

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

## Talking About Loss

### Contents

Reference and Administrative Details	1
Strategic Report	2
Trustees' Report	3 to 4
Accountants' Report	5
Independent Examiner's Report	6
Statement of Financial Activities	7
Balance Sheet	8
Notes to the Financial Statements	9 to 17

## Talking About Loss

### Reference and Administrative Details


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

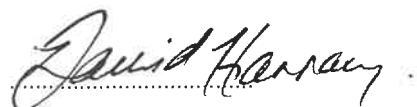
In order to assist you to fulfil your duties under the Companies Act 2006, we have prepared for your approval the accounts of Talking About Loss for the year ended 29 February 2024 as set out on pages 7 to 17 from the company's accounting records and from information and explanations you have given us.

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

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.

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

## Talking About Loss

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

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

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
<b>Total for 2024</b>	<b>23,759</b>	<b>23,759</b>
<b>Total for 2023</b>	<b>12,136</b>	<b>12,136</b>

#### 4 Income from charitable activities

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



## 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
<b>Total for 2024</b>		<u>145</u>	<u>145</u>
<b>Total for 2023</b>		<u>1,189</u>	<u>1,189</u>

#### 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	<u>7,868</u>	<u>2,656</u>	<u>10,524</u>
<b>Total for 2024</b>	<u>15,821</u>	<u>2,656</u>	<u>18,477</u>
<b>Total for 2023</b>	<u>13,190</u>	<u>-</u>	<u>13,190</u>

#### 7 Net incoming/outgoing resources

Net incoming resources for the year include:

	2024 £	2023 £
Depreciation of fixed assets	<u>1,753</u>	<u>2,337</u>

#### 8 Staff costs

The aggregate payroll costs were as follows:

	2024 £
<b>Staff costs during the year were:</b>	
Other staff costs	<u>7,953</u>

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 £
<b>Cost</b>		
At 1 March 2023	9,348	9,348
At 29 February 2024	9,348	9,348
<b>Depreciation</b>		
At 1 March 2023	2,337	2,337
Charge for the year	1,753	1,753
At 29 February 2024	4,090	4,090
<b>Net book value</b>		
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 £
<b>Unrestricted funds</b>				
General	761	-	3,895	4,656
<b>Restricted funds</b>	-	19,433	(19,433)	-
<b>Total funds</b>	761	19,433	(15,538)	4,656
	Balance at 1 March 2022 £	Incoming resources £	Resources expended £	Balance at 28 February 2023 £
<b>Unrestricted funds</b>				
General	315	34,544	(34,100)	759

#### 15 Analysis of net funds

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

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

## 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 £
<b>Income and Endowments from:</b>		
Charitable activities	19,433	-
Total income	19,433	-
<b>Expenditure on:</b>		
Charitable activities	(19,433)	-
Total expenditure	(19,433)	-
Net income/(expenditure)	-	-
<b>Reconciliation of funds</b>		
Total funds carried forward	-	-

## Talking About Loss

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

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

## Talking About Loss

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

	Total 2024 £	Total 2023 £
<b><i>Donations and legacies</i></b>		
Appeals and donations	23,759	12,136
	<u>23,759</u>	<u>12,136</u>
<b><i>Charitable activities</i></b>		
Grants - other agencies	19,433	-
Grants	-	34,544
	<u>19,433</u>	<u>34,544</u>
<b><i>Raising funds</i></b>		
Materials	(2,145)	(175)
	<u>(2,145)</u>	<u>(175)</u>
<b><i>Charitable activities</i></b>		
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	<u>(1,392)</u>	<u>(2,184)</u>
	<u>(37,007)</u>	<u>(44,872)</u>
<b><i>Other expenditure</i></b>		
Advertising	(145)	(1,189)
	<u>(145)</u>	<u>(1,189)</u>