Talk Club

Report of the Trustees and Financial Statements

for the year ended 31 December 2025

DATE: 23 October 2026

Registered charity number: 1194033 (England and Wales)

The trustees present their report with the financial statements of the charity for the year ended 31 December 2025.

OBJECTIVES AND ACTIVITIES

Objectives and aims

The charity's objectives are to promote and protect the physical and mental health of men, in particular, but not exclusively, by:

1. providing mental health talking clubs for men in their community
2. raising awareness of mental health through events and online resources
3. providing a supportive network for men, online and offline, so that they can talk about their mental health

Talk Club's mission is to be a community that supports every man to be mentally fit. Its vision is to start real conversations, improve mental fitness and end suicide, by asking: "How are you? Out of 10?"

Public benefit

The trustees confirm that they have had regard to the Charity Commission's guidance on public benefit and comply with section 17 of the Charities Act 2011 in planning and carrying out the charity's activities. The trustees are satisfied that the charity's main activities, described in this report, are for the public benefit.

ACHIEVEMENTS AND IMPACT

Chair's report for 2025

In 2025, we strengthened our continuity of care model and widened the support we offer men at every level of need. Thanks to continued support from our partners and volunteers, we reached more men in their communities, workplaces, and prisons.

Highlights of the year:

- By the end of 2025, the charity ran 150 public Talk Clubs across the UK, broadening our national reach from Inverness to Margate.
- Volunteer Captains remained our most important asset, and by the end of 2025, we had trained nearly 650 since the charity's inception.
- Our Business Support offering continued to generate income to fund our community work, with five businesses on board at the end of 2025.

- Thanks to the success of a targeted fundraising campaign, “Love & Hope”, we launched three subsidised therapy groups and began offering placements to trainee therapists, under our new Therapy Lead.
- Our Prison Support service continued to demonstrate the impact of the “How are you? Out of 10?” model in settings where few other options exist. By the end of 2025, we had set up 17 prison groups.
- In 2025, we launched our Talk Club app, giving individuals and businesses tools to check in on how they are (out of 10) and providing a safe framework to improve their scores.
- Brand partnerships continued to thrive, including our ongoing partnership with Bristol Beer Factory. 2025 marked a milestone: over £140,000 donated from sales of their Alcohol-Free IPA, Clear Head, since its launch.
- We held our first Talk Club Cup in April, bringing together Bristol City and Bristol Rovers for a legends and celebrities match to help raise awareness of men’s mental health.
- We continued to raise awareness of our local work by winning the Health & Wellness Award at the Bristol Life Awards, and nationally by featuring on This Morning to promote Talk & Football.

In an increasingly difficult fundraising climate, internal capacity and fundraising remain our biggest challenges. The board’s priority for the year ahead is sustainable growth by increasing income through paid services such as Prison Support, Business Support and Therapy, and continuing to grow strategic and paid partnerships that generate both awareness and revenue. We will continue to invest in our team and technical infrastructure to ensure we keep pace with demand and maintain safe, smart and sustainable ways of working

None of the work we do can happen without the hard work and passion from our staff, Captains, volunteers, donors, partners and fellow trustees. Thank you to everyone who played their part in a year we can be proud of.

Kate Lenton,
Chair of Trustees

Who benefited and how

- **Talk Clubs.** Weekly, volunteer-led peer support groups remain the first step for most men. Each session uses the “How are you? Out of 10?” model. In September 2025, the charity launched Gold Star Captains, which recognises Captains with at least 12 months’ service and offers a route into Community Manager roles.
- **Therapy.** Talk Club launched subsidised online one-to-one therapy. This helps men who cannot afford full-price therapy to get the support they need, and provides placement opportunities for trainee therapists.
- **Prison Support.** By the end of 2025, Talk Clubs were active in 17 prisons, with over 130 prisoners and 80 staff trained as Talk Club Captains. HMP Bristol has reported running up to 16 groups a week, with a 60% fall in self-harm and suicide among men attending. Every cell at HMP Leeds now has access to the Talk Club mental fitness ladder.
- **Business Support.** Workplace mental fitness support continued to provide sustainable income. New work in 2025 included weekly workshops across seven Belcan sites and monthly listening support for the Bristol City FC Performance Centre.
- **Awareness and influence.** Talk Club contributed to the Government’s Men’s Health Strategy alongside Dan Aldridge MP, Movember and the Association of Male Health and Wellbeing. The charity also worked with NHS Op Courage on support for veterans and with partners on rural health hubs. Events included the Talk Club Cup in April 2025, the Tony Thorpe Trophy and the Baton of Hope.

FINANCIAL REVIEW

Principal funding sources

Talk Club funds its work through a mix of income streams: donations and community fundraising, grants, corporate Business Support contracts, therapy fees, and product partnerships with Bristol Beer Factory (Clear Head) and Wogan Coffee. This mix reduces reliance on any single source and gives the charity mainly unrestricted funds.

Total income for the year was £262,676 (period to 31 December 2024: £362,550).

The accounts for year ending 31st December 2025 were prepared on a receipts and payments basis compared to an accruals basis for the previous financial period

Expenditure

Total expenditure for the year was £277,772. All expenditure supported the charity's objectives, mainly staff costs for the HQ team, Captain training and support, therapy provision, and digital tools.

Reserves policy

The trustees hold reserves under a prudent policy, designed to ensure enough funds are in place to meet contractual commitments if income falls unexpectedly. Reserves can only be used with board agreement. The board reviews the policy each year.

At 31 December 2025, free reserves were £96k, against a target of £120k.

Risk management

The trustees review the main risks to the charity regularly. The key risks identified are:

- insufficient or reduced income from donations, fundraising, grants and partnerships
- an uncertain economic climate
- safeguarding for captains and attendees
- staff stress and burnout in a small team

To manage these risks, the charity continues to diversify its income, regularly reviews financial metrics, and seeks opportunities to grow the staff team as income allows, favouring a flexible, low-cost freelance model where possible.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document

Talk Club is a Charitable Incorporated Organisation (CIO), registered charity number 1194033. It is governed by a constitution dated 8 April 2021. Before this, it operated as We Talk Club CIC, registered company number 12216881.

Recruitment and appointment of new trustees

When appointing trustees, the board considers the skills, knowledge and experience needed to run the charity effectively. The board recruits new trustees by invitation, following recommendations from trustees and officers, and matches them to the board's current needs. New trustees receive an induction from the Chair, are mentored by experienced trustees, and have access to online and in-person training.

In September 2025, Steven Dodds stepped down as Chair, and Kate Lenton moved from Vice Chair to succeed him. A full list of appointments and resignations is below.

Organisational structure

The board of trustees agrees the charity's strategic direction with the Co-CEOs and oversees its work. Each trustee oversees an area of the charity's work that matches their skills and experience. The board of trustees meets quarterly. A smaller group of the Chair, Treasurer and Co-CEOs meets monthly.

Day-to-day management of the charity is shared by the Co-CEOs, with Ben Akers leading partnerships and community, and Gavin Thorpe leading therapy, Prison Support and Business Support.

Ben and Gavin are supported by a small team covering Captain, Prison and Business training and facilitation, community management, therapy, communications and digital, grants and fundraising, PR and events. The team is supported by volunteers, freelancers and partners.

REFERENCE AND ADMINISTRATIVE DETAILS

Charity name: Talk Club

Registered charity number: 1194033 (England and Wales)

Principal address: Floor 2, Royal Oak House, Royal Oak Avenue, Bristol, BS1 4GB

Trustees who served during the year and up to the date of signing:

Name	**Role**	**Notes**
Kate Lenton	Chair	Trustee from 19/08/2024; Chair from 25/09/2025
Steven Dodds	Former Chair	Resigned 01/09/2025
Simon Brooke	Treasurer	
Tom Button	Secretary	Resigned 01/09/2025
Rich Gundry		Resigned 01/06/2025
James Wheale		Resigned 01/09/2025
Andrew Evans		
Mark Williams		
Dr Rowan Gilmore		
Stephen Pratt		
Patrick Sullivan		
Simon Wood		
Rob Hingston		Appointed 01/08/2025
Daniel Palmer		Appointed 01/11/2025
Brian Halford		Appointed 01/11/2025

Senior staff: Ben Akers and Gavin Thorpe, Co-CEOs.

Independent examiner: Mr Leigh Wiltshire, 32 Award Road, Wimborne, BH21 7NT

Bankers: NatWest Bank, Berkeley Centre, Bristol

STATEMENT OF TRUSTEES' RESPONSIBILITIES

The trustees are responsible for preparing the Report of the Trustees and the financial statements in line with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

The Charities Act 2011, the Charities (Accounts and Reports) Regulations 2008 and the charity's constitution require the trustees to prepare financial statements for each financial year. These must give a true and fair view of the charity's affairs and of its income and expenditure for that period. In preparing these statements, the trustees are required to:

- select suitable accounting policies and apply them consistently
- observe the methods and principles in the Charities SORP
- make judgements and estimates that are reasonable and prudent
- state whether applicable accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements
- prepare the financial statements on the going concern basis, unless it is inappropriate to presume that the charity will continue to operate.

The trustees are responsible for keeping proper accounting records that show the charity's financial position with reasonable accuracy at any time. These records must allow the trustees to ensure that the financial statements comply with the Charities Act 2011, the Charities (Accounts and Reports) Regulations 2008 and the charity's constitution. The trustees are also responsible for safeguarding the charity's assets and for taking reasonable steps to prevent and detect fraud and other irregularities.

APPROVAL AND SIGN-OFF

Approved by the board of trustees on 26/10/26 and signed on its behalf by:



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Kate Lenton, Chair of Trustees

Date: 26/10/26

CHARITY COMMISSION FOR ENGLAND AND WALES

Independent examiner's report on the accounts

Section A Independent Examiner's Report

Report to the trustees/ members of	Talk Club		
On accounts for the year ended	31st December 2025	**Charity no (if any)**	1194033
Set out on pages	7 - 8		

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended **31/12/2025**.

Responsibilities and basis of report

As the charity trustees of the Trust, 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 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:

- accounting records were not kept in accordance with section 130 of the Act or
- the accounts do not accord with the accounting records

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Signed:	L. J. Wiltshire	**Date:**	26/10/2026
Name:	Mr Leigh Wiltshire		
Relevant professional qualification(s) or body (if any):			
Address:	32 Award Road, Wimborne, BH21 7NT		

CHARITY COMMISSION FOR ENGLAND AND WALES

Talk Club	1194033

Receipts and payments accounts

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For the period from	1st January 2025	To	31st December 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					
Donations	96,682	-	-	96,682	141,198
Grants	6,000	32,736	-	38,736	51,000
Charitable Activities	40,948	10,000	-	50,948	98,475
Merchandise Sales	5,296	-	-	5,296	5,496
Fundraising	58,140	-	-	58,140	54,184
Subscriptions	11,409		-	11,409	12,158
Investment Income	1,465	-	-	1,465	39
	-	-	-	-	-
***Sub total** (Gross income for AR)*	219,940	42,736	-	262,676	362,550
A2 Asset and investment sales, (see table).					
	-	-	-	-	
	-	-	-	-	-
Sub total	-	-	-	-	-
Total receipts	219,940	42,736	-	262,676	362,550
A3 Payments					
	-	-	-	-	
Fundraising Events	1,612	-	-	1,612	2,903
Advertising and Promotion	3,421	-	-	3,421	730
Merchandise	17,137	-	-	17,137	16,841
Business Support	560	-	-	560	440
Insurance	442	-	-	442	378
Office Rent	11,653	-	-	11,653	18,272
Wages and Salaries	140,798	36,400		177,198	255,503
Administrative Expenses	2,077	-	-	2,077	3,372
Professional Fees	47,910			47,910	23,355
Printing, Postage and Stationery	850			850	1,808
Recruitment	60			60	120
Computer and Software	4,209			4,209	5,512
Travel, Accomodation and Subsistence	8,743			8,743	5,728
Other Charitbale Activities	1,898	-	-	1,898	2,968
Sub total	241,372	36,400	-	277,772	337,930
A4 Asset and investment purchases, (see table)					
	-	-	-	-	
	-	-	-	-	
Sub total	-	-	-	-	-
Total payments	241,372	36,400	-	277,772	337,930
Net of receipts/(payments)	- 21,431	6,336	-	- 15,095	24,620
A5 Transfers between funds	-	-	-	-	-
A6 Cash funds last year end	117,452	-	-	117,452	92,832
Cash funds this year end	96,021	6,336	-	102,357	117,452

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	Current Account	40,853	-	-
	Deposit Account	55,168	6,336	-
		-	-	-
	Total cash funds	**96,021**	**6,336**	**-**
	(agree balances with receipts and payments account(s))	OK	OK	OK

	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
B2 Other monetary assets		-	-	-
		-	-	-
		-	-	-
		-	-	-

	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
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 liability relates	Amount due (optional)	When due (optional)
B5 Liabilities	HMRC Liability	4093.52	-	
			-	
			-	
			-	
			-	

Signed on behalf of all the trustees	Signature	Print Name	Date of approval
	Simon Brooke	Simon Brooke	26/10/2026