

TALK CHANGES

England & Wales · Charity number 1190271

Details

Other names TALKCHANGES

Status Registered

Legal form CIO

Registered 2020-07-07

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

Contact

Address Hamil House
112-116 Chorley New Road
Bolton
Bolton
Lancashire
BL3 3QE

Phone 07742238913

Email hello@talkchanges.co.uk

Website www.talkchanges.co.uk

Activities

Objects: 1.TO PROMOTE AND PROTECT THE PHYSICAL AND MENTAL HEALTH OF PEOPLE AFFECTED BY MENTAL HEALTH ISSUES FOR THE PUBLIC BENEFIT THROUGH THE PROVISION OF PSYCHOTHERAPY/COUNSELLING INTERVENTION AND SUPPORT.2.TO ADVANCE THE EDUCATION OF THE PUBLIC IN MATTERS RELATING TO MENTAL HEALTH AND COMMUNITY HEALTH THROUGH WORKSHOPS AND GROUP SESSIONS.

Activities: Talk Changes focuses on promoting mental health awareness and advocacy, through workshops, events, and Counselling services, with a specific emphasis on addressing anti-oppressive discrimination. By promoting open conversations and understanding, we seek to break down stigmas surrounding mental health issues and create a supportive environment for those who may be struggling.

Classification

- **How:** Provides Services, Provides Advocacy/advice/information
- **What:** General Charitable Purposes, Education/training, Disability, Human Rights/religious Or Racial Harmony/equality Or Diversity, Other Charitable Purposes
- **Who:** Children/young People, Elderly/old People, People With Disabilities, People Of A Particular Ethnic Or Racial Origin, Other Charities Or Voluntary Bodies, The General Public/mankind

Geography

- Throughout England

Finances

Period end	Income	Expenditure	Assets	Employees
2025-03-31	£50,096	£38,563	-	-
2024-03-31	£46,339	£42,958	-	-
2023-03-31	£29,154	£27,637	-	-
2022-03-31	£23,194	£19,133	-	-
2021-03-31	£8,000	£2,250	-	-

Trustees

Name	Role	Appointed
Nadiya Solkar	Chair	2020-07-07
Hafsana Munshi		2020-07-07
Zeba Lokhat		2020-07-07

TALK CHANGES

England & Wales - Charity number 1190271

Accounts

Talk Changes

Charity Number 1190271

**Trustees' Annual Report, Independent Examiner's Report and Accounts
for the period 01 April 2024 – 31 March 2025**



CHARITY COMMISSION
FOR ENGLAND AND WALES

Trustees' Annual Report for the period

From 01 April 2024 To 31 March 2025

Charity name: Talk Changes

Charity registration number: 1190271

Objectives and Activities

	SORP reference	
Summary of the purposes of the charity as set out in its governing document	Para 1.17	Talk Changes continues to meet the charitable objectives set out in its governing document. Our purpose is to promote and protect the physical and mental health of people affected by mental health challenges for the public benefit, through the provision of psychotherapy, counselling, CBT, and solution-focused interventions. We also deliver counselling sessions in schools to support children and young people. We further aim to advance public understanding of mental health and community wellbeing through workshops, training, and group sessions. Over the past year, we have delivered a wide range of educational and therapeutic programmes for the benefit of the community. We are committed to improving the emotional, physical, and mental wellbeing of children, teenagers, young adults, and adults. Talk Changes is driven by a mission to create meaningful social change and contribute to a safer, more supportive society. We continuously adapt our services to meet the evolving needs of the public, seeking opportunities to grow, innovate, and improve. Creativity, curiosity, and compassion guide every aspect of our work. We offer a wide variety of services, open to all and tailored to individual needs, as part of our person-centred approach. These include 1:1 counselling and talking

		therapies, Cognitive Behavioural Therapy (CBT), group programmes, themed 'Creative Minds Programme' and Myriad Programme. Our new CPD Training Programme is here — designed to strengthen practitioners, elevate clinical practice, and support our shared mission of improving mental health across our communities. Over the past year, we have worked to address mental health challenges in a more open, creative, and accessible way for both adults and young people. By listening closely to our beneficiaries and applying early-intervention strategies, we focus on improving six key areas of wellbeing: mental, physical, emotional, environmental, financial, and social. Our workforce includes a dedicated mix of experienced practitioners and former beneficiaries who have gone on to train and join the team. Many come from marginalised communities and have overcome significant challenges, helping us break down barriers in the mental health field and develop new, innovative ways to support the people we serve. We have continued to strengthen our partnership work with the local NHS and are proud to have successfully secured an NHS contract to deliver specialist bereavement support. This service provides compassionate, therapeutic support to individuals and families who have experienced loss through miscarriage or stillbirth. By working closely with NHS teams, we ensure that those facing the deepest and most complex forms of grief receive timely, sensitive, and culturally appropriate care during one of the most difficult periods of their lives.
Summary of the main activities in relation to those purposes for the public benefit, in particular, the activities, projects or services identified in the accounts.	Para 1.17 and 1.19	During the reporting period, Talk Changes has delivered a wide range of activities and services that directly support our charitable purposes and benefit communities locally and nationally. We have strengthened our organisational infrastructure by: • maintaining a fully functioning trustee board (3 members)

		• ensuring appropriate public liability and professional indemnity insurance • developing and implementing robust organisational policies and procedures We continue to operate secure financial systems and a clear funding strategy, including grant applications and ongoing work to secure sustainable funding. Talk Changes has grown significantly as a service provider within Bolton and beyond. We have built strong partnerships with local organisations including the GP Federation, Bolton CVS, Bolton Council, schools, and other VCSE organisations. Counselling & Therapeutic Services We have delivered extensive one-to-one counselling for adults, young people, and children. Over the past year, we supported over 500 clients, typically receiving around six sessions each. We provide sessions both locally and nationally, and our Step 4 model ensures services remain affordable, accessible, and suitable for all beneficiaries. We also continue to offer specialised therapeutic interventions including: • CBT (Cognitive Behavioural Therapy) • Solution-Focused Brief Therapy • School-based counselling • Themed therapeutic support groups Group Programmes & Community Projects We successfully delivered a wide range of group and community-based programmes, including: • Walk, Talk & Empower sessions • Domestic Violence awareness sessions • Art Therapy programmes • Teenage Talks • Knit & Natter • Creative Minds Projects • Various mental-health-focused clinics and wellbeing sessions We also designed an extensive suite of mental health workshop materials to enhance community education and support. CPD Training Programme
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		In line with our commitment to improving mental health provision, Talk Changes launched a CPD Training Programme for counsellors, wellbeing practitioners, and community workers, available via our website at www.talkchanges.co.uk. The programme provides high-quality, culturally sensitive, and trauma-informed professional development on topics such as: • Working with diverse and marginalised communities • Trauma-informed practice • Mental health awareness • Cultural competence in therapy • Specialist therapeutic approaches The CPD programme has strengthened local capacity and contributed to upskilling practitioners across the sector. Workshops & School-Based Programmes We have delivered community-based workshops and partnered with schools to offer sessions for parents and young people, including <i>Positive Parenting</i> and other wellbeing-focused programmes designed to improve emotional, social, and mental resilience.
Statement confirming whether the trustees have had regard to the guidance issued by the Charity Commission on public benefit	Para 1.18	The Trustees confirm that they have had full regard to the guidance issued by the Charity Commission on Public Benefit. This guidance is referred to when reviewing the charity's aims and objectives and when planning current and future activities. This forms part of the Trustees' annual review and strategic planning process.

Achievements and Performance

	SORP reference	
Summary of the main achievements of the charity, identifying the difference the charity's work has made to the circumstances of its beneficiaries and any wider benefits to society as a whole.	Para 1.20	Talk Changes has continued to expand and strengthen its impact across Bolton, Greater Manchester and Lancashire, and expanding nationally. We have built a model of accessible, culturally sensitive, and trauma-informed mental health support that benefits individuals, families, and wider society. Expansion of Therapeutic Services We developed and expanded our 1:1 Psychotherapy and Counselling services. While our core delivery remains within Bolton and Greater Manchester, rising demand means we now support clients nationally. Our services provide vital support to individuals experiencing mental health challenges, including those from disadvantaged and marginalised communities. We also collaborate closely with partner organisations to enhance service delivery and improve outcomes for beneficiaries, ensuring they receive holistic, integrated support. Training, Placements & Educational Partnerships A significant achievement this year has been the expansion of our trainee programme, which supports the next generation of counsellors and mental health practitioners. We have formed strong partnerships with: • Bolton College • Bury College • Salford University • Preston College Through these partnerships, we offer counselling placements, community support placements, and opportunities for trainees to gain frontline experience. Several of our current staff members—support workers, counsellors, and volunteers—began their journey as trainees and have successfully transitioned

		into employment within Talk Changes. This contributes to local workforce development and supports individuals from diverse and underserved communities into meaningful employment. Community Reach and Engagement Our public engagement continues to grow, particularly online. Our Instagram platform now has over 24,000 followers, managed by dedicated volunteers who create accessible content, share wellbeing information, and provide signposting to thousands of people across the UK each day. Organisational Growth We have strengthened our internal capacity, with a growing team comprising: • 7 Counsellors • 4 Support Workers • 2 Social Media Volunteers • 2 Events Coordinators • Additional volunteers • 4 trainees This increased staffing enables us to meet rising demand while maintaining a high-quality, person-centred service. Quality Standards & Professional Recognition We achieved the Bolton Quality Mark, becoming the youngest organisation to receive this recognition, endorsed by Bolton Council and Bolton University. This award demonstrates our commitment to delivering best practice and maintaining high professional standards. For the second consecutive year, Talk Changes received a national certificate recognising us as one of the leading providers of 1:1 Counselling, Psychotherapy, and CBT. We are fully registered with the Information Commissioner's Office (ICO) and operate in full compliance with data protection and confidentiality regulations. Additionally, we are CPD Accredited, and have launched a comprehensive CPD Training Programme to support
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		counsellors, practitioners and community workers in their ongoing professional development. Professional Memberships We remain registered with the British Association for Counselling and Psychotherapy (BACP), ensuring we adhere to the highest standards of ethical and clinical practice.
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Financial Review

Review of the charity's financial position at the end of the period	Para 1.21	The Charity's total income amounted to £50,096.28, of which £23,012.28 was generated through the provision of services, and £27,084.00 was generated through Grants. Expenditure during this year has increased slightly specifically due to an increase in marketing expenditure such as an increased online presence through the development of a new website and outsourcing the management of social media for the charity. The charity can report a surplus of £11,533.18 for the period 1st April 2024 to 31st March 2025. Total funds carried forward at 31st March 2025 were £26,242.37.
Statement explaining the policy for holding reserves stating why they are held	Para 1.22	We have no reserves as the funds received are to provide the therapeutic service for the individuals within Bolton & Greater Manchester.
Amount of reserves held	Para 1.22	None
Reasons for holding zero reserves	Para 1.22	Not applicable
Details of fund materially in deficit	Para 1.24	None
Explanation of any uncertainties about the charity continuing as a going concern	Para 1.23	Not applicable

Structure, Governance and Management

Description of charity's trusts:		
Type of governing document (trust deed, royal charter)	Para 1.25	Constitution
How is the charity constituted? (e.g unincorporated association, CIO)	Para 1.25	CIO
Trustee selection methods including details of any constitutional provisions e.g. election to post or name of any person or body entitled to appoint one or more trustees	Para 1.25	Appointed

Reference and Administrative details

Charity name	Talk Changes
Other name the charity uses	
Registered charity number	1190271
Charity's principal address	Hamill House 112-116 Chorley New Road Bolton BL1 4DH

Names of the charity trustees who manage the charity

	Trustee name	Office (if any)	Dates acted if not for whole year	Name of person (or body) entitled to appoint trustee (if any)
1	Nadiya Solkar		Whole year	
2	Hafsana Munshi		Whole year	
3	Zeba Lokhat		Whole year	
4				
5				
6				
7				
8				
9				
10				
11				
12				
13				
14				
15				
16				
17				
18				
19				
20				

Funds held as custodian trustees on behalf of others

Description of the assets held in this capacity	Not applicable
Name and objects of the charity on whose behalf the assets are held and how this falls within the custodian charity's objects	Not applicable
Details of arrangements for safe custody and segregation of such assets from the charity's own assets	Not applicable

Exemptions from disclosure

Reason for non-disclosure of key personnel details

Not applicable

Other optional information

Not applicable

Declarations

The trustees declare that they have approved the trustees' report above.

Signed on behalf of the charity's trustees

Signature(s)

	
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Full name(s)

HAFSANA MUNSHI	
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Position (eg Secretary,
Chair, etc)

TRUSTEE - TREASURER

Date

24/11/2025



Section A

Independent Examiner's Report

Report to the trustees/
members of

Charity Name
Talk Changes

On accounts for the year
ended

31 March 2025

Charity no
(if any)

1190271

Set out on pages

15 - 16

(remember to include the page numbers of additional sheets)

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended 31 / 03 / 2025.

Responsibilities and
basis of report

As the charity's trustees, you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ("the Act").

I report in respect of my examination of the Trust's accounts carried out under section 145 of the 2011 Act and in carrying out my examination, I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

Independent
examiner's statement

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination which gives me cause to believe that in, any material respect:

- the accounting records were not kept in accordance with section 130 of the Charities Act; or
- the accounts did not accord with the accounting records; or
- the accounts did not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 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.

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.

Signed:

Date:

24/11/2025

Name:

Ismail Namaji

Address:

A.N.Y. Accounting & Bookkeeping Services Ltd

26 Aycliffe Drive, Buckshaw Village, Chorley, Lancashire

PR7 7GD

Section B**Disclosure**

Only complete if the examiner needs to highlight material matters of concern (see CC32, Independent examination of charity accounts: directions and guidance for examiners).

Give here brief details of any items that the examiner wishes to disclose.



CHARITY COMMISSION
FOR ENGLAND AND WALES

Charity Name Talk Changes	No (if any) 1190271
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Receipts and payments accounts

CC16a

For the period from	Period start date 01/04/2024	To	Period end date 31/03/2025
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Section A Receipts and payments

	Unrestricted funds to the nearest £	Restricted funds to the nearest £	Endowment funds to the nearest £	Total funds to the nearest £	Last year to the nearest £
A1 Receipts					
Non cash donation for gifts or services	23,012	-	-	23,012	19,763
Grants	-	27,084	-	27,084	26,576
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
Sub total (Gross income for AR)	23,012	27,084	-	50,096	46,339
A2 Asset and investment sales, (see table).					
	-	-	-	-	-
	-	-	-	-	-
Sub total	-	-	-	-	-
Total receipts	23,012	27,084	-	50,096	46,339
A3 Payments					
Marketing	1,692	-	-	1,692	5,126
Wages	33,542	-	-	33,542	32,860
Accountancy Fees	612	-	-	612	569
Software	123	-	-	123	331
Telephone & Internet	394	-	-	394	645
Insurance	149	-	-	149	136
Office Expenses	410	-	-	410	402
Consultancy Fees	1,550	-	-	1,550	2,500
Miscellaneous	91	-	-	91	389
Sub total	38,563	-	-	38,563	42,958
A4 Asset and investment purchases, (see table)					
	-	-	-	-	-
	-	-	-	-	-
Sub total	-	-	-	-	-
Total payments	38,563	-	-	38,563	42,958
Net of receipts/(payments)	- 15,551	27,084	-	11,533	3,381
A5 Transfers between funds	-	-	-	-	-
A6 Cash funds last year end	-	14,709	-	14,709	11,328
Cash funds this year end	- 15,551	41,793	-	26,242	14,709

Section B Statement of assets and liabilities at the end of the period

Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
B1 Cash funds	Bank Club & Society Account	-	26,242	-
		-	-	-
		-	-	-
	Total cash funds	-	26,242	-
	(agree balances with receipts and payments account(s))	OK	OK	OK
		Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
B2 Other monetary assets	Details	-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
B3 Investment assets	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
			-	-
			-	-
			-	-
			-	-
			-	-
B4 Assets retained for the charity's own use	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
B5 Liabilities	Details	Fund to which liability relates	Amount due (optional)	When due (optional)
			-	
			-	
			-	
			-	
			-	
Signed by one or two trustees on behalf of all the trustees	Signature	Print Name	Date of approval	
		H. MUNSHI	24/11/2025	

TALK CHANGES

England & Wales - Charity number 1190271

Accounts

Talk Changes

Charity Number 1190271

**Trustees' Annual Report, Independent Examiner's Report and Accounts
for the period 01 April 2023 – 31 March 2024**



CHARITY COMMISSION
FOR ENGLAND AND WALES

Trustees' Annual Report for the period

From 01 April 2023 To 31 March 2024

Charity name: Talk Changes

Charity registration number: 1190271

Objectives and Activities

	SORP reference	
Summary of the purposes of the charity as set out in its governing document	Para 1.17	We have managed to achieve the objects as stated in the governing document. To Promote and protect the physical and mental health of people affected by mental health issues for the public benefit through the provision of Psychotherapy & Counselling intervention and support. We also offer CBT sessions and Solution Focussed Sessions. We offer Counselling in schools. To advance the education of the public in matters relating to mental health and community health through workshops and group sessions. We have run various sessions to benefit the public. We focus on improving physical and mental wellbeing for children, teenagers, young adults, and adults. Talk Changes has always been to create social change and lead the way to a better and safer world. We adapt and change the way we work to best suit the needs of today's society. Talk Changes constantly seek out growth opportunities so we can learn and adapt into new ways of working. We apply creativity and curiosity to all aspects of organisation. Talk Changes offers a variety of services, open to all, tailored to individual service-users as part of our person-centred approach. We offer 1:1 Counselling/talking therapies and Cognitive Behavioural Therapy (CBT), group sessions, themed walk, talk and empower sessions which are extremely

		popular and group sessions as well as a training programme due to start in Summer 2024. We have managed to challenge mental health issues in a more open, creative and accessible way both with adults and youth by listening to our beneficiaries and adapting around their needs and through early intervention strategies we focus on 6 elements of an individual; improving mental, physical, emotional, environmental, financial and social wellbeing. Predominantly we have a fantastic team of a mixture of experienced practitioners and our beneficiaries who then joined the team into delivering projects that improve mental and physical wellbeing. Most are from marginalised communities that have achieved great things, which in turn has broken down barriers within the mental health world, thus finding new creative ways to work with beneficiaries.
Summary of the main activities in relation to those purposes for the public benefit, in particular, the activities, projects or services identified in the accounts.	Para 1.17 and 1.19	Ensured an organisational infrastructure is in place, which include: a functioning trustee board (3 members), appropriate public liability/professional indemnity insurance is in place, and key policies and procedures. Financial systems and a funding strategy in place, to include bank account, accounting practice, a process is operating which involves looking for and applying for suitable grants and other funding opportunities. We have grown as a service provider within Bolton and have built key relationships with other organisations such as GP Federation, Bolton CVS, Bolton Council, and other charity organisations. We also work closely with schools offering our Counselling services for pupils. Established regular one to one counselling appointments. In one year we have provided just over 500 1:1 Counselling clients over the years (around 6 sessions each). We also provide sessions nationally and we have placed a structure within the organisation that makes it affordable and easy to access for all beneficiaries. We have a step 4 model we use, and we

		have found this to be extremely beneficial within the organisation. We have created group projects covering a range of relevant allied mental health topics. We have carried out themed Walk, Talk and Empower sessions, DV sessions, Art Therapy sessions, Clinics, Teenage Talks, Knit and Natter and Creative Minds Projects. We created a suit of relevant workshop materials to support community education in a range of allied mental health topics. Commenced community-based workshops and linked within schools to deliver to parents such as Positive Parenting.
Statement confirming whether the trustees have had regard to the guidance issued by the Charity Commission on public benefit	Para 1.18	The Trustees confirm that they have referred to the guidance contained in the Charity Commission's general guidance on Public Benefit when reviewing the charity's aims and objectives and in planning its future activities, which is an annual process

Achievements and Performance

	SORP reference	
Summary of the main achievements of the charity, identifying the difference the charity's work has made to the circumstances of its beneficiaries and any wider benefits to society as a whole.	Para 1.20	Established 1:1 Psychotherapy and Counselling sessions. We provide predominantly in Bolton and Greater Manchester areas, however due to demand we are now receiving clients nationally. The beneficiaries are the wider public that are suffering from Mental Health and are in genuine need of support and help. We work closely with disadvantaged communities as well as those that are suffering from any mental health issues. We assist other organisations and where appropriate partner with them to add value to services provided within the community. We have made fantastic partners and built up relationships with other charities and organisations.

		We have also built up a growing Instagram audience with approximately 24+K followers. This is run by our fantastic volunteers due to their dedication and time have managed to grow the service and we have many reaching out to us on a daily basis. We have grown to 7 Counsellors, 2 social media volunteers, 4 support workers and 2 volunteers and 2 events coordinators. We have also achieved the Bolton Quality Mark, we were the youngest organisation to achieve this award and it is recognised by Bolton Council and Bolton University. It is an award that shows we demonstrate a set of universally recognised best practice standards and good practice. We have also recently received a nationally recognised certificate, second year running for best 1:1 Counselling and Psychotherapy and CBT Providers. We have successfully registered with the Independent Commissioners Office (ICO) and British Association for Counselling and Psychotherapy (BACP).
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Financial Review

Review of the charity's financial position at the end of the period	Para 1.21	The Charity's total income amounted to £46,339.15, of which £19,763.00 was generated through the provision of services, and £26,576.15 was generated through Grants. Expenditure during this year has increased specifically due to an increase in wages due to the provision of extra services and sessions being offered. The charity can report a surplus of £3,380.76 for the period 1st April 2023 to 31st March 2024. Total funds carried forward at 31st March 2024 were £14,709.19.
Statement explaining the policy for holding reserves stating why they are held	Para 1.22	We have no reserves as the funds received are to provide the therapeutic service for the individuals within Bolton & Greater Manchester.
Amount of reserves held	Para 1.22	None

Reasons for holding zero reserves	Para 1.22	Not applicable
Details of fund materially in deficit	Para 1.24	None
Explanation of any uncertainties about the charity continuing as a going concern	Para 1.23	Not applicable

Structure, Governance and Management

Description of charity's trusts:		
Type of governing document (trust deed, royal charter)	Para 1.25	Constitution
How is the charity constituted? (e.g unincorporated association, CIO)	Para 1.25	CIO
Trustee selection methods including details of any constitutional provisions e.g. election to post or name of any person or body entitled to appoint one or more trustees	Para 1.25	Appointed

Reference and Administrative details

Charity name	Talk Changes
Other name the charity uses	
Registered charity number	1190271
Charity's principal address	Hamill House 112-116 Chorley New Road Bolton BL1 4DH

Names of the charity trustees who manage the charity

		Trustee name	Office (if any)	Dates acted if not for whole year	Name of person (or body) entitled to appoint trustee (if any)
	1	Nadiya Solkar		Whole year	
	2	Hafsana Munshi		Whole year	
	3	Zeba Lokhat		Whole year	
	4				
	5				
	6				
	7				
	8				
	9				
	10				
	11				
	12				
	13				
	14				
	15				
	16				
	17				
	18				
	19				
	20				

Funds held as custodian trustees on behalf of others

Description of the assets held in this capacity	Not applicable
Name and objects of the charity on whose behalf the assets are held and how this falls within the custodian charity's objects	Not applicable
Details of arrangements for safe custody and segregation of such assets from the charity's own assets	Not applicable

Exemptions from disclosure

Reason for non-disclosure of key personnel details

Not applicable

Other optional information

Not applicable

Declarations

The trustees declare that they have approved the trustees' report above.

Signed on behalf of the charity's trustees

Signature(s)		
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Full name(s)	HAFSANA MUNSHI	
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Position (eg Secretary, Chair, etc)	TRUSTEE - TREASURER	
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Date	31/05/2024
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Section A

Independent Examiner's Report

Report to the trustees/
members of

Charity Name
Talk Changes

On accounts for the year
ended

31 March 2024

Charity no
(if any)

1190271

Set out on pages

13 - 14

(remember to include the page numbers of additional sheets)

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended 31 / 03 / 2024.

Responsibilities and
basis of report

As the charity's trustees, you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ("the Act").

I report in respect of my examination of the Trust's accounts carried out under section 145 of the 2011 Act and in carrying out my examination, I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

Independent
examiner's statement

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination which gives me cause to believe that in, any material respect:

- the accounting records were not kept in accordance with section 130 of the Charities Act; or
- the accounts did not accord with the accounting records; or
- the accounts did not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 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.

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.

Signed:

Date:

31/05/2024

Name:

Ismail Namaji

Address:

A.N.Y. Accounting & Bookkeeping Services Ltd

26 Aycliffe Drive, Buckshaw Village, Chorley, Lancashire

PR7 7GD

Section B**Disclosure**

Only complete if the examiner needs to highlight material matters of concern (see CC32, Independent examination of charity accounts: directions and guidance for examiners).

Give here brief details of any items that the examiner wishes to disclose.



CHARITY COMMISSION
FOR ENGLAND AND WALES

Charity Name
Talk Changes

No (if any)
1190271

Receipts and payments accounts

CC16a

For the period
from

Period start date
01/04/2023

To

Period end date
31/03/2024

Section A Receipts and payments

	Unrestricted funds to the nearest £	Restricted funds to the nearest £	Endowment funds to the nearest £	Total funds to the nearest £	Last year to the nearest £
A1 Receipts					
Non cash donation for gift or service	19,763		-	19,763	10,414
Grants	5,000	21,576	-	26,576	18,740
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
Sub total (Gross income for AR)	24,763	21,576	-	46,339	29,154
A2 Asset and investment sales, (see table).					
	-	-	-	-	-
	-	-	-	-	-
Sub total	-	-	-	-	-
Total receipts	24,763	21,576	-	46,339	29,154
A3 Payments					
Marketing	5,126	-	-	5,126	3,487
Wages	32,860	-	-	32,860	24,150
Accountancy Fees	569	-	-	569	-
Software	331	-	-	331	-
Telephone & Internet	645	-	-	645	-
Insurance	136	-	-	136	-
Office Expenses	402	-	-	402	-
Consultancy Fees	2,500	-	-	2,500	-
Miscellaneous	389	-	-	389	-
Sub total	42,958	-	-	42,958	27,637
A4 Asset and investment purchases. (see table)					
	-	-	-	-	-
	-	-	-	-	-
Sub total	-	-	-	-	-
Total payments	42,958	-	-	42,958	27,637
Net of receipts/(payments)	- 18,195	21,576	-	3,381	1,517
A5 Transfers between funds	-	-	-	-	-
A6 Cash funds last year end	-	11,328	-	11,328	9,811
Cash funds this year end	- 18,195	32,904	-	14,709	11,328

Section B Statement of assets and liabilities at the end of the period

Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
B1 Cash funds	Bank Club & Society Account	-	14,709	-
		-	-	-
		-	-	-
	Total cash funds	-	14,709	-
	(agree balances with receipts and payments account(s))	OK	OK	OK
B2 Other monetary assets		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
B3 Investment assets		Fund to which asset belongs	Cost (optional)	Current value (optional)
			-	-
			-	-
			-	-
			-	-
B4 Assets retained for the charity's own use		Fund to which asset belongs	Cost (optional)	Current value (optional)
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
B5 Liabilities		Fund to which liability relates	Amount due (optional)	When due (optional)
			-	
			-	
			-	
			-	
Signed by one or two trustees on behalf of all the trustees		Signature	Print Name	Date of approval
			H. MUNSHI	31/05/2024

TALK CHANGES

England & Wales - Charity number 1190271

Accounts

Talk Changes

Charity Number 1190271

**Trustees' Annual Report, Independent Examiner's Report and Accounts
for the period 01 April 2022 – 31 March 2023**



CHARITY COMMISSION
FOR ENGLAND AND WALES

Trustees' Annual Report for the period

From 01 April 2022 To 31 March 2023

Charity name: Talk Changes

Charity registration number: 1190271

Objectives and Activities

	SORP reference	
Summary of the purposes of the charity as set out in its governing document	Para 1.17	We have managed to achieve the objects as stated in the governing document. To Promote and protect the physical and mental health of people affected by mental health issues for the public benefit through the provision of Psychotherapy & Counselling intervention and support. We also offer CBT sessions. To advance the education of the public in matters relating to mental health and community health through workshops and group sessions. We have run various sessions to benefit the public. We focus on improving physical and mental wellbeing for children, teenagers, young adults, and adults. Talk Changes has always been to create social change and lead the way to a better and safer world. We adapt and change the way we work to best suit the needs of todays society. Talk Changes constantly seek out growth opportunities so we can learn and adapt into new ways of working. We apply creativity and curiosity to all aspects of organization.
Summary of the main activities in relation to those purposes for the public benefit, in particular, the activities, projects or services identified in the accounts.	Para 1.17 and 1.19	Ensured an organisational infrastructure is in place, which include: a functioning trustee board (3 members), appropriate public liability/professional indemnity insurance is in place, and key policies and procedures. Financial systems and a funding strategy in place, to include bank

		account, accounting practice, a process is operating which involves looking for and applying for suitable grants and other funding opportunities. We have grown as a service provider within Bolton and have built key relationships with other organisations such as GP Federation, Bolton CVS, Bolton Council, and other charity organisations. We also work closely with schools offering our Counselling services for pupils. Established regular one to one counselling appointments. In one year we have provided just over 500 1:1 Counselling clients over the years (around 6 sessions each). We also provide sessions nationally and we have placed a structure within the organisation that makes it affordable and easy to access for all beneficiaries. We have a step 4 model we use, and we have found this to be extremely beneficial within the organisation. We have created group sessions covering a range of relevant allied mental health topics. We have carried out themed Walk, Talk and Empower sessions, DV sessions, Art Therapy sessions, Clinics, Teenage Talks, Knit and Natter and Arts and Crafts sessions. We created a suit of relevant workshop materials to support community education in a range of allied mental health topics. Commenced community-based workshops and linked within schools to deliver to parents such as Positive Parenting.
Statement confirming whether the trustees have had regard to the guidance issued by the Charity Commission on public benefit	Para 1.18	The Trustees confirm that they have referred to the guidance contained in the Charity Commission's general guidance on Public Benefit when reviewing the charity's aims and objectives and in planning its future activities, which is an annual process

Achievements and Performance

	SORP reference	
Summary of the main achievements of the charity, identifying the difference the charity's work has made to the circumstances of its beneficiaries and any wider benefits to society as a whole.	Para 1.20	Established 1:1 Psychotherapy and Counselling sessions. We provide predominantly in Bolton and Greater Manchester areas, however due to demand we are now receiving clients nationally. The beneficiaries are the wider public that are suffering from Mental Health and are in genuine need of support and help. We work closely with disadvantaged communities as well as those that are suffering from any mental health issues. We assist other organisations and where appropriate partner with them to add value to services provided within the community. We have made fantastic partners and built up relationships with other charities and organisations. We have also built up a growing Instagram audience with approximately 24+K followers. This is run by our fantastic volunteers due to their dedication and time have managed to grow the service and we have many reaching out to us on a daily basis. We have grown to 7 Counsellors, 2 social media volunteers, 4 support workers and 2 volunteers and 2 events co-ordinators. We have also achieved the Bolton Quality Mark, we were the youngest organisation to achieve this award and it is recognised by Bolton Council and Bolton University. It is an award that shows we demonstrate a set of universally recognised best practice standards and good practice. We have also recently received a nationally recognised certificate. We will release the news in May. We have successfully registered with the Independent Commissioners Office (ICO) and British Association for Counselling and Psychotherapy (BACP)

Financial Review

Review of the charity's financial position at the end of the period	Para 1.21	The Charity's total income amounted to £29,154.64, of which £10,414.64 was generated through the provision of services, and £18,740.00 was generated through Grants. Expenditure during this year is relatively similar to the year end 31st March 2022 with a slight increase in wages due to the provision of extra services and sessions being offered. The charity can report a surplus of £1,517.35 for the period 1st April 2022 to 31st March 2023. Total funds carried forward at 31st March 2023 were £11,328.43.
Statement explaining the policy for holding reserves stating why they are held	Para 1.22	We have no reserves as the funds received are to provide the therapeutic service for the individuals within Bolton & Greater Manchester.
Amount of reserves held	Para 1.22	None
Reasons for holding zero reserves	Para 1.22	Not applicable
Details of fund materially in deficit	Para 1.24	None
Explanation of any uncertainties about the charity continuing as a going concern	Para 1.23	Not applicable

Structure, Governance and Management

Description of charity's trusts:		
Type of governing document (trust deed, royal charter)	Para 1.25	Constitution
How is the charity constituted? (e.g unincorporated association, CIO)	Para 1.25	CIO
Trustee selection methods including details of any constitutional provisions e.g. election to post or name of any person or body entitled to appoint one or more trustees	Para 1.25	Appointed

Reference and Administrative details

Charity name	Talk Changes
Other name the charity uses	
Registered charity number	1190271
Charity's principal address	Hamill House 112-116 Chorley New Road Bolton BL1 4DH

Names of the charity trustees who manage the charity

	Trustee name	Office (if any)	Dates acted if not for whole year	Name of person (or body) entitled to appoint trustee (if any)
1	Nadiya Solkar		Whole year	
2	Hafsana Munshi		Whole year	
3	Zeba Lokhat		Whole year	
4				
5				
6				
7				
8				
9				
10				
11				
12				
13				
14				
15				
16				
17				
18				
19				
20				

Funds held as custodian trustees on behalf of others

Description of the assets held in this capacity	Not applicable
Name and objects of the charity on whose behalf the assets are held and how this falls within the custodian charity's objects	Not applicable
Details of arrangements for safe custody and segregation of such assets from the charity's own assets	Not applicable

Exemptions from disclosure

Reason for non-disclosure of key personnel details

Not applicable

Other optional information

Not applicable

Declarations

The trustees declare that they have approved the trustees' report above.

Signed on behalf of the charity's trustees

Signature(s)		
Full name(s)	HAFSANA MUNSHI	
Position (eg Secretary, Chair, etc)	TRUSTEE - TREASURER	
Date	04/04/2023	



Section A

Independent Examiner's Report

Report to the trustees/
members of

Charity Name
Talk Changes

On accounts for the year
ended

31 March 2023

Charity no
(if any)

1190271

Set out on pages

12 - 13

(remember to include the page numbers of additional sheets)

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended **31 / 03 / 2023**.

Responsibilities and
basis of report

As the charity's trustees, you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ("the Act").

I report in respect of my examination of the Trust's accounts carried out under section 145 of the 2011 Act and in carrying out my examination, I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

Independent
examiner's statement

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination which gives me cause to believe that in, any material respect:

- the accounting records were not kept in accordance with section 130 of the Charities Act; or
- the accounts did not accord with the accounting records; or
- the accounts did not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 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.

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.

Signed:

Date: 09/04/2023

Name:

Ismail Namaji

Address:

A.N.Y. Accounting & Bookkeeping Services Ltd

26 Aycliffe Drive, Buckshaw Village, Chorley, Lancashire

PR7 7GD

Section B**Disclosure**

Only complete if the examiner needs to highlight material matters of concern (see CC32, Independent examination of charity accounts: directions and guidance for examiners).

Give here brief details of any items that the examiner wishes to disclose.



CHARITY COMMISSION
FOR ENGLAND AND WALES

Charity Name
Talk Changes

No (if any)
1190271

Receipts and payments accounts

CC16a

For the period
from

Period start date
01/04/2022

To

Period end date
31/03/2023

Section A Receipts and payments

	Unrestricted funds to the nearest £	Restricted funds to the nearest £	Endowment funds to the nearest £	Total funds to the nearest £	Last year to the nearest £
A1 Receipts					
Non cash donation for gift or service	-	10,414	-	10,414	6,354
Grants	750	17,990	-	18,740	16,840
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
Sub total (Gross income for AR)	750	28,404	-	29,154	23,194
A2 Asset and investment sales, (see table).					
	-	-	-	-	-
Sub total	-	-	-	-	-
Total receipts	750	28,404	-	29,154	23,194
A3 Payments					
Marketing	-	3,487	-	3,487	3,109
Wages	-	24,150	-	24,150	16,024
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
Sub total	-	27,637	-	27,637	19,133
A4 Asset and investment purchases. (see table)					
	-	-	-	-	-
Sub total	-	-	-	-	-
Total payments	-	27,637	-	27,637	19,133
Net of receipts/(payments)	750	767	-	1,517	4,061
A5 Transfers between funds	-	-	-	-	-
A6 Cash funds last year end	-	9,811	-	9,811	5,750
Cash funds this year end	750	10,578	-	11,328	9,811

Section B Statement of assets and liabilities at the end of the period

Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
B1 Cash funds	Bank Club & Society Account	-	11,328	-
		-	-	-
		-	-	-
	Total cash funds	-	11,328	-
	(agree balances with receipts and payments account(s))	Agreement Error	Agreement Error	OK
B2 Other monetary assets	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
B3 Investment assets	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
			-	-
			-	-
			-	-
			-	-
B4 Assets retained for the charity's own use	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
B5 Liabilities	Details	Fund to which liability relates	Amount due (optional)	When due (optional)
			-	
			-	
			-	
			-	
Signed by one or two trustees on behalf of all the trustees	Signature	Print Name	Date of approval	
		H. MUNSHI	04/04/2023	

TALK CHANGES

England & Wales - Charity number 1190271

Accounts

Talk Changes
Charity Number 1190271
Trustees' Annual Report and Accounts
for the year ended
31 March 2022



CHARITY COMMISSION
FOR ENGLAND AND WALES

Trustees' Annual Report for the period

From 01 April 2021 (Period start date) To 31 March 2022 (Period end date)

Charity name: Talk Changes

Charity registration number: 1190271

Objectives and Activities

	SORP reference	
Summary of the purposes of the charity as set out in its governing document	Para 1.17	We have managed to achieve the objects as stated in the governing document. To Promote and protect the physical and mental health of people affected by mental health issues for the public benefit through the provision of psychotherapy/counselling intervention and support To advance the education of the public in matters relating to mental health and community health through workshops and group sessions We focus on improving physical and mental wellbeing for children, teenagers, young adults, and adults.
Summary of the main activities in relation to those purposes for the public benefit, in particular, the activities, projects or services identified in the accounts.	Para 1.17 and 1.19	Ensured an organisational infrastructure is in place, which includes; a functioning trustee board (3 members), appropriate public liability/professional indemnity insurance is in place, and key policies and procedures. Financial systems and a funding strategy in place, to include; bank account, accounting practice, a process is operating which involves looking for and applying for suitable grants and other funding opportunities. We have grown as a service provider within Bolton and have built key relationships with other organisations such as Federation, Bolton CVS, Bolton Council and other charity organisations.

		Established regular one to one counselling appointments. In one year we have provided just over 200 1:1 Counselling clients (around 6 sessions each). We also provide sessions nationally and we have placed a structure within the organisation that makes it affordable and easy to access for all beneficiaries. We have a step 4 model we use and we have found this to be extremely beneficial within the organisation. Created group sessions covering a range of relevant allied mental health topics. We have carried out Walk, Talk and Empower sessions, DV sessions, Art Therapy sessions, Clinics, Teenage Talks, Knit and Natter and Arts and Crafts sessions. Created a suit of relevant workshop materials to support community education in a range of allied mental health topics. Commenced community-based workshops and linked within schools to deliver to parents.
Statement confirming whether the trustees have had regard to the guidance issued by the Charity Commission on public benefit	Para 1.18	The Trustees confirm that they have referred to the guidance contained in the Charity Commission's general guidance on Public Benefit when reviewing the charity's aims and objectives and in planning its future activities, which is an annual process

Achievements and Performance

	SORP reference	
Summary of the main achievements of the charity, identifying the difference the charity's work has made to the circumstances of its beneficiaries and any wider benefits to society as a whole.	Para 1.20	Established 1:1 Psychotherapy and Counselling sessions. The funding we have received for the dates July 2020-March 2021 are restricted funds so these are for providing a therapeutic service for the individuals living in Bolton and Greater Manchester areas. This funding is for the time agreed with the funders in providing this service. The beneficiaries are the wider public that are suffering from Mental Health and are in genuine need of support and help. We assist other organisations and where appropriate partner with them to add value to services provided within the community. We have made fantastic partners and built up relationships with

		other charities in Bolton and Greater Manchester. We have also built up a growing Instagram audience with approximately 24K followers. This is run by our fantastic volunteers due to their dedication and time have managed to grow the service and we have many reaching out to us on a daily basis. We have grown to 6 Counsellors, 2 social media volunteers, 4 support workers and 2 volunteers and an events manager. We have also achieved the Bolton Quality Mark, we were the youngest organisation to achieve this award and it is recognised by Bolton Council and Bolton University. It is an award that shows we demonstrate a set of universally recognised best practice standards and good practice.
--	--	--

Financial Review

Review of the charity's financial position at the end of the period	Para 1.21	The Charity's total income amounted to £23,194.11, of which £6,354.11 was generated through the provision of services, and £16,840.00 was generated through Grants. During the year, there has been a significant increase in the relative expenditure. This was due to an increase in demand for services after coming out of Covid, resulting in additional resources required to deliver the increased operational activities. The charity can report a surplus of £4,061.08 for the year-ended 31 March 2022. Total funds carried forward at 31 March 2022 were £9,811.08, of which all are restricted funds.
Statement explaining the policy for holding reserves stating why they are held	Para 1.22	We have no reserves as the funds received are to provide the therapeutic service for the individuals within Bolton & Greater Manchester.
Amount of reserves held	Para 1.22	None
Reasons for holding zero reserves	Para 1.22	Not applicable
Details of fund materially in deficit	Para 1.24	None
Explanation of any uncertainties about the charity continuing as a going concern	Para 1.23	Not applicable

Structure, Governance and Management

Description of charity's trusts:		
Type of governing document (trust deed, royal charter)	Para 1.25	Constitution
How is the charity constituted? (e.g unincorporated association, CIO)	Para 1.25	CIO
Trustee selection methods including details of any constitutional provisions e.g. election to post or name of any person or body entitled to appoint one or more trustees	Para 1.25	Appointed

Reference and Administrative details

Charity name	Talk Changes
Other name the charity uses	
Registered charity number	1190271
Charity's principal address	Hamill House 112-116 Chorley New Road Bolton BL1 4DH

Names of the charity trustees who manage the charity

	Trustee name	Office (if any)	Dates acted if not for whole year	Name of person (or body) entitled to appoint trustee (if any)
1	Nadiya Solkar		Whole year	
2	Hafsana Munshi		Whole year	
3	Zeba Lokhat		Whole year	
4				
5				
6				
7				
8				
9				
10				
11				
12				
13				
14				
15				
16				
17				
18				
19				
20				

Funds held as custodian trustees on behalf of others

Description of the assets held in this capacity	Not applicable
Name and objects of the charity on whose behalf the assets are held and how this falls within the custodian charity's objects	Not applicable
Details of arrangements for safe custody and segregation of such assets from the charity's own assets	Not applicable

Exemptions from disclosure

Reason for non-disclosure of key personnel details

Not applicable

Other optional information

Not applicable

Declarations

The trustees declare that they have approved the trustees' report above.

Signed on behalf of the charity's trustees

Signature(s)	H.Munshi	
Full name(s)	HAFSANA MUNSHI	
Position (eg Secretary, Chair, etc)	TRUSTEE	
Date	17/01/2023	



CHARITY COMMISSION
FOR ENGLAND AND WALES

Charity Name
Talk Changes

No (if any)
1190271

Receipts and payments accounts

CC16a

For the period
from

Period start date
01/04/2021

To

Period end date
31/03/2022

Section A Receipts and payments

	Unrestricted funds to the nearest £	Restricted funds to the nearest £	Endowment funds to the nearest £	Total funds to the nearest £	Last year to the nearest £
A1 Receipts					
Non cash donation for gift or service	-	6,354	-	6,354	100
Grants	-	16,840	-	16,840	7,900
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
Sub total (Gross income for AR)	-	23,194	-	23,194	8,000
A2 Asset and investment sales, (see table).					
	-	-	-	-	-
	-	-	-	-	-
Sub total	-	-	-	-	-
Total receipts	-	23,194	-	23,194	8,000
A3 Payments					
Marketing	-	3,109	-	3,109	650
Wages	-	16,024	-	16,024	1,600
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
Sub total	-	19,133	-	19,133	2,250
A4 Asset and investment purchases. (see table)					
	-	-	-	-	-
	-	-	-	-	-
Sub total	-	-	-	-	-
Total payments	-	19,133	-	19,133	2,250
Net of receipts/(payments)	-	4,061	-	4,061	5,750
A5 Transfers between funds	-	-	-	-	-
A6 Cash funds last year end	-	5,750	-	5,750	-
Cash funds this year end	-	9,811	-	9,811	5,750

Section B Statement of assets and liabilities at the end of the period

Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
B1 Cash funds	Bank Club & Society Account	-	9,811	-
		-	-	-
		-	-	-
	Total cash funds	-	9,811	-
	(agree balances with receipts and payments account(s))	OK	OK	OK
		Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
B2 Other monetary assets	Details			
		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
B3 Investment assets	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
			-	-
			-	-
			-	-
			-	-
			-	-
B4 Assets retained for the charity's own use	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
B5 Liabilities	Details	Fund to which liability relates	Amount due (optional)	When due (optional)
			-	
			-	
			-	
			-	
			-	
Signed by one or two trustees on behalf of all the trustees	Signature	Print Name	Date of approval	
	H.Munshi	HAFSANA MUNSHI	17/01/2023	

TALK CHANGES

England & Wales - Charity number 1190271

Accounts

	Annual Report for the period								
		From	Period start date		Period end date				
			Day 07	Month 07	Year 2020		Day 31	Month 03	Year 2021
			To						

Section A	Reference and administration details
------------------	---

Charity name	Talk Changes
Other names charity is known by	

Registered charity number (if any)	1190271	
---	---------	--

Charity's principal address	Hamill House	
	112-116 Chorley New Road	
	Bolton	
	Postcode	BL1 4DH

Names of the charity trustees who manage the charity

Trustee name	Office (if any)	Dates acted if not for whole year	Name of person (or body) entitled to appoint trustee
--------------	-----------------	-----------------------------------	--

			(if any)
1	Nadiya Solkar	Whole Year	
2	Hafsana Munshi	Whole Year	
3	Zeba Lokhat	Whole Year	
4			
5			
6			
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20			

Names of the trustees for the charity, if any, (for example, any custodian trustees)

Name	Dates acted if not for whole year

Names and addresses of advisers (Optional information)

Type of adviser	Name	Address

Name of chief executive or names of senior staff members (Optional information)

Khadija Wadee

Section B management

Structure, governance and

Description of the charity's trusts

Type of governing document (eg. trust deed, constitution)	Constitution
--	--------------

How the charity is constituted
(eg. trust, association, company)

CIO

Trustee selection methods
(eg. appointed by, elected by)

Appointed

Additional governance issues (Optional information)

You **may choose** to include additional information, where relevant, about:

- policies and procedures adopted for the induction and training of trustees;
- the charity's organisational structure and any wider network with which the charity works;
- relationship with any related parties;
- trustees' consideration of major risks and the system and procedures to manage them.

None

Section C

Objectives and activities

Summary of the objects of the charity set out in its governing document

We have managed to achieve the objects as stated in the governing document.

To Promote and protect the physical and mental health of people affected by mental health issues for the public benefit through the provision of psychotherapy/counselling intervention and support
To advance the education of the public in matters relating to mental health and community health through workshops and group sessions

Summary of the main activities undertaken for the public benefit in relation to these objects (include within this section the statutory declaration that trustees have had regard to the guidance issued by the Charity Commission on public benefit)

Ensured an organisational infrastructure is in place, which includes; a functioning trustee board, appropriate public liability/professional indemnity insurance is in place, and key policies.

Financial systems and a funding strategy in place, to include; bank account, accounting practice, a process is operating which involves looking for and applying for suitable grants and other funding opportunities.

We have grown as a service provider within Bolton and have built key relationships with other organisations.

Established regular one to one counselling appointments. In one year we have provided just under 100 1:1 Counselling clients (around 6 sessions each)

Created group sessions covering a range of relevant allied mental health topics. We have carried out Walk, Talk and Empower sessions.

Created a suit of relevant workshop materials to support community education in a range of allied mental health topics.

Commenced community-based workshops.

Additional details of objectives and activities (Optional information)

You **may choose** to include further statements, where relevant, about:

- policy on grant making;
- policy programme related investment;
- contribution made by volunteers.

Have fantastic volunteer contributions. We currently have 5 volunteers who carry out support work as well as managing our successful social media page.

Summary of the main achievements of the charity during the year

Established 1:1 Psychotherapy/Counselling sessions. The funding we have received for the dates July 2020-March 2021 are restricted funds so these are for providing a therapeutic service for the individuals living in Bolton and Greater Manchester. This is funding for the time agreed with the funders in providing this service.

We managed to fulfill our therapeutic services within 2 months of receiving the initial funding. This shows the great demand there is for Mental Health service within the Bolton area.

The beneficiaries are the wider public that are suffering from Mental Health and are in genuine need of support and help. We assist other organisations and where appropriate partner with them to add value to services provided within the community. We have made fantastic partners and built up relationships with other charities in Bolton and Greater Manchester.

We have also built up a growing Instagram audience with approximately 22K followers. This is run by our fantastic volunteers due to their dedication and time have managed to grow the service and we have many reaching out to us on a daily basis.

Section E

Financial review

Brief statement of the charity's policy on reserves

We have no reserves as the funds received is to provide the therapeutic service for the individuals within Bolton & Greater Manchester.

Details of any funds materially in deficit

None

Further financial review details (Optional information)

You **may choose** to include additional information, where relevant about:

- the charity's principal sources of funds (including any fundraising);
- how expenditure has supported the key objectives of the charity;
- investment policy and objectives including any ethical investment policy adopted.

Due to Covid we have not managed to do any fundraising but we have had donations from the public for providing 1:1 Counselling. This is at a charge of £25 PH as per clientele needs. We have a policy in place for those struggling to pay. We have an aim to provide a FREE service for all and we rely on fundings from other organizations such as Bolton Funds and GMVCO to provide this free service.

Currently we do not deal with cash funds. All our income and expenses are generated via our charity bank account and approved by our treasurer Hafsana Munshi.

Section F

Other optional information

Section G

Declaration

The trustees declare that they have approved the trustees' report above.

Signed on behalf of the charity's trustees

Signature(s)

H. Munshi

Full name(s)

Hafsana Munshi

Position (eg Secretary, Chair, etc)

Treasurer

Date

26/01/2022



CHARITY COMMISSION
FOR ENGLAND AND WALES

Charity Name
Talk Changes

Receipts and pay

For the period
from

22/7/20

Section A Receipts and payments

	Unrestricted funds to the nearest £	Restricted funds to the nearest £
A1 Receipts		
	-	-
Non cash donation for gift or service	-	100
Grants	-	7,900
	-	-
	-	-
	-	-
	-	-
Sub total (Gross income for AR)	-	8,000
(see table).		
	-	-
	-	-
Sub total	-	-
Total receipts	-	8,000
A3 Payments		
	-	-
Marketing	-	650
Wages	-	1,600
	-	-
	-	-
	-	-
	-	-
	-	-
Sub total	-	2,250
A4 Asset and investment		
	-	-
	-	-
Sub total	-	-
Total payments	-	2,250
Net of receipts/(payments)	-	5,750
A5 Transfers between funds	-	-
A6 Cash funds last year end	-	-
Cash funds this year end	-	5,750

Section B Statement of assets and liabilities a

Categories

Details

B1 Cash funds

None

Total cash funds

(agree balances with receipts and payments
account(s))

B2 Other monetary assets

Details

B3 Investment assets

Details

B4 Assets retained for the charity's own use

Details

Laptop

B5 Liabilities

Details

--

Signed by one or two trustees on

Signature

H. Munshi
Z. Lockhat

	No (if any)	CC16a
ments accounts		
To	Period end date 31/3/21	

Endowment funds to the nearest £	Total funds to the nearest £	Last year to the nearest £
-	-	-
-	100	-
-	7,900	-
-	-	-
-	-	-
-	-	-
-	-	-
-	-	-
-	8,000	-
-	-	-
-	-	-
-	-	-
-	8,000	-
-	-	-
-	-	-
-	-	-
-	650	-
-	1,600	-
-	-	-
-	-	-
-	-	-
-	-	-
-	-	-
-	-	-
-	2,250	-
-	-	-
-	-	-
-	-	-
-	-	-
-	2,250	-
-	-	-
-	5,750	-
-	-	-
-	-	-
-	5,750	-

t the end of the period

Unrestricted to nearest £	Restricted to nearest £	Endowment to nearest £
-	-	-
-	-	-
-	-	-
-	5,750	-
OK	OK	OK

Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
-	-	-
-	-	-
-	-	-
-	-	-
-	-	-
-	-	-

fund to which asset belongs	Cost (optional)	Current value (optional)
	-	-
	-	-
	-	-
	-	-
	-	-

fund to which asset belongs	Cost (optional)	Current value (optional)
Charity	350	-
	-	-
	-	-
	-	-
	-	-
	-	-
	-	-
	-	-
	-	-

Fund to which	Amount due	When due
	-	

	-	
	-	
	-	
	-	

Print Name	Date of approval
Hafsana Munshi	26/01/2022
Zeba Lokhat	26/01/2022