	12,373
Charitable activities		
Trustees' expenses	-	196
Wages	42,312	46,184
Social security	-	878
Pensions	1,014	1,067
Workshop costs	4,960	10,517
Room hire, management meetings	843	2,754
Storage costs	1,011	725
Transport costs	442	(810)
	<hr/>	<hr/>
	50,582	61,511
Support costs		
Management		
Insurance	966	955
Carried forward	966	955

This page does not form part of the statutory financial statements

## TALK SURREY CIO

DETAILED STATEMENT OF FINANCIAL ACTIVITIES  
FOR THE YEAR ENDED 31 MARCH 2021

	31.3.21 £	31.3.20 £
Management		
Brought forward	966	955
Telephone	228	12
Postage and stationery	4,907	1,426
Support costs	923	607
Subscriptions	140	170
Training costs	960	490
	<hr/>	<hr/>
	8,124	3,660
Finance		
Sundries	339	-
Bank charges	-	25
Depreciation of tangible fixed assets	118	196
	<hr/>	<hr/>
	457	221
Governance costs		
Auditors' remuneration for non audit work	356	-
Accountancy and legal fees	4,059	2,866
	<hr/>	<hr/>
	4,415	2,866
Total resources expended	<hr/>	<hr/>
	71,239	80,631
Net income/(expenditure)	<hr/>	<hr/>
	7,272	(4,656)
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This page does not form part of the statutory financial statements