

Need To Talk

Charity Number

1177595

Annual Report and Financial Statements

for the Year

Ended 31st March 2025

Need To Talk

Reference and Administrative Details

Registered Charity Number: 1177595

Trustees:

SACHA PEARSALL - Chair – Date appointed 9th December 2014

Maulidi Ali - Secretary – Date appointed 28th May 2022

NOREEN FOX - Treasurer - Date appointed 14th January 2014

No Trustees have joined or resigned in this current year 24/25

Principle office:

Need To Talk

c/o Voluntary Action Harrow

The Lodge

64 Pinner Road

Harrow

HA1 4HZ

Structure, Governance and Management

Charity Name: Need to Talk

Other names: PRECISA DE FALAR (Working name)

Governing document: Constitution as amended by Trustees on 15 March 2018

Need to Talk is an Unincorporated Charity

Trustee selection methods:

As per the Need to Talk governing document.

1. The Executive Committee shall consist of not less than 3 members nor more than 7 members being:
 - 1.1 The three honorary officers specified in the preceding clause.
 - 1.2 Not less than 3 no more than 7 executive members are elected at the Annual General Meeting.
2. The executive committee may, in addition, appoint not more than 2 co-opted members but so that no one may be appointed as a co-opted member if, as a result, more than one-third of the members of the Executive Committee would be co-opted members. Each appointment of a co-opted member shall be made at a meeting of the Executive committee called under clause J and shall take effect from the end of that meeting unless the appointment is to fill a place which has not been vacated, in which case the appointment shall run from the date when the post becomes vacant.
3. All the members of the Executive Committee shall retire from office together at the end of the Annual General Meeting next after the date on which they came into office, but they may be re-elected or re-appointed.
4. The proceedings of the Executive Committee shall not be invalidated by any vacancy a month their number or by any failure to appoint or any defect in the appointment or qualification of a member.
5. Nobody shall be appointed as a member of the Executive Committee who is aged under 18 or who would, if appointed, be disqualified under the provisions of the following clause.

No person shall be entitled to act as a member of the Executive Committee, whether on a first or subsequent entry into office, until after signing in the minute book of the Executive Committee a declaration of acceptance and of willingness to act in the trusts of the organisation

Description of Charity

Need to Talk is counselling and well-being services run by qualified counsellors; we provide 1-2-1 counselling services, emotional support groups, workshops and placement to volunteer counsellors finishing their studies. We welcome everyone; we offer a non-judgemental, understanding, and safe place where people can explore and address their emotional needs. Our work focuses on the well-being of all.

Objectives of the Charity

The organisation's objects are:

The preservation and protection of the physical and mental health of people living in the London Borough of Harrow and the surrounding area by providing counselling and workshops in nutrition and healthy eating.

Main Activities:

Need to talk provides the following services.

- **Counselling assessments**
- **One-to-one counselling sessions**
- **Wellbeing groups**
- **Supervision for counsellors**
- **We keep a good network with other services in Harrow to attract referrals.**
- **We recruit counsellors.**
- **We provide placements to Trainee counsellors.**
- **We provide ongoing continuous professional development (CPD) to the whole team.**

The contribution made by volunteers:

Need To Talk volunteer counsellors make contributions by giving affordable counselling sessions to the community.

We have student volunteers maintaining our social media presence and generating a newsletter. We also have a volunteer who supports us by maintaining the website and email services.

Achievements and Performance:

Need to Talk continues to:

We are now working on the three main counselling platforms: face-to-face, online and phone, and we aim to carry on supporting the most vulnerable in the community with free or affordable counselling sessions and wellbeing groups, including music and exercise. The community is now experiencing the impact of the cost-of-living increase; mental health users, BAME and LGBT groups continue to be our priority as we are aware that they are some of the most vulnerable groups in our community.

- **Support and provide affordable counselling to approximately 800 counselling sessions quarterly. We have 24 counsellors seeing a minimum of 3 clients each per week. Clients can either have 12 sessions (short counselling) or opt for open-ended counselling extending to up to 2 years.**
- **We have an ongoing emotional support group that empowers people to seek further support or better cope with their mental well-being.**
- **We have always supported around 20-25 volunteer counsellors at any time who are on the path to becoming fully qualified counsellors or accruing counselling hours towards their accreditation for future practice.**

We provide future practitioners, counsellors and other volunteers with (young people supporting us with our social media presence):

- **supervision**
- **CPD**
- **Signpost to in-house training**
- **We provide information as to useful training and external blogs.**
- **Recommend further studies according to the changing needs of our clients.**
- **We also complete detailed reports as required by their college or universities for the successful completion of the course.**
- **References**
- **Guidance and experience working in a professional environment.**
- **Many counsellors speak a second language with the community's needs in mind. (e.g., Hindi, Urdu, Punjabi, Polish, Italian, Portuguese, Spanish, Greek and Cantonese, Mandarin Chinese, Russian and Ukrainian)**
- **Charity is led by people who represent the diverse community in Harrow.**

Achievements against set objectives:

We met our objectives of preservation and protection of the physical and mental health of people living in the London Borough of Harrow and the surrounding area by:

- **Providing counselling to improve mental health.**
- **Running small well-being groups to increase individuals' ability to self-manage their mental health.**

Projects that we have been working on this year:

Northwood School - continued from previous year.

Need To Talk has two regular counsellors placed within the school, offering 1.2.1 sessions for young people.

National Lottery Community Fund - Emotional crisis

This project continued from the previous year and will continue to support and continue to provide one to one counselling. Also, this will help to sustain the three different platforms that we use at Need to Talk.

Elm Tree Trust

The funds we have received from Elm Tree Trust of £5000 are unrestricted and will be spent on Supporting our admin cost and rent.

Financial Review

Need To Talk started the year with a balance of £21876 made up of Restricted funds £19500 and Unrestricted funds £2376.

Unrestricted	Core	2376
Restricted	Northwood School	0
Restricted	NLCF Emotional crisis	19500
Restricted	Elm Tree Trust	0
Restricted	Self-Care Support	0

Income from Counselling sessions for 24/25 was £34644, which is 21% higher to that of the previous year.

We secured funding from Elm Tree Trust which totals £30000 over 6 years (£5000 per Year) which is unrestricted.

Harrow Wins ticket sales brought in only £7.50 which is a decrease again from the previous year. It would suggest that our supporters are not buying many tickets. This could be related to the cost-of-living crisis. We should look into ways to increase the sales of the Harrow Wins Lottery tickets.

We also received donations of £5000 which is unrestricted and can contribute to our overheads.

Overall, 24/25 has been a challenging year for funding. Looking forward to the next year we will need to raise more funds so we can ensure that Need to Talk can carry on offering the community a great service and counselling sessions.

The current level of reserves is £10948 which are less than our reserves policy expectations. The trustees have continuously been reviewing expenditure to enable and to ensure the reserves are at a minimum level in line with the reserves policy. The trustees are aiming to have the reserves level in line with the Reserves policy by the end of the next financial year.

Reserves Policy

Free reserves equating to at least four (4) months of unrestricted expenditure to support costs and to respond to emergency needs which arise from time to time.

In addition, there is also a need to designate certain sums from free reserves for anticipated expenditure in the short to medium term.

This would generally be for capital expenditure and will be specified in the notes to the annual accounts.

It is anticipated that total free reserves, including designated funds, would be maintained at a level of six (6) months of unrestricted expenditure.

Funds from the charity

Total Funds £10948

This is made up of:

Unrestricted funds £ 10948

Restricted funds £0

The charity's principal sources of funds (including any fundraising)

Client's contributions for counselling sessions, Harrow Wins fundraising via sale of Harrow Wins lottery tickets and grants.

The number of employees during this year was 2.

Statement of Trustees' Responsibilities

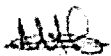
The trustees are responsible for preparing the trustees' report and the financial statements in accordance with the United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice) and applicable law and regulations. The law applicable to charities requires the trustees to 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 of the charity for that period.

In preparing these financial statements, the trustees are required to:

- select suitable accounting policies and then apply them consistently.
- observe the methods and principles in the Charities SORP
- make judgements and estimates that are reasonable and prudent.
- state whether applicable accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements.
- and prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in business.

The trustees are responsible for keeping proper accounting records that disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Charities Act 2011, the applicable Charities (Accounts and Reports) Regulations, and the provisions of the constitution. The trustees 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.

Approved by the trustees of the charity on14/12/2025..... and signed on its behalf by:



.....
Name **Maulidi Ali**

Trustee

Financial Statements for Year End 31st March 2025

Charity No. 1177595

These statements have been prepared on a Receipts and Payments basis.

Income Statement

Receipts and Payments Accounts

For the period from	01/04/2024	To	31/03/2025		
		Unrestricted funds	Restricted funds	Total funds	Last year 23/24
RECEIPTS					
Grants		5000		5000	20000
Counselling Fees		34644		34644	28590
Donations		5008		5008	4018
Workshops				0	0
Other				0	970
Total incoming resources		44,652	0	44,652	53,578
PAYMENTS					
Staff		18,032		18,032	17,879
Office, IT and running costs		1,120		1,120	1445
DBS		39	209	249	0
Volunteer Expenses		223	22	245	23
Bank charges				0	0
Facilitators/supervisors		10,773	17,501	28,274	29,700
Memberships/ Subscriptions		666		666	0
insurance		273		273	267
Accounts				0	500
Professional Fees				0	258
Bookkeeping		1,200		1,200	600
Counselling resources				0	106
Room Hire		2,665	1,439	4,104	1567
Events				0	6669
Travel/Accommodation			329	329	0
Trainer Costs				0	937
Misc Exp		720		720	200
Equipment		40		40	118
Advertising		61		61	
Staff training				0	120
Depreciation		266		266	267
Total Expended		36,079	19,500	55,579	60,656
NET RECEIPTS AND PAYMENTS		8,572	-19,500	-10,928	-7,078
TRANSFERS BETWEEN FUNDS		0	0	0	0
CASH FUNDS LAST YEAR END		2376	19500	21,876	28954
CASH FUNDS THIS YEAR END		10,948	0	10,948	21,876

Financial Statements for Year End 31st March 2025

Charity No. 1177595

These statements have been prepared on a Receipts and Payments basis.

Balance Sheet

	Year end 31/03/2025			Last Year
	Unrestricted	Restricted	TOTAL	23/24
Fixed Assets				
	266	0	266	533
Total Fixed Assets	266	0	266	533
Current Assets				
Cash at Bank Bank of Scotland	10682	0	10682	21343
			0	
			0	
Total Current Assets	10682	0	10682	21343
	Unrestricted	Restricted	TOTAL	
Current Liabilities				
	0	0	0	0
Total Current Liabilities	0	0	0	0
Total Assets Less Liabilities	10948	0	0	21876
Total Cash Funds	10948	0	10948	21876

These statements have been prepared on a Receipts and Payments basis.

Movement between funds 01/04/2024 to 31/03/2025

Accounts	Description	Opening Balance	Income	Expenditure	Transfers	Closing Balance
Unrestricted	Core	2376	30251	22385		10242
Unrestricted	Northwood School	0	4400	4400		0
Unrestricted	Elm Tree Trust	0	5000	4294		706
Unrestricted	Self-Care Support	0	5000	5000		0
Restricted	NLCF Emotional crisis	19500	0	19500		0
TOTALS		21876	44651	55579	0	10948

TANGIBLE FIXED ASSETS

IT Equipment	Cost at 31/03/2023	1065
	Total Depreciation at 31/03/25	799
	Net Book Value at 31/03/2025	266

The financial statements on pages 10 to 12 were approved by the trustees and authorised for issue on ...14/12/2025.....

and signed on behalf by:



.....

Maulidi Ali (Trustee)



CHARITY COMMISSION
FOR ENGLAND AND WALES

Independent examiner's report on the accounts

Section A

Independent Examiner's Report

Report to the trustees

Charity Name
Need to Talk

On accounts for the year
ended

31/03/25

Charity no
(if any)

1177595

Set out on pages

Pages 8 to 10

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended 31/03/2025.

Responsibilities and
basis of report

As the charity's trustees, 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 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 Charities 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:

Date:

18/12/25

Name:

Rachel Wright

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

Address:

Voluntary Action Harrow CIC

The Lodge, 64 Pinner Road

Section B

Disclosure

Only complete if the examiner needs to highlight material 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.