

TALKING NEWS FEDERATION

England & Wales · Charity number 1185913

Details

Other names TNF

Status Registered

Legal form CIO

Registered 2019-10-21

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

Contact

Address Talking News Federation
145 Victoria Road
Swindon
SN1 3BU

Phone 03000 400 300

Email enquiries@tnf.org.uk

Website www.tnf.org.uk

Activities

Objects: THE OBJECTS (THE "OBJECTS") OF THE CIO ARE: 1) TO PROMOTE GOOD PRACTICE AND THE EFFICIENCY AND EFFECTIVENESS OF ITS MEMBER ORGANISATIONS FOR THE BENEFIT OF BLIND OR PARTIALLY SIGHTED PEOPLE OR THOSE LABOURING UNDER SOME TEMPORARY OR PERMANENT INCAPACITY OR DISABILITY THAT MAKES READING A STRAIN BY. A) TO SUPPORT REPRESENT AND DEVELOP THE WORK OF ORGANISATIONS WITHIN THE UNITED KINGDOM WHICH UNDERTAKE THE SYSTEMATIC PROVISION OF NEWS AND OTHER MATERIAL BY DIGITAL OR ANALOGUE TRANSMISSIONS ("TALKING NEWS ORGANISATIONS") THROUGHOUT THE UNITED KINGDOM. B) PROMOTING AND ASSISTING THE FORMATION OF TALKING NEWS ORGANISATIONS THROUGHOUT THE UNITED KINGDOM.

Activities: The Talking News Federation exists to support and assist almost 325 local Talking Newspapers to deliver local news and information in audio to blind, partially sighted and print disabled people.

Classification

- **How:** Provides Services, Provides Advocacy/advice/information, Acts As An Umbrella Or Resource Body
- **What:** General Charitable Purposes, Other Charitable Purposes
- **Who:** Elderly/old People, People With Disabilities, Other Charities Or Voluntary Bodies

Geography

- Northern Ireland
- Scotland
- Throughout England And Wales

Finances

Period end	Income	Expenditure	Assets	Employees
2025-03-31	£30,427	£62,289	-	-
2024-03-31	£59,935	£50,899	-	-
2023-03-31	£87,239	£32,439	-	-
2022-03-31	£41,754	£26,884	-	-
2021-03-31	£26,320	£12,391	-	-

Trustees

Name	Role	Appointed
MICHAEL JAMES WOOD	Chair	2025-04-03
David John Beard		2025-10-11
Deborah Jenkins Harrison		2024-09-21
Dr Temidayo Akinwunmi		2025-10-11
Margaret Rona Grainger		2025-01-13
RICHARD BLACK		2019-09-07

TALKING NEWS FEDERATION

England & Wales - Charity number 1185913

Accounts



Talking News Federation

**TN F Charity Incorporated Organisation (CIO)
number 1185913**

REPORT AND FINANCIAL STATEMENTS

PERIOD FROM 1 APRIL 2024 TO 31 MARCH 2025

Legal and Administrative Information

TNF CIO

Registered office and principal address	145 Victoria Road Swindon SN1 3BU
Charity number	1185913
President	Peter White MBE
Trustees	Mike Wood (Chair) (elected 13 January 2025) Richard Black (Treasurer) (elected 21 September 2024) Helen Taverner (Secretary) (elected 21 September 2024) Deborah Harrison (elected 21 September 2024) Alan Dunderdale (elected 14 October 2023) Margaret Grainger (elected 13 th January 2025) Heather Bolton (elected 9 October 2021, resigned 21 September 2024) Amanda Reed (elected 9 October 2021, resigned 2 January 2025) Luke Howarth (elected 14 October 2023, resigned 14 January 2025) June Little (elected 17 September 2022, resigned 8 March 2025) Daniel White (elected 14 October 2023, resigned 3 May 2025)

Independent Examiner	Gerald Bygraves GB Accounting Solutions Limited Millennium Studios Bedford Technology Park Bedford MK44 2YA	
Bankers	CAF Bank Limited 25 Kings Hill Avenue Kings Hill West Malling Kent ME19 4JQ NatWest Bank Plc 30 High Street Chippenham SN15 3HB	Shawbrook Bank Limited Lutea House, Warley Hill Business Park The Drive, Great Warley Brentwood, Essex CM13 3BE
Contact details	Telephone Email Website	01793 497555 enquiries@tnf.org.uk tnf.org.uk

From the Chair

Our theme for last year was “**Challenging Assumptions**” which was eloquently introduced by Penny Melville-Brown “The Blind Baker” in her engaging after dinner talk at the Conference Gala Dinner when she kindly donated a handmade, beautiful, pewter fruit cake miniature as the Innovation Award.

A huge thank you to our Talking Newspapers (TNs), all Trustees, volunteers, workers, suppliers, local societies, delegates, speakers, presenters, specialists and venues, who together have allowed us to achieve so much. Without them we could not actively support our membership so successfully.

Achieved in this year

National Conference and AGM Coventry held in September 2024

April 2024 Preston Roadshow

April 2024 Winter Workshop

June 2024 “Working in Partnership” Falkirk Roadshow

October 2024 Winter Workshop “TN Health Check”

November 2024 Winter Workshop “Visual Impairment Awareness”

January 2025 Winter Workshop “Copyright”

February 2025 Technical Winter Workshop

March 2025 East and West Midlands Roadshow at Walsall

March 2025 Technical Walsall Roadshow

This year’s on-going developments

Talkphone

TNF Soundings

My TN

TNF archiving

Supporting TN in crisis whether opening, closing or just a helping hand

TNF’s Audio Technician to visit, check and advise on your sound set-up

Exhibiting at Sight Villages Events

Development of TNF Social Media Presence

Working on improving policy, guidance and “how to” guides

TN Insurance from Insurance Brokers Verlingue

Grant making to TNs

Utilise HESK to ensure we respond to queries efficiently and effectively

Liaising with Deafblind UK, RNIB, Blind British Sport, Retina UK, Guide Dogs, Blind Veterans, Visionary, British Wireless for the Blind, Macular Society, Scottish Tech Army.

Launched the “Innovation Award” gifted by Penny Melville-Brown to annually celebrate membership’s inspired new developments.

Please note - This is not a comprehensive list, and my sincere apologies if I have failed to mention work that has been achieved and not included here.

This year we are celebrating 20 years of TNF support for Talking Newspapers nationwide and throughout the year we will be acknowledging the achievements that have been made alongside new ideas and developments.

About TNF

TNF is a CIO run entirely by volunteers, with work overseen by a Board of elected Trustees. TNF's objectives are to;

- promote good practice and the efficiency and effectiveness of its member organisations for the benefit of people who are print disabled, including those who are blind or partially sighted and people labouring under some temporary or permanent incapacity or disability that makes reading a strain
- support, represent and develop the work of TNF members who undertake the systematic provision of news and other material throughout the UK
- promote and assist the formation of TN Organisations throughout the UK.

Our service

TNF exists to support and assist some 300 local TNs throughout the UK who deliver local news and information in audio format to people who are print disabled, including those who are blind and partially sighted. The service is distributed on memory sticks via Royal Mail and is also accessible online.

Our impact

Local TNs and their listeners are at the heart of everything TNF do. We endeavour to ensure the best quality service is delivered to our members.

The diagnosis of a print disability, such as macular degeneration, can be disempowering. Many people with the condition describe it as isolating and upsetting, similar to a bereavement. Many listeners regard the service provided by TNs as a way to counter loneliness and an opportunity to continue to keep in touch with local news and information within their local community. The TN service impact across the UK can be summarised as;

- Over 20,000 listeners receive a regular local TN or magazine
- Almost 1,000 newspapers and magazines are recorded
- Some 9,000 volunteers deliver the service.

Governance and Management

This Report covers the period from 1 April 2024 to 31 March 2025.

There are currently six TNF Trustees who meet at least quarterly to administer the Charity. Every year one third of the Trustees are required to resign, however, Trustees may be nominated and elected for further terms.

The Trustees are responsible for the process of succession planning to ensure that the Committee is always composed of members with the requisite experience and skills necessary to contribute to the life of the Charity and with the interests of Charity always in mind.

None of the Trustees has any beneficial interest in the Charity, nor receives any remuneration. The Trustees have assessed the major risks to which the Charity is exposed, in particular those related to the operations and finances of the Charity and

are satisfied that systems are in place that offer reasonable mitigation of the major risks.

Trustee indemnity insurance is included in our insurance policies and has been in place throughout the year.

Social Investment

All income received by the Charity is used solely for the benefit of members. The Trustees do not provide any social investment loans to individuals, charities or organisations.

Grant Making

No grants were awarded during the year.

Remuneration Policy for Trustees

The Charity's Trustees give of their time freely and none received remuneration in the year. Details of Trustees' expenses are in accordance with the TNF Allowances Policy on the TNF website.

Fundraising Statement

TNF does not currently conduct any proactive fundraising activity. We have never employed third party fundraisers nor engaged with commercial partners, bought or sold lists of personal data or mailing lists from any source.

Public Benefit

The Charities Act 2011 requires all charities to meet the legal requirement that its aims are for the public benefit. Two key principles should be met in order to demonstrate that an organisation's aims are for the public benefit; firstly, there must be an identifiable benefit and, secondly, that the benefit must be for the public or a section of the public.

The guidance issued by the Charity Commission includes "promoting the relief of those in need by reason of disability, financial or other hardship" and "the provision of leisure-time occupation in the interests of social welfare with the object of improving the conditions of life for the persons for whom they are intended".

The Trustees confirm they have given due consideration to the Charity Commission's guidance on public benefit and are confident that the Charity has complied with these. TNF's charitable objects fall within subsection 3 (1) of the Charities Act 2011 relating to the relief of those in need, by reason of youth, age, ill-health, disability, financial hardship or other disadvantage. The Trustees ensure these are carried out for the public benefit, through delivery of the TN service delivered by some 300 local TNs for people who are print disabled, including those who are blind or visually impaired within the UK.

Conflicts of Interest

As part of our governance process, Trustees are required to confirm annually whether they or any close member of their family has any business interests in any organisation or company which may result in a conflict of interest. Several Trustees are associated with Member TNs.

Reserves Statement

The Annual Conference, which includes the AGM, is TNF's major financial commitment. The maximum liability could be up to £25,000. To meet this potential liability, a designated fund of £10,000 is held alongside a similar level fund relating to the development/rescue of TNs in the UK.

The Trustees consider a level of unrestricted reserves amounting to 50% of annual expenditure is realistic. The reserves held at the end of the Financial Year are significantly above the level needed by TNF due to the receipt of unbudgeted donations. Projects have been developed to ensure member TNs, and the Listeners they serve, will benefit. The services are made available to member TNs without charge.

Risk Management

The Trustees have a risk management strategy which comprises;

- an annual review of the principal risks and uncertainties that the Charity faces
- the establishment of policies, systems and procedures to mitigate or remove those risks identified in the annual review, and
- the implementation of procedures designed to minimise or manage any potential impact on the Charity should those risks materialise

Major risks are:

- a loss of confidence in the TNF resulting in a reduction in membership.
- the continued closure of local and regional print newspapers, bringing additional challenges to those providing local TN services.
- the closure of local TNs as a result of either the demise of the print newspaper or the difficulties of recruiting volunteers and leaders.

The risk is managed by maintaining close links with TNs, the provision of the TNF website to attract listeners and volunteers and contributing to the TNTalk chat forum where questions on technical, governance, copyright and related subjects may be posted and advice sought. TNF Trustees and other volunteers organise training and support events and represent TNF and the whole TN constituency at events organised by other VI groups working with similar beneficiaries.

Financial Review

The accounts for the year under report – 1 April 2024 to 31 March 2025 – have been Independently Examined.

Our sustaining source of income is Membership Subscriptions from local Talking Newspaper organisations in the UK. This year, trustees engaged in a programme of contacting non-renewing TNs to determine their position. In most cases, contact details had not been updated so the renewal letters had not been delivered to the current TN trustees. This programme revived Membership numbers and even resulted in 5 TNs paying up for previous years. This does not disguise the continuing reduction in the availability and content of local newspapers as well as the increasing age of volunteers and listeners. Member TNs are reminded to update the TNF records as soon as possible so that we do not find ourselves contacting the grieving widow of the TN Treasurer who died a couple of years ago. Also, TNs will not be fully informed about the new services developed by TNF.

We received a couple of donations from TNs which decided to close this year, we are grateful for the donations but disheartened at the declining TN numbers.

While the Accounts show a significant rise in Membership income over last year this is, mainly, an accounting illusion. We record the funds received in the year into the bank account. Many TNs send cheques to us during March to renew their subscriptions and, usually, these are held until April so they register in the correct accounting year. This year, they slipped into the bank in March.

Total Income for the Year was £23,807.

TNF has developed several services to help TNs to support their Listeners. TNF has invested over £6,000 this year in these services and the TNF website to create the services. Free delivery to members will incur ongoing costs. The services are:

- TNF Soundings
- TNF TalkInfo
- TNF TalkPhone

Other services available are Studio in the Cloud and MyTN Websites. Due to huge pressure on our technical volunteers, we have paused roll-out to additional TNs but hope to move forward with them shortly.

We have invested further sums in IT equipment supporting the TNF Communications and Database services at our Swindon Office and in the Cloud. This has been updated and expanded at a cost of over £5,000 and should continue to provide a stable ICT operating base for several years. Sheffield Royal Society for the Blind continued to deliver administrative support both to TNF and to TN members during the period.

The AGM and National Conference and the RoadShows for members were organised with Delegate Pricing set to reflect the restricted financial ability of many TNs. Consequently, TNF supported the various events to the extent of over £24,000. Once again, the events was available to TNs on-line through the excellent audio-visual equipment and production team of TNF Volunteers.

Trustees continued their practice of alternating meetings between physical and virtual gatherings. No applications to the Member's Grant scheme were received.

Overall, TNF trustees operated a policy of using Reserves to subsidise member Events to ensure they remained within the financial reach of TNs.

TNF registered a deficit of £31,861 on the year but remains financially viable.

Talking News Federation Accounts 2024 - 2025
The period covered is from 1 April 2024 to 31 March 2025

	2025	2024
Receipts		
<u>Membership</u>		
Membership Subscriptions for the year 2023 - 2024	£210.00	£5,538.00
Membership Subscriptions for the year 2024 - 2025	£9,603.00	£420.00
Membership Subscriptions for the year 2025 - 2026	£1,848.00	
Total Membership Subscriptions	£11,661.00	£5,958.00
<u>Donations</u>		
Donations - General	£8,251.69	£40,548.90
<u>Other Income</u>		
Service Income		£914.00
Bank Interest	£3,954.49	£2,793.07
Total Receipts	£23,867.18	£50,213.97
<u>Administration</u>		
Office Administration Costs	£5,145.68	£4,492.21
Office Equipment	£4,158.00	£5,623.24
TNF Insurance	£1,477.97	£1,510.17
Finance Charges	£149.04	£67.12
Trustees Meetings	£4,728.91	£2,168.47
Archiving	£94.50	£109.29
Outsource Costs	£1,500.00	£1,500.00
	£17,254.10	£15,470.50
<u>Services</u>		
Direct TN Support	£3,126.47	£2,400.00
Exhibiting at Events	£4,307.18	£2,276.87
TNF Soundings	£1,267.70	£533.07
TNF TalkInfo	£238.78	£1,262.62
MyTN Project	£0.00	£951.00
Studio in the Cloud	£0.00	£379.05
TalkPhone	£299.57	£204.48
TNF Website and Social Media	£4,324.45	£489.17
Promotional Material	£285.00	£252.19
TN Development and Training	£10.80	£0.00
	£13,859.95	£8,748.45
<u>Governance</u>		
Subscriptions	£144.00	£223.00
Independent Examination 2023-24	£117.99	£119.94
	£261.99	£342.94
Total Payments	£31,376.04	£24,561.89
Surplus/Deficit for the year	-£7,508.86	£25,652.08

**Talking News Federation National and Regional Conferences
1 April 2024 to 31 March 2025**

**Coventry AGM & Conference September 2024
Falkirk RoadShow 2024
Walsall RoadShow 2025
Walsall Technical RoadShow 2025**

Accounting Period 1 April 2024 to 31 March 2025

	2024/25	2023/24
Receipts		
Delegate Fees	£6,560.00	£9,303.00
Exhibition Stands	£0.00	£419.00
Total Receipts	<u>£6,560.00</u>	<u>£9,722.00</u>
Payments		
Venue and Accommodation	£23,326.25	£24,951.45
Speakers/Gratuities	£238.39	£1,088.77
Stationery/ Telephone/ Postage/ Travel	£5,278.89	£37.68
Audiovisual Systems	£700.20	£250.13
Planning & Oversight	£1,369.39	£0.00
Total Payments	<u>£30,913.12</u>	<u>£26,328.03</u>
(Deficit) on Conferences for the year	<u><u>-£24,353.12</u></u>	<u><u>-£16,606.03</u></u>

Talking News Federation

Summary of Financial Results

1 April 2024 to 31 March 2025

	2024 - 2025		2023 - 2024	
	£	£	£	£
	General Fund	Designated Fund	Restricted Fund	Total Funds
Total incoming resources				
Membership Activities	£23,867.18			£23,867.18
National/Regional Conferences	£6,560.00			£6,560.00
	£30,427.18	£0.00	£0.00	£30,427.18
Total Resources expended				
Membership Activities	£29,569.99			£29,569.99
National/Regional Conferences	£30,913.12			£30,913.12
TN Training & Services	£60,483.11	£0.00	£1,806.05	£1,806.05
	-£30,055.93	£0.00	-£1,806.05	-£31,861.98
Net incoming/outgoing resources				
Fund Balances B/fwd 1st April 2024	£111,955.12	£26,984.36	£18,564.00	£157,503.48
Fund Balances C/fwd 31 March 2025	£81,899.19	£26,984.36	£16,757.95	£125,641.50
				£148,457.43
				£157,503.48

Summary Balance Sheet as at 31st March 2025

	2025	2024
Unrestricted funds	81,899.19	111,955.12
Designated Funds	26,984.36	26,984.36
Restricted	4,326.13	6,132.18
Restricted	£12,431.82	12,431.82
Accumulated Funds	125,641.50	157,503.48

Summary of Financial Results

	2025	2024
General Fund	81,899.19	111,955.12
Designated Fund	26,984.36	26,984.36
Restricted Fund	4,326.13	6,132.18
Total Funds	125,641.50	157,503.48

Talking News Federation

Summary of Financial Results

1 April 2024 - 31 March 2025

Represented by:

Cash at Bank

CAF Bank Cash
 CAF Bank Gold
 NatWest Bank
 Shawbrook Bank 60 Days Notice

	2025	2024
	£	£
	£5,388.87	£2,110.27
	£3,694.08	£27,813.29
	£11,726.73	£11,412.05
	£104,831.82	£116,167.87
	125,641.50	157,503.48

Note 1

Designated Funds

- a) £10,000 to underwrite the National Conference as large deposits are now demanded by the hotels.
- b) £10,000 to support our TN development / rescue role.
- c) £6,984.36 to support Talking Info.

Note 2

Restricted Funds

The Ronald Sturt Fund supports Training and Services delivered to member TNs
 The TNF Development Fund was created from donations by the Sussex Coast TN and Wigan Metro TN to fund the creation/rebuilding of TNs in areas where there is a need but where there is no local TN.

Trustee

Date

11.10.25

Trustee

[Signature] 11 October 2025

[Signature]

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF TALKING NEWS FEDERATION

I report on the accounts for the year ended 31 March 2025 set out in the previous four pages.

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(2) of the Charities Act 2011 (the 2011 Act) and that an independent examination is needed.

It is my responsibility to:

- examine the accounts under section 145 of the 2011 Act;
- to follow the procedures laid down in the general Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act; and
- to state whether particular matters have come to my attention.

Basis of independent examiner's report

My examination was carried out in accordance with the 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 you as 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:

(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 2011 Act; and
 - to prepare accounts which accord with the accounting records and comply with the accounting requirements of the 2011 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.

Leald Byrom FMAAT (FCI)

GB Accounting Solutions Limited
Millennium Studios
Bedford Technology Park
Thurleigh
Bedford
Bedfordshire
MK44 2YA

Date: *11 October 2025*

TALKING NEWS FEDERATION

England & Wales - Charity number 1185913

Accounts



Talking News Federation

TALKING NEWS FEDERATION CIO

REPORT AND FINANCIAL STATEMENTS

PERIOD FROM 1 APRIL 2023 TO 31 MARCH 2024

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Legal and Administrative Information

Talking News Federation CIO

Registered Office and Principal Address 145 Victoria Road, Swindon, SN1 3BU

Charity Number 1185913

President Peter White MBE

Vice President Mike Wood

Trustees
Amanda Reed (Chair) (elec 9 Oct 2021)
Richard Black (Treasurer) (elec 9 Oct 2021)
Heather Bolton (elec 9 Oct 2021)
June Little (elec 17 Sept 2022)
Alan Dunderdale (elec 14 Oct 2023)
Luke Howarth (elec 14 Oct 2023)
Daniel White (elec 14 Oct 2023)
Paul Ramsden (elec 9 Oct 2021, resig 14 Oct 2023)
Graham Hedley (elec 14 Oct 2023, resig 1 Dec 2023)

Independent Examiner
Gerald Bygraves
GB Accounting Solutions Limited
Millennium Studios
Bedford Technology Park
Bedford
MK44 2YA

Bankers
CAF Bank Limited
25 Kings Hill Avenue
Kings Hill
West Malling
Kent
ME19 4JQ

Shawbrook Bank Limited
Lutea House
Warley Hill Business Park
The Drive, Great Warley
Brentwood
Essex
CM13 3BE

Natwest Bank PLC
30 High Street
Chippenham
SN15 3HB

Contact Details

Telephone 01793 497555
Email enquiries@tnf.org.uk
Website tnf.org.uk

From the Chairman

Our theme for last year was "Better Together" - we stuck to this goal and we delivered!!!

A huge thank you to all the trustees, volunteers, workers, suppliers, local societies, delegates, speakers, presenters, specialists and venues, who together have allowed us to achieve so much. We really are striving forward.

Achieved in this year

- National Conference and AGM in October 2023
- A Technology Specific Roadshow in Cheltenham in March 2024
- A Roadshow in Norfolk in June 2023 with further Shows developed for delivery in Preston and Falkirk in April and June 2024
- New TNF branded leaflets and pull up banners for use at events
- The new TNF Website went live
- Four recorded Winter Workshops available to view on our website
- Talkphone
- TNF Soundings
- My TN
- TNF archiving
- Supporting TNs in crisis whether opening, closing or just a helping hand
- TNF interactive map so listeners can find you fast on the website
- TNF's *Audio Technician* to visit, check and advise on your sound set-up
- Exhibiting at Sight Villages, Retina UK and Macular Society Events
- Development of TNF Social Media Presence
- Working on improving policy, guidance and "how to" guides
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- Grant making to TNs
- Utilise HESK to ensure we respond to queries efficiently and effectively
- Liaising with Deafblind UK, RNIB, Blind British Sport, Retina UK, Guide Dogs, Blind Veterans, Visionary, British Wireless for the Blind, Macular Society

Please note - This is a non-exhaustive list and my sincere apologies if I have failed to mention work that has been achieved and not listed.

This year our theme is "**Challenging Assumptions**" - time to sit back and review all that we do. I am sure it will create some very open conversations and create new ideas that can further improve the quality of the work we do. From getting back to basics and questioning what we do and why, to interpreting policy and legislation, developing and understanding changes in technology. Knowing what the listeners want in the future will ensure that Talking Newspapers remain needed for now and in the future.

Amanda Reed
Chairman



About the Talking News Federation

The Talking News Federation is a Charitable Incorporated Organisation, run entirely by volunteers, with work overseen by a board of elected trustees. TNF's objectives are:

- to promote good practice and the efficiency and effectiveness of its member organisations for the benefit of blind or partially sighted people or those labouring under some temporary or permanent incapacity or disability that makes reading a strain
- to support, represent and develop the work of Talking News Organisations which undertake the systematic provision of news and other material by digital or analogue transmission throughout the United Kingdom
- to promote and assist the formation of Talking News Organisations throughout the United Kingdom.

Our service

The Talking News Federation exists to support and assist some 300 local Talking Newspapers throughout the United Kingdom to deliver local news and information in audio to blind, partially sighted and print disabled people.

Our impact

Local TNs and their listeners are at the heart of everything we do at the TNF. We endeavour to ensure the best quality service is delivered to our members.

The diagnosis of a print disability, such as macular degeneration, can be disempowering. Many sufferers speak of the condition as isolating and upsetting, similar to a bereavement. Many listeners regard the service provided by TNs as a way to counter loneliness and an opportunity to continue to keep in touch with local news and information. The TN service impact across the UK can be summarised as:

- Almost 1,000 newspapers and magazines are recorded
- Over 20,000 listeners receive a regular local TN or magazine
- Some 9,000 volunteers deliver the service.

Independent Review

A TNF Independent Review is a friendly assessment of a TN's selected recording. The experienced review panel comprises the TNF review administrator, an audio technician, and two teams of four visually impaired listeners. TNF's aim in offering reviews is to act as a 'critical friend' to support TNs to provide consistently interesting and engaging local audio news to a growing number of listeners.

An Independent Review provides feedback on a TN's recording, as well as ideas and examples of great practice gained from reviewing other TNs. Working together in this way contributes to the achievement of TNF's aim.

No reviews were requested during the year under review.

Governance and Management

This Report covers the period from 1 April 2023 to 31 March 2024.

There are currently 6 TNF Trustees who meet at least quarterly to administer the charity. Every year one third of the Trustees is required to resign. However, Trustees may be nominated and elected for a subsequent term.

The Trustees are responsible for the process of succession planning to ensure that the Committee is always composed of members with the requisite experience and skills necessary to contribute to the life of the Charity and with the interests of Charity always in mind.

None of the Trustees has any beneficial interest in the Charity, nor receives any remuneration. The Trustees have assessed the major risks to which the charity is exposed, in particular those related to the operations and finances of the charity and are satisfied that systems are in place that offer reasonable mitigation of the major risks.

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TNF does not currently conduct any proactive fundraising activity. We have never employed third party fundraisers nor engaged with commercial partners, bought or sold lists of personal data or mailing lists from any source.

Public Benefit

The Charities Act 2011 requires all charities to meet the legal requirement that its aims are for the public benefit. Two key principles should be met in order to demonstrate that an organisation's aims are for the public benefit: firstly, there must be an identifiable benefit and secondly that the benefit must be for the public or a section of the public.

The guidance issued by the Charity Commission includes "promoting the relief of those in need by reason of disability, financial or other hardship" and "the provision of leisure-time occupation in the interests of social welfare with the object of improving the conditions of life for the persons for whom they are intended".

The Trustees confirm they have given due consideration to the Charity Commission's guidance on public benefit and are confident that the Charity has complied with these. The Federation's charitable objects fall within subsection 3 (l) of the Charities Act 2011 relating to the relief of those in need, by reason of youth, age, ill-health, disability, financial hardship or other disadvantage. The Trustees ensure these are carried out for the public benefit, through delivery of the Talking Newspaper service delivered by some 300 local Talking Newspapers for visually impaired and print disabled people within the United Kingdom.

Conflicts of Interest

As part of our governance process, Trustees are required to confirm annually whether they or any close member of their family has any business interests in any organisation or company which may result in a conflict of interest. Several trustees are associated with Member TNs.

Reserves Statement

The Annual Conference, which includes the Annual General Meeting, is TNF's major financial commitment. The maximum liability could be up to £25,000. To meet this potential liability, a designated fund of £10,000 is held alongside a similar level fund relating to the development/rescue of Talking Newspapers in the UK.

The Trustees consider a level of unrestricted reserves amounting to 50% of annual expenditure is realistic. The reserves held at the end of the Financial Year are significantly above the level needed by TNF due to the receipt of unbudgeted donations. Going forward, projects are being developed to ensure member TNs, and the VI Listeners they serve, will benefit.

Risk Management

The Trustees have a risk management strategy which comprises:

- an annual review of the principal risks and uncertainties that the charity faces
- the establishment of policies, systems and procedures to mitigate or remove those risks identified in the annual review; and
- the implementation of procedures designed to minimise or manage any potential impact on the charity should those risks materialise

Major risks are:

- a loss of confidence in the Federation resulting in a reduction in membership.
- the continued closure of local and regional print newspapers, bringing additional challenges to those providing local TN services.
- the closure of local TNs as a result of either/or the demise of the print newspaper or the difficulties of recruiting volunteers and leaders.

The risk is managed by maintaining close links with TNs, the provision of a Federation website to attract listeners and volunteers and contributing to the TN Talk chat forum where questions on technical, governance, copyright and related subjects may be posted and advice sought. TNF trustees and other volunteers organise training and support events and represent TNF and the whole TN constituency at events organised by other VI groups working with similar beneficiaries.

Financial Review

The accounts for the year under report – 1 April 2023 to 31 March 2024 – have been Independently Examined.

Our sustaining source of income is Membership Subscriptions from local Talking Newspaper organisations in the UK. This year, 10% fewer TNs renewed their membership than for the previous year. This reflects the continuing reduction in the availability and content of local newspapers as well as the increasing age of volunteers and listeners. There are ongoing issues with member TNs failing to update the TNF contact database so renewal messages may not be received and also TNs are not fully informed about the new services developed by TNF.

A major source of income this year was a legacy from an individual who was deeply involved in the formation and development of TNAUK and TNF for which we are deeply grateful.

Total Income for the Year was £59,935.

TNF has developed several services to help TNs to support their Listeners. All these services are free to members and can be accessed now by calling TNF Enquiries. TNF has invested over £3,000 to create the services and free delivery to members will incur ongoing costs. The services are:

- TNF Soundings
- TNF TalkInfo
- MyTN Websites
- Studio in the Cloud
- TNF TalkPhone

The IT equipment supporting the TNF Communications and Database services at our Swindon Office and in the Cloud has been updated and expanded at a cost of over £5,000 and should provide a stable ICT operating base for several years. Sheffield Royal Society for the Blind continued to deliver administrative support both to TNF and to TN members during the period.

The AGM and National Conference was held in Coventry with Delegate Pricing set to reflect the restricted financial ability of many TNs. Consequently, TNF supported the event to the

extent of over £2,000. Once again, the event was available to TNs online through the excellent audio-visual equipment and production team of TNF Volunteers.

In addition to the continuing series of Online Winter Workshops, TNF developed a series of Roadshows around the country with a general event in Norfolk and a technical event in Gloucestershire. These events were offered to member TNs at a 50% discount on the venue Day Delegate Rate and were reasonably well attended. TNF invested over £11,000 in the Roadshows and, although there was capacity for more TN representation, the resulting mingling of delegates was above expectations.

Trustees continued their practice of alternating meetings between physical and virtual gatherings. No applications to the Member's Grant scheme were received.

Overall, TNF registered a surplus of £9,046 after deducting the Conference and Event deficits totalling £16,606.

Talking News Federation Accounts 2023-2024

The period covered is from 1 April 2023 to 31 March 2024 (excluding Conferences)

1 April 2023 – 31 March 2024

2023-24

2022-23

£

£

Receipts

Membership

Membership Subscriptions for the year 2022-2023	-	9,594.00
Membership Subscriptions for the year 2023-2024	5,538.00	4,686.00
Membership Subscriptions for the year 2024-2025	420.00	-

Donations

Donations – General	40,548.90	63,799.87
Donations – Restricted	0.00	0.00

Other Income

Service Income	914.00	0.00
Bank Interest	2,793.07	549.05

TOTAL RECEIPTS

50,213.97

78,628.92

Payments

Administration

Office Administration Costs	4,492.21	4,069.47
Office Equipment	5,623.24	0.00
TNF Insurance	1,510.17	1,451.46
Finance Charges	67.12	72.00
Trustees Meetings	2,168.47	3,983.67
Archiving	109.29	149.15
Outsource Costs	1,500.00	1,524.49
	15,470.50	11,250.24

Services

Direct TN Support	2,400.00	2,494.52
Exhibiting at Events	2,276.87	1,201.84
TNF Soundings	533.07	1,000.68
TNF TalkInfo	1,262.62	276.04
MyTN Project	951.00	0.00
Studio in the Cloud	379.05	0.00
TalkPhone	204.48	0.00
TNF Website and Social Media	489.17	1,220.52
Promotional Material	252.19	2,521.70
TN Development and Training	0.00	18.00
	8,748.45	8,733.30

Governance

Subscriptions	223.00	0.00
Independent Examination 2021-2022	119.94	100.05
	342.94	100.05

TOTAL PAYMENTS	24,561.89	20,083.59
SURPLUS FOR THE YEAR	25,652.08	58,545.33

National and Regional Conferences

Coventry AGM & Conference 2023
East Anglia Roadshow 2023
Cheltenham Technical Roadshow 2024

Accounting Period 1 April 2023 to 31 March 2024

	2023/24 £	2022/23 £
Receipts		
Delegate Fees	9,303.00	5,518.00
Exhibition Stands	419.00	93.00
Sponsorship	0.00	3,000.00
TOTAL RECEIPTS	9,722.00	8,611.00
Payments		
Venue and Accommodation	24,951.45	9,835.22
Speakers/Gratuities	1,088.77	768.44
Stationery/Telephone/Postage/Travel	37.68	877.15
Audio-visual Systems	250.13	600.00
Planning & Oversight	0.00	275.00
TOTAL PAYMENTS	26,328.03	12,355.89
(Deficit) on Conferences for the year	16,606.03)	(3,744.89)
Brentford AGM & National Conference 2022		(2,240.97)
Cheltenham Roadshow 2023		(1,503.92)
Coventry AGM & National Conference 2023	(2,121.73)	
East Anglia Roadshow 2023	(4,288.55)	
Cheltenham Technical Roadshow 2024	(7,235.75)	
Preston Roadshow 2024 (venue deposit)	(2,960.00)	

Summary of Financial Results

1 April 2023 to 31 March 2024

	2023-2024			2022-2023
	£	£	£	£
	General Fund	Designated Fund	Restricted Fund	Total Funds
Total Incoming Resources				
Membership Activities	50,213.97	-	-	50,213.97
National/Regional Conferences	9,722.00	-	-	9,722.00
	59,935.97	0.00	0.00	59,935.97
Total Resources Expended				
Membership Activities	21,231.67	-	-	21,231.67
National/Regional Conferences	26,328.03	-	-	26,328.03
TNF Soundings/TalkInfo/Training	0.00	-	3,300.22	3,300.22
	47,599.70	0.00	3,300.22	50,899.92
Net Incoming/Outgoing Resources	12,376.27	0.00	(3,300.22)	9,046.05
Fund Balances B/Fwd. 1 April 2023	99,578.85	26,984.36	21,894.22	148,457.43
Fund Balances C/Fwd. 31 March 2024	111,955.12	26,984.36	18,564.00	157,503.48
				148,457.43

Summary Balance Sheet as at 31 March 2024

Funds	2024		2023	
	£	£	£	£
	General Fund	Designated Fund	Restricted Fund	Total Funds
Unrestricted Funds	111,955.12	-	-	111,955.12
Designated Funds	-	26,984.36	-	26,984.36
Restricted – Ronald Sturt Fund	-	-	6,132.18	6,132.18
Restricted – TNF Development Fund	-	-	12,431.82	12,431.82
	111,955.12	26,984.36	18,564.00	157,503.48

Represented By Cash at Bank

CAF Bank Cash	2,110.27	9,607.48
CAF Bank Gold	27,813.29	5,082.92
NatWest Bank	11,412.05	9,651.79
Shawbrook Bank 60 Days' Notice	116,167.87	124,115.24
	157,503.48	148,457.43

[Signature]

TRUSTEE/CHAIR
21 September 2024

[Signature]
TRUSTEE/TREASURER
21 September 2024

Note 1 Designated Funds

- A) £10,000 to underwrite the National Conference as large deposits are now demanded by the venues
- B) £10,000 to support our TN development/rescue role
- C) £6,984.36 to support Talking Info

Note 2 Restricted Funds

The Trustees have clarified the potential uses of the Ronald Sturt Fund with the Donors and it will be used to support the establishment of TNF Soundings and Training delivered to member TNs.

The TNF Development Fund has been created from donations by the Sussex Coast Talking News and Wigan Metro Talking News to fund the creation/rebuilding of TNs in areas where there is a need but where there is no local TN.

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF TALKING NEWS FEDERATION

I report on the accounts for the year ended 31 March 2024, which are set out on pages A11 to A15.

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(2) of the Charities Act 2011 (the 2011 Act) and that an independent examination is needed.

It is my responsibility to:

- examine the accounts under section 145 of the 2011 Act;
- to follow the procedures laid down in the general Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act; and
- to state whether particular matters have come to my attention.

Basis of independent examiner's report

My examination was carried out in accordance with the 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 you as 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:

(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 2011 Act; and
- to prepare accounts which accord with the accounting records and comply with the accounting requirements of the 2011 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.

TALKING NEWS FEDERATION

England & Wales - Charity number 1185913

Accounts



Talking News Federation

TALKING NEWS FEDERATION CIO

REPORT AND FINANCIAL STATEMENTS

PERIOD FROM 1 APRIL 2022 TO 31 MARCH 2023

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Talking News Federation CIO

Registered office and principal address	145 Victoria Road Swindon SN1 3BU	
Charity number	1185913	
President	Peter White MBE	
Vice President	Mike Wood	
Trustees	Amanda Reed (Chair) (elected 9 October 2021) Heather Bolton (Secretary until 16 February 2023) (elected 9 October 2021) Richard Black (Treasurer) (elected 9 October 2021) Alan Dunderdale (elected 9 October 2021, resigned 17 September 2022) Paul Ramsden (elected 9 October 2021) Tim Baty (elected 9 October 2021, resigned 18 December 2022) June Little (elected 17 September 2022)	
Independent Examiner	Gerald Bygraves GB Accounting Solutions Limited Millennium Studios Bedford Technology Park Bedford MK44 2YA	
Bankers	CAF Bank Limited 25 Kings Hill Avenue Kings Hill West Malling Kent ME19 4JQ NatWest Bank Plc 30 High Street Chippenham SN15 3HB	Shawbrook Bank Limited Lutea House, Warley Hill Business Park The Drive, Great Warley Brentwood, Essex CM13 3BE
Contact details	Telephone Email Website	01793 497555 enquiries@tnf.org.uk TNF.org.uk

From the Chairman

A year of change.

Following the Covid era, we have seen many changes in the Talking Newspaper world. As many Talking Newspapers are now back in the studios, up and running again producing their weekly editions, we are saddened by the loss of TNs who, following the pandemic, just lost too much - premises, volunteers or board members that their newspaper now ceases to exist.

We have been looking to improve contact with our members and partners and on this theme of "Getting TNs To Come Together", June our Engagement Trustee, took the lead with the concept of roadshows which due to their uptake by members and positive feedback we will continue into next year.

We have continued to recruit new Trustees with specialist skills to enhance the Board's skill set and knowledge base, including Secretary, IT Support, Marketing and Communications, and improving relationships with our Associated Partners. It is so good to have new Trustees coming onto the Board. I am looking forward to the new ideas, impact and improvements that they will make to the services we deliver to our members.

Following Conference, we will be reviewing our new strategic plan to ensure it is fit for the future with the theme of working together, supporting each other, communicating to share our knowledge and skills as our priority. Also, to strengthen the Talking Newspaper community to ensure that TNs not only survive but thrive.

Conference is always the time when we ask you to share with us your highs and lows, your problems and solutions, your wants and needs, your dreams and aspirations for the future of your TN.

We are here to help, so let's get talking!

Amanda Reed
Chairman

About the Talking News Federation

The Talking News Federation is a Charitable Incorporated Organisation, run entirely by volunteers, with work overseen by a board of elected trustees. TNF's objectives are:

- to promote good practice and the efficiency and effectiveness of its member organisations for the benefit of blind or partially sighted people or those labouring under some temporary or permanent incapacity or disability that makes reading a strain
- to support, represent and develop the work of Talking News Organisations which undertake the systematic provision of news and other material by digital or analogue transmission throughout the United Kingdom
- to promote and assist the formation of Talking News Organisations throughout the United Kingdom.

Our service

The Talking News Federation exists to support and assist some 300 local Talking Newspapers throughout the United Kingdom to deliver local news and information in audio to blind, partially sighted and print disabled people.

Our impact

Local TNs and their listeners are at the heart of everything we do at the TNF. We endeavour to ensure the best quality service is delivered to our members.

The diagnosis of a print disability, such as macular degeneration, can be disempowering. Many sufferers speak of the condition as isolating and upsetting, similar to a bereavement. Many listeners regard the service provided by TNs as a way to counter loneliness and an opportunity to continue to keep in touch with local news and information. The TN service impact across the UK can be summarised as:

- 1,054 newspapers and magazines are recorded
- 25,000 listeners receive a regular local TN or magazine
- 10,000 volunteers deliver the service.

Independent Review

A TNF Independent Review is a friendly assessment of a TN's selected recording. The experienced review panel comprises the TNF review administrator, an audio technician, and two teams of four visually impaired listeners. TNF's aim in offering reviews is to act as a 'critical friend' to support TNs to provide consistently interesting and engaging local audio news to a growing number of listeners.

An Independent Review provides feedback on a TN's recording, as well as ideas and examples of great practice gained from reviewing other TNs. Working together in this way contributes to the achievement of TNF's aim.

No reviews were requested during the year under review.

Governance and Management

This Report covers the period from 1 April 2022 to 31 March 2023.

There are currently 5 TNF Trustees who meet at least quarterly to administer the charity. Every year one third of the Trustees is required to resign. However, Trustees may be nominated and elected for a subsequent term.

The Trustees are responsible for the process of succession planning to ensure that the Committee is always composed of members with the requisite experience and skills necessary to contribute to the life of the Charity and with the interests of Charity always in mind.

None of the Trustees has any beneficial interest in the Charity, nor receives any remuneration. The Trustees have assessed the major risks to which the charity is exposed, in particular those related to the operations and finances of the charity and are satisfied that systems are in place that offer reasonable mitigation of the major risks.

Trustee indemnity insurance is included in our insurance policies and has been in place throughout the year.

Social investment

All income received by the Charity is used solely for the benefit of members. The Trustees do not provide any social investment loans to individuals, charities or organisations.

Grant Making

No grants were awarded during the year.

Remuneration Policy for Trustees

The Charity's Trustees give of their time freely and none received remuneration in the year. Details of Trustees' expenses are in accordance with the TNF Allowances Policy on the TNF website.

Fundraising Statement

TNF does not currently conduct any proactive fundraising activity. We have never employed third party fundraisers nor engaged with commercial partners, bought or sold lists of personal data or mailing lists from any source.

Public Benefit

The Charities Act 2011 requires all charities to meet the legal requirement that its aims are for the public benefit. Two key principles should be met in order to demonstrate that an organisation's aims are for the public benefit: firstly, there must be an identifiable benefit and secondly that the benefit must be for the public or a section of the public.

The guidance issued by the Charity Commission includes "promoting the relief of those in need by reason of disability, financial or other hardship" and "the provision of leisure-time occupation in the interests of social welfare with the object of improving the conditions of life for the persons for whom they are intended".

The Trustees confirm they have given due consideration to the Charity Commission's guidance on public benefit and are confident that the Charity has complied with these. The Federation's charitable objects fall within subsection 3 (1) of the Charities Act 2011 relating to the relief of those in need, by reason of youth, age, ill-health, disability, financial hardship or other disadvantage. The Trustees ensure these are carried out for the public benefit, through delivery of the Talking Newspaper service delivered by some 300 local Talking Newspapers for visually impaired and print disabled people within the United Kingdom.

Conflicts of Interest

As part of our governance process, Trustees are required to confirm annually whether they or any close member of their family has any business interests in any organisation or company which may result in a conflict of interest. Several trustees are associated with Member TNs.

Reserves Statement

The Annual Conference, which includes the Annual General Meeting, is TNF's major financial commitment. The maximum liability could be up to £25,000. To meet this potential liability, a designated fund of £10,000 is held alongside a similar level fund relating to the development/rescue of Talking Newspapers in the UK.

The Trustees consider a level of unrestricted reserves amounting to 50% of annual expenditure is realistic. The reserves held at the end of the Financial Year are significantly above the level needed by TNF due to the receipt of unbudgeted donations. Going forward, projects are being developed to ensure member TNs, and the VI Listeners they serve, will benefit.

Risk Management

The Trustees have a risk management strategy which comprises:

- an annual review of the principal risks and uncertainties that the charity faces
- the establishment of policies, systems and procedures to mitigate or remove those risks identified in the annual review; and
- the implementation of procedures designed to minimise or manage any potential impact on the charity should those risks materialise

Major risks are:

- a loss of confidence in the Federation resulting in a reduction in membership.
- the continued closure of local and regional print newspapers, bringing additional challenges to those providing local TN services.
- the closure of local TNs as a result of either/or the demise of the print newspaper or the difficulties of recruiting volunteers and leaders.

The risk is managed by maintaining close links with TNs, the provision of a Federation website to attract listeners and volunteers and contributing to the TN Talk chat forum where questions on technical, governance, copyright and related subjects may be posted and advice sought. TNF trustees and other volunteers organise training and support events and represent TNF and the whole TN constituency at events organised by other VI groups working with similar beneficiaries.

Financial Review

The accounts for the year under report – 1 April 2022 to 31 March 2023 – have been Independently Examined.

Our sustaining source of income is Membership Subscriptions from local Talking Newspaper organisations in the UK. This year, 7% fewer TNs renewed their membership than for the previous year. This reflects closure/mergers of TNs, but also the National Lockdown around Covid-19 disrupted administrative and financial procedures for TNs and some volunteers have decided to step down, many after several years of supporting their visually impaired neighbours. This has created a management issue for some TNs which have decided to close even though they are financially stable and have a viable number of VI Listeners. TNF has developed services to support TNs in this position and we are confident that the trend can be reversed.

A major source of income this year was from the closure of member Talking Newspapers with over sixty thousand pounds gifted to the Federation. Whilst the funds are very welcome for TNF going forward, it is deeply regrettable that member TNs are closing and VIP Listeners are losing highly valued services.

Other income was a donation from a TN to sponsor the inaugural TNF Road Show held in Cheltenham. This was the first local event held for several years and followed cancellation of two such events in 2021 due to a lack of delegates.

Total Income for the Year was £87,239, including Delegate Booking Fees.

Trustees continued their practice of alternating meetings between physical and virtual gatherings. Expenditure supporting TNs almost doubled as activity increased and new services were developed. TNF Soundings is now fully established and Talk Info is undergoing rigorous location testing. TNF promotional materials were redesigned and distributed geographically to facilitate attendance at events nationwide. Sheffield Royal Society for the Blind continued to deliver administrative support both to TNF and to TN members during the period.

The AGM and National Conference was held at the Musical Museum in Brentford, West London. Although this provided a first-class Conference venue it has no overnight accommodation and delegates undertook bookings directly with local hotels where required. Once again, the event was available to TNs on-line through the excellent audio-visual equipment and production team at the museum.

Overall, TNF registered a surplus of £54,800 after deducting the deficit of £3,744 recorded by the Conference Events

No awards were made under the TNF Member's Grant scheme.

Talking News Federation Accounts 2022-2023

The period covered is from 1 April 2022 to 31 March 2023 (excluding Conferences)

1 April 2022 - 31 March 2023

	2022 £	2021 £
Receipts		
<u>Membership</u>		
Membership Subscriptions for the year 2021 - 2022		10,119.00
Membership Subscriptions for the year 2022 - 2023	9,594.00	1,815.00
Membership Subscriptions for the year 2023 - 2024	4,686.00	
<u>Donations</u>		
Donations - General	63,799.87	16,652.86
Donations - Restricted	0.00	0.00
<u>Other Income</u>		
Service Income	0.00	516.00
Bank Interest	549.05	303.40
Total Receipts	78,628.92	29,406.26
Payments		
<u>Administration</u>		
Office Administration Costs	4,069.47	2,167.06
TNF Insurance	1,451.46	1,401.32
Finance Charges	72.00	96.00
Trustees Meetings	3,983.67	1,702.10
Archiving	149.15	346.20
Outsource Costs	1,524.49	1,500.00
	11,250.24	7,212.68
<u>Services</u>		
Direct TN Support	2,494.52	2,400.00
Exhibiting at Events	1,201.84	414.00
TNF Soundings	1,000.68	27.74
TNF TalkInfo	276.04	10.79
TNF Website and Social Media	1,220.52	1,552.94
Promotional Material	2,521.70	0.00
TN Development and Training	18.00	535.10
	8,733.30	4,940.57
<u>Governance</u>		
Independent Examination 2021-22	100.05	96.80
	100.05	96.80
Total Payments	20,083.59	12,250.05
Surplus for the year	58,545.33	17,156.21

National and Regional Conferences

Brentford AGM & Conference September 2022

Cheltenham Road Show March 2023

Cardiff AGM & Conference October 2021

Accounting Period 1 April 2022 to 31 March 2023

	2022/3	2021
	£	£
Receipts		
Delegate Fees	£5,518.00	£11,930.00
Exhibition Stands	£93.00	£310.00
Sponsorship	£3,000.00	
Raffle		£108.00
Total Receipts	<u>£8,611.00</u>	<u>£12,348.00</u>
Payments		
Venue and Accommodation	£9,835.22	£13,605.70
Speakers/Gratuities	£768.44	£299.00
Stationery/ Telephone/ Postage/ Travel	£877.15	£295.05
Audiovisual Systems	£600.00	£0.00
Planning & Oversight	£275.08	£435.00
Total Payments	<u>£12,355.89</u>	<u>£14,634.75</u>
(Deficit) on Conferences for the year	<u>(3,744.89)</u>	<u>(2,286.75)</u>
Brentford Event	<u>(2,240.97)</u>	
Cheltenham Event	<u>(1,503.92)</u>	
Cardiff Event		<u>(2,286.75)</u>

		2022 - 2023			2021-2022	
		£	£	£	£	£
		General Fund	Designated Fund	Restricted Fund	Total Funds	
Total incoming resources						
	Membership Activities	78,628.92			78,628.92	29,406.26
	National/Regional Conferences	5,611.00		3,000.00	8,611.00	12,348.00
		84,239.92	0.00	3,000.00	87,239.92	41,754.26
Total Resources expended						
	Membership Activities	18,788.87			18,788.87	11,687.21
	National/Regional Conferences	9,355.89		3,000.00	12,355.89	14,634.75
	TNF Soundings; TalkInfo; Training			1,294.72	1,294.72	562.84
		28,144.76	0.00	4,294.72	32,439.48	26,884.80
Net incoming/outgoing resources		56,095.16	0.00	(1,294.72)	54,800.44	14,869.46
Fund Balances B/fwd. 1st April 2022		43,483.69	26,984.36	23,188.94	93,656.99	78,787.53
Fund Balances C/fwd. 31 March 2023		99,578.85	26,984.36	21894.22	148,457.43	93,656.99

Summary Balance Sheet as at 31st March 2023

				2023	2022
				£	£
Funds					
Unrestricted funds		99,578.85		99,578.85	43,483.69
Designated Funds	Note 1		26,984.36	26,984.36	26,984.36
Restricted	Ronald Sturt Fund			9,462.40	10,757.12
Restricted	TNF Development Fund	Note 2		12,431.82	12,431.82
Accumulated Funds		99,578.85	26,984.36	21894.22	148,457.43
				93,656.99	93,656.99

Represented by:

Cash at Bank

CAF Bank Cash
 CAF Bank Gold
 NatWest Bank
 Shawbrook Bank 60 Days' Notice

	2023 £	2022 £
	9,607.48	2,457.95
	5,082.92	29,003.89
	9,651.79	10,545.27
	124,115.24	51,649.88
	<u>148,457.43</u>	<u>93,656.99</u>

Note 1

Designated Funds

- a) £10,000 to underwrite the National Conference as large deposits are now demanded by the venues.
- b) £10,000 to support our TN development / rescue role.
- c) £6,984.36 to support Talking Info.

Note 2

Restricted Funds

The Trustees have clarified the potential uses of the Ronald Sturt Fund with the Donors and it will be used to support the establishment of TNF Soundings and Training delivered to member TNs.
 The TNF Development Fund has been created from donations by the Sussex Coast Talking News and Wigan Metro Talking News to fund the creation/rebuilding of TNs in areas where there is a need but where there is no local TN.



Trustee

Date

Trustee

Date 5 September 2023

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF TALKING NEWS FEDERATION

I report on the accounts for the year ended 31 March 2023, which are set out on pages nine to twelve.

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(2) of the Charities Act 2011 (the 2011 Act) and that an independent examination is needed.

It is my responsibility to:

- examine the accounts under section 145 of the 2011 Act;
- to follow the procedures laid down in the general Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act; and
- to state whether particular matters have come to my attention.

Basis of independent examiner's report

My examination was carried out in accordance with the 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 you as 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:

(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 2011 Act; and
- to prepare accounts which accord with the accounting records and comply with the accounting requirements of the 2011 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.

Gerald Bygrave FMAAT per;

GB Accounting Solutions Limited
Millennium Studios
Bedford Technology Park
Thurleigh
Bedford
Bedfordshire
MK44 2YA

Date: 5th September 2023

TALKING NEWS FEDERATION

England & Wales - Charity number 1185913

Accounts

Charity no: 1185913



Talking News Federation

TALKING NEWS FEDERATION CIO

**REPORT AND FINANCIAL STATEMENTS
PERIOD FROM 1 APRIL 2021 TO 31 MARCH 2022**

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Legal and administrative information

Registered office
and principal address 145 Victoria Road
Swindon
SN1 3BU

Charity number 1185913

Trustees
Amanda Reed (Chair) (elected 9 October 2021)
Heather Bolton (Secretary) (elected 9 October 2021)
Richard Black (Treasurer) (elected 9 October 2021)
Alan Dunderdale (elected 9 October 2021)
Paul Ramsden (elected 9 October 2021)
Tim Baty (elected 9 October 2021)
Michael Lewington (resigned 9 October 2021)
Catherine Sexton (resigned 9 October 2021)

Independent
Examiner Gerald Bygraves
GB Accounting Solutions Limited
Millennium Studios
Bedford Technology Park
Bedford
MK44 2YA

Bankers
CAF Bank Limited
25 Kings Hill Avenue
Kings Hill
West Malling
Kent
ME19 4JQ
NatWest Bank Plc
30 High Street
Chippenham SN15 3HB
Shawbrook Bank Limited
Lutea House,
Warley Hill Business Park
The Drive, Great Warley
Brentwood, Essex
CM13 3BE

Contact details
Telephone 01793 497555
Email enquiries@tnf.org.uk
Website TNF.org.uk

From the Chairman

Amanda Reed writes: I was privileged to have been chosen as TNF Chairman at our Annual General Meeting held in Cardiff in October 2021.

In the year since I took over from retiring Chair Mike Lewington, I have seen a new changing world emerging, not only for Talking Newspapers, but for everyone. We all find ourselves in uncertain times as we recover from the Covid-19 pandemic.

The pandemic has affected Talking Newspapers in different ways. Some Talking Newspapers lost everything, including access to their premises, and so were forced to stop production. Some managed to access their equipment and change their operations so that they could follow government guidelines and work from home. Other TNs adopted new recording methods, setting up new systems to record and distribute everything remotely so they were able to continue to provide a service to listeners. A few TNs were lucky and managed to carry on.

Sadly, we are aware that some Talking Newspapers have unfortunately ceased to exist during the pandemic, leaving gaps for listeners. But as the world emerges from Covid-19, we need to try and get back to business as normal, to start over, or rebuild.

Now is the time to share our pandemic experiences – what went well, what went wrong, what we have done differently and what changes we have made. Most importantly, we need to support each other locally and nationally and get back to providing normal service for our listeners. It is so important to keep the conversation going, whether in person or online, so that together we can make the TN voice heard once again.

TNF's strategic plan has seen changes due to the pandemic. What we historically delivered is not necessary what is wanted now. Following this year's conference, we will be re-writing our strategic plan with your support, according to your wants and needs in a post-pandemic world. For example, during the pandemic, TNF switched events to an online 'Zoom' format when we couldn't meet and network face-to-face. TNF members welcomed initiatives such as our successful programme of Winter workshops in 2021-22 and indications are that many TNs are happy to continue online get-togethers. We will aim to build on this success and offer more online events in the coming year. We will also continue the popular TNF Soundings service, providing additional TN content to supplement local news and features.

So now is the time for you as members to tell us about your wants and needs, your dreams and aspirations for the future of your TN, and what we can do to help and assist you. I cannot promise miracles, but we will do our very best for you.

We are here to help. Just ask!

About the Talking News Federation

The Talking News Federation is a Charitable Incorporated Organisation, run entirely by volunteers, with work overseen by a board of elected trustees. TNF's objectives are:

- to promote good practice and the efficiency and effectiveness of its member organisations for the benefit of blind or partially sighted people or those labouring under some temporary or permanent incapacity or disability that makes reading a strain
- to support, represent and develop the work of Talking News Organisations which undertake the systematic provision of news and other material by digital or analogue transmission throughout the United Kingdom
- to promote and assist the formation of Talking News Organisations throughout the United Kingdom.

Our service

The Talking News Federation exists to support and assist some 300 local Talking Newspapers throughout the United Kingdom to deliver local news and information in audio to blind, partially sighted and print disabled people.

Our impact

Local TNs and their listeners are at the heart of everything we do at the TNF. We endeavour to ensure the best quality service is delivered to our members.

The diagnosis of a print disability, such as macular degeneration, can be disempowering. Many sufferers speak of the condition as isolating and upsetting, similar to a bereavement. Many listeners regard the service provided by TNs as a way to counter loneliness and an opportunity to continue to keep in touch with local news and information. The TN service impact across the UK can be summarised as:

- 1,054 newspapers and magazines are recorded
- 25,000 listeners receive a regular local TN or magazine
- 10,000 volunteers deliver the service.

Independent Review

A TNF Independent Review is a friendly assessment of a TN's selected recording. The experienced review panel comprises the TNF review administrator, an audio technician, and two teams of four visually impaired listeners. TNF's aim in offering reviews is to act as a 'critical friend' to support TNs to provide consistently interesting and engaging local audio news to a growing number of listeners.

An Independent Review provides feedback on a TN's recording, as well as ideas and examples of great practice gained from reviewing other TNs. Working together in this way contributes to the achievement of TNF's aim.

Governance and Management

The charity was formed as a CIO (Charitable Incorporated Organisation) numbered 1185913 on 21 October 2019 and the Activities, Assets and Liabilities of the previous Unincorporated Registered Charity number 1108294 were transferred with effect from 1 April 2020. This Report covers the period from 1 April 2021 to 31 March 2022.

There are currently 6 TNF Trustees who meet at least quarterly to administer the charity. Every year one third of the Trustees is required to resign. However, Trustees may be nominated and elected for a subsequent term.

The Trustees are responsible for the process of succession planning to ensure that the Committee is always composed of members with the requisite experience and skills necessary to contribute to the life of the Charity and with the interests of Charity always in mind.

None of the Trustees has any beneficial interest in the Charity, nor receives any remuneration. The Trustees have assessed the major risks to which the charity is exposed, in particular those related to the operations and finances of the charity and are satisfied that systems are in place that offer reasonable mitigation of the major risks.

Trustee indemnity insurance is included in our insurance policies and has been in place throughout the year.

Social investment

All income received by the Charity is used solely for the benefit of members. The Trustees do not provide any social investment loans to individuals, charities or organisations.

Grant Making

No grants were awarded during the year.

Remuneration Policy for Trustees

The Charity's Trustees give of their time freely and none received remuneration in the year. Details of Trustees' expenses are in accordance with the TNF Allowances Policy on the TNF website.

Fundraising Statement

TNF does not currently conduct any proactive fundraising activity. We have never employed third party fundraisers nor engaged with commercial partners, bought or sold lists of personal data or mailing lists from any source.

Public Benefit

The Charities Act 2011 requires all charities to meet the legal requirement that its aims are for the public benefit. Two key principles should be met in order to demonstrate that an organisation's aims are for the public benefit: firstly, there must be an identifiable benefit and secondly that the benefit must be for the public or a section of the public.

The guidance issued by the Charity Commission includes "promoting the relief of those in need by reason of disability, financial or other hardship" and "the provision of leisure-time occupation in the interests of social welfare with the object of improving the conditions of life for the persons for whom they are intended".

The Trustees confirm they have given due consideration to the Charity Commission's guidance on public benefit and are confident that the Charity has complied with these. The Federation's charitable objects fall within subsection 3 (1) of the Charities Act 2011 relating to the relief of those in need, by reason of youth, age, ill-health, disability, financial hardship or other disadvantage. The Trustees ensure these are carried out for the public benefit, through delivery of the Talking Newspaper service delivered by some 300 local Talking Newspapers for visually impaired and print disabled people within the United Kingdom.

Conflicts of Interest

As part of our governance process, Trustees are required at the end of our accounting year to confirm whether they or any close member of their family has any business interests in any company, where an expenditure in excess of £1,000 is incurred, which may result in a conflict of interest.

Reserves Statement

The Annual Conference, which includes the Annual General Meeting, is TNF's major financial commitment. The maximum liability could be up to £25,000.

To meet this potential liability, a designated fund of £10,000 is held alongside a similar level fund relating to the development/rescue of Talking Newspapers in the UK.

The Trustees consider a level of unrestricted reserves amounting to 50% of annual expenditure is realistic. The reserves level as calculated has increased substantially this year because of increased Legacy income and the reduction in expenditure during the Covid-19 pandemic on trustee meetings, Conferences, promoting TNs at trade/charity events and hands-on TN support. TNF currently has over 1½ years Reserves. This expected to decline as many items of Expenditure return to pre-pandemic levels.

Risk Management

The Trustees have a risk management strategy which comprises:

- an annual review of the principal risks and uncertainties that the charity faces
- the establishment of policies, systems and procedures to mitigate or remove those risks identified in the annual review; and
- the implementation of procedures designed to minimise or manage any potential impact on the charity should those risks materialise

Major risks are:

- a loss of confidence in the Federation resulting in a reduction in membership.
- the continued closure of local and regional print newspapers, bringing additional challenges to those providing local TN services.
- the closure of local TNs as a result of either/or the demise of the print newspaper or the difficulties of recruiting volunteers.

The risk is managed by maintaining close links with TNs, the provision of a Federation website to attract listeners and volunteers and contributing to the TN Talk chat forum where questions on technical, governance, copyright and related subjects may be posted and advice sought.

Financial Review

The accounts for the year under report – 1 April 2021 to 31 March 2022 – have been Independently Examined and the Certificate confirms that the Accountant was satisfied with our record keeping and transaction evidence.

Income is mainly derived from Membership Subscriptions from local Talking Newspaper organisations in the UK. This year, several fewer TNs renewed their membership than for the previous year. This reflects closure/mergers of TNs but the National Lockdown around Covid-19 disrupted administrative and financial procedures for many TNs and some failed to complete the renewal procedure.

A major source of income this year was from the closure of member Talking Newspapers. Cynon Valley and Leeds closed and donated almost £10,000 to the Federation. Whilst the funds are very welcome for TNF going forward, it is unfortunate that member TNs are closing, often through lack of volunteers as well as VIP Listeners.

Other income was a legacy of almost £7,000 which the Executors have agreed can be used to support Talking Info. This is a new project to help bring TNs to areas not currently covered by a local service. There was also Commission from the Brokers handling the TNF Insurance Scheme and Bank Interest.

Total Income for the Year was £29,404, excluding Conference Booking Fees.

Expenditure reflected the partial reinstatement of physical Trustee and Strategic Planning Meetings which the Trustees have decided should alternate with virtual meetings. Expenditure supporting TNs fell by 15% due to Covid-19 travel restrictions and the temporary closure of many TNs. The reduction also reflected the reluctance of many TN volunteers to attend large gatherings, a continuing feature of the current year with planned regional gatherings cancelled due to lack of sufficient delegate registrations. Sheffield Royal Society for the Blind delivered administrative support both to TNF and to TN members during the period.

The first 'in-person' TNF AGM and Annual Conference since 2019 was held in Cardiff in October 2021. Although attendance was well down on pre-Covid levels the Event was considered successful by attendees. An innovation this year was to make the Event accessible online via by Zoom and 18 TNs joined that way.

No awards were made under the TNF Member's Grant scheme.

Looking forward, it is probable that several TNs have not survived the Covid-19 Closures and Subscription Income for 2022-2023 may be impacted adversely.

Talking News Federation Accounts 2021-2022

The period covered is from 1 April 2021 to 31 March 2022 Excluding National Conference

1 April 2021 - 31 March 2022

	2022 £	2021 £
Receipts		
<u>Membership</u>		
Membership Subscriptions for the year 2020 - 2021		13,188.00
Membership Subscriptions for the year 2021 - 2022	10,119.00	2,050.00
Membership Subscriptions for the year 2022 - 2023	1,815.00	
<u>Donations</u>		
Donations - General	16,652.86	10,046.21
Donations - Restricted	0.00	0.00
<u>Other Income</u>		
Service Income	516.00	550.00
Bank Interest	303.40	486.53
Total Receipts	29,406.26	26,320.74
Payments		
<u>Administration</u>		
Office Administration Costs	2,167.06	2,809.12
Office Equipment	0.00	0.00
TNF Insurance	1,401.32	1,366.89
Finance Charges	96.00	130.00
Trustees Meetings	1,702.10	67.50
Archiving	346.20	0.00
Outsource Costs	1,500.00	1,200.00
	7,212.68	5,573.51
<u>Services</u>		
Direct TN Support	2,400.00	2,100.00
Local Conferences	0.00	0.00
Exhibiting at Events	414.00	0.00
Representing TNF	0.00	0.00
TNF Soundings	27.74	1,640.55
TNF Talking Info	10.79	0.00
TNF Website and Social Media	1,552.94	1,458.00
Promotional Material	0.00	0.00
TN Development and Training	535.10	680.30
	4,940.57	5,878.85
<u>Governance</u>		
Independent Examination 2019-20	96.80	94.10
Strategic Planning Meetings	0.00	0.00
	96.80	94.10
Total Payments	12,250.05	11,546.46
Surplus for the year	17,156.21	14,774.28

**Talking News Federation National and Regional Conferences
Cardiff AGM & Conference 2021 (2020 Event cancelled due to Covid-19)**

**Accounting Period
1 April 2021 to 31 March 2022**

	2020 £	2020 £
Receipts		
Delegate Fees	£11,880.00	
Exhibition Stands	£310.00	
Raffle	£108.00	
Regional Conference Delegate Fee	£50.00	
Total Receipts	<u>£12,348.00</u>	0.00
Payments		
Venue Account	£13,605.70	
Speakers Gratuities	£299.00	
Stationery/ Telephone/ Postage/ Travel	£295.05	
Audiovisual Systems	£0.00	
Planning & Oversight	£435.00	£844.65
Total Payments	<u>£14,634.75</u>	844.65
(Deficit) on Conference for the year	<u><u>(2,286.75)</u></u>	<u><u>(844.65)</u></u>

	2021 - 2022			2019-2021
	£	Designated Fund £	Restricted Fund £	Total Funds £
Total incoming resources				
Membership Activities	22,421.90	6,984.36		29,406.26
National/Regional Conferences	12,348.00			12,348.00
	34,769.90	6,984.36	0.00	41,754.26
Total Resources expended				
Membership Activities	11,687.21		562.84	12,250.05
National/Regional Conferences	14,634.75			14,634.75
	26,321.96	0.00	562.84	26,884.80
Net incoming/outgoing resources	8,447.94	6,984.36	(562.84)	14,869.46
Fund Balances B/fwd 1st April 2021	35,035.75	20,000.00	23,751.78	78,787.53
Fund Balances C/fwd 31 March 2022	£43,483.69	£26,984.36	£23,188.94	£93,656.99

Summary Balance Sheet as at 31st March 2021

Funds	2022 £	2021 £
Unrestricted funds	43,483.69	35,035.75
Designated Funds	26,984.36	20,000.00
Restricted	10,757.12	11,319.96
Restricted	12,431.82	12,431.82
Accumulated Funds	93,656.99	78,787.53

Represented by:

Cash at Bank

CAF Bank Cash
 CAF Bank Gold
 NatWest Bank
 Shawbrook Bank 60 Days' Notice

Prepayments

Conference in advance

	2022 £	2021 £
	£2,457.95	£900.49
	£29,003.89	£8,001.44
	£10,545.27	£3,536.67
	£51,649.88	£66,348.93
	£0.00	£0.00
	93,656.99	78,787.53

Note 1

Designated Funds

- a) £10,000 to underwrite the National Conference as large deposits are now demanded by the venues.
- b) £10,000 to support our TN development / rescue role.
- c) £6,984.36 to support Talking Info.

Note 2

Restricted Funds

The Trustees have clarified the potential uses of the Ronald Sturt Fund with the Donors and it will be used to support the establishment of TNF Soundings and Training delivered to member TNs.
 The TNF Development Fund has been created from donations by the Sussex Coast Talking News and Wigan Metro Talking News to fund the creation/rebuilding of TNs in areas where there is a need but where there is no local TN.



Trustee

Trustee

Date 25/8/22

Date 24 August 2022

**INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF
TALKING NEWS FEDERATION**

I report on the accounts for the year ended 31 March 2022, which are set out on pages one to four.

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(2) of the Charities Act 2011 (the 2011 Act) and that an independent examination is needed.

It is my responsibility to:

- examine the accounts under section 145 of the 2011 Act;
- to follow the procedures laid down in the general Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act; and
- to state whether particular matters have come to my attention.

Basis of independent examiner's report

My examination was carried out in accordance with the 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 you as 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:

(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 2011 Act; and
 - to prepare accounts which accord with the accounting records and comply with the accounting requirements of the 2011 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.

Teal Bygraves FMAAT for

GB Accounting Solutions Limited
Millennium Studios
Bedford Technology Park
Thurleigh
Bedford
Bedfordshire
MK44 2YA

Date: *26 August 2022*

TALKING NEWS FEDERATION

England & Wales - Charity number 1185913

Accounts



Talking News Federation

TALKING NEWS FEDERATION CIO

REPORT AND FINANCIAL STATEMENTS

PERIOD FROM 21 OCTOBER 2019 TO 31 MARCH 2021

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Legal and administrative information

Registered office and principal address	145 Victoria Road Swindon SN1 3BU	
Charity number	1185913	
Trustees	Michael Lewington (Chair) Richard Black (Treasurer) Catherine Sexton (Secretary) Alan Dunderdale Heather Bolton (appointed 26 September 2020) Helen McIntosh (resigned 7 September 2020) Paul Ramsden Amanda Reed	
Independent Examiner	Gerald Bygraves GB Accounting Solutions Limited Millennium Studios Bedford Technology Park Bedford MK44 2YA	
Bankers	CAF Bank Limited 25 Kings Hill Avenue Kings Hill West Malling Kent ME19 4JQ NatWest Bank Plc 30 High Street Chippenham SN15 3HB	Shawbrook Bank Limited Lutea House, Warley Hill Business Park The Drive, Great Warley Brentwood, Essex CM13 3BE
Contact details	Telephone Email Website	01793 497555 enquiries@tnf.org.uk www.tnf.org.uk

“From the Chair”

Once again I must pick up my pen – or grapple with the keyboard - to reflect on the past year and the issues facing the delivery of Talking Newspapers (TNs). Regrettably the last 12 months has understandably been very difficult due to the pandemic. Recording studios had to be vacated, volunteers unable to get together to edit the newspaper, record articles and post the finished product to listeners. Many local TNs have been forced to suspend all activity. For many listeners their local Talking Newspaper is a lifeline particularly important as they faced isolation through social distancing and lockdown. However, as the lockdown periods increased many turned to innovative solutions by working from home recording using smart phones, laptops, with central co-ordination of their output uploaded to websites and delivered through the British Wireless for the Blind App meeting the needs of listeners. Thankfully with the increased knowledge of the pandemic and safety precautions some TNs were able in early 2021 to resume their postal service to listeners.

Sadly, TNs will have lost listeners and volunteers through this period and for some their ability to continue is dependent on recruiting new volunteers to help run and administer their TN and marketing to new listeners.

About Talking News Federation:

Talking News Federation is a voluntary association and a registered charity. In order to fulfil its charitable objectives, the Trustees are elected every three years sitting as a committee.

Our Objects are:

- to promote good practice and the efficiency and effectiveness of our member organisations for the benefit of blind or partially sighted people or those labouring under some temporary or permanent incapacity or disability that makes reading a strain:
- to support, represent and develop the work of Talking News organisations within the United Kingdom which undertake the systematic provision of news and other material by digital or analogue transmissions throughout the United Kingdom.
- To promote and assist the formation of Talking News Organisations throughout the United Kingdom.

In 2020, the delivery of our strategy was severely curtailed. We had to cancel our regional and National Conference holding a virtual AGM. TNF did:

- Develop, set up and launch TNF Soundings
- Continue the schedule of TN Independent reviews
- Continue to operate a Grants Scheme for Members

TNF Soundings

This service provides free, high quality audio content for Talking Newspapers, Talking Magazines and Hospital & Community Radios to broadcast to people living with sight loss or other disabilities that make reading difficult. Our content is split into two categories, information and Time Out.:

The Strategy Sub-Group

This consists of four trustees and the TNF Vice President. In 2021-22, TNF will continue to deliver our strategy:

- **Technology:** TNF to act as the focal point in researching, developing and promoting new delivery/communication options for TNs.
- **Communications and Marketing:** To market the service provided by TNs externally to increase awareness, recruit listeners and volunteers.
- **TNF Marketing:** The aim is to increase engagement with local TNs to encourage members to be open to creative new styles/ideas, promote local info exchange and peer to peer groups and promote the Independent Review.
- **Conferences:** To deliver regional conferences in 2022. .
- **Content:** TNF to continue to develop and expand TNF Soundings to provide copyright free articles and interviews for TNs. To continue to publish content submitted by Talking Newspapers in Editors content in the website members' area.
- **Website:** TNF will develop and launch a new website to facilitate a greater resource for TNs and launch a central document "Wiki" outside of the Members area that will be accessible to everyone.



Michael Lewington
Chair

Our service

The Talking News Federation exists to support and assist over 300 local Talking Newspapers throughout the United Kingdom to deliver local news and information in audio to blind, partially sighted and print disabled people.

Our impact

Local TNs and their listeners are at the heart of everything we do at the TNF. We endeavour to ensure the best quality service is delivered to our members.

The diagnosis of a print disability, such as macular degeneration, can be disempowering. Many sufferers speak of the condition as isolating and upsetting, similar to a bereavement. Listeners regard the service provided by TNs as a way to counter loneliness and an opportunity to continue to keep in touch with local news and information. The TN service impact across the UK can be summarised as:

- 1,054 newspapers and magazines are recorded
- 25,000 listeners receive a local TN or magazine every week.
- 15,000 volunteers deliver the service.

Independent Review

A TNF Independent Review is a friendly review of a TN's selected recording. The experienced review panel comprises the TNF administrator, an audio technician, and two teams of four visually impaired listeners. TNF's aim is to support TNs to provide consistently interesting and engaging local audio news to a growing number of listeners.

An Independent Review provides feedback on a TN's recording, and also ideas and examples of great practice gained from reviewing other TN's. Working together in this way contributes to the achievement of TNF's aim.

Governance and Management

The charity was formed as a CIO (Charitable Incorporated Organisation) numbered 1185913 on 21 October 2019 and the Activities, Assets and Liabilities of the Unincorporated Registered Charity number 1108294 were transferred with effect from 1 April 2020. This Report covers the period from Incorporation to 31 March 2021 for the CIO and the charity activities from 1 April 2020 to 31 March 2021.

The TNF Trustees currently consists of 7 members who meet at least quarterly to administer the charity. Every year one third of the Trustees are required to resign. However, Trustees may be nominated and elected for a subsequent term.

The Trustees are responsible for the process of succession planning to ensure that the Committee is always composed of members with the requisite experience and skills necessary to contribute to the life of the Charity and with the interests of Charity always in mind.

None of the Trustees has any beneficial interest in the Charity, nor receives any remuneration. The Trustees have assessed the major risks to which the charity is exposed,

The Trustees Report for 2020-2021

in particular those related to the operations and finances of the charity, and is satisfied that systems are in place that offer reasonable mitigation of the major risks.

Trustee indemnity insurance is included in our insurance policies and has been in place throughout the year.

Social investment

All income received by the Charity is used solely for the benefit of members. The Trustees do not provide any social investment loans to individuals, charities or organisations.

Grant Making

No grants were awarded, one grant was applied for in March 2021 and was undergoing assessment at the end of the year.

Remuneration Policy for Trustees

The Charity's Trustees give of their time freely and none received remuneration in the year. Details of Trustees' expenses are in accordance with the TNF Allowances Policy on the TNF website.

Fundraising Statement

TNF does not conduct any fundraising activity. We have never employed third party fundraisers nor engaged with commercial participators, bought or sold lists of personal data or mailing lists from any source.

Public Benefit

The Charities Act 2011 requires all charities to meet the legal requirement that its aims are for the public benefit. Two key principles should be met in order to demonstrate that an organisation's aims are for the public benefit: firstly, there must be an identifiable benefit and secondly that the benefit must be for the public or a section of the public.

The guidance lists "promoting the relief of those in need by reason of disability, financial or other hardship" and "the provision of leisure-time occupation in the interests of social welfare with the object of improving the conditions of life for the persons for whom they are intended".

The Trustees confirm they have given due consideration to the Charity Commission's guidance on public benefit and are confident that the Charity has complied with these. The Federation charitable objects fall within subsection 3 (1) of the Charities Act 2011 relating to the relief of those in need, by reason of youth, age, ill-health, disability, financial hardship or other disadvantage. The Trustees ensure these are carried out for the public benefit, through delivery of the Talking Newspaper service delivered by over 300 local Talking Newspapers for print disabled people within the United Kingdom.

Conflicts of Interest

As part of our governance process, Trustees are required at the end of our accounting year to confirm whether they or any close member of their family has any business interests in

The Trustees Report for 2020-2021

any company, where an expenditure in excess of £1,000 is incurred, which may result in a conflict of interest.

Reserves Statement

The Annual Conference which includes the Annual General Meeting is the major financial commitment. The maximum liability could be up to £25,000.

To meet this potential liability a designated fund of £10,000 is held alongside a similar level fund relating to the development/rescue of Talking Newspapers in the UK.

The Trustees consider a level of unrestricted reserves amounting to 50% of annual expenditure is realistic. The reserves level as calculated has increased substantially this year because of increased Legacy income and the reduction in expenditure on trustee meetings, Conferences, promoting TNs at trade/charity events and hands-on TN support. TNF currently has over 2½ years Reserves. The level which will decline as many items of Expenditure return to pre-pandemic levels.

Risk Management

The Trustees have a risk management strategy which comprises:

- an annual review of the principal risks and uncertainties that the charity faces
- the establishment of policies, systems and procedures to mitigate or remove those risks identified in the annual review; and
- the implementation of procedures designed to minimise or manage any potential impact on the charity should those risks materialise

Major risks are:

- a loss of confidence in the Federation resulting in a reduction in membership.
- the continued closure of local and regional print newspapers (43 in 2018 and the pandemic has certainly increased the decline).
- the closure of local TNs as a result of either/or the demise of the print newspaper or the difficulties of recruiting volunteers.

The risk is managed by maintaining close links with TNs, the provision of a federation website to attract listeners and volunteers and contributing to the TN chat forum where questions on technical, governance, copyright and related subjects may be posted and advice sought.

Financial Review

The accounts for the year under report 1 April 2020 to 31 March 2021 have been Independently Examined and the Certificate confirms that the Accountant was satisfied with our record keeping and transaction evidence.

The Trustees Report for 2020-2021

The period under report started with the Incorporation of the Charitable Incorporated Organisation (CIO) on 21 October 2019 and covers the period to 31 March 2021. By a Deed of Transfer all assets and Liabilities of Talking News Federation Unincorporated Registered Charity Number 1108294 were transferred to Talking News Federation CIO Registered Charity Number 1185913 with effect from 1 April 2020.

In the period from Incorporation to 31 March 2020 the only transactions were transfers of £500.00 to the CIOs new bank accounts with CAF Bank and NatWest Bank plus the receipt of subscriptions from member TNs for the CIO Membership year 1 April 2020 to 31 March 2021.

As the CIO is a new organisation, there are no comparative figures for 2019-2020. The figures shown for the year 2019-2020 are those of the previous unincorporated Talking News Federation, Charity Number 1108294, and are included for information only.

Income is mainly derived from Membership Subscriptions from local Talking Newspaper organisations in the UK. This year, several fewer TNs renewed their membership than for the previous year. This reflects closure/mergers of TNs but the National Lockdown around Covid-19 disrupted administrative and financial procedures for many TNs and they failed to complete the renewal procedure.

Other income was a very welcome unrestricted legacy of £10,000, Commission from the Brokers handling the TNF Insurance Scheme and Bank Interest.

Total Income for the Year was £26,320.74 including £2,050 advance subscriptions for the 2021-22 Membership Year.

Expenditure reflected the cancellation of physical Trustee and Strategic Planning Meetings and replacement by Zoom Meetings which saved almost £2,500. Expenditure supporting TNs fell by 42% due to Covid-19 travel restrictions and the temporary closure of many TNs. Sheffield Royal Society for the Blind delivered first-class support both to TNF and to TN members during the period.

In 2019 it was decided to hold three Regional Conferences instead of a single National Conference in 2020. The AGM would be incorporated into one of the Regional Events. Clearly this did not happen although costs of £845 were incurred as it was felt reasonable to continue to plan for the Regional Conferences through the year in case Covid-19 restrictions were lifted.

No awards were made under the TNF Member's Grant scheme as the only application arrived at the end of March and was still under consideration at the end of the year. Total Expenditure for the Year was £12,391.11, including the Conference expenditure, leading to a surplus of £13,929.63.

Looking forward, it is probable that several TNs have not survived the Covid-19 Closures and Subscription Income for 2021-2022 may be impacted adversely.

A National Conference is being planned to take place in Cardiff in October 2021. The location reflects the early development of the UK TN movement in Wales, with Members now celebrating 50 years of service to VIP communities.

Talking News Federation Accounts 2019-2021

The period covered is from Incorporation on 21 October 2019 to 31 March 2021

21 October 2019 - 31 March 2021

2019-2021

£

Receipts

Membership

Membership Subscriptions for the year 2019-2020	
Membership Subscriptions for the year 2020 - 2021	13,188.00
Membership Subscriptions for the year 2021 - 2022	2,050.00

Donations

Donations - General	10,046.21
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Other Income

Service Income	550.00
Bank Interest	486.53

Total Receipts

26,320.74

Payments

Administration

Office Administration Costs	2,809.12
TNF Insurance	1,366.89
Finance Charges	130.00
Trustees Meetings	67.50
Outsource Costs	1,200.00
	<hr/>
	5,573.51

Services

Direct TN Support	2,100.00
TNF Soundings	1,640.55
TNF Website and Social Media	1,458.00
TN Development and Training	680.30
	<hr/>
	5,878.85

National/Regional Conferences

844.65

Governance

Independent Examination 2019-20	94.10
	<hr/>
	94.10

Total Payments

12,391.11

Surplus for the year

13,929.63

		2019-2021			
		£	£	£	
		General Fund	Designated Fund	Restricted Fund	Total Funds
Total incoming resources					
	Membership Activities	26,320.74			26,320.74
	National/Regional Conferences	0.00			0.00
		<u>26,320.74</u>			<u>26,320.74</u>
Total Resources expended					
	Membership Activities	9,225.61		2,320.85	11,546.46
	National/Regional Conferences	844.65			844.65
		<u>10,070.26</u>		<u>2,320.85</u>	<u>12,391.11</u>
Net incoming/outgoing resources		16,250.48		(2,320.85)	13,929.63
Fund Balances B/fwd 1st April 2020		<u>18,785.27</u>	<u>20,000.00</u>	<u>26,072.63</u>	<u>64,857.90</u>
Fund Balances C/fwd 31 March 2021		<u>£35,035.75</u>	<u>£20,000.00</u>	<u>£23,751.78</u>	<u>£78,787.53</u>

Summary Balance Sheet as at 31st March 2021

					2021
					£
Funds					
Unrestricted funds		35,035.75			35,035.75
Designated Funds			20,000.00		20,000.00
Restricted	- Ronald Sturt Fund			11,319.96	11,319.96
	- TNF Development Fund				
Restricted				12,431.82	12,431.82
Accumulated Funds		<u>35,035.75</u>	<u>20,000.00</u>	<u>23,751.78</u>	<u>78,787.53</u>

Represented by:

	2021 £
Cash at Bank	
CAF Bank Cash	£900.49
CAF Bank Gold	£8,001.44
NatWest Bank	£3,536.67
Shawbrook Bank 60 Days Notice	£66,348.93
Prepayments	
Conference in advance	£0.00
	78,787.53

Note 1

Designated Funds

- a) £10,000 to underwrite the National Conference as large deposits are now demanded by the hotels.
- b) £10,000 to support our TN development / rescue role.

Note 2

Restricted Funds

The Trustees have clarified the potential uses of the Ronald Sturt Fund with the Donors and used it to support the establishment of TNF Soundings and Training delivered to member TNs.
The TNF Development Fund was created from donations by the Sussex Coast Talking News and Wigan Metro Talking News to fund the creation/rebuilding of TNs in areas where there is a need but where there is no local TN.



Trustee

Date: 15 August 2021



Trustee

Date: 17 August 2021

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF TALKING NEWS FEDERATION CIO

I report on the accounts for the period from 21 October 2019 to 31 March 2021, which are set out on pages one to twelve.

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(2) of the Charities Act 2011 (the 2011 Act) and that an independent examination is needed.

It is my responsibility to:

- examine the accounts under section 145 of the 2011 Act;
- to follow the procedures laid down in the general Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act; and
- to state whether particular matters have come to my attention.

Basis of independent examiner's report

My examination was carried out in accordance with the 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 you as 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:

(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 2011 Act; and
 - to prepare accounts which accord with the accounting records and comply with the accounting requirements of the 2011 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.

Leald Bygraves for;

GB Accounting Solutions Limited
Millennium Studios
Bedford Technology Park
Thurleigh
Bedford
Bedfordshire
MK44 2YA

5 June 2021