

TALKING ABOUT LOSS

England & Wales · Charity number 1189222

Details

Status Registered

Legal form CIO

Registered 2020-04-27

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

Contact

Address 76 Market Place
76 Market Place
Market Weighton
York
YO43 3AW

Phone 07960704594

Email info@talkingaboutloss.co.uk

Website talkingaboutloss.co.uk

Activities

Objects: TO RELIEVE THE MENTAL AND PHYSICAL SICKNESS OF PERSONS RESIDENT IN YORKSHIRE, SUFFERING FROM BEREAVEMENT OR LOSS BY THE PROVISION OF COUNSELLING, SUPPORT, ACTIVITIES AND SUCHLIKE, FOR SUCH PERSONS.

Activities: To relieve the mental and physical sickness of persons resident in the East Riding of Yorkshire, suffering from bereavement or loss by the provision of counselling and support for such persons.

Classification

- **How:** Provides Buildings/facilities/open Space, Provides Advocacy/advice/information
- **What:** Disability, Economic/community Development/employment
- **Who:** Children/young People, Elderly/old People, Other Defined Groups, The General Public/mankind

Geography

- Throughout England

Finances

Period end	Income	Expenditure	Assets	Employees
2025-02-28	£37,974	£36,304	-	-
2024-02-29	£43,192	£39,297	-	-
2023-02-28	£46,680	£46,236	-	-
2022-02-28	£26,782	£37,023	-	-
2021-02-28	£23,184	£13,151	-	-

Trustees

Name	Role	Appointed
Jacqueline Harriet Gunn	Chair	2020-04-27
Adele Marie Beeby		2025-10-17
Anna Jane Buckley		2020-10-14
Lisa Barran		2023-09-13
Stephanie Joanne Marshall		2020-09-11
Vicki Beadle		2022-06-15

TALKING ABOUT LOSS

England & Wales - Charity number 1189222

Accounts

Company Registration Number: CE021665
Charity Number: 1189222

Talking About Loss
(A company limited by guarantee, not having a share capital)
Annual Report and Unaudited Financial Statements
for the financial year ended 28 February 2025

Talking About Loss

(A company limited by guarantee, not having a share capital)

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(A company limited by guarantee, not having a share capital)

TRUSTEES' AND OTHER INFORMATION

Trustees	Stephanie Joanne Marshall Anna Jane Buckley Adele Marie Beeby (Appointed 17 October 2025) Vicki Beadle Lisa Barran
Chairperson	Jacqueline Harriet Gunn
Charity Number in England and Wales	1189222
Company Registration Number	CE021665
Registered Office	76 Market Place Market Weighton York YO43 3AW
Independent Examiner	DAH Accountancy Services Limited Chartered Management Accountants Cedar Lodge York Road Shiptonthorpe York East Yorkshire YO43 3PH United Kingdom

Talking About Loss

(A company limited by guarantee, not having a share capital)

TRUSTEES' ANNUAL REPORT

for the financial year ended 28 February 2025

The trustees present their Trustees' Annual Report, combining the Directors' Report and Trustees' Report, and the unaudited financial statements for the financial year ended 28 February 2025.

The financial statements are prepared in accordance with the Companies Act 2006, FRS 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland" and Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their financial statements in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102).

The Trustees' Report contains the information required to be provided in the Trustees' Annual Report under the Statement of Recommended Practice (SORP) guidelines. The trustees of the charity are also charity trustees for the purpose of charity law and under the charity's constitution are known as members of the board of trustees.

In this report the trustees of Talking About Loss present a summary of its purpose, governance, activities, achievements and finances for the financial year 28 February 2025.

The charity is a registered charity and hence the report and results are presented in a form which complies with the requirements of the Companies Act 2006 and, although not obliged to comply with the Statement of Recommended Practice applicable in the UK and Republic of Ireland FRS 102, the organisation has implemented its recommendations where relevant in these financial statements.

Principal Activity

The principal activity of the company is that of bereavement counselling.

Mission, Objectives and Strategy

Mission Statement

During the year the Charity undertook bereavement service activities for public benefit.

Financial Review

The results for the financial year are set out on page 8 and additional notes are provided showing income and expenditure in greater detail.

Financial Results

At the end of the financial year the charity has assets of £11,508 (2024 - £6,299) and liabilities of £5,183 (2024 - £1,644). The net assets of the charity have increased by £1,670.

Trustees

The trustees who served throughout the financial year, except as noted, were as follows:

Stephanie Joanne Marshall
Anna Jane Buckley
Adele Marie Beeby (Appointed 17 October 2025)
Vicki Beadle
Lisa Barran

Compliance with Sector-Wide Legislation and Standards

The charity engages pro-actively with legislation, standards and codes which are developed for the sector. Talking About Loss subscribes to and is compliant with the following:

- The Companies Act 2006
- The Charities SORP (FRS 102)

Approved by the Board of Trustees on 6 December 2025 and signed on its behalf by:



Jacqueline Harriet Gunn
Chairperson

Talking About Loss

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STATEMENT OF TRUSTEES' RESPONSIBILITIES

for the financial year ended 28 February 2025

The trustees, who are also directors of Talking About Loss for the purposes of company law, are responsible for preparing the financial statements in accordance with applicable law and regulations.

Company law requires the trustees as the directors to prepare financial statements for each financial year. Under that law the trustees have elected to prepare the financial statements in accordance with United Kingdom Generally Accepted Accounting Practice (United Kingdom Accounting Standards and applicable law) including FRS 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland" Section 1A (Small Entities). Under company law the trustees must not approve the financial statements unless they are satisfied that they give a true and fair view of the state of affairs of the company and of the surplus or deficit of the company for that period.

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

- select suitable accounting policies and apply them consistently;
- make judgements and estimates that are reasonable and prudent;
- state whether the financial statements have been prepared in accordance with the relevant financial reporting framework, identify those standards, and note the effect and the reasons for any material departure from those standards; and
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in operation.

The trustees confirm that they have complied with the above requirements in preparing the financial statements.

The trustees are responsible for keeping adequate accounting records that are sufficient to show and explain the charity's transactions and disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Approved by the Board of Trustees on 6 December 2025 and signed on its behalf by:



Jacqueline Harriet Gunn
Chairperson

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INDEPENDENT EXAMINER'S REPORT TO THE BOARD OF TRUSTEES OF TALKING ABOUT LOSS

We have examined the financial statements of the charity for the financial year ended 28 February 2025, which comprise the Statement of Financial Activities (incorporating an Income and Expenditure Account), the Balance Sheet and the related notes.

This report is made solely to the charity's members, as a body, in accordance with Chapter 3 of Part 16 of the Companies Act 2006. Our work has been undertaken so that we might compile the financial statements that we have been engaged to compile, report to the Board of Trustees that we have done so, and state those matters that we have agreed to state to them in this report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the charity and the charity's members, as a body, for our work, or for this report.

Respective responsibilities of trustees and examiner

The charity's trustees (who are also the directors of the company for the purposes of company law) are responsible for the preparation of the financial statements in accordance with the requirements of the Companies Act 2006. The charity's trustees consider that an audit is not required for this financial year under Chapter 3 of Part 16 of the Companies Act 2006 and that an independent examination is required.

It is our responsibility to:

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

Basis of independent examiner's report

Our 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 financial statements presented with those records. It also includes consideration of any unusual items or disclosures in the financial statements and seeking explanations from the trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit and consequently no opinion is given as to whether the accounts present a 'true and fair' view and the report is limited to those matters set out in the statement below.

Independent examiner's statement

In connection with our examination, no matter has come to our attention which gives us cause to believe that in, any material respect:

- accounting records were not kept in accordance with section 386 of the Companies Act 2006
- the financial statements do not accord with those accounting records
- the financial statements do not comply with the accounting requirements of the Charities Act
- the financial statements have not been prepared in accordance with the accounting requirements of section 396 of the Companies Act 2006 and with the methods and principles of the Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS102)
- there is further information needed for a proper understanding of the accounts to be reached.

We have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the financial statements to be reached.



DAH ACCOUNTANCY SERVICES LIMITED

Chartered Management Accountants

Cedar Lodge

York Road

Shiptonthorpe

York

East Yorkshire

YO43 3PH

United Kingdom

Date: 6 December 2025

Talking About Loss

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CHARTERED MANAGEMENT ACCOUNTANTS' REPORT

to the Board of Trustees on the unaudited financial statements of Talking About Loss for the financial year ended 28 February 2025

In accordance with our engagement letter dated 6 December 2025 and in order to assist you to fulfil your duties under the Companies Act 2006, we have prepared for your approval the financial statements of the Company for the financial year ended 28 February 2025 which comprise the Statement of Financial Activities (incorporating an Income and Expenditure Account), the Balance Sheet and notes from the Company's accounting records and from information and explanations you have given to us.

This report is made solely to the Board of Trustees of Talking About Loss, as a body, in accordance with the terms of our engagement. Our work has been undertaken solely to prepare for your approval the financial statements of Talking About Loss and state those matters that we have agreed to state to the Board of Trustees of Talking About Loss, as a body, in this report in accordance with the guidance of the Chartered Institute of Management Accountants. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than Talking About Loss and its Board of Trustees, as a body, for our work or for this report.

We have carried out this engagement in accordance with guidance issued by the Chartered Institute of Management Accountants and have complied with the relevant ethical guidance laid down by the Chartered Institute of Management Accountants relating to members undertaking the compilation of financial statements.

It is your duty to ensure that Talking About Loss has kept adequate accounting records and to prepare statutory financial statements that give a true and fair view of the assets, liabilities, financial position and surplus of Talking About Loss. You consider that Talking About Loss is exempt from the statutory audit requirement for the financial year.

We have not been instructed to carry out an audit or a review of the financial statements of Talking About Loss. For this reason, we have not verified the accuracy or completeness of the accounting records or information and explanations you have given to us and we do not, therefore, express any opinion on the statutory financial statements.



David Hannam

for and on behalf of

DAH ACCOUNTANCY SERVICES LIMITED

Chartered Management Accountants

Cedar Lodge

York Road

Shiptonthorpe

York

East Yorkshire

YO43 3PH

United Kingdom

6 December 2025

Talking About Loss

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STATEMENT OF FINANCIAL ACTIVITIES

(Incorporating an Income and Expenditure Account)

for the financial year ended 28 February 2025

	Notes	Unrestricted Funds 2025 £	Restricted Funds 2025 £	Total Funds 2025 £	Unrestricted Funds 2024 £	Restricted Funds 2024 £	Total Funds 2024 £
Income							
Donations and legacies	3.1	1,565	-	1,565	23,760	-	23,760
Charitable activities							
- Grants from governments and other co-funders	3.2	12,009	24,400	36,409	-	19,433	19,433
Total income		13,574	24,400	37,974	23,760	19,433	43,193
Expenditure							
Raising funds	4.1	6,335	-	6,335	-	-	-
Charitable activities	4.2	7,239	22,730	29,969	18,447	20,852	39,299
Total Expenditure		13,574	22,730	36,304	18,447	20,852	39,299
Net income/(expenditure)		-	1,670	1,670	5,313	(1,419)	3,894
Transfers between funds		-	-	-	-	-	-
Net movement in funds for the financial year		-	1,670	1,670	5,313	(1,419)	3,894
Reconciliation of funds:							
Total funds beginning of the year	11	4,655	-	4,655	761	-	761
Total funds at the end of the year		4,655	1,670	6,325	6,074	(1,419)	4,655

The Statement of Financial Activities includes all gains and losses recognised in the financial year. All income and expenditure relate to continuing activities.

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Company Number: CE021665

BALANCE SHEET

as at 28 February 2025

	Notes	2025 £	2024 £
Fixed Assets			
Tangible assets	7	3,943	5,258
Current Assets			
Debtors	8	-	750
Cash at bank and in hand		7,565	291
		7,565	1,041
Creditors: Amounts falling due within one year	9	(5,183)	(1,644)
Net Current Assets/(Liabilities)		2,382	(603)
Total Assets less Current Liabilities		6,325	4,655
Funds			
Restricted trust funds		1,670	(1,419)
General fund (unrestricted)		4,655	6,074
Total funds	11	6,325	4,655

These financial statements have been prepared in accordance with the special provisions relating to small companies within Part 15 of the Companies Act 2006.

For the financial year ended 28 February 2025 the charity was entitled to exemption from audit under section 477 of the Companies Act 2006; and no notice has been deposited under section 476.

The trustees confirm that the members have not required the company to obtain an audit of its financial statements for the financial year in question in accordance with section 476 of the Companies Act 2006.

The trustees acknowledge their responsibilities for ensuring that the charity keeps accounting records which comply with section 386 and for preparing financial statements which give a true and fair view of the state of affairs of the charity as at the end of the financial year and of its profit and loss for the financial year in accordance with the requirements of sections 394 and 395 and which otherwise comply with the requirements of the Companies Act 2006 relating to financial statements, so far as applicable to the charity.

The financial statements have been prepared in accordance with the provisions applicable to companies subject to the small companies' regime and in accordance with FRS 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland", applying Section 1A of that Standard.

Approved by the Board of Trustees and authorised for issue on 6 December 2025 and signed on its behalf by



Jacqueline Harriet Gunn
Chairperson

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NOTES TO THE FINANCIAL STATEMENTS

for the financial year ended 28 February 2025

1. GENERAL INFORMATION

Talking About Loss is a company limited by guarantee incorporated in England. The registered office of the charity is 76 Market Place, Market Weighton, York, YO43 3AW which is also the principal place of business of the charity. The financial statements have been presented in Pound (£) which is also the functional currency of the charity.

2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES

The following accounting policies have been applied consistently in dealing with items which are considered material in relation to the charity's financial statements.

Basis of preparation

The financial statements have been prepared on the going concern basis under the historical cost convention, modified to include certain items at fair value. The financial statements have been prepared in accordance with the Statement of Recommended Practice (SORP) "Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland FRS 102", applying Section 1A of that Standard.

As permitted by the Companies Act 2006, the charity has varied the standard formats in that act for the Statement of Financial Activities and the Balance Sheet. Departures from the standard formats are to comply with the requirements of the Charities SORP and are in compliance with section 4.7, 10.6 and 15.2 of that SORP.

Statement of compliance

The financial statements of the charity for the financial year ended 28 February 2025 have been prepared on the going concern basis and in accordance with the Statement of Recommended Practice (SORP) "Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland FRS 102", applying Section 1A of that Standard.

Fund accounting

The following are the categories of funds maintained:

Restricted funds

Restricted funds represent income received which can only be used for particular purposes, as specified by the donors. Such purposes are within the overall objectives of the charity.

Unrestricted funds

Unrestricted funds consist of General and Designated funds.

- General funds represent amounts which are expendable at the discretion of the board, in furtherance of the objectives of the charity.

- Designated funds comprise unrestricted funds that the board has, at its discretion, set aside for particular purposes. These designations have an administrative purpose only, and do not legally restrict the board's discretion to apply the fund.

Income

Income is recognised by inclusion in the Statement of Financial Activities only when the charity is legally entitled to the income, performance conditions attached to the item(s) of income have been met, the amounts involved can be measured with sufficient reliability and it is probable that the income will be received by the charity.

Income from charitable activities

Income from charitable activities include income earned from the supply of services under contractual arrangements and from performance related grants which have conditions that specify the provision of particular services to be provided by the charity. Income from government and other co-funders is recognised when the charity is legally entitled to the income because it is fulfilling the conditions contained in the related funding agreements. Where a grant is received in advance, its recognition is deferred and included in creditors. Where entitlement occurs before income is received, it is accrued in debtors.

Grants from governments and other co-funders typically include one of the following types of conditions:

- Performance based conditions: whereby the charity is contractually entitled to funding only to the extent that the core objectives of the grant agreement are achieved. Where the charity is meeting the core objectives of

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NOTES TO THE FINANCIAL STATEMENTS

for the financial year ended 28 February 2025

a grant agreement, it recognises the related expenditure, to the extent that it is reimbursable by the donor, as income.

-Time based conditions: whereby the charity is contractually entitled to funding on the condition that it is utilised in a particular period. In these cases the charity recognises the income to the extent it is utilised within the period specified in the agreement.

In the absence of such conditions, assuming that receipt is probable and the amount can be reliably measured, grant income is recognised once the charity is notified of entitlement.

Grants received towards capital expenditure are credited to the Statement of Financial Activities when received or receivable, whichever is earlier.

Expenditure

Expenditure is analysed between costs of charitable activities and raising funds. The costs of each activity are separately accumulated and disclosed, and analysed according to their major components. Expenditure is recognised when a legal or constructive obligation exists as a result of a past event, a transfer of economic benefits is required in settlement and the amount of the obligation can be reliably measured. Support costs are those functions that assist the work of the charity but cannot be attributed to one activity. Such costs are allocated to activities in proportion to staff time spent or other suitable measure for each activity.

Tangible fixed assets and depreciation

Tangible fixed assets are stated at cost or at valuation, less accumulated depreciation. The charge to depreciation is calculated to write off the original cost or valuation of tangible fixed assets, less their estimated residual value, over their expected useful lives as follows:

Fixtures, fittings and equipment - 25% Reducing balance

Debtors

Debtors are recognised at the settlement amount due after any discount offered. Prepayments are valued at the amount prepaid net of any trade discounts due. Income recognised by the charity from government agencies and other co-funders, but not yet received at financial year end, is included in debtors.

Cash at bank and in hand

Cash at bank and in hand comprises cash on deposit at banks requiring less than three months notice of withdrawal.

Taxation and deferred taxation

No current or deferred taxation arises as the charity has been granted charitable exemption. Irrecoverable valued added tax is expensed as incurred.

Deferred tax is recognised in respect of all timing differences that have originated but not reversed at the balance sheet date where transactions or events have occurred at that date that will result in an obligation to pay more tax in the future, or a right to pay less tax in the future. Timing differences are temporary differences between the charity's taxable income and its results as stated in the financial statements.

Deferred tax is measured on an undiscounted basis at the tax rates that are anticipated to apply in the periods in which the timing differences are expected to reverse, based on tax rates and laws that have been enacted or substantively enacted by the balance sheet date.

3. INCOME

3.1	DONATIONS AND LEGACIES	Unrestricted Funds £	Restricted Funds £	2025 £	2024 £
	Donations and legacies	1,565	-	1,565	23,760
		<u>1,565</u>	<u>-</u>	<u>1,565</u>	<u>23,760</u>
3.2	CHARITABLE ACTIVITIES	Unrestricted Funds £	Restricted Funds £	2025 £	2024 £
	Grants from governments and other co-funders:				
	Income from charitable activities	12,009	24,400	36,409	19,433
		<u>12,009</u>	<u>24,400</u>	<u>36,409</u>	<u>19,433</u>

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NOTES TO THE FINANCIAL STATEMENTS

for the financial year ended 28 February 2025

4.	EXPENDITURE					
4.1	RAISING FUNDS	Direct Costs £	Other Costs £	Support Costs £	2025 £	2024 £
	Raising funds	<u>6,335</u>	<u>-</u>	<u>-</u>	<u>6,335</u>	<u>-</u>
4.2	CHARITABLE ACTIVITIES	Direct Costs £	Other Costs £	Support Costs £	2025 £	2024 £
	Expenditure on charitable activities	<u>17,880</u>	<u>-</u>	<u>12,089</u>	<u>29,969</u>	<u>39,299</u>
4.3	SUPPORT COSTS			Charitable Activities £	2025 £	2024 £
	Support			<u>12,089</u>	<u>12,089</u>	<u>11,384</u>
5.	ANALYSIS OF SUPPORT COSTS				2025 £	2024 £
	Support				<u>12,089</u>	<u>11,384</u>
6.	NET INCOME				2025 £	2024 £
	Net Income is stated after charging/(crediting):					
	Depreciation of tangible assets				<u>1,315</u>	<u>1,753</u>
7.	TANGIBLE FIXED ASSETS				Fixtures, fittings and equipment £	Total £
	Cost					
	At 28 February 2025				<u>9,348</u>	<u>9,348</u>
	Depreciation					
	At 1 March 2024				4,090	4,090
	Charge for the financial year				<u>1,315</u>	<u>1,315</u>
	At 28 February 2025				<u>5,405</u>	<u>5,405</u>
	Net book value					
	At 28 February 2025				<u>3,943</u>	<u>3,943</u>
	At 29 February 2024				<u>5,258</u>	<u>5,258</u>
8.	DEBTORS				2025 £	2024 £
	Trade debtors				<u>-</u>	<u>750</u>

Talking About Loss

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NOTES TO THE FINANCIAL STATEMENTS

for the financial year ended 28 February 2025

9. CREDITORS					
Amounts falling due within one year					
			2025		2024
			£		£
Trade creditors			1,983		1,544
Accruals and deferred income			3,200		100
			5,183		1,644
10. RESERVES					
			2025		2024
			£		£
At the beginning of the year			4,655		761
Surplus for the financial year			1,670		3,894
			6,325		4,655
11. FUNDS					
11.1 RECONCILIATION OF MOVEMENT IN FUNDS			Unrestricted Funds	Restricted Funds	Total Funds
			£	£	£
At 1 March 2023			761	-	761
Movement during the financial year			5,313	(1,419)	3,894
			4,655	-	4,655
At 29 February 2024			-	1,670	1,670
Movement during the financial year			4,655	1,670	6,325
At 28 February 2025					
11.2 ANALYSIS OF MOVEMENTS ON FUNDS					
	Balance	Income	Expenditure	Transfers	Balance
	1 March			between	28 February
	2024			funds	2025
	£	£	£	£	£
Restricted funds					
Restricted	-	24,400	22,730	-	1,670
Unrestricted funds					
Unrestricted General	4,655	13,574	13,574	-	4,655
Total funds	4,655	37,974	36,304	-	6,325
11.3 ANALYSIS OF NET ASSETS BY FUND					
		Fixed assets	Current assets	Current liabilities	Total
		- charity use			
		£	£	£	£
Restricted trust funds		-	-	(3,200)	(3,200)
Unrestricted general funds		3,943	7,565	(1,983)	9,525
		3,943	7,565	(5,183)	6,325

Talking About Loss

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NOTES TO THE FINANCIAL STATEMENTS

for the financial year ended 28 February 2025

12. STATUS

The charity is a company limited by guarantee not having a share capital.

The liability of the members is limited.

Every member of the company undertakes to contribute to the assets of the company in the event of its being wound up while they are members, or within one financial year thereafter, for the payment of the debts and liabilities of the company contracted before they ceased to be members, and the costs, charges and expenses of winding up, and for the adjustment of the rights of the contributors among themselves, such amount as may be required, not exceeding £ 1.

13. POST-BALANCE SHEET EVENTS

There have been no significant events affecting the Charity since the financial year-end.

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SUPPLEMENTARY INFORMATION

RELATING TO THE FINANCIAL STATEMENTS

FOR THE FINANCIAL YEAR ENDED 28 FEBRUARY 2025

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SUPPLEMENTARY INFORMATION RELATING TO THE FINANCIAL STATEMENTS

Operating Statement

for the financial year ended 28 February 2025

	2025 £	2024 £
Income	37,974	43,193
Cost of generating funds		
Materials	331	726
Direct costs	-	5,702
Subcontract costs	23,884	21,487
	24,215	27,915
Gross surplus	13,759	15,278
Expenses		
Staff training	3,930	650
Rent payable	2,887	4,366
Insurance	475	1,064
Light and heat	-	447
Printing, postage and stationery	488	631
Advertising	864	145
Computer costs	500	695
Motor expenses	20	-
Accountancy	1,610	1,633
Depreciation	1,315	1,753
	12,089	11,384
Net surplus	1,670	3,894

TALKING ABOUT LOSS

England & Wales - Charity number 1189222

Accounts

Company registration number: CE021665

Charity registration number: 1189222

Talking About Loss

(A company limited by guarantee)

Annual Report and Financial Statements

for the Year Ended 29 February 2024

DAH Accountancy Services Limited
Cedar Lodge
York Road
Shiptonthorpe
York
East Yorkshire
YO43 3PH

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Reference and Administrative Details

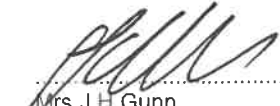
Chairman	Mrs J H Gunn
Trustees	Mrs S Marshall Mrs A Buckley Mrs V Beadle Mrs L Barran
Charity Registration Number	1189222
Company Registration Number	CE021665
Registered Office	The charity is incorporated in England and Wales. Suite 1 14 Market Place Pocklington York YO42 2AR
Independent Examiner	DAH Accountancy Services Limited Cedar Lodge York Road Shiptonthorpe York East Yorkshire YO43 3PH

Talking About Loss

Strategic Report for the Year Ended 29 February 2024

The trustees, who are directors for the purposes of company law, present their strategic report for the year ended 29 February 2024, in compliance with s414C of the Companies Act 2006.

The strategic report was approved by the trustees of the charity on 25 November 2024 and signed on its behalf by:



.....
Mrs J H Gunn
Chairman

Talking About Loss

Trustees' Report

The trustees, who are directors for the purposes of company law, present the annual report together with the financial statements and auditors' report of the charitable company for the year ended 29 February 2024.

Objectives and activities

Public benefit

During the year the Charity undertook bereavement service activities for public benefit:

The trustees confirm that they have complied with the requirements of section 17 of the Charities Act 2011 to have due regard to the public benefit guidance published by the Charity Commission for England and Wales.

Structure, governance and management

Financial instruments

Objectives and policies

The charity's activities expose it to a number of financial risks including credit risk, cash flow risk and liquidity risk. The use of financial derivatives is governed by the charity's policies approved by the board of trustees, which provide written principles on the use of financial derivatives to manage these risks. The charity does not use derivative financial instruments for speculative purposes.

Cash flow risk

The charity's activities expose it primarily to the financial risks of changes in foreign currency exchange rates and interest rates. The charity uses foreign exchange forward contracts and interest rate swap contracts to hedge these exposures.

Interest bearing assets and liabilities are held at fixed rate to ensure certainty of cash flows.

Credit risk

The charity's principal financial assets are bank balances and cash, trade and other receivables, and investments.

The charity's credit risk is primarily attributable to its trade receivables. The amounts presented in the balance sheet are net of allowances for doubtful receivables. An allowance for impairment is made where there is an identified loss event which, based on previous experience, is evidence of a reduction in the recoverability of the cash flows.

The credit risk on liquid funds and derivative financial instruments is limited because the counterparties are banks with high credit-ratings assigned by international credit-rating agencies.

The charity has no significant concentration of credit risk, with exposure spread over a large number of counterparties and customers.

Liquidity risk

In order to maintain liquidity to ensure that sufficient funds are available for ongoing operations and future developments, the charity uses a mixture of long-term and short-term debt finance.

Further details regarding liquidity risk can be found in the Statement of accounting policies in the financial statements.

Statement of trustees' responsibilities

The trustees (who are also the directors of Talking About Loss for the purposes of company law) are responsible for preparing the trustees' report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice), including FRS 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland".

Talking About Loss

Trustees' Report

Company law requires the trustees to prepare financial statements for each financial year. Under company law the trustees must not approve the financial statements unless they are satisfied that they give a true and fair view of the state of affairs of the charitable company and of the incoming resources and application of resources, including its income and expenditure, of the charitable company for that period. In preparing these financial statements, the trustees are required to:

- select suitable accounting policies and apply them consistently;
- observe the methods and principles in the Charities SORP;
- make judgements and estimates that are reasonable and prudent;
- state whether applicable accounting standards, comprising FRS 102 have been followed, subject to any material departures disclosed and explained in the financial statements; and
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charitable company will continue in business.

The trustees are responsible for keeping proper accounting records that can disclose with reasonable accuracy at any time the financial position of the charitable company and enable them to ensure that the financial statements comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the charitable company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

The trustees are responsible for the maintenance and integrity of the corporate and financial information included on the charitable company's website. Legislation governing the preparation and dissemination of financial statements may differ from legislation in other jurisdictions.

Disclosure of information to auditor

Each trustee has taken steps that they ought to have taken as a trustee in order to make themselves aware of any relevant audit information and to establish that the charity's auditor is aware of that information. The trustees confirm that there is no relevant information that they know of and of which they know the auditor is unaware.

The annual report was approved by the trustees of the charity on 25 November 2024 and signed on its behalf by:


.....
Mrs J H Gunn
Chairman

**Chartered Accountants' Report to the Trustees on the Preparation of the
Unaudited Statutory Accounts of
Talking About Loss
for the Year Ended 29 February 2024**

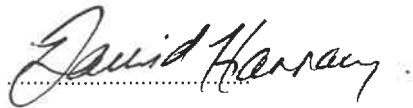
In order to assist you to fulfil your duties under the Companies Act 2006, we have prepared for your approval the accounts of Talking About Loss for the year ended 29 February 2024 as set out on pages 7 to 17 from the company's accounting records and from information and explanations you have given us.

As a practising member firm of the Chartered Institute of Management Accountants, we are subject to its ethical and other professional requirements which are detailed at www.cimaglobal.com/professional-ethics.

This report is made solely to the Board of Directors of Talking About Loss, as a body, in accordance with the terms of our engagement letter. Our work has been undertaken solely to prepare for your approval the accounts of Talking About Loss and state those matters that we have agreed to state to the Board of Directors of Talking About Loss, as a body, in this report in accordance with the guidance of CIMA. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than Talking About Loss and its Board of Directors as a body for our work or for this report.

It is your duty to ensure that Talking About Loss has kept adequate accounting records and to prepare statutory accounts that give a true and fair view of the assets, liabilities, financial position and of Talking About Loss. You consider that Talking About Loss is exempt from the statutory audit requirement for the year.

We have not been instructed to carry out an audit or a review of the accounts of Talking About Loss. For this reason, we have not verified the accuracy or completeness of the accounting records or information and explanations you have given to us and we do not, therefore, express any opinion on the statutory accounts.



25 November 2024

Talking About Loss

Independent Examiner's Report to the trustees of Talking About Loss ('the Company')

I report to the charity trustees on my examination of the accounts of the Company for the year ended 29 February 2024.

Responsibilities and basis of report

As the charity's trustees of the Company (and also its directors for the purposes of company law) you are responsible for the preparation of the accounts in accordance with the requirements of the Companies Act 2006 ('the 2006 Act').

Having satisfied myself that the accounts of the Company are not required to be audited under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of your charity's accounts as carried out under section 145 of the Charities Act 2011 ('the 2011 Act'). In carrying out my examination I have followed the Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

An independent examination does not involve gathering all the evidence that would be required in an audit and consequently does not cover all the matters that an auditor considers in giving their opinion on the accounts. The planning and conduct of an audit goes beyond the limited assurance that an independent examination can provide. Consequently I express no opinion as to whether the accounts present a 'true and fair' view and my report is limited to those specific matters set out in the independent examiner's statement.

Independent examiner's statement

I have completed my examination. I confirm that no matters have come to my attention in connection with the examination giving me cause to believe:

1. accounting records were not kept in respect of Talking About Loss as required by section 386 of the 2006 Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the accounting requirements of section 396 of the 2006 Act other than any requirement that the accounts give a 'true and fair view' which is not a matter considered as part of an independent examination; or
4. the accounts have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities [applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)].

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.



David Hannam
ACMA

Cedar Lodge
York Road
Shiptonthorpe
York
East Yorkshire
YO43 3PH

25 November 2024

Talking About Loss

Statement of Financial Activities for the Year Ended 29 February 2024 (Including Income and Expenditure Account and Statement of Total Recognised Gains and Losses)

	Note	Unrestricted funds £	Restricted funds £	Total 2024 £
Income and Endowments from:				
Donations and legacies	3	23,759	-	23,759
Charitable activities	4	-	19,433	19,433
Total income		<u>23,759</u>	<u>19,433</u>	<u>43,192</u>
Expenditure on:				
Raising funds		(2,145)	-	(2,145)
Charitable activities		(17,574)	(19,433)	(37,007)
Other expenditure	5	(145)	-	(145)
Total expenditure		<u>(19,864)</u>	<u>(19,433)</u>	<u>(39,297)</u>
Net income		<u>3,895</u>	<u>-</u>	<u>3,895</u>
Net movement in funds		3,895	-	3,895
Reconciliation of funds				
Total funds brought forward		<u>761</u>	<u>-</u>	<u>761</u>
Total funds carried forward	14	<u>4,656</u>	<u>-</u>	<u>4,656</u>
	Note	Unrestricted funds £	Total 2023 £	
Income and Endowments from:				
Donations and legacies	3	12,136	12,136	
Charitable activities	4	34,544	34,544	
Total income		<u>46,680</u>	<u>46,680</u>	
Expenditure on:				
Raising funds		(175)	(175)	
Charitable activities		(44,872)	(44,872)	
Other expenditure	5	(1,189)	(1,189)	
Total expenditure		<u>(46,236)</u>	<u>(46,236)</u>	
Net income		<u>444</u>	<u>444</u>	
Net movement in funds		444	444	
Reconciliation of funds				
Total funds brought forward		<u>315</u>	<u>315</u>	
Total funds carried forward	14	<u>759</u>	<u>759</u>	

All of the charity's activities derive from continuing operations during the above two periods.
The funds breakdown for 2023 is shown in note 14.

Talking About Loss

(Registration number: CE021665)
Balance Sheet as at 29 February 2024

	Note	2024 £	2023 £
Fixed assets			
Tangible assets	10	5,258	7,011
Current assets			
Debtors	11	750	294
Cash at bank and in hand	12	<u>291</u>	<u>1,133</u>
		1,041	1,427
Creditors: Amounts falling due within one year	13	<u>(1,643)</u>	<u>(7,679)</u>
Net current liabilities		<u>(602)</u>	<u>(6,252)</u>
Net assets		<u>4,656</u>	<u>759</u>
Funds of the charity:			
Unrestricted income funds			
Unrestricted funds		<u>4,656</u>	<u>759</u>
Total funds	14	<u>4,656</u>	<u>759</u>

The financial statements on pages 7 to 17 were approved by the trustees, and authorised for issue on 25 November 2024 and signed on their behalf by:


.....
Mrs J H Gunn
Chairman

The notes on pages 9 to 17 form an integral part of these financial statements.

Talking About Loss

Notes to the Financial Statements for the Year Ended 29 February 2024

1 Charity status

The charity is limited by guarantee, incorporated in England and Wales, and consequently does not have share capital. Each of the trustees is liable to contribute an amount not exceeding £1 towards the assets of the charity in the event of liquidation.

The address of its registered office is:

Suite 1
14 Market Place
Pocklington
York
YO42 2AR

These financial statements were authorised for issue by the trustees on 25 November 2024.

2 Accounting policies

Summary of significant accounting policies and key accounting estimates

The principal accounting policies applied in the preparation of these financial statements are set out below. These policies have been consistently applied to all the years presented, unless otherwise stated.

Statement of compliance

The financial statements have been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice (applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)) (issued in October 2019) - (Charities SORP (FRS 102)), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Companies Act 2006.

Basis of preparation

Talking About Loss meets the definition of a public benefit entity under FRS 102. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy notes.

Going concern

The trustees consider that there are no material uncertainties about the charity's ability to continue as a going concern nor any significant areas of uncertainty that affect the carrying value of assets held by the charity.

Income and endowments

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

Donations and legacies

Donations are recognised when the charity has been notified in writing of both the amount and settlement date. In the event that a donation is subject to conditions that require a level of performance by the charity before the charity is entitled to the funds, the income is deferred and not recognised until either those conditions are fully met, or the fulfilment of those conditions is wholly within the control of the charity and it is probable that these conditions will be fulfilled in the reporting period.

Talking About Loss

Notes to the Financial Statements for the Year Ended 29 February 2024

Expenditure

All expenditure is recognised once there is a legal or constructive obligation to that expenditure, it is probable settlement is required and the amount can be measured reliably. All costs are allocated to the applicable expenditure heading that aggregate similar costs to that category. Where costs cannot be directly attributed to particular headings they have been allocated on a basis consistent with the use of resources, with central staff costs allocated on the basis of time spent, and depreciation charges allocated on the portion of the asset's use. Other support costs are allocated based on the spread of staff costs.

Raising funds

These are costs incurred in attracting voluntary income, the management of investments and those incurred in trading activities that raise funds.

Charitable activities

Charitable expenditure comprises those costs incurred by the charity in the delivery of its activities and services for its beneficiaries. It includes both costs that can be allocated directly to such activities and those costs of an indirect nature necessary to support them.

Governance costs

These include the costs attributable to the charity's compliance with constitutional and statutory requirements, including audit, strategic management and trustees meetings and reimbursed expenses.

Taxation

The charity is considered to pass the tests set out in Paragraph 1 Schedule 6 of the Finance Act 2010 and therefore it meets the definition of a charitable company for UK corporation tax purposes. Accordingly, the charity is potentially exempt from taxation in respect of income or capital gains received within categories covered by Chapter 3 Part 11 of the Corporation Tax Act 2010 or Section 256 of the Taxation of Chargeable Gains Act 1992, to the extent that such income or gains are applied exclusively to charitable purposes.

Tangible fixed assets

Individual fixed assets costing £0.00 or more are initially recorded at cost, less any subsequent accumulated depreciation and subsequent accumulated impairment losses.

Depreciation and amortisation

Depreciation is provided on tangible fixed assets so as to write off the cost or valuation, less any estimated residual value, over their expected useful economic life as follows:

Trade debtors

Trade debtors are amounts due from customers for merchandise sold or services performed in the ordinary course of business.

Trade debtors are recognised initially at the transaction price. They are subsequently measured at amortised cost using the effective interest method, less provision for impairment. A provision for the impairment of trade debtors is established when there is objective evidence that the charity will not be able to collect all amounts due according to the original terms of the receivables.

Cash and cash equivalents

Cash and cash equivalents comprise cash on hand and call deposits, and other short-term highly liquid investments that are readily convertible to a known amount of cash and are subject to an insignificant risk of change in value.

Talking About Loss

Notes to the Financial Statements for the Year Ended 29 February 2024

Trade creditors

Trade creditors are obligations to pay for goods or services that have been acquired in the ordinary course of business from suppliers. Accounts payable are classified as current liabilities if the charity does not have an unconditional right, at the end of the reporting period, to defer settlement of the creditor for at least twelve months after the reporting date. If there is an unconditional right to defer settlement for at least twelve months after the reporting date, they are presented as non-current liabilities.

Trade creditors are recognised initially at the transaction price and subsequently measured at amortised cost using the effective interest method.

Borrowings

Interest-bearing borrowings are initially recorded at fair value, net of transaction costs. Interest-bearing borrowings are subsequently carried at amortised cost, with the difference between the proceeds, net of transaction costs, and the amount due on redemption being recognised as a charge to the Statement of Financial Activities over the period of the relevant borrowing.

Interest expense is recognised on the basis of the effective interest method and is included in interest payable and similar charges.

Borrowings are classified as current liabilities unless the charity has an unconditional right to defer settlement of the liability for at least twelve months after the reporting date.

Foreign exchange

Transactions in foreign currencies are recorded at the rate of exchange at the date of the transaction. Monetary assets and liabilities denominated in foreign currencies at the balance sheet date are reported at the rates of exchange prevailing at that date.

The results of overseas operations are translated at the average rates of exchange during the period and their balance sheets at the rates ruling at the balance sheet date. Exchange differences arising on translation of the opening net assets and results of overseas operations are reported in other comprehensive income and accumulated in equity (attributed to non-controlling interests as appropriate).

Other exchange differences are recognised in the Statement of Financial Activities in the period in which they arise except for:

- 1) exchange differences on transactions entered into to hedge certain foreign currency risks (see above);
- 2) exchange differences arising on gains or losses on non-monetary items which are recognised in other comprehensive income; and
- 3) in the case of the consolidated financial statements, exchange differences on monetary items receivable from or payable to a foreign operation for which settlement is neither planned nor likely to occur (therefore forming part of the net investment in the foreign operation), which are recognised in other comprehensive income and reported under equity.

Fund structure

Unrestricted income funds are general funds that are available for use at the trustees discretion in furtherance of the objectives of the charity.

Restricted income funds are those donated for use in a particular area or for specific purposes, the use of which is restricted to that area or purpose.

Talking About Loss

Notes to the Financial Statements for the Year Ended 29 February 2024

Financial instruments

Classification

Financial assets and financial liabilities are recognised when the charity becomes a party to the contractual provisions of the instrument.

Financial liabilities and equity instruments are classified according to the substance of the contractual arrangements entered into. An equity instrument is any contract that evidences a residual interest in the assets of the charity after deducting all of its liabilities.

Recognition and measurement

All financial assets and liabilities are initially measured at transaction price (including transaction costs), except for those financial assets classified as at fair value through profit or loss, which are initially measured at fair value (which is normally the transaction price excluding transaction costs), unless the arrangement constitutes a financing transaction. If an arrangement constitutes a financing transaction, the financial asset or financial liability is measured at the present value of the future payments discounted at a market rate of interest for a similar debt instrument.

Financial assets and liabilities are only offset in the statement of financial position when, and only when there exists a legally enforceable right to set off the recognised amounts and the charity intends either to settle on a net basis, or to realise the asset and settle the liability simultaneously.

Financial assets are derecognised when and only when a) the contractual rights to the cash flows from the financial asset expire or are settled, b) the charity transfers to another party substantially all of the risks and rewards of ownership of the financial asset, or c) the charity, despite having retained some, but not all, significant risks and rewards of ownership, has transferred control of the asset to another party.

Financial liabilities are derecognised only when the obligation specified in the contract is discharged, cancelled or expires.

Talking About Loss

Notes to the Financial Statements for the Year Ended 29 February 2024

Debt instruments

Debt instruments which meet the following conditions are subsequently measured at amortised cost using the effective interest method:

(a) The contractual return to the holder is (i) a fixed amount; (ii) a positive fixed rate or a positive variable rate; or (iii) a combination of a positive or a negative fixed rate and a positive variable rate.

(b) The contract may provide for repayments of the principal or the return to the holder (but not both) to be linked to a single relevant observable index of general price inflation of the currency in which the debt instrument is denominated, provided such links are not leveraged.

(c) The contract may provide for a determinable variation of the return to the holder during the life of the instrument, provided that (i) the new rate satisfies condition (a) and the variation is not contingent on future events other than (1) a change of a contractual variable rate; (2) to protect the holder against credit deterioration of the issuer; (3) changes in levies applied by a central bank or arising from changes in relevant taxation or law; or (ii) the new rate is a market rate of interest and satisfies condition (a).

(d) There is no contractual provision that could, by its terms, result in the holder losing the principal amount or any interest attributable to the current period or prior periods.

(e) Contractual provisions that permit the issuer to prepay a debt instrument or permit the holder to put it back to the issuer before maturity are not contingent on future events, other than to protect the holder against the credit deterioration of the issuer or a change in control of the issuer, or to protect the holder or issuer against changes in levies applied by a central bank or arising from changes in relevant taxation or law.

(f) Contractual provisions may permit the extension of the term of the debt instrument, provided that the return to the holder and any other contractual provisions applicable during the extended term satisfy the conditions of paragraphs (a) to (c).

Debt instruments that are classified as payable or receivable within one year on initial recognition and which meet the above conditions are measured at the undiscounted amount of the cash or other consideration expected to be paid or received, net of impairment.

With the exception of some hedging instruments, other debt instruments not meeting these conditions are measured at fair value through profit or loss.

Commitments to make and receive loans which meet the conditions mentioned above are measured at cost (which may be nil) less impairment.

Investments

Investments in non-convertible preference shares and non-puttable ordinary or preference shares (where shares are publicly traded or their fair value is reliably measurable) are measured at fair value through profit or loss. Where fair value cannot be measured reliably, investments are measured at cost less impairment.

Investments in subsidiaries and associates are measured at cost less impairment. For investments in subsidiaries acquired for consideration including the issue of shares qualifying for merger relief, cost is measured by reference to the nominal value of the shares issued plus fair value of other consideration. Any premium is ignored.

Talking About Loss

Notes to the Financial Statements for the Year Ended 29 February 2024

Derivative financial instruments

The charity uses derivative financial instruments to reduce exposure to foreign exchange risk and interest rate movements. The charity does not hold or issue derivative financial instruments for speculative purposes.

Derivatives are initially recognised at fair value at the date a derivative contract is entered into and are subsequently remeasured to their fair value at each reporting date. The resulting gain or loss is recognised in statement of financial activities immediately unless the derivative is designated and effective as a hedging instrument, in which event the timing of the recognition in statement of financial activities depends on the nature of the hedge relationship.

Fair value measurement

The best evidence of fair value is a quoted price for an identical asset in an active market. When quoted prices are unavailable, the price of a recent transaction for an identical asset provides evidence of fair value as long as there has not been a significant change in economic circumstances or a significant lapse of time since the transaction took place. If the market is not active and recent transactions of an identical asset on their own are not a good estimate of fair value, the fair value is estimated by using a valuation technique.

3 Income from donations and legacies

	Unrestricted funds General £	Total funds £
Donations and legacies;		
Donations from individuals	23,759	23,759
Total for 2024	23,759	23,759
Total for 2023	12,136	12,136

4 Income from charitable activities

	Unrestricted funds General £	Restricted funds £	Total funds £
Grants	-	19,433	19,433
Total for 2024	-	19,433	19,433
Total for 2023	34,544	-	34,544

Talking About Loss

Notes to the Financial Statements for the Year Ended 29 February 2024

5 Other expenditure

	Note	Unrestricted funds General £	Total funds £
Marketing and publicity		145	145
Total for 2024		145	145
Total for 2023		1,189	1,189

6 Analysis of governance and support costs

Governance costs

	Unrestricted funds General £	Restricted funds £	Total funds £
Staff costs			
Other staff costs	7,953	-	7,953
Other governance costs	7,868	2,656	10,524
Total for 2024	15,821	2,656	18,477
Total for 2023	13,190	-	13,190

7 Net incoming/outgoing resources

Net incoming resources for the year include:

	2024 £	2023 £
Depreciation of fixed assets	1,753	2,337

8 Staff costs

The aggregate payroll costs were as follows:

	2024 £
Staff costs during the year were:	
Other staff costs	7,953

No employee received emoluments of more than £60,000 during the year.

9 Taxation

The charity is a registered charity and is therefore exempt from taxation.

Talking About Loss

Notes to the Financial Statements for the Year Ended 29 February 2024

10 Tangible fixed assets

	Furniture and equipment £	Total £
Cost		
At 1 March 2023	9,348	9,348
At 29 February 2024	9,348	9,348
Depreciation		
At 1 March 2023	2,337	2,337
Charge for the year	1,753	1,753
At 29 February 2024	4,090	4,090
Net book value		
At 29 February 2024	5,258	5,258
At 28 February 2023	7,011	7,011

11 Debtors

	2024 £	2023 £
Trade debtors	750	-
Prepayments	-	294
	750	294

12 Cash and cash equivalents

	2024 £	2023 £
Cash on hand	-	164
Cash at bank	291	969
	291	1,133

13 Creditors: amounts falling due within one year

	2024 £	2023 £
Trade creditors	1,543	542
Trustees current accounts	-	7,137
Accruals	100	-
	1,643	7,679

Talking About Loss

Notes to the Financial Statements for the Year Ended 29 February 2024

14 Funds

	Balance at 1 March 2023 £	Incoming resources £	Resources expended £	Balance at 29 February 2024 £
Unrestricted funds				
General	761	-	3,895	4,656
Restricted funds	<u>-</u>	<u>19,433</u>	<u>(19,433)</u>	<u>-</u>
Total funds	<u>761</u>	<u>19,433</u>	<u>(15,538)</u>	<u>4,656</u>
	Balance at 1 March 2022 £	Incoming resources £	Resources expended £	Balance at 28 February 2023 £
Unrestricted funds				
General	<u>315</u>	<u>34,544</u>	<u>(34,100)</u>	<u>759</u>

15 Analysis of net funds

	At 1 March 2023 £	At 29 February 2024 £
Cash at bank and in hand	<u>1,133</u>	<u>1,133</u>
Net debt	<u>1,133</u>	<u>1,133</u>
	At 1 March 2022 £	At 28 February 2023 £
Cash at bank and in hand	<u>654</u>	<u>654</u>
Net debt	<u>654</u>	<u>654</u>

16 Related party transactions

During the year the charity made the following related party transactions:

Mrs J H Gunn

(Mrs J H Gunn, a Trustee, had a loan to the Charity that was converted to a donation and made a further donation during the year of £10,275.)

At the balance sheet date the amount due to/from to Mrs J H Gunn was £Nil (2023 - £7,137).

Talking About Loss

Statement of Financial Activities by fund for the Year Ended 29 February 2024

Unrestricted Funds

	Total Unrestricted Funds 2024 £	Total Unrestricted Funds 2023 £
Income and Endowments from:		
Donations and legacies	23,759	12,136
Charitable activities	-	34,544
Total income	<u>23,759</u>	<u>46,680</u>
Expenditure on:		
Raising funds	(2,145)	(175)
Charitable activities	(17,574)	(44,872)
Other expenditure	(145)	(1,189)
Total expenditure	<u>(19,864)</u>	<u>(46,236)</u>
Net income	<u>3,895</u>	<u>444</u>
Net movement in funds	3,895	444
Reconciliation of funds		
Total funds brought forward	<u>761</u>	<u>315</u>
Total funds carried forward	<u><u>4,656</u></u>	<u><u>759</u></u>

Talking About Loss

Statement of Financial Activities by fund for the Year Ended 29 February 2024

Restricted Funds

	Total Restricted Funds 2024 £	Total Restricted Funds 2023 £
Income and Endowments from:		
Charitable activities	19,433	-
Total income	19,433	-
Expenditure on:		
Charitable activities	(19,433)	-
Total expenditure	(19,433)	-
Net income/(expenditure)	-	-
Reconciliation of funds		
Total funds carried forward	-	-

Talking About Loss

Detailed Statement of Financial Activities for the Year Ended 29 February 2024

	Total 2024 £	Total 2023 £
Income and Endowments from:		
Donations and legacies (analysed below)	23,759	12,136
Charitable activities (analysed below)	19,433	34,544
Total income	<u>43,192</u>	<u>46,680</u>
Expenditure on:		
Raising funds (analysed below)	(2,145)	(175)
Charitable activities (analysed below)	(37,007)	(44,872)
Other expenditure (analysed below)	(145)	(1,189)
Total expenditure	<u>(39,297)</u>	<u>(46,236)</u>
Net income	<u>3,895</u>	<u>444</u>
Net movement in funds	3,895	444
Reconciliation of funds		
Total funds brought forward	<u>761</u>	<u>315</u>
Total funds carried forward	<u><u>4,656</u></u>	<u><u>759</u></u>

Talking About Loss

Detailed Statement of Financial Activities for the Year Ended 29 February 2024

	Total 2024 £	Total 2023 £
Donations and legacies		
Appeals and donations	23,759	12,136
	23,759	12,136
Charitable activities		
Grants - other agencies	19,433	-
Grants	-	34,544
	19,433	34,544
Raising funds		
Materials	(2,145)	(175)
	(2,145)	(175)
Charitable activities		
Materials	(4,283)	-
Counselling fees	(12,494)	-
Counselling fees	-	(29,345)
Depreciation of plant and machinery	(1,753)	(2,337)
Fundraising costs	(1,040)	-
Fundraising costs	(7,953)	-
Staff training	(650)	-
Rent	(4,366)	(6,612)
Light, heat and power	(446)	(1,297)
Insurance	(300)	-
Insurance	(764)	(147)
Repairs and maintenance	-	(65)
Telephone and fax	-	(751)
Computer software and maintenance costs	(695)	(648)
Printing, postage and stationery	(426)	-
Printing, postage and stationery	(205)	(699)
Trade subscriptions	-	(138)
Sundry expenses	-	(609)
Motor expenses	-	(40)
Other services	(240)	-
Other services	(1,392)	(2,184)
	(37,007)	(44,872)
Other expenditure		
Advertising	(145)	(1,189)
	(145)	(1,189)

This page does not form part of the statutory financial statements.

TALKING ABOUT LOSS

England & Wales - Charity number 1189222

Accounts

Company registration number: CE021665

Charity registration number: 1189222

Talking About Loss

(A company limited by guarantee)

Annual Report and Financial Statements

for the Year Ended 28 February 2023

DAH Accountancy Services Limited
Cedar Lodge
York Road
Shiptonthorpe
York
East Yorkshire
YO43 3PH

Talking About Loss

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Talking About Loss

Reference and Administrative Details

Chairman	Mrs J H Gunn
Trustees	Mrs S Marshall Mrs A Buckley Mrs V Beadle
Principal Office	Suite 1 14 Market Place Pocklington York YO42 2AR The charity is incorporated in England and Wales.
Company Registration Number	CE021665
Charity Registration Number	1189222
Independent Examiner	DAH Accountancy Services Limited Cedar Lodge York Road Shiptonthorpe York East Yorkshire YO43 3PH

Talking About Loss

Strategic Report for the Year Ended 28 February 2023

The trustees, who are directors for the purposes of company law, present their strategic report for the year ended 28 February 2023, in compliance with s414C of the Companies Act 2006.

The strategic report was approved by the trustees of the charity on 4 May 2023 and signed on its behalf by:



.....
Mrs J H Gunn
Chairman

Talking About Loss

Trustees' Report

The trustees, who are directors for the purposes of company law, present the annual report together with the financial statements of the charitable company for the year ended 28 February 2023.

Objectives and activities

Public benefit

During the year the Charity undertook bereavement service activities for public benefit:

The trustees confirm that they have complied with the requirements of section 17 of the Charities Act 2011 to have due regard to the public benefit guidance published by the Charity Commission for England and Wales.

Structure, governance and management

Financial instruments

Objectives and policies

The charity's activities expose it to a number of financial risks including credit risk, cash flow risk and liquidity risk. The use of financial derivatives is governed by the charity's policies approved by the board of trustees, which provide written principles on the use of financial derivatives to manage these risks. The charity does not use derivative financial instruments for speculative purposes.

Cash flow risk

The charity's activities expose it primarily to the financial risks of changes in foreign currency exchange rates and interest rates. The charity uses foreign exchange forward contracts and interest rate swap contracts to hedge these exposures.

Interest bearing assets and liabilities are held at fixed rate to ensure certainty of cash flows.

Credit risk

The charity's principal financial assets are bank balances and cash, trade and other receivables, and investments.

The charity's credit risk is primarily attributable to its trade receivables. The amounts presented in the balance sheet are net of allowances for doubtful receivables. An allowance for impairment is made where there is an identified loss event which, based on previous experience, is evidence of a reduction in the recoverability of the cash flows.

The credit risk on liquid funds and derivative financial instruments is limited because the counterparties are banks with high credit-ratings assigned by international credit-rating agencies.

The charity has no significant concentration of credit risk, with exposure spread over a large number of counterparties and customers.

Liquidity risk

In order to maintain liquidity to ensure that sufficient funds are available for ongoing operations and future developments, the charity uses a mixture of long-term and short-term debt finance.

Further details regarding liquidity risk can be found in the Statement of accounting policies in the financial statements.

Talking About Loss

Trustees' Report

The annual report was approved by the trustees of the charity on 4 May 2023 and signed on its behalf by:



.....
Mrs J H Gunn
Chairman

Talking About Loss

Statement of Trustees' Responsibilities


The trustees (who are also the directors of Talking About Loss for the purposes of company law) are responsible for preparing the trustees' report and the financial statements in accordance with the United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice) and applicable law and regulations.

Company law requires the trustees to prepare financial statements for each financial year. Under company law the trustees must not approve the financial statements unless they are satisfied that they give a true and fair view of the state of affairs of the charitable company and of its incoming resources and application of resources, including its income and expenditure, for that period. In preparing these financial statements, the trustees are required to:

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

The trustees are responsible for keeping adequate accounting records that are sufficient to show and explain the charitable company's transactions and disclose with reasonable accuracy at any time the financial position of the charitable company and enable them to ensure that the financial statements comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the charitable company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Approved by the trustees of the charity on 4 May 2023 and signed on its behalf by:


.....
Mrs J H Gunn
Chairman

**Chartered Accountants' Report to the Trustees on the Preparation of the
Unaudited Statutory Accounts of
Talking About Loss
for the Year Ended 28 February 2023**

In order to assist you to fulfil your duties under the Companies Act 2006, we have prepared for your approval the accounts of Talking About Loss for the year ended 28 February 2023 as set out on pages 8 to 19 from the company's accounting records and from information and explanations you have given us.

As a practising member firm of the Chartered Institute of Management Accountants, we are subject to its ethical and other professional requirements which are detailed at www.cimaglobal.com/professional-ethics.

This report is made solely to the Board of Directors of Talking About Loss, as a body, in accordance with the terms of our engagement letter. Our work has been undertaken solely to prepare for your approval the accounts of Talking About Loss and state those matters that we have agreed to state to the Board of Directors of Talking About Loss, as a body, in this report in accordance with the guidance of CIMA. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than Talking About Loss and its Board of Directors as a body for our work or for this report.

It is your duty to ensure that Talking About Loss has kept adequate accounting records and to prepare statutory accounts that give a true and fair view of the assets, liabilities, financial position and results of Talking About Loss. You consider that Talking About Loss is exempt from the statutory audit requirement for the year.

We have not been instructed to carry out an audit or a review of the accounts of Talking About Loss. For this reason, we have not verified the accuracy or completeness of the accounting records or information and explanations you have given to us and we do not, therefore, express any opinion on the statutory accounts.



4 May 2023

Talking About Loss

Independent Examiner's Report to the trustees of Talking About Loss

I report to the charity trustees on my examination of the accounts of the charity for the year ended 28 February 2023 which are set out on pages 8 to 19.

Respective responsibilities of trustees and examiner

As the charity's trustees of Talking About Loss (and also its directors for the purposes of company law) you are responsible for the preparation of the accounts in accordance with the requirements of the Companies Act 2006 ('the 2006 Act').


Having satisfied myself that the accounts of Talking About Loss are not required to be audited under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of your charity's accounts as carried out under section 145 of the Charities Act 2011 ('the 2011 Act'). In carrying out my examination I have followed the Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

Independent examiner's statement

I have completed my examination. I confirm that no matters have come to my attention in connection with the examination giving me cause to believe:

1. accounting records were not kept in respect of Talking About Loss as required by section 386 of the 2006 Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the accounting requirements of section 396 of the 2006 Act other than any requirement that the accounts give a 'true and fair view' which is not a matter considered as part of an independent examination; or
4. the accounts have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities [applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)].

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.



David Hannam
ACMA

Cedar Lodge
York Road
Shiptonthorpe
York
East Yorkshire
YO43 3PH

4 May 2023

Talking About Loss

Statement of Financial Activities for the Year Ended 28 February 2023 (Including Income and Expenditure Account and Statement of Total Recognised Gains and Losses)

	Note	Unrestricted funds £	Total 2023 £
Income and Endowments from:			
Donations and legacies	3	12,136	12,136
Charitable activities	4	34,544	34,544
Total income		46,680	46,680
Expenditure on:			
Raising funds		(175)	(175)
Charitable activities		(44,872)	(44,872)
Other expenditure	5	(1,189)	(1,189)
Total expenditure		(46,236)	(46,236)
Net income		444	444
Net movement in funds		444	444
Reconciliation of funds			
Total funds brought forward		315	315
Total funds carried forward	13	759	759
	Note	Unrestricted funds £	Total 2022 £
Income and Endowments from:			
Donations and legacies	3	26,782	26,782
Total income		26,782	26,782
Expenditure on:			
Charitable activities		(29,399)	(29,399)
Other expenditure	5	(7,742)	(7,742)
Total expenditure		(37,141)	(37,141)
Net expenditure		(10,359)	(10,359)
Net movement in funds		(10,359)	(10,359)
Reconciliation of funds			
Total funds brought forward		10,675	10,675
Total funds carried forward	13	316	316

All of the charity's activities derive from continuing operations during the above two periods.
The funds breakdown for 2022 is shown in note 13.

Talking About Loss

(Registration number: CE021665) Balance Sheet as at 28 February 2023

	Note	2023 £	2022 £
Fixed assets			
Tangible assets	9	7,011	9,348
Current assets			
Debtors	10	294	-
Cash at bank and in hand	11	<u>1,133</u>	<u>654</u>
		1,427	654
Creditors: Amounts falling due within one year	12	<u>(7,679)</u>	<u>(9,686)</u>
Net current liabilities		<u>(6,252)</u>	<u>(9,032)</u>
Net assets		<u>759</u>	<u>316</u>
Funds of the charity:			
Unrestricted income funds			
Unrestricted funds		<u>759</u>	<u>316</u>
Total funds	13	<u>759</u>	<u>316</u>


For the financial year ending 28 February 2023 the charity was entitled to exemption from audit under section 477 of the Companies Act 2006 relating to small companies.

Directors' responsibilities:

- The members have not required the charity to obtain an audit of its accounts for the year in question in accordance with section 476; and
- The directors acknowledge their responsibilities for complying with the requirements of the Act with respect to accounting records and the preparation of accounts.

These accounts have been prepared in accordance with the provisions applicable to companies subject to the small companies regime.

The financial statements on pages 8 to 19 were approved by the trustees, and authorised for issue on 4 May 2023 and signed on their behalf by:


.....
Mrs J H Gunn
Chairman

The notes on pages 10 to 19 form an integral part of these financial statements.

Talking About Loss

Notes to the Financial Statements for the Year Ended 28 February 2023

1 Charity status

The charity is limited by guarantee, incorporated in England and Wales, and consequently does not have share capital. Each of the trustees is liable to contribute an amount not exceeding £1 towards the assets of the charity in the event of liquidation.

The address of its registered office is:

Suite 1
14 Market Place
Pocklington
York
YO42 2AR

These financial statements were authorised for issue by the trustees on 4 May 2023.

2 Accounting policies

Summary of significant accounting policies and key accounting estimates

The principal accounting policies applied in the preparation of these financial statements are set out below. These policies have been consistently applied to all the years presented, unless otherwise stated.

Statement of compliance

The financial statements have been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2015) - (Charities SORP (FRS 102)), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102). They also comply with the Companies Act 2006 and Charities Act 2011.

Basis of preparation

Talking About Loss meets the definition of a public benefit entity under FRS 102. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy notes.

Going concern

The trustees consider that there are no material uncertainties about the charity's ability to continue as a going concern nor any significant areas of uncertainty that affect the carrying value of assets held by the charity.

Exemption from preparing a cash flow statement

The charity opted to early adopt Bulletin 1 published on 2 February 2016 and have therefore not included a cash flow statement in these financial statements.

Talking About Loss

Notes to the Financial Statements for the Year Ended 28 February 2023

Income and endowments

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

Donations and legacies

Donations are recognised when the charity has been notified in writing of both the amount and settlement date. In the event that a donation is subject to conditions that require a level of performance by the charity before the charity is entitled to the funds, the income is deferred and not recognised until either those conditions are fully met, or the fulfilment of those conditions is wholly within the control of the charity and it is probable that these conditions will be fulfilled in the reporting period.

Grants receivable

Grants are recognised when the charity has an entitlement to the funds and any conditions linked to the grants have been met. Where performance conditions are attached to the grant and are yet to be met, the income is recognised as a liability and included on the balance sheet as deferred income to be released.

Expenditure

All expenditure is recognised once there is a legal or constructive obligation to that expenditure, it is probable settlement is required and the amount can be measured reliably. All costs are allocated to the applicable expenditure heading that aggregate similar costs to that category. Where costs cannot be directly attributed to particular headings they have been allocated on a basis consistent with the use of resources, with central staff costs allocated on the basis of time spent, and depreciation charges allocated on the portion of the asset's use. Other support costs are allocated based on the spread of staff costs.

Raising funds

These are costs incurred in attracting voluntary income, the management of investments and those incurred in trading activities that raise funds.

Charitable activities

Charitable expenditure comprises those costs incurred by the charity in the delivery of its activities and services for its beneficiaries. It includes both costs that can be allocated directly to such activities and those costs of an indirect nature necessary to support them.

Governance costs

These include the costs attributable to the charity's compliance with constitutional and statutory requirements, including audit, strategic management and trustees's meetings and reimbursed expenses.

Government grants

Government grants are recognised based on the accrual model and are measured at the fair value of the asset received or receivable. Grants are classified as relating either to revenue or to assets. Grants relating to revenue are recognised in income over the period in which the related costs are recognised. Grants relating to assets are recognised over the expected useful life of the asset. Where part of a grant relating to an asset is deferred, it is recognised as deferred income.

Talking About Loss

Notes to the Financial Statements for the Year Ended 28 February 2023

Taxation

The charity is considered to pass the tests set out in Paragraph 1 Schedule 6 of the Finance Act 2010 and therefore it meets the definition of a charitable company for UK corporation tax purposes. Accordingly, the charity is potentially exempt from taxation in respect of income or capital gains received within categories covered by Chapter 3 Part 11 of the Corporation Tax Act 2010 or Section 256 of the Taxation of Chargeable Gains Act 1992, to the extent that such income or gains are applied exclusively to charitable purposes.

Tangible fixed assets

Individual fixed assets costing £0.00 or more are initially recorded at cost, less any subsequent accumulated depreciation and subsequent accumulated impairment losses.

Depreciation and amortisation

Depreciation is provided on tangible fixed assets so as to write off the cost or valuation, less any estimated residual value, over their expected useful economic life as follows:

Trade debtors

Trade debtors are amounts due from customers for merchandise sold or services performed in the ordinary course of business.

Trade debtors are recognised initially at the transaction price. They are subsequently measured at amortised cost using the effective interest method, less provision for impairment. A provision for the impairment of trade debtors is established when there is objective evidence that the charity will not be able to collect all amounts due according to the original terms of the receivables.

Cash and cash equivalents

Cash and cash equivalents comprise cash on hand and call deposits, and other short-term highly liquid investments that are readily convertible to a known amount of cash and are subject to an insignificant risk of change in value.

Trade creditors

Trade creditors are obligations to pay for goods or services that have been acquired in the ordinary course of business from suppliers. Accounts payable are classified as current liabilities if the charity does not have an unconditional right, at the end of the reporting period, to defer settlement of the creditor for at least twelve months after the reporting date. If there is an unconditional right to defer settlement for at least twelve months after the reporting date, they are presented as non-current liabilities.

Trade creditors are recognised initially at the transaction price and subsequently measured at amortised cost using the effective interest method.

Talking About Loss

Notes to the Financial Statements for the Year Ended 28 February 2023

Borrowings

Interest-bearing borrowings are initially recorded at fair value, net of transaction costs. Interest-bearing borrowings are subsequently carried at amortised cost, with the difference between the proceeds, net of transaction costs, and the amount due on redemption being recognised as a charge to the Statement of Financial Activities over the period of the relevant borrowing.

Interest expense is recognised on the basis of the effective interest method and is included in interest payable and similar charges.

Borrowings are classified as current liabilities unless the charity has an unconditional right to defer settlement of the liability for at least twelve months after the reporting date.

Foreign exchange

Transactions in foreign currencies are recorded at the rate of exchange at the date of the transaction. Monetary assets and liabilities denominated in foreign currencies at the balance sheet date are reported at the rates of exchange prevailing at that date.

The results of overseas operations are translated at the average rates of exchange during the period and their balance sheets at the rates ruling at the balance sheet date. Exchange differences arising on translation of the opening net assets and results of overseas operations are reported in other comprehensive income and accumulated in equity (attributed to non-controlling interests as appropriate).

Other exchange differences are recognised in the Statement of Financial Activities in the period in which they arise except for:

- 1) exchange differences on transactions entered into to hedge certain foreign currency risks (see above);
- 2) exchange differences arising on gains or losses on non-monetary items which are recognised in other comprehensive income; and
- 3) in the case of the consolidated financial statements, exchange differences on monetary items receivable from or payable to a foreign operation for which settlement is neither planned nor likely to occur (therefore forming part of the net investment in the foreign operation), which are recognised in other comprehensive income and reported under equity.

Fund structure

Unrestricted income funds are general funds that are available for use at the trustees's discretion in furtherance of the objectives of the charity.

Financial instruments

Classification

Financial assets and financial liabilities are recognised when the charity becomes a party to the contractual provisions of the instrument.

Financial liabilities and equity instruments are classified according to the substance of the contractual arrangements entered into. An equity instrument is any contract that evidences a residual interest in the assets of the charity after deducting all of its liabilities.

Talking About Loss

Notes to the Financial Statements for the Year Ended 28 February 2023

Recognition and measurement

All financial assets and liabilities are initially measured at transaction price (including transaction costs), except for those financial assets classified as at fair value through profit or loss, which are initially measured at fair value (which is normally the transaction price excluding transaction costs), unless the arrangement constitutes a financing transaction. If an arrangement constitutes a financing transaction, the financial asset or financial liability is measured at the present value of the future payments discounted at a market rate of interest for a similar debt instrument.

Financial assets and liabilities are only offset in the statement of financial position when, and only when there exists a legally enforceable right to set off the recognised amounts and the charity intends either to settle on a net basis, or to realise the asset and settle the liability simultaneously.

Financial assets are derecognised when and only when a) the contractual rights to the cash flows from the financial asset expire or are settled, b) the charity transfers to another party substantially all of the risks and rewards of ownership of the financial asset, or c) the charity, despite having retained some, but not all, significant risks and rewards of ownership, has transferred control of the asset to another party.

Financial liabilities are derecognised only when the obligation specified in the contract is discharged, cancelled or expires.

Talking About Loss

Notes to the Financial Statements for the Year Ended 28 February 2023

Debt instruments

Debt instruments which meet the following conditions are subsequently measured at amortised cost using the effective interest method:

(a) The contractual return to the holder is (i) a fixed amount; (ii) a positive fixed rate or a positive variable rate; or (iii) a combination of a positive or a negative fixed rate and a positive variable rate.

(b) The contract may provide for repayments of the principal or the return to the holder (but not both) to be linked to a single relevant observable index of general price inflation of the currency in which the debt instrument is denominated, provided such links are not leveraged.

(c) The contract may provide for a determinable variation of the return to the holder during the life of the instrument, provided that (i) the new rate satisfies condition (a) and the variation is not contingent on future events other than (1) a change of a contractual variable rate; (2) to protect the holder against credit deterioration of the issuer; (3) changes in levies applied by a central bank or arising from changes in relevant taxation or law; or (ii) the new rate is a market rate of interest and satisfies condition (a).

(d) There is no contractual provision that could, by its terms, result in the holder losing the principal amount or any interest attributable to the current period or prior periods.

(e) Contractual provisions that permit the issuer to prepay a debt instrument or permit the holder to put it back to the issuer before maturity are not contingent on future events, other than to protect the holder against the credit deterioration of the issuer or a change in control of the issuer, or to protect the holder or issuer against changes in levies applied by a central bank or arising from changes in relevant taxation or law.

(f) Contractual provisions may permit the extension of the term of the debt instrument, provided that the return to the holder and any other contractual provisions applicable during the extended term satisfy the conditions of paragraphs (a) to (c).

Debt instruments that are classified as payable or receivable within one year on initial recognition and which meet the above conditions are measured at the undiscounted amount of the cash or other consideration expected to be paid or received, net of impairment.

With the exception of some hedging instruments, other debt instruments not meeting these conditions are measured at fair value through profit or loss.

Commitments to make and receive loans which meet the conditions mentioned above are measured at cost (which may be nil) less impairment.

Investments

Investments in non-convertible preference shares and non-puttable ordinary or preference shares (where shares are publicly traded or their fair value is reliably measurable) are measured at fair value through profit or loss. Where fair value cannot be measured reliably, investments are measured at cost less impairment.

Investments in subsidiaries and associates are measured at cost less impairment. For investments in subsidiaries acquired for consideration including the issue of shares qualifying for merger relief, cost is measured by reference to the nominal value of the shares issued plus fair value of other consideration. Any premium is ignored.

Talking About Loss

Notes to the Financial Statements for the Year Ended 28 February 2023

Derivative financial instruments

The charity uses derivative financial instruments to reduce exposure to foreign exchange risk and interest rate movements. The charity does not hold or issue derivative financial instruments for speculative purposes.

Derivatives are initially recognised at fair value at the date a derivative contract is entered into and are subsequently remeasured to their fair value at each reporting date. The resulting gain or loss is recognised in statement of financial activities immediately unless the derivative is designated and effective as a hedging instrument, in which event the timing of the recognition in statement of financial activities depends on the nature of the hedge relationship.

Fair value measurement

The best evidence of fair value is a quoted price for an identical asset in an active market. When quoted prices are unavailable, the price of a recent transaction for an identical asset provides evidence of fair value as long as there has not been a significant change in economic circumstances or a significant lapse of time since the transaction took place. If the market is not active and recent transactions of an identical asset on their own are not a good estimate of fair value, the fair value is estimated by using a valuation technique.

3 Income from donations and legacies

	Unrestricted funds General £	Total funds £
Donations and legacies; Donations from individuals	12,136	12,136
Total for 2023	<u>12,136</u>	<u>12,136</u>
Total for 2022	<u>26,782</u>	<u>26,782</u>

4 Income from charitable activities

	Unrestricted funds General £	Total funds £
	34,544	34,544
Total for 2023	<u>34,544</u>	<u>34,544</u>

Talking About Loss

Notes to the Financial Statements for the Year Ended 28 February 2023

5 Other expenditure

	Note	Unrestricted funds General £	Total funds £
Marketing and publicity		<u>1,189</u>	<u>1,189</u>
Total for 2023		<u><u>1,189</u></u>	<u><u>1,189</u></u>
Total for 2022		<u><u>7,742</u></u>	<u><u>7,742</u></u>

6 Analysis of governance and support costs

Governance costs

	Unrestricted funds General £	Total funds £
Other governance costs	<u>13,190</u>	<u>13,190</u>
Total for 2023	<u><u>13,190</u></u>	<u><u>13,190</u></u>
Total for 2022	<u><u>13,952</u></u>	<u><u>13,952</u></u>

7 Net incoming/outgoing resources

Net incoming/(outgoing) resources for the year include:

	2023
	£
Depreciation of fixed assets	<u><u>2,337</u></u>

8 Taxation

The charity is a registered charity and is therefore exempt from taxation.

Talking About Loss

Notes to the Financial Statements for the Year Ended 28 February 2023

9 Tangible fixed assets

	Furniture and equipment £	Total £
Cost		
At 1 March 2022	<u>9,348</u>	<u>9,348</u>
At 28 February 2023	<u>9,348</u>	<u>9,348</u>
Depreciation		
At 1 March 2022	<u>2,337</u>	<u>2,337</u>
At 28 February 2023	<u>2,337</u>	<u>2,337</u>
Net book value		
At 28 February 2023	<u>7,011</u>	<u>7,011</u>
At 28 February 2022	<u>7,011</u>	<u>7,011</u>

10 Debtors

		2023 £
Prepayments		<u>294</u>

11 Cash and cash equivalents

	2023 £	2022 £
Cash on hand	164	-
Cash at bank	<u>969</u>	<u>654</u>
	<u>1,133</u>	<u>654</u>

12 Creditors: amounts falling due within one year

	2023 £	2022 £
Trade creditors	540	6,050
Trustees current accounts	7,137	3,637
Other creditors	<u>2</u>	<u>(1)</u>
	<u>7,679</u>	<u>9,686</u>

Talking About Loss

Notes to the Financial Statements for the Year Ended 28 February 2023

13 Funds

	Balance at 1 March 2022 £	Incoming resources £	Resources expended £	Balance at 28 February 2023 £
Unrestricted funds				
General	315	34,544	(34,100)	759

	Balance at 1 March 2021 £	Incoming resources £	Resources expended £	Balance at 28 February 2022 £
Unrestricted funds				
General	10,675	17,170	(27,529)	316

14 Analysis of net funds

	At 1 March 2022 £	Financing cash flows £	At 28 February 2023 £
Cash at bank and in hand	654	(654)	-
Net debt	654	(654)	-
		At 1 March 2021 £	At 28 February 2022 £
Net debt		-	-

15 Related party transactions

During the year the charity made the following related party transactions:

Mrs J H Gunn

(Mrs J H Gunn, a Trustee, made a loan to the Charity during the year of £7,137. No formal agreement is in place for the repayment of the loan.)

At the balance sheet date the amount due to Mrs J H Gunn was £7,137 (2022 - £Nil).

Talking About Loss

Statement of Financial Activities by fund for the Year Ended 28 February 2023

Unrestricted Funds

	Total Unrestricted Funds 2023 £	Total Unrestricted Funds 2022 £
Income and Endowments from:		
Donations and legacies	12,136	26,782
Charitable activities	34,544	-
Total income	<u>46,680</u>	<u>26,782</u>
Expenditure on:		
Raising funds	(175)	-
Charitable activities	(44,872)	(29,399)
Other expenditure	<u>(1,189)</u>	<u>(7,742)</u>
Total expenditure	<u>(46,236)</u>	<u>(37,141)</u>
Net income/(expenditure)	<u>444</u>	<u>(10,359)</u>
Net movement in funds	444	(10,359)
Reconciliation of funds		
Total funds brought forward	<u>315</u>	<u>10,675</u>
Total funds carried forward	<u><u>759</u></u>	<u><u>316</u></u>

Talking About Loss

Detailed Statement of Financial Activities for the Year Ended 28 February 2023

	Total 2023 £	Total 2022 £
Income and Endowments from:		
Donations and legacies (analysed below)	12,136	26,782
Charitable activities (analysed below)	34,544	-
Total income	<u>46,680</u>	<u>26,782</u>
Expenditure on:		
Raising funds (analysed below)	(175)	-
Charitable activities (analysed below)	(44,872)	(29,399)
Other expenditure (analysed below)	(1,189)	(7,742)
Total expenditure	<u>(46,236)</u>	<u>(37,141)</u>
Net income/(expenditure)	<u>444</u>	<u>(10,359)</u>
Net movement in funds	444	(10,359)
Reconciliation of funds		
Total funds brought forward	<u>315</u>	<u>10,675</u>
Total funds carried forward	<u>759</u>	<u>316</u>

Talking About Loss

Detailed Statement of Financial Activities for the Year Ended 28 February 2023

	Total 2023 £	Total 2022 £
<i>Donations and legacies</i>		
Appeals and donations	12,136	9,612
UK Government grants	-	17,170
	12,136	26,782
<i>Charitable activities</i>		
Grants	34,544	-
	34,544	-
<i>Raising funds</i>		
Materials	(175)	-
	(175)	-
<i>Charitable activities</i>		
Counselling fees	(29,345)	(15,447)
Depreciation of plant and machinery	(2,337)	-
Rent	(6,612)	(3,000)
Light, heat and power	(1,297)	(1,051)
Insurance	(147)	(685)
Repairs and maintenance	(65)	(2,206)
Telephone and fax	(751)	(122)
Computer software and maintenance costs	(648)	(644)
Printing, postage and stationery	(699)	(30)
Trade subscriptions	(138)	(282)
Sundry expenses	(609)	-
Motor expenses	(40)	-
Other services	(2,184)	(5,932)
	(44,872)	(29,399)
<i>Other expenditure</i>		
Advertising	(1,189)	(7,742)
	(1,189)	(7,742)

This page does not form part of the statutory financial statements.

TALKING ABOUT LOSS

England & Wales - Charity number 1189222

Accounts



Talking about Loss Annual Report

2021/2022

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Report of the trustees for the year ending February 2022

The Trustees of Talking about Loss Charity present their annual report and accounts for the year ended February 2021 and confirm they comply with the requirements of the Charities Act 2011, with regard to the keeping of accounting records, to the preparation and scrutiny of statements of account, and to the preparation of annual reports and returns.

Reference and Administrative Details of the Charity, Its Trustees and Advisers

Name of Charity	Talking about Loss
Charity Registration Number	1189222

Registered Address

TAL Community Hub
Cross Keys Court
Market Place
Market Weighton
YO43 3AJ

Trustees

Names of the Trustees who served during 2021/2022

1. Mrs Jacqui Gunn
2. Mrs Tracey Baty
3. Mrs Anna Buckley
4. Mrs Steph Marshall
5. Mr Martin Peacock

Charity Coordinator (acting Secretary) Suzanne Courtney

Charity Manager (Finance) Emily Annetts

Bankers The Co-operative Bank, PO Box 150, Delf House, Skelmersdale, WN8 6GG.

Structure, Governance and Management

Governing Document

Talking about Loss is a registered charity and as such holds a constitution of a Charitable Incorporated Organisation whose only voting members are its charity trustees which was adopted April 2020 when charitable status was agreed.

If the CIO is wound up, the members of the CIO have no liability to contribute to its assets and no personal responsibility for settling its debts and liabilities.

Details of any funds held as a custodian trustee - none

Recruitment and appointment of Trustees

Apart from the first charity trustees, every trustee must be appointed for a term of one year by a resolution passed at a properly convened meeting of the charity trustees. In selecting individuals for appointment as charity trustees, the charity trustees pay regard to the skills, knowledge and experience needed for the effective administration of the CIO. In 2021/2022 the Trustees completed a full skills audit with East Riding Voluntary Action Service (ERVAS).

The governing documents states there must be at least three charity trustees and a maximum of 5.

Trustee Induction and Training

New trustees undergo induction training provided by the Charity Co-ordinator. The discussion includes a discussion about the role and responsibilities of trustees, the vision, purpose, mission, values and objects of the Charity, the structure of the organisation, the board and general policies and procedures. New Trustees are introduced to members of staff and other trustees and are provided with the Charity Commission 'Roles and Responsibilities of Trustees', the governing documents, the business plan, the latest financial statements. In 2021 Trustees also attended a Future Builders Programme, to enhance governance and leadership of the Charity. Other training has included

Safeguarding, roles and responsibilities of trustees and navigating modern leadership.

Organisational Structure

The trustees lead the Charity and consider the strategic decisions at its meetings. Trustees are aware that any conflict of interests are declared and minuted. The Board meets at least quarterly. A Coordinator has been appointed (self-employed basis) to support funding, a manager appointed (self-employed basis) to manage the day-to-day operation and accounts of the Charity. Ad hoc meetings are set up as the needs arises.

Risk Management

The major risks to which the Charity is exposed, as identified by the trustees have been reviewed and systems in place to manage the risk. The main risk is a dependence on funding due to the pandemic and operating with no reserves. This will be a focus in 2022/2023 and a reserves policy will be in place.

3 months reserves. No more than 6 months

Reserves

Our People

Paid Support

Talking about Loss engage the services of the following people in a paid capacity:

- Sue Courtney - Charity Co-ordinator/Governance/Funding
- Emily Annetts - Manager of day-to-day ops/Accounts
- Jayne Girkling - Lead Counsellor/Clinical Governance

Volunteers

Part of Talking about loss is bringing people with us, so following an intervention with TAL, people become advocates or join the volunteering team. Our volunteers' numbers are growing, and we now have approximately 20 people who are currently volunteering or have pledged their commitment to help. We are now forming a small community.

All volunteers have been offered an induction and the opportunity to attend safeguarding training and First Aid training.

During the year we developed our recruitment processes and from 2022/2023 Volunteers will apply for a volunteer position to ensure we have the right fit for the values of TAL.

Volunteers are (in the main) not required to have a DBS check. The decision about whether or not someone needs a DBS check will depend on the type of work they are going to be doing, not on whether or not they are salaried. Many volunteers won't need DBS checks at all as their role does not fall into the definition of regulated activity. However we seek advice from ERVAS when required.

"Being a volunteer for Talking About Loss has given me a purpose in life. Interacting and caring for others who are going through a tough time....Sign posting them to where they get the right and most effective help they and their families need" .

Policies and Procedures

Talking about Loss have the following policies/procedures in place:

- Complaint's procedure
- Confidentiality policy
- Counsellors Code of Conduct
- Equality Policy
- GDPR Policy
- Grievance Policy
- Harassment Policy
- H & S Policy
- Lone working
- Payment terms policy
- Privacy Policy
- Safeguarding Adults
- Safeguarding Child
- Safeguarding procedure
- Trustees Code of conduct
- Volunteer policy
- Whistle blowing policy
- Zoom Policy

Report to the Board of Trustees for the Year ended 28 February 2022.

Our objects

As set out in the Constitution of a Charitable Incorporated Organisation our objects are "To relieve the mental and physical sickness of persons resident in the East Riding of Yorkshire, suffering from bereavement or loss by the provision of counselling and support for such persons". A submission was made to the Charity Commission to amend these objectives to "To relieve the mental and physical sickness of persons resident in Yorkshire, suffering from bereavement or loss by the provision of counselling, support, activities and suchlike, for such persons. To undertake trading and fundraising activity in furtherance in order to relieved the mental and physical. of these objects." As of 28th February, we are yet to receive confirmation from the Charity Commission that the changes are agreed.

Achievements and performance, including public benefit

Bereavement Service

As with all Charities, the last 12 months has been a challenge in service delivery.

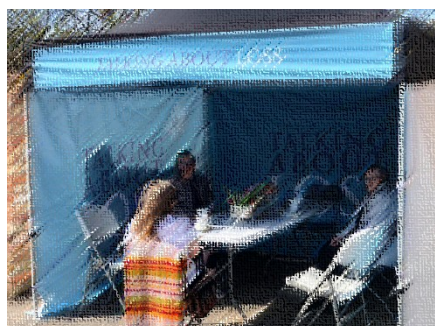
From March 2021 we continued with weekly zoom sessions which were popular, about 25-30 attendees weekly. These provided much needed support and friendship and allowed us to identify those who needed further support with funding.

In March we also started a gardening club championed by one of our volunteers. This started off with a handful of people who have cleared an area and started planting.

In April with the onset of warmer weather and changing restrictions we had a change of strategy and ran monthly Zoom sessions supported by face-to-face events. The zoom events continued to attract approximately 25 however we started to see these numbers decline as restrictions relaxed, numbers started to average about 15.

The decision to reduce Zoom and revert to more face to face was made with caution as ethically we wanted to do the right thing. All our events where possible have been outside, with limited numbers, partly to conform to and accommodate the rule of six, and to keep our beneficiaries, volunteers, and team safe.

In April we ran a pop-up coffee and chat at the Hub, in May we ran an Mindfulness for Loss day in collaboration with second thoughts with 30 people in attendance. In June, July, August we ran Mindfulness Walking/coffee morning events. All these events attracted approx. 6 -12 , apart from the mindfulness day which had 30. (dependant on restrictions in place at the time). These events usually attract different people as many come to these as a referral from the NHS, an identified route into Talking about Loss. At these events attendees meet our counsellors, and they can then continue with the Counselling if this is considered the appropriate way forward. MmM customer attended.



In September we ran a wellbeing event, which brought together people and support groups from the area. The ripple effect of this event has led to partnerships and working across groups, and we are all benefitting from the energy that creates. In terms of addressing social inclusion, reducing isolation and loneliness, the information gathered from the day is listed below.

Improved social inclusion and access to community resources	Finding a new interested or a new friend as a result.
16 signing up for a new class	16 signing up for a new class
5 access to Counselling on the day	15 access to Counselling/TAL Services
8 volunteering on the day	15 Volunteers
1 sign up for Young People Count	23 signed up for newsletter
1 individual making connections	6 - 15 YPC podcast and bereavement session
Total 31	1 individual with SEND
	Total Approx. 60

Since the event we have had approximately 10 people sign up for counselling and/or bereavement support, which is above and beyond the 5 on the day. We now also have people making direct contact with us for support.

Late October the Hub opened its doors and within weeks, despite Omicron variant, scaled up to hit our target of 3 days a week. Sessions include Normans Men's support group, coffee, and chats, 6-week activity sessions, chair-based yoga and craft sessions. Approximately 15 people attend each session which

"What you have done with the hub and helping People everywhere is truly amazing. What a wonderful gift you have given to so many. Your dad will be with you every step of the way and will be so proud of you. May TAL and the hub keep growing".

includes a mix of people who are new and people returning.

During the year we have been able to support 25 people through counselling. The total hours charged have amounted to 147 ½ . We are proud that 23 clients have been fully funded and 2 have been part funded. In addition, we have paid a life coach for 2 sessions.

Communication and Information

During the year we have also developed and built on communication and information sharing. We started sharing a newsletter which has seen a circulation rise from 23 - 46. We have produced leaflets to market the services

"Recently I was able access some much needed counselling through TAL. I had been struggling since I lost my mum and dad and then other issues on top of that made me seek help. I was very lucky to be contacted by TAL who has through counselling and hypnotherapy given me my life back."

of TAL and we have also produced a signposting leaflet to other support groups that can provide ongoing support beyond bereavement. FB 11000, Insta 472 followers on inst, FB 780.

Partnership Working

Pre-Loved Sport

The relationship with Pre- Sport (PLS) has been established. During 2021/2022 pre-loved sport has raised £700 for TAL through the sale of preloved sportswear and through raising funds through JustGiving. The founder of Preloved Sport was a beneficiary of TAL and now wishes to give back.

Mindful memorials

Mindful Memorial continue loved to provide fantastic support to TAL, hosting events throughout the year at no cost. Mindful Memorial also highlights TALs work by promoting our leaflets and have provided a dedicated space on their website to sign post people to our services.

Cams Calm Space

In January we welcomed Cams Calm space into the hub to run their support groups, determined to eliminate the stigma around the taboo subject, mental health.

NHS Social Prescribers

We are building a network of social prescribers who can refer those who would benefit from bereavement support to our services.

Funding and Donations

During 2021/2022 we received funds through donations and fundraising. We are extremely grateful for the donations made. We tried to raise funds as much as we could which included selling donated goods and making use of our wellness barn, £208 which was received as income and whereas others chose to donate.

Sale of donated goods

We raised some funds due to the sale of donated goods, run by a team of dedicated volunteers who put their energy into meeting the need of the community. This activity formed part of our primary purpose both for those who organised and volunteered, and also for those who were customers. Our volunteers shared how coming to buy the donated goods was a way to talk and explore what the charity did and how it could help and support people.

Wellness Barn

The our wellness barn for wellbeing activity. However due to damp in the barn, and the cost of heating, this may now not be viable.

Grants

During 2021/2022 we raised £17,170 in grants, this was in a period where there are 4 fold applications to funding

Grants & Funding							
1 Apr 2021	Receive Money	Hey Smile Foundation - Funding	-	3,670.00	3,670.00	3,670.00	-
27 Jul 2021	Receive Money	East Riding of Yorkshire - East Riding of Yorkshire	-	5,000.00	8,670.00	5,000.00	-
27 Aug 2021	Receive Money	East Riding of Yorkshire - East Riding of Yorkshire	-	2,500.00	11,170.00	2,500.00	-
15 Oct 2021	Receive Money	Hey Smile Foundation - Hey Smile Foundation	-	5,000.00	16,170.00	5,000.00	-
14 Jan 2022	Receive Money	Albert Hunt SP - Albert Hunt Funding	-	1,000.00	17,170.00	1,000.00	-
Total Grants & Funding			-	17,170.00	17,170.00	17,170.00	-
Total			-	26,572.61	(26,572.61)	26,572.61	-

Help for Health enabling a bereavement service within covid restrictions £3,760.00

The funding helped us to purchase six heaters for the hub in readiness for when we could open. We also purchased foldable table and chairs with an acrylic screen for hygiene, and a gazebo with leg weights. The Gazebo and all the accessories have enabled the pop-up events and outside events at the hub. The gazebo and accessories can continue to be used for pop-up events for years to come.

Hey Smile Stronger together £5000 towards core Costs

This funding supported 3 months of TALs core costs. As a result of this funding TAL opened its Hub doors in October, up to three days a week and included activities such as chair based Yoga, Craft activities, Normans men's support group. The hub has also supported other community groups including Cam calm space, and provided a pop up venue for pre-loved sport. The Hub also joined in with the Christmas festivities organised by Market Weighton Town Council, where we provide craft and refreshments for the community and partnered with "All for One" choir who sang Christmas carols.

We also established new relationships with Counsellors and have started to build a referral process for counselling which can now be built upon with further funding from Sancton Wind Farms in 2022/023.

Do it for East Yorkshire Wellbeing Event £2500 (plus a further £2500 to be paid)

In September 2021 we ran a wellbeing event at Rossmore Park to help to re-integrate the community with a focus on social inclusion and wellbeing. 100 places were taken up on the day.

In total we believe that we have helped approx. 60 people, probably more indirectly. We look forward to running a similar event with our new partners in 2022 and will be seeking funding to support this and will use the knowledge and experience gained from this event to build on.

Feedback on the day was from 19 people, we also received lots of additional verbal feedback on the day,. 85% stated they were likely to sign up for future classes. Equates to 16 people.

Post event feedback was carried out 3 months later, and so far we have heard from 7 people, the timing of this was over the Christmas period. However, of those who responded to the post event feedback so far, 70% felt part of the community and 30% felt part of a community sometimes, nobody said no. Three months on, 6 out of 7 people have signed up for classes in the area, this equates to 86%, we hope that this trend is representative of those that haven't responded to our survey.

Sancton Windfarm Grants £5000 towards running a bereavement Service

This funding contributed to core costs of staff and the hub rent. We also purchased a vacuum cleaner which was lighter and more accessible to the volunteers. In addition, the fund allowed us to purchase craft materials for use in the hub and at bereavement pop up events around the region.

Albert Hunt £1000 towards core costs

This funding has contributed towards core costs, and has predominately helped us to fund the hub utility bill that has increased from approx £30 per 21/03/2022 month to £250 per month. This funding has helped us to remain open and operate all the activities in the hub over the winter months.

[Accounts \(see appendices\)](#)

Profit and Loss

Talking About Loss

For the year ended 28 February 2022

	2022
Turnover	
Donations	8,614.81
Fundraising	787.80
Grants & Funding	17,170.00
Hub Rent Income	208.90
Total Turnover	26,781.51
Gross Profit	26,781.51
Administrative Costs	
Advertising & Marketing	178.99
Bank Fees	31.50
Cleaning	118.02
Co-ordinator Fees	14,392.50
Counsellor Fees	6,852.26
DBS Checks	102.00
Event Costs	7,562.61
Insurance	685.95
IT Software and Consumables	643.68
Light, Power, Heating	1,050.51
Printing & Stationery	30.84
Rent	3,000.00
Repairs & Maintenance	2,222.71
Staff Training	30.00
Telephone & Internet	121.58
Total Administrative Costs	37,023.15
Operating Profit	(10,241.64)
Profit on Ordinary Activities Before Taxation	(10,241.64)
Profit after Taxation	(10,241.64)

Talking About Loss - Independent Examiner's report of 21/22 accounts

1. Introduction

1.1.I report to the Trustees on my examination of the accounts of Talking About Loss for the year ended 31st March 2022.

2. Responsibilities and Basis of the Report

2.1.As the Charity Trustees of the Trust you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011.

2.2.I report in respect of my examination of the Trusts accounts carried out under Section 145 of the 2011 Act and in carrying out my examination I have followed applicable directions given out by the Charity Commission under Section 145(5)(b) of the Act.

3. Independent Examiner's Statement

3.1.I have completed an examination of the records held and I confirm that no material matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

- accounting records were not kept in respect of the Trust as required by Section 130 of the act; or
- the accounts do not accord with those records.

4. Noted Findings

Expenditure

4.1.A random sample of 10 items of expenditure was chosen and examined to ensure there was a corresponding invoice for each transaction and that no anomalies were identified.

4.2.It is pleasing to note that no anomalies were identified and all records had sufficient documentary evidence for the purchase.

Income

4.3.A random sample of 10 receipts was chosen and attempts were made to ensure that there was a corresponding entry on the bank statement or PayPal listing.

4.4.It is pleasing to note that no anomalies were identified with all income checked being accurately recorded.

4.5.Receipt books and cash were not checked as part of this audit and the auditor was advised that any donations are asked to be paid straight to the bank in order to avoid any associated cash risks.

5. Independent Examiner Details

Signed:	L.Greenhow
Name:	Lauren Greenhow
Professional Qualification:	CIPFA
Address:	11 Oak Road, Market Weighton, YO43 3GW
Date:	30 th September 2022

TALKING ABOUT LOSS

England & Wales - Charity number 1189222

Accounts

Profit and Loss

Talking About Loss

For the year ended 28 February 2021

2021

Turnover

Grants & Funding	22,059.53
Rental Income	1,125.00
Total Turnover	23,184.53

Gross Profit

23,184.53

Administrative Costs

Advertising & Marketing	251.20
Audit & Accountancy fees	1,676.00
Cleaning	119.16
Co-ordinator Fees	3,240.00
Counsellor Fees	1,448.00
Insurance	382.50
IT Software and Consumables	282.00
Light, Power, Heating	362.86
Printing & Stationery	174.99
Refreshments	14.27
Rent	1,800.00
Repairs & Maintenance	2,674.51
Uniform	188.25
Total Administrative Costs	12,613.74

Operating Profit

10,570.79

Profit on Ordinary Activities Before Taxation

10,570.79

Profit after Taxation

10,570.79