

Trustees' annual report



CHARITY COMMISSION
FOR ENGLAND AND WALES

for the period

0 1 0 4 2 4

Charity No

3 1 0 3 2 5

1 1 9 0 8 3 0
(if any)

Period start date

Period end date

Charity name **Huddersfield Pregnancy Crisis**
Centre **"Talkthru"**

Objectives and Activities

	SORP reference	
Summary of the purposes of the charity as set out in its governing document	Para 1.17	<p>a) Advancement of education in the subject of pregnancy and the termination of pregnancy and into the effects thereof upon women, whether physical, mental or psychological.</p> <p>b) Preservation and protection of Women's health.</p> <p>c) Provision of advice, counselling and assistance to women and their partners and families who are suffering from any physical or mental illness, distress or poverty during or as a result of pregnancy or following an abortion, miscarriage, cot death, still birth, loss of child or sexual abuse.</p> <p>d) Provision of such other charitable purposes which may conveniently be carried on in connection with the above objects.</p>
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	<p>Counselling and support on a one to- one basis to women and their partners following the loss of a child in pregnancy or neonatally.</p> <p>Counselling on a one-to-one basis for women who have had their babies taken into care by statutory authorities.</p> <p>Liaison with other practitioners and organisations in the field of baby loss.</p> <p>Miscarriage support groups.</p>

Statement confirming whether the trustees have had regard to the guidance issued by the Charity Commission on public benefit	Para 1.18	The trustees put the charitable objectives at the forefront our considerations and begin each of our quarterly board meetings with these objectives as the first item of business. We are mindful of guidance issued by the charity commission and as a consequence declare interests at the start of every Trustees Meeting. Trustees have in the past (under the former charity (ref 1122488) sought permission to pay a connected person, and seek to make an annual declaration of any potential conflicts of interest.
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Additional information (optional)

You may choose to include further statements where relevant about:

	SORP reference	
Policy on grant making	Para 1.38	
Policy on social investment including program related investment	Para 1.38	
Contribution made by volunteers	Para 1.38	
Other		

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	<p>In addition to maintaining our face to face, telephone and on-line one-to-one counselling for clients and providing regular telephone care calls for people on our waiting list for counselling, we have been able to expand our charity's activities. Through the efforts of our project and network lead, we held a number of network events throughout the year to include local communities such as Ravensthorpe Community center, Kirklees women's network, Leeds Mind and the Huddersfield university health center. These connections have enable us to run miscarriage support groups, both at Talkthru and in local communities along with Birth Trauma support and provide baby loss awareness training for other groups working with women, including 'Auntie Pams'.</p> <p>We were delighted to hold our 25th Anniversary celebrations in September 2024</p> <p>We continue to be able to offer placements for counselling students from local universities.</p>

Additional information (optional)

You may choose to include further statements where relevant about:

	SORP reference	
Achievements against objectives set	Para 1.41	As finances have been available, we continue to make progress on our strategic plan to move towards a balanced workforce of both employees and volunteers. We have increased the number of office and counselling staff who are either contracted via service level agreements or are employed by the charity.
Performance of fundraising activities against objectives set	Para 1.41	Our total income for 24-25 was £77,429.33, compared with £57,536.36 for 23-34, despite the increasing economic pressures on the charitable sector that has seen many charities fail and fold. We have moved a substantial proportion of our financial resource into interest earning accounts, following recommendations from our independent advisor. We continue to make use of the inland revenue's gift aid scheme to maximize the value of gifts we receive.
Investment performance against objectives	Para 1.41	See above.

Other		
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Financial Review

	SORP reference	
Review of the charity's financial position at the end of the period	Para 1.21	At the financial year end total cash at the bank and in hand £93,749.24 (previous year £107,712)
Statement explaining the policy for holding reserves stating why they are held	Para 1.22	We have a reserves account to ensure liabilities are met should Talkthru cease to operate and to enable the charity to continue operating with resilience despite uncertain financial circumstances. We aim to have 6 months operating costs in reserves.
Amount of reserves held	Para 1.22	£35,000
Reasons for holding zero reserves	Para 1.22	
Details of fund materially in deficit	Para 1.24	
Explanation of any uncertainties about the charity continuing as a going concern	Para 1.23	

Additional information (optional)

You may choose to include further statements where relevant about:

	SORP reference	
The charity's principal sources of funds (including any fundraising)	Para 1.47	
Investment policy and objectives including any social investment policy adopted	Para 1.46	
A description of the principal risks facing the charity	Para 1.46	
Other		

Structure, Governance and Management

Description of charity's trusts:	SORP reference	
Type of governing document (trust deed, royal charter)	Para 1.25	Trust Deed
How is the charity constituted? (e.g unincorporated association, CIO)	Para 1.25	CIO registered 12th August, 2020 replacing the former Trust.
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	We are open to recruiting more trustees, especially to reflect diversity in our client group. There are no constitutional provisions concerning appointment.

Additional information (optional)

You may choose to include further statements where relevant about:

	SORP reference	
Policies and procedures adopted for the induction and training of trustees	Para 1.51	We have policies specifying trustee roles and induction
The charity's organizational structure and any wider network with which the charity works	Para 1.51	We employ an operating centre manager, to run the activities of the charity, to fundraise and manage the day to day running of the charity, along with an administrative assistant. We have a project lead who liaises with the trustee board and a counselling services manager. As a charity we have liaised with Forget Me Not (Children's) Hospice about complementing each other's services. We also work within the Maternity Voice Partnerships for our local area and the Perinatal Mental Health Network. The board is also supported by a counselling adviser.
Relationship with any related parties	Para 1.51	
Other		

Reference and Administrative details

Charity name	Huddersfield Pregnancy Crisis Centre
Other name the charity uses	Talkthru
Registered charity number	1190830
Charity's principal address	13-16 Lion Chambers John Williams Street Huddersfield HD1 1ES

Trustee name	Office (if any)	Dates acted if not for whole year	Name of person (or body) entitled to appoint trustee (if any)
George Spencer	Trustee (liaison)	Whole year	
John Naylor	Trustee (Chair)	Whole year	
Janet Woodhouse	Trustee (safeguarding lead)	Whole year	
John Hulse	Trustee (Finance lead)	1-6-24 to year end	
James Chester	Trustee (Health & Safety lead)	30-3-25 to year end	

Names of the charity trustees who manage the charity

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Reference and Administrative details (cont)

Corporate trustees – names of the directors at the date the report was approved

[illegible]

Name of trustees holding title to property belonging to the charity

[illegible]

Funds held as custodian trustees on behalf of others

Description of the assets held in this capacity	
Name and objects of the charity on whose behalf the assets are held and how this falls within the custodian charity's objects	
Details of arrangements for safe custody and segregation of such assets from the charity's own assets	

Additional information (optional)

Names and addresses of advisers (Optional

information) Type of adviser Name Address

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

Exemptions from disclosure

Reason for non-disclosure of key personnel details

Other optional information



Declarations

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

Signed on behalf of the charity's trustees

	Signature(s)	John Naylor	
	Full name(s)	Dr John Naylor	
	Position (eg Secretary, Chair, etc)	Chair	
	Date	12-01-2026	

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John William Street
Huddersfield
HD1 1ES

01484 515137

office@talkthru.org.uk

www.talkthru.org.uk

Explanatory Note on Correction of Accounts – Year End 2024/25

Since the submission of the 2024/25 financial statements, it was brought to our attention that the figures submitted did not correctly reflect the transfer of funds between the charity's bank accounts. These had been incorrectly recorded as income and expenditure rather than internal transfers. This posting error resulted in an overstatement of both income and expenditure, and therefore assets, in the originally submitted accounts.

These transactions have now been corrected in our QuickBooks software:

- All internal bank-to-bank transfers are properly recorded as transfers, not income or expenditure.
- Bank balances and total assets have now been corrected to reflect actual holdings.
- Income and expenditure now reflect only genuine transactions with third parties.
- The trial balance and balance sheet have been updated accordingly.

The updated accounts now present a true and fair view of the charity's financial position for the 2024/25 financial year, with the total assets correctly shown as £94,142.37.

A detailed record of these corrections has been maintained to provide transparency and an audit trail.



John Hulse
(Trustee)



Nicola Chester
(Centre Manager)

Statement of Financial Position

Talkthru

As of 31 March, 2025

DISTRIBUTION ACCOUNT	TOTAL
Fixed Asset	
Tangible assets	
Cost - Office Equipment	£419.97
Depreciation - Office Equipment	-£419.97
Total for Tangible assets	£0.00
Total for Fixed Asset	£0.00
Cash at bank and in hand	
Bank Account	£32,456.37
Co-Op Savings Account	£0.00
The Cambridge Building Society Savings	£31,292.87
United Trust Fixed Bond	£30,000.00
Total for Cash at bank and in hand	£93,749.24
Debtors	
Debtors-1	£0.00
Debtors - Gift Aid	£598.50
Total for Debtors	£598.50
Current Assets	
Debtors - Prepayments	£0.00
Total for Current Assets	£0.00
NET CURRENT ASSETS	£94,347.74
Creditors: amounts falling due within one year	
Trade Creditors	
Creditors - Accruals	£0.00
Total for Trade Creditors	£0.00
Current Liabilities	
Accruals Provisions	£0.00
Payroll Clearing	£0.00
Payroll Liabilities	
Employment Allowance	-£439.55
HMRC	£508.42
Talkthru	£136.50
Total for Payroll Liabilities	£205.37
Tax and National Insurance	£0.00
Total for Current Liabilities	£205.37
Total for Creditors: amounts falling due within one year	£205.37
NET CURRENT ASSETS (LIABILITIES)	£94,142.37
TOTAL ASSETS LESS CURRENT LIABILITIES	£94,142.37
TOTAL NET ASSETS (LIABILITIES)	£94,142.37
Capital and Reserves	
Opening Balance Equity	£22,572.42
Retained Earnings	£87,665.52
Profit for the year	-£16,095.57
Total for Capital and Reserves	£94,142.37

Statement of Activity

Talkthru

1 April, 2024-31 March, 2025

DISTRIBUTION ACCOUNT	TOTAL
Income	
Fundraising Events	£130.00
Baby Bottles	£11.88
Other Fund Raising Events	£219.75
Total for Fundraising Events	£361.63
Gift Aid Income	£1,282.54
Gifts Received	
CCH Support	£600.00
Client Donations	£169.24
Gifts From Individuals - SO	£2,397.00
Other Donations	£1,468.25
Paypal	£549.69
Total for Gifts Received	£5,184.18
Grants Received	£40,600.00
Interest Received	£1,293.85
Total for Income	£48,722.20
Gross Profit	£48,722.20
Expenses	
Counselling Costs	
Giff Gaff Mobile	£564.00
Professional Costs	£863.85
Professional Insurance	£134.50
Project Costs	£27.97
Supervision	£765.00
Training & Seminars	£452.00
Total for Counselling Costs	£2,807.32
IT Costs	
ICO	£35.00
Microsoft	£72.00
Other IT Costs	£622.76
Payroll & Book Keeping	£224.00
Software & IT Expenses	£316.59
Total for IT Costs	£1,270.35
Office & Stationery	£67.26
Misc Expenses	£175.07
Quickbooks	£526.56
Stationery & Consumables	£894.67
Total for Office & Stationery	£1,663.56
Payroll Expenses	
Employer Contributions	
Retirement	£58.50
Total for Employer Contributions	£58.50
Taxes	£68.87
Wages	£18,356.00
Hourly	£1,206.00
Total for Wages	£19,562.00
Total for Payroll Expenses	£19,689.37

Statement of Activity

Talkthru

1 April, 2024-31 March, 2025

DISTRIBUTION ACCOUNT	TOTAL
Premises Costs	£3,548.27
Buildings Insurance	£801.52
contents and business insurance	£42.70
Rent	£8,729.80
Utilities	£3,425.69
Total for Premises Costs	£16,547.98
STAFF COSTS	
Counselling Manager	£6,937.50
Counsellor Hours	£9,800.00
DBS	£70.80
Payroll Expenses	
Pension	£925.89
Taxes	£0.00
Wages	£1,950.00
Total for Payroll Expenses	£2,875.89
Project Lead	£2,280.00
TNL Counsellor	£875.00
Total for STAFF COSTS	£22,839.19
Total for Expenses	£64,817.77
Net Operating Income	-£16,095.57
Other Expenses	
Unrealized Gain or Loss	
Total for Other Expenses	
Net Other Income	
Net Income	-£16,095.57

Talkthru

Trial Balance

As of March 31, 2025

	DEBIT	CREDIT
Bank Account	32,456.37	
Co-Op Savings Account	0.00	
The Cambridge Building Society Savings	31,292.87	
United Trust Fixed Bond	30,000.00	
Debtors - Gift Aid	598.50	
Debtors-1	0.00	
Debtors - Prepayments	0.00	
Cost - Office Equipment	419.97	
Depreciation - Office Equipment		419.97
Creditors - Accruals		0.00
Accruals Provisions		0.00
Payroll Clearing		0.00
Payroll Liabilities:Employment Allowance	439.55	
Payroll Liabilities:HMRC		508.42
Payroll Liabilities:Talkthru		136.50
Tax and National Insurance		0.00
Opening Balance Equity		22,572.42
Retained Earnings		87,665.52
Fundraising Events		130.00
Fundraising Events:Baby Bottles		11.88
Fundraising Events:Other Fund Raising Events		219.75
Gift Aid Income		1,282.54
Gifts Received:CCH Support		600.00
Gifts Received:Client Donations		169.24
Gifts Received:Gifts From Individuals - SO		2,397.00
Gifts Received:Other Donations		1,468.25
Gifts Received:Paypal		549.69
Grants Received		40,600.00
Interest Received		1,293.85
Counselling Costs:Giff Gaff Mobile	564.00	
Counselling Costs:Professional Costs	863.85	
Counselling Costs:Professional Insurance	134.50	
Counselling Costs:Project Costs	27.97	
Counselling Costs:Supervision	765.00	
Counselling Costs:Training & Seminars	452.00	
IT Costs:ICO	35.00	
IT Costs:Microsoft	72.00	
IT Costs:Other IT Costs	622.76	
IT Costs:Payroll & Book Keeping	224.00	
IT Costs:Software & IT Expenses	316.59	
Office & Stationery	67.26	
Office & Stationery:Misc Expenses	175.07	
Office & Stationery:Quickbooks	526.56	
Office & Stationery:Stationery & Consumables	894.67	
Payroll Expenses:Employer Contributions:Retirement	58.50	
Payroll Expenses:Taxes	68.87	
Payroll Expenses:Wages	18,356.00	
Payroll Expenses:Wages:Hourly	1,206.00	

Talkthru

Trial Balance

As of March 31, 2025

	DEBIT	CREDIT
Premises Costs	3,548.27	
Premises Costs:Buildings Insurance	801.52	
Premises Costs:contents and business insurance	42.70	
Premises Costs:Rent	8,729.80	
Premises Costs:Utilities	3,425.69	
STAFF COSTS:Counselling Manager	6,937.50	
STAFF COSTS:Counsellor Hours	9,800.00	
STAFF COSTS:DBS	70.80	
STAFF COSTS:Payroll Expenses:Pension	925.89	
STAFF COSTS:Payroll Expenses:Taxes	0.00	
STAFF COSTS:Payroll Expenses:Wages	1,950.00	
STAFF COSTS:Project Lead	2,280.00	
STAFF COSTS:TNL Counsellor	875.00	
TOTAL	£160,025.03	£160,025.03