



**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

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### 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 <sup>th</sup> 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 <a href="mailto:enquiries@tnf.org.uk">enquiries@tnf.org.uk</a> <a href="http://tnf.org.uk">tnf.org.uk</a>

## **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 (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 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
<b>Receipts</b>		
<b><u>Membership</u></b>		
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
<b><u>Donations</u></b>		
Donations - General	£8,251.69	£40,548.90
<b><u>Other Income</u></b>		
Service Income		£914.00
Bank Interest	£3,954.49	£2,793.07
<b>Total Receipts</b>	<b>£23,867.18</b>	<b>£50,213.97</b>
<b><u>Administration</u></b>		
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
	<b>£17,254.10</b>	<b>£15,470.50</b>
<b><u>Services</u></b>		
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
	<b>£13,859.95</b>	<b>£8,748.45</b>
<b><u>Governance</u></b>		
Subscriptions	£144.00	£223.00
Independent Examination 2023-24	£117.99	£119.94
	<b>£261.99</b>	<b>£342.94</b>
<b>Total Payments</b>	<b>£31,376.04</b>	<b>£24,561.89</b>
<b>Surplus/Deficit for the year</b>	<b>-£7,508.86</b>	<b>£25,652.08</b>

**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
<b>Receipts</b>		
Delegate Fees	£6,560.00	£9,303.00
Exhibition Stands	£0.00	£419.00
<b>Total Receipts</b>	<u>£6,560.00</u>	<u>£9,722.00</u>
<b>Payments</b>		
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
<b>Total Payments</b>	<u>£30,913.12</u>	<u>£26,328.03</u>
<b>(Deficit) on Conferences for the year</b>	<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
Net incoming/outgoing resources		<b>-£30,055.93</b>	<b>£0.00</b>	<b>-£1,806.05</b>	<b>-£31,861.98</b>
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
					£157,503.48

Summary Balance Sheet as at 31st March 2025

	2025		2024	
	General Fund	Designated Fund	Restricted Fund	Total Funds
Unrestricted funds	81,899.19			81,899.19
Designated Funds		26,984.36		26,984.36
Restricted	Note 1		4,326.13	4,326.13
Restricted	- Ronald Sturt Fund			6,132.18
	- TNF Development Fund		£12,431.82	12,431.82
Accumulated Funds				111,955.12
				26,984.36
				6,132.18
				12,431.82
	81,899.19	26,984.36	16,757.95	125,641.50
				157,503.48

Talking News Federation

Summary of Financial Results

1 April 2024 - 31 March 2025

Represented by:

Cash at Bank

	2025	2024
	£	£
CAF Bank Cash	£5,388.87	£2,110.27
CAF Bank Gold	£3,694.08	£27,813.29
NatWest Bank	£11,726.73	£11,412.05
Shawbrook Bank 60 Days Notice	£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

Trustee

Date

11.10.25

Date

11 October 2025

*D. Harrison*

## 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 Gygrow FMAAT &c*

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Date: *11 October 2025*