

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
--	--	--

		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
--	--	---

		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.
--	--	---

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)

	
---	--

Full name(s)

HAFSANA MUNSHI	
----------------	--

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
------------------------------	------------------------

Receipts and payments accounts

CC16a

For the period from	Period start date 01/04/2024	To	Period end date 31/03/2025
------------------------	---------------------------------	----	-------------------------------

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	