

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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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

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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

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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

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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

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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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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
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

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

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NOTES TO THE FINANCIAL STATEMENTS

for the financial year ended 28 February 2025

9.	CREDITORS					2025	2024
	Amounts falling due within one year					£	£
	Trade creditors					1,983	1,544
	Accruals and deferred income					3,200	100
						<u>5,183</u>	<u>1,644</u>
10.	RESERVES						
						2025	2024
						£	£
	At the beginning of the year					4,655	761
	Surplus for the financial year					1,670	3,894
	At the end of the year					<u>6,325</u>	<u>4,655</u>
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	
	At 29 February 2024			4,655	-	4,655	
	Movement during the financial year			-	1,670	1,670	
	At 28 February 2025			<u>4,655</u>	<u>1,670</u>	<u>6,325</u>	
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	<u>4,655</u>	<u>37,974</u>	<u>36,304</u>	<u>-</u>	<u>6,325</u>	
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	
			<u>3,943</u>	<u>7,565</u>	<u>(5,183)</u>	<u>6,325</u>	

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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