Charity registration number: 1200275

KEEP TALKING SERVICES
TRUSTEES' REPORT AND
UNAUDITED FINANCIAL STATEMENTS
FOR THE YEAR ENDED 30 APRIL 2026

Beresfords
Chartered Certified Accountants
1-2 Rhodium Point
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Keep Talking Services
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Keep Talking Services
Trustees' Report For The Year Ended 30 April 2026

The trustees present their report and the financial statements for the year ended 30 April 2026.

Objectives and Activities

Aims and Objectives

The charity's objects are for the public benefit, the relief of those who are experiencing ill health or poor mental health and who have become socially isolated as a result, particularly but not exclusively in Kent, through the provision of support, signposting, and befriending services.

Public Benefit

Keep Talking Services provides a free telephone befriending service supporting individuals across Kent and Medway who are experiencing loneliness or mental health challenges. The charity recruits and trains student volunteers from health and social care disciplines to deliver weekly support calls, providing companionship, empathy, and early intervention. These activities directly advance the charity's purpose of reducing social isolation and improving wellbeing.

The trustees confirm that they have complied with the requirements of Section 17 of the Charities Act 2011 to have due regard to the Charity Commission's guidance on public benefit.

Contribution Made by Volunteers

Keep Talking Services' activities are delivered almost entirely through the dedication and commitment of its volunteer team. The charity operates a structured volunteer programme that engages health and social care students from universities and colleges across the UK, providing them with training, supervision, and practical experience in supporting individuals experiencing loneliness and mental ill health.

During the reporting period, student volunteers collectively contributed several thousand hours of direct befriending support and associated activities, forming the core of the charity's service provision. Their contribution not only enables the charity to operate cost-effectively but also ensures that clients receive compassionate, consistent, and person-centred support.

The trustees wish to record their sincere appreciation to all volunteers for their professionalism, reliability, and the meaningful difference they make in the lives of our beneficiaries.

Achievements and Performance

Main Achievements

The trustees are pleased to present this end of year report for Keep Talking Services, covering the period 2025 to 2026. Keep Talking Services exists to relieve loneliness, isolation and poor mental health through the provision of regular telephone befriending, emotional support and signposting. The charity supports individuals who may be socially isolated, experiencing mental health difficulties, or facing barriers that make it harder for them to access traditional support.

Our model is built around consistent human connection. Trained student volunteers provide regular calls to clients, offering time, patience and a non-judgemental space to talk. This not only supports clients to feel less alone, but also gives students valuable experience in communication, empathy, safeguarding and mental health awareness.

This report sets out the charity's activity, reach and impact during the year. It includes data on the clients we supported, the student volunteers who made the service possible, feedback from those involved, and the key learning that will help shape our work going forward. The trustees remain proud of the continued growth of Keep Talking Services and grateful to everyone who has contributed to its work during the reporting period.

Clients

During 2025 to 2026, Keep Talking Services supported 437 clients, including 190 people continuing from the previous year and 247 new referrals. This shows both sustained demand for the service and the trust clients place in us over time. Many people do not come to Keep Talking Services for short-term support. They come because they need consistency, patience and a relationship that can build safely.

The average length of client engagement was 449 days, reflecting the complexity of need within the people we support. For many clients, loneliness and poor mental health are not brief experiences. They are often linked to bereavement, trauma, long-term illness, loss of confidence, social anxiety, or years of feeling disconnected from others.

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Main Achievements - continued

Client data, based on a sample of 338 individuals, shows an average age of 58, with clients ranging from 19 to 98 years old. This demonstrates the wide reach of the service, while also showing a strong level of need among older adults. The gender profile shows that 67% of clients identified as female and 33% as male.

Of those clients, 43% reported suicidal ideation, while 12% reported self-harm. Alongside this, 12% were identified as having ADHD or ASD, and 11% reported a fear of leaving their home. These figures show that Keep Talking Services is often supporting people at a point of significant vulnerability. While we are not a crisis service or a replacement for clinical care, our calls provide an important layer of connection, observation and support.

"He mentions it to people he knows, as it has helped him a lot, as he feels there is always someone there. Describes the charity as a light at the end of the tunnel." Client feedback

Depression was the most common recorded diagnosis, affecting 57% of clients, followed by anxiety at 32%. More complex needs were also present, including personality disorders, PTSD, bipolar affective disorder, schizophrenia, obsessive-compulsive disorder and schizoaffective disorder. Importantly, 22% of clients had no formal diagnosis, showing that people may still be experiencing significant distress even without a clinical label. Our work is not led by diagnosis alone. It is led by the person, what they are living with, and what support feels safe and useful to them.

Relationship status also gives insight into the social context of the people we support. 41% of clients were single, 20% were widowed, and 13% were divorced. This suggests that many clients may have limited day-to-day emotional or household support. For many people, loneliness is not simply about being physically alone. It is about not having someone who checks in, listens properly, or remembers the small details of their life.

"She is paired so well with her student. Likes that it is a long friendship with the student. Feels like they help each other." Client feedback

During the year,the charity delivered 13,301 calls, providing 4,522 hours of direct support. The average call lasted 34 minutes, showing that these conversations are meaningful and in-depth rather than brief check-ins. Across the year, the service averaged 1,108 calls per month, with the busiest month being March. Demand remained high even when new referrals were temporarily paused, showing how much ongoing support existing clients continued to need.

A total of 1,061 safeguarding or "cause for concern" incidents were recorded, alongside 661 instances of non-attendance. Each incident was carefully and safely explored with the team to ensure that support and signposting can be offered along with further escalation to external services if necessary. These figures reflect the vulnerability of the client group and the importance of strong systems around risk, escalation and follow-up. Non-attendance can also be part of the reality of working with people who are anxious, unwell, overwhelmed, or struggling with motivation and memory.

Clients were supported across a wide geographical area, with the highest concentrations in Herne Bay, Canterbury, Whitstable, and Gillingham. Further demand came from areas including Faversham, Chatham, Tunbridge Wells, and Rochester, as well as a wider spread of communities across the region. This reinforces the value of telephone-based support, which can reach people regardless of mobility, transport, confidence, or location.

Most referrals came through social prescribing, which accounted for 83% of referrals. NHS referrals accounted for 12%, with smaller numbers coming from primary care mental health services, other sources and local authorities. This shows the strength of our relationship with social prescribing teams, while also highlighting an opportunity to continue developing wider referral pathways.

The ethnicity profile shows that 97% of clients identified as English, Welsh, Scottish, Northern Irish or British. Smaller proportions were recorded across mixed or multiple ethnic backgrounds and other White backgrounds, with all other ethnic categories accounting for less than 1% each. This may partly reflect local population demographics, but it also gives us something to consider around outreach, visibility and access for underrepresented communities.

During the year, 185 discharges were recorded. The most common reason was lack of engagement, with 49% linked to disengagement either during or shortly after referral. This gives us useful learning around onboarding, first contact and how we make the service feel safe and easy to begin, particularly for people who may already feel anxious about engaging with support.

To better understand the client experience, Keep Talking Services also undertook a focused piece of feedback research during 2025. Three placement students from the University of Portsmouth contacted actively paired clients, with 71 clients taking part. The findings were extremely positive: 87% said they feel less lonely after our calls, 100% said they feel listened to, 74% said they feel part of a community, and 96% said they would recommend Keep Talking Services to others who are feeling alone.

"Really good service, cannot fault it!" Client feedback

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Main Achievements - continued

This feedback strongly reflects the heart of Keep Talking Services. The service may be simple in format, but its impact is often deeply personal. Clients spoke about feeling listened to, remembered and valued. They also described their relationships with students as meaningful, well matched and often mutual, where they were able to share advice and life experience as well as receive support.

"Was engaging outside before the accident and part of communities, but that stopped, and now is happy to be a part of KTS. Likes how it's a two-way conversation with the student. Not totally receiving on one side and giving on the other, but a bit of both. Excellent concept." Client feedback

Taken together, the data and feedback show a service supporting people with significant mental health needs, high levels of loneliness and often limited support around them. For many clients, Keep Talking Services is more than a weekly phone call. It is connection, reassurance and a reminder that they are not alone.

Student data

During 2025 to 2026, Keep Talking Services had 286 students engaged with the service, including 139 students who were already involved from the previous year and 147 new students who joined during the reporting period. This shows the continued growth of our student volunteer model and the strong level of interest from people wanting practical experience in mental health, communication and emotional support.

The average age of students was 23, with an age range from 18 to 64. Students spent an average of 365 days engaged with Keep Talking Services, showing that many stayed long enough to build confidence, develop skills and form consistent, safe relationships with the people they supported.

For clients, this consistency matters. For students, it provides an opportunity outside their chosen programme to learn through real human connection. They gain experience in listening, boundaries, safeguarding, empathy and communication, while seeing first-hand how loneliness and mental health difficulties affect people's everyday lives.

Keep Talking Services attracted students from 26 different universities, colleges and training providers. The largest proportion came from the University of Kent at 30%, followed by the University of Portsmouth at 16% and Canterbury Christ Church University at 13%. We also saw strong engagement from the University of Sussex at 9% and the University of Manchester at 6%, alongside students from a wider range of institutions across the UK. This shows that Keep Talking Services is becoming recognised beyond its local area as a meaningful placement and volunteering opportunity.

The majority of students were studying psychology at 87%, reflecting the strong relevance of the service to students interested in mental health, human behaviour and communication. Other students came from fields including criminology, health and social care, mental health nursing, counselling, biomedical science, paramedic science, public health, childhood studies, politics and business management. This wider mix brings different perspectives into the service and helps build understanding of loneliness and mental health across future professions.

Students joined from different stages of study, with 34% in their second year, 28% in their first year, 22% in their third year, and 15% studying at Master's level. This creates a good balance between students beginning their development and those bringing more advanced academic or placement experience.

The gender profile shows that 88% of students identified as female, 12% as male, and 1% as other. The student cohort was also ethnically diverse, with 54% identifying as English, Welsh, Scottish, Northern Irish or British, 14% as any other White background, 8% as African, 8% as any other Asian background, and 6% as any other Black, African or Caribbean background. Smaller proportions identified across mixed or multiple ethnic backgrounds, Chinese, Bangladeshi, Caribbean, Arab and other ethnic groups. This diversity is a real strength, bringing different cultures, life experiences and perspectives into the volunteer community.

Students found out about Keep Talking Services through a range of routes. The strongest pathways were university volunteering pages at 31%, university presentations at 24%, and recommendations through a friend at 23%. Lecturer recommendations accounted for 11%, with smaller numbers coming through the website, leaflets and YouTube. The level of word-of-mouth referral is particularly encouraging, as it suggests students value the experience enough to recommend it to others.

During the reporting period, 75 students left Keep Talking Services. The main reasons were personal circumstances, qualification, university stress and poor engagement. In many cases, this reflects the natural movement of a student volunteer group, as people balance study, placements, work, personal commitments and career progression. A further 75 students applied but did not progress, as they stopped responding to emails before fully joining the service. This shows both the high level of interest in volunteering and the ongoing challenge of converting initial applications into active, reliable volunteers.

To better understand the student experience, Keep Talking Services also gathered direct feedback during 2026. The results were extremely positive: 100% of students said they were happy, 100% felt supported, 100% felt listened to, and 100% found the induction good and helpful for their role. In addition, 95% said communication at Keep Talking Services was excellent.

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Main Achievements - continued

"Love how friendly everyone is and how welcoming everyone was when I first joined. The staff are so lovely, and I am never worried to message any of them."

This feedback matters because the student model only works if volunteers feel safe, valued and supported. Students are giving their time to support people who may be lonely, distressed or living with complex mental health needs. They need clear induction, good communication and a team they can go to when they are unsure.

Students also described the role as meaningful and manageable alongside their studies. This is one of the strengths of the model. Students can offer a realistic amount of time, while still making a genuine difference to clients.

"As a student with not a lot of free time, all I'm giving up is one hour of my time per week, yet I'm able to feel like I'm making such a huge impact on someone else's life."

The feedback also highlighted the culture of Keep Talking Services. Students described the team as friendly, human, understanding and inclusive, with one student saying they felt "visible and included" and another describing a "real sense of family within the team."

"Honestly you can tell there's a sense of humanity at this service."

Taken together, the student data and feedback show a strong, growing and committed volunteer community. Our students remain central to the delivery and spirit of Keep Talking Services. Their time, compassion and willingness to keep showing up make the service possible, while the experience supports their development as future practitioners, professionals and people.

Partnership growth and achievements

During the year, Keep Talking Services continued to strengthen existing partnerships while developing new relationships across Kent and Medway. We maintained successful partnerships with Medway Voluntary Action, focused on supporting people across Medway and Swale, and Sports Connect, where our role has centred on providing wellbeing support to their team.

This year also saw the introduction of new partnerships with Herne Bay Primary Care Network and Town and Country Housing, both focused on supporting people within their communities who may benefit from regular connection and emotional support. We also began working with Red Zebra Community Solutions, providing wellbeing support to staff through a similar model to our work with Sports Connect.

Alongside this partnership growth, Keep Talking Services introduced two pilot projects. The first was with Kent County Council, focused on supporting frequent attenders across Kent and Medway. The second, with Medway Public Health, remains ongoing and aims to reduce risk for clients presenting with more complex needs.

During the year, Keep Talking Services delivered the funded frequent attender pilot with the Kent County Council Suicide Prevention Team. This supported people with complex and often long-standing needs, where repeated contact with crisis, emergency or helpline services was linked not only to clinical risk, but also to loneliness, isolation and unmet emotional need. The pilot explored whether regular, relational telephone support could improve wellbeing and reduce reliance on crisis services.

The results were encouraging, with 87.5% of participants reporting improved mental health, 87.5% feeling less lonely, 75% reporting reduced use of other services, and 100% saying they found staff supportive. Feedback from clients and partners highlighted the value of having someone consistent to talk to each week.

"When I am starting to struggle, I know I have a call coming up with Keep Talking Services and I know that I can share everything that is going on."

The pilot showed that while telephone befriending does not replace clinical care, it can provide an important preventative layer of support. It helps people feel more connected, understood and able to manage between contacts with statutory services. This work strengthened our belief that consistent human connection can make a meaningful difference, both for individuals and for wider health and crisis support systems.

Keep Talking Services was also proud to take part in the Baton of Hope Tour 2025, as it came to Kent and Medway for the first time. The Baton of Hope is a national suicide prevention campaign that opens up conversations, reduces stigma and shares a message of hope. As part of the Kent and Medway tour, our founder, Alex Richardson, was selected as a baton bearer, carrying the baton on behalf of the people we support, many of whom live with suicidal thoughts and need to know they are not alone.

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Main Achievements - continued

Alongside the tour, Keep Talking Services led the Gardens of Hope project, creating reflective community spaces in Herne Bay, Whitstable and Maidstone. These spaces were designed for people to remember loved ones, find comfort and feel connected. They were also created as a lasting reminder that hope, care and conversation must continue beyond one event or one day. We were delighted that the Gardens of Hope went on to win Wellbeing Space of the Year 2025 at the Kent Mental Wellbeing Awards, as well as overall champion in its category.

During 2025 and into 2026, Keep Talking Services and our founder continued to receive recognition for the charity's growing impact. In 2025, Alex Richardson was named winner of the Canterbury Christ Church University Rising Star Award at the Alumni Awards, recognising his leadership and the development of Keep Talking Services from a student-led idea into a growing charity. Alex was also named runner up for the Generous and Inspiring Leadership Award at the Medway Voluntary Action Awards.

Most recently, in 2026, Alex won the James Williams Award at the Medway Leaders Awards, recognising his contribution to mental health, suicide prevention and community support. Keep Talking Services has also been put forward for The King's Award for Voluntary Service, with results expected in October.

Together, these partnerships, pilots and awards reflect a year of growth, learning and recognition. They show the continued value of Keep Talking Services across communities, partner organisations and wider systems, while recognising the dedication of our trustees, staff, volunteers, students, clients and supporters.

Financial Review

Financial Position

The charity has made a surplus on unrestricted funds of £44,236 and a deficit on restricted funds of £17,118.

Unrestricted reserves at the end of the year were £81,484 and restricted reserves were £18,100.

Reserves Policy

1. Introduction
This Reserves Policy outlines the principles and guidelines for holding reserves at Keep Talking Services, a charitable organisation committed to promoting mental health and providing support to individuals experiencing emotional distress. The objective of this policy is to establish responsible financial practices that ensure the long-term stability, sustainability, and effectiveness of the organisation.

2. Purpose of Reserves
Reserves are funds set aside by Keep Talking Services to achieve the following purposes:
a. Financial Stability: Maintaining adequate reserves to cover short-term fluctuations in revenue and expenses, ensuring the organisation's ability to meet its operational needs.
b. Program Continuity: Designating specific reserves to support the continuity of critical mental health programs and initiatives, especially during periods of uncertain or irregular funding.
c. Risk Management: Building reserves to manage potential risks and unforeseen circumstances that may impact the organisation's operations and financial stability.

3. Types of Reserves
Keep Talking Services will maintain the following types of reserves:
a. Operating Reserves: These reserves will be held to cover short-term cash flow fluctuations and unforeseen expenses, equivalent to at least three months of the organisation's average operating expenses.
b. Programmatic Reserves: These reserves will be allocated to support the continuation of essential mental health programs and services, ensuring their uninterrupted operation even during uncertain funding periods.

4. Determining Reserve Levels
The Board of Directors, in collaboration with the management team, will regularly assess and determine the appropriate levels of reserves for Keep Talking Services. The evaluation will take into account the following factors:
a. Historical Financial Performance: Analysis of past revenue and expense patterns to identify potential risks and fluctuations.
b. Operational Needs: Consideration of the organisation's operational requirements, including salaries, rent, utilities, and other essential expenses.
c. Program Requirements: Evaluation of the financial needs of critical mental health programs to ensure their continuity and impact.
d. Risk Assessment: Identification of potential risks and vulnerabilities that may require additional reserves for risk management.

5. Reserve Fund Management

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Reserves Policy - continued

a. Responsible Oversight: The Board of Trustees, in collaboration with the management team, will be responsible for overseeing the management and allocation of reserves.
b. Investment Policy: Keep Talking Services will have a clear investment policy for reserves that aims to balance safety, liquidity, and yield.
c. Transparency and Accountability: Regular reporting on the status and utilisation of reserves will be provided to the Board, donors, and other stakeholders to ensure transparency and accountability.

6. Usage of Reserves
a. Prudent Utilisation: Reserves will be utilised responsibly and only for their intended purposes, as outlined in this policy.
b. Emergency Situations: Reserves may be utilised to address unforeseen emergencies or critical financial needs that may jeopardise the organisation's operations.

7. Review and Revision
This Reserves Policy will be reviewed periodically to assess its effectiveness and relevance. If necessary, the policy will be revised to adapt to changing circumstances and organisational needs.

Structure, Governance and Management

Governing Document

Keep Talking Services is governed by a Constitution of a Charitable Incorporated Organisation (CIO) – Foundation Model, originally adopted on 31 October 2022 and last amended on 3 June 2023. The constitution sets out the charitable objects, powers, and governance arrangements of the organisation in accordance with the Charities Act 2011.

Under the constitution, the charity is managed by a Board of Trustees who are also the charity's only voting members. Trustees are appointed by resolution of the existing Board for a standard term of three years, based on their relevant skills, knowledge, and experience. The minimum number of trustees is three and the maximum is twelve.

Trustee Selection Methods

Trustees are appointed in accordance with Clause 10 of the Constitution of Keep Talking Services CIO. All trustees are appointed by resolution of the existing Board for a standard term of three years and are eligible for reappointment upon completion of their term.

When selecting new trustees, the Board considers the skills, knowledge, and experience required to ensure the effective governance and administration of the charity. Appointments are made on the basis of merit, subject to eligibility requirements under the Charities Act 2011.

The CIO operates under the Foundation Model, meaning that the charity trustees are also the only voting members of the organisation. Trustees may also be removed or retire in accordance with Clause 12 of the constitution.

There are currently no external bodies or individuals entitled to appoint trustees. All appointments and resignations are recorded in the minutes of trustee meetings and reported to the Charity Commission as required.

Reference and Administrative Details

Trustees

Mr L Saunders
Ms C Bernal - Chair
Mr T Tsangarides (resigned 29/09/2025)
Ms J Sutton (appointed 07/01/2026)
Ms C Simpson (appointed 29/09/2025)
Ms T Baker

Charity Number

1200275

Principal Address

118A High Street

Herne Bay
Kent
CT6 5JY

Independent Examiner

Daniel Payne FCCA
Beresfords
Chartered Certified Accountants
1-2 Rhodium Point
Spindle Close
Hawkinge, Folkestone
Kent
CT18 7TQ

Statement of Trustees' Responsibilities

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

The law applicable to charities in England and Wales requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources of the charity for that period. In preparing the financial statements the trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charity SORP;
- make judgments and accounting estimates that are reasonable and prudent; and
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in business.

The trustees are responsible for keeping adequate accounting records which disclose with reasonable accuracy at anytime the financial position of the charity and to enable them to ensure that the accounts comply with the Charities Act 2011, the Charities (Accounts and Reports) Regulations 2008 and the provisions of the trust deed. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

The trustees are responsible for the maintenance and integrity of the corporate and financial information included on the charity's website. Legislation in the United Kingdom governing the preparation and dissemination of financial statements may differ from legislation in other jurisdictions.

The trustees' report was approved by the board of trustees and signed on its behalf by:

C. Bernal

Ms C Bernal

Trustee
Date 27/9/26

Keep Talking Services
Independent Examiner's Report to the Trustees of Keep Talking Services
For The Year Ended 30 April 2026

I report to the trustees on my examination of the accounts of Keep Talking Services (the Trust) for the year ended 30 April 2026.

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 giving me cause to believe that in any material respect:

1. accounting records were not kept in respect of the Trust as required by section 130 of the Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the applicable requirements concerning the form and contents 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.

Daniel Payne FCCA
Date 27/9/26
Beresfords
Chartered Certified Accountants
1-2 Rhodium Point
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Hawkinge, Folkestone
Kent
CT18 7TQ

Keep Talking Services
Statement of Financial Activities
For The Year Ended 30 April 2026

	Notes	Unrestricted funds	Restricted funds	2026 Total funds	2025 Total funds
		£	£	£	£
INCOME AND ENDOWMENTS FROM:					
Donations and legacies	3	56,576	54,473	111,049	97,537
Charitable activities	4	48,688	-	48,688	-
Other	5	700	-	700	15,720
		105,964	54,473	160,437	113,257
EXPENDITURE ON:					
Charitable activities	8	(61,728)	(71,591)	(133,319)	(76,011)
NET INCOME		44,236	(17,118)	27,118	37,246
NET MOVEMENT IN FUNDS		44,236	(17,118)	27,118	37,246
RECONCILIATION OF FUNDS:					
Total funds brought forward		37,248	35,218	72,466	35,220
TOTAL FUNDS CARRIED FORWARD	17	81,484	18,100	99,584	72,466

The notes on pages 13 to 18 form part of these financial statements.

Keep Talking Services
Comparative Statement of Financial Activities
For The Year Ended 30 April 2026

	Notes	Unrestricted funds	Restricted funds	2025 Total funds
		£	£	£
INCOME AND ENDOWMENTS FROM:				
Donations and legacies	3	37,045	60,492	97,537
Other	5	15,720	-	15,720
		52,765	60,492	113,257
EXPENDITURE ON:				
Charitable activities	8	(21,183)	(54,828)	(76,011)
NET INCOME		31,582	5,664	37,246
NET MOVEMENT IN FUNDS		31,582	5,664	37,246
RECONCILIATION OF FUNDS:				
Total funds brought forward		5,666	29,554	35,220
TOTAL FUNDS CARRIED FORWARD	17	37,248	35,218	72,466

The notes on pages 13 to 18 form part of these financial statements.

Keep Talking Services
Statement of Financial Position
As At 30 April 2026

	Notes	Unrestricted funds	Restricted funds	2026 Total funds	2025 Total funds
		£	£	£	£
FIXED ASSETS					
Tangible Assets	13	678	1,868	2,546	712
		678	1,868	2,546	712
CURRENT ASSETS					
Debtors	14	5,808	348	6,156	5,342
Cash at bank and in hand		76,433	16,543	92,976	68,040
		82,241	16,891	99,132	73,382
Creditors: Amounts Falling Due Within One Year	15	(1,435)	(659)	(2,094)	(1,628)
NET CURRENT ASSETS (LIABILITIES)		80,806	16,232	97,038	71,754
TOTAL ASSETS LESS CURRENT LIABILITIES		81,484	18,100	99,584	72,466
NET ASSETS		81,484	18,100	99,584	72,466
FUNDS OF THE CHARITY					
Restricted Funds				18,100	35,218
Unrestricted Funds				81,484	37,248
TOTAL FUNDS	17			99,584	72,466

On behalf of the board

C. Bernal

Ms C Bernal

Trustee

Date 27/9/26

The notes on pages 13 to 18 form part of these financial statements.

1. General Information

Keep Talking Services is a charitable incorporated organisation registered with the Charity Commission, registered charity number 1200275. The principal address is 118A High Street, Herne Bay, Kent, CT6 5JY.

2. Accounting Policies

2.1. Basis of Preparation of Financial Statements

The financial statements have been prepared in accordance with the Charities SORP (FRS 102) "Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019)", Financial Reporting Standard 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland" and the Charities Act 2011.

The charity is a Public Benefit Entity as defined by FRS 102.

2.2. Incoming Resources

General

Voluntary income including donations, gifts, legacies and grants that provide core funding or are of a general nature is recognised when the charity has entitlement to the income, it is probable that the income will be received and the amount can be measured with sufficient reliability.

Donations and Legacies

Donations and legacies are recognised on a receivable basis when receipt is probable and the amount can be reliably measured.

Grants Receivable

Grants are recognised when the charity has an entitlement to the funds and any conditions linked to the grants have been met. Where performance conditions are attached to the grant and are yet to be met, the income is recognised as a liability and included on the balance sheet as deferred income to be released.

2.3. Resources Expended

All expenditure is recognised once there is a legal or constructive obligation to that expenditure, it is probable settlement is required and the amount can be measured reliably. All costs are allocated to the applicable expenditure heading that aggregate similar costs to that category. Where costs cannot be directly attributed to particular headings they have been allocated on a basis consistent with the use of resources, with central staff costs allocated on the basis of time spent, and depreciation charges allocated on the portion of the asset's use. Other support costs are allocated based on the spread of staff costs.

2.4. Tangible Fixed Assets and Depreciation

Tangible fixed assets are measured at cost less accumulated depreciation and any accumulated impairment losses. Depreciation is provided at rates calculated to write off the cost of the fixed assets, less their estimated residual value, over their expected useful lives on the following bases:

Fixtures & Fittings	10 years straight line
Computer Equipment	5 years straight line

2.5. Cash and Cash Equivalents

Cash and cash equivalents are basic financial assets and include cash in hand and deposits held at call with banks, other short-term highly liquid investments that mature in no more than three months from the date of acquisition and are readily convertible to a known amount of cash with insignificant risk of change in value, and bank overdrafts.

3. Income from Donations and Legacies

	Unrestricted funds	Restricted funds	2026 Total funds	2025 Total funds
	£	£	£	£
Donations and gifts	21,576	-	21,576	4,545
Grants	35,000	54,473	89,473	92,992
	56,576	54,473	111,049	97,537

4. **Income from Charitable Activities**

	2026 Unrestricted funds	2025 Total funds
	£	£
Keep Talking Services	48,688	-

5. **Other Income**

	2026 Unrestricted funds	2025 Total funds
	£	£
Rental and other income from property	700	900
Other income	-	14,820
	700	15,720

6. **Government Grants**

Government grants recognised in the accounts were as follows:

	2026	2025
	£	£
Kent County Council	7,705	-

7. **Net Income/(Expenditure)**

The net income is stated after charging/(crediting):

	2026	2025
	£	£
Depreciation of tangible fixed assets - owned	398	95

8. Analysis of Expenditure

	2026 Support costs (see note 9) £
Keep Talking Services	133,319

	2025 Support costs (see note 9) £
Keep Talking Services	76,011

9. Support Costs

	2026 Keep Talking Services £	2025 Keep Talking Services £
Employee costs	90,587	53,578
Premises expenses	16,403	6,462
General administration	25,271	15,216
Depreciation	398	95
Governance costs	660	660
	133,319	76,011

10. Independent Examiner's Remuneration

	2026 £	2025 £
Independent examination of the financial statements	660	660

11. Staff Costs

Staff costs were as follows:

	2026 £	2025 £
Wages and salaries	86,491	52,985
Other pension costs	1,552	78
	88,043	53,063

No employees received employee benefits (excluding employer pension costs) for the reporting period of more than £60,000.

12. Average Number of Employees

Average number of employees during the year was: 4 (2025: 2)

13. **Tangible Assets**

	Fixtures & Fittings	Computer Equipment	Total
	£	£	£
Cost			
As at 1 May 2025	450	468	918
Additions	75	2,157	2,232
As at 30 April 2026	525	2,625	3,150
Depreciation			
As at 1 May 2025	15	191	206
Provided during the period	52	346	398
As at 30 April 2026	67	537	604
Net Book Value			
As at 30 April 2026	458	2,088	2,546
As at 1 May 2025	435	277	712

14. **Debtors**

	2026	2025
	£	£
Due within one year		
Other debtors	6,156	5,342

15. **Creditors: Amounts Falling Due Within One Year**

	2026	2025
	£	£
Trade creditors	766	736
Other creditors	402	58
Taxation and social security	167	148
Accruals and deferred income	759	686
	2,094	1,628

16. **Pension Commitments**

The charity operates a defined contribution pension scheme. The assets of the scheme are held separately from those of the charity in an independently administered fund.

During the year the charge to the statement of financial activities in respect of defined contribution schemes was £1,552 (2025: £78).

At the statement of financial position date contributions of £NIL were due to the fund and are included in creditors.

17. **Movement in Funds**

	As at 1 May 2025	Income	Expenditure	As at 30 April 2026
	£	£	£	£
Unrestricted funds				
General:				
General unrestricted fund	37,248	105,964	(61,728)	81,484
Restricted funds				

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Awards for All	(1)	19,895	(18,874)	1,020
Allen Lane Foundation	77	-	(30)	47
Colyer Fergusson Charitable Trust	12,600	10,000	(13,800)	8,800
Kent Community Foundation	2,283	7,682	(3,965)	6,000
Kent County Council	-	7,705	(7,705)	-
Garfield Weston	9,840	-	(9,372)	468
Phillip and Connie Foundation	-	7,000	(7,000)	-
Postcode Society Trust	10,419	-	(10,419)	-
Cantiacorum	-	529	(100)	429
Andy Thomas Foundation	-	1,094	(303)	791
Walker Foundation	-	568	(23)	545
Total restricted funds	35,218	54,473	(71,591)	18,100
Total funds	72,466	160,437	(133,319)	99,584

	As at 1 May 2024	Income	Expenditure	As at 30 April 2025
	£	£	£	£
Unrestricted funds				
General:				
General unrestricted fund	5,666	52,765	(21,183)	37,248
Restricted funds				
Awards for All	14,620	-	(14,621)	(1)
Allen Lane Foundation	481	-	(404)	77
Colyer Fergusson Charitable Trust	162	15,000	(2,562)	12,600
Kent Community Foundation	4,684	6,000	(8,401)	2,283
Kent County Council	300	-	(300)	-
Garfield Weston	3,332	10,000	(3,492)	9,840
The Henry Smith Charitable Trust	5,975	-	(5,975)	-
Phillip and Connie Foundation	-	7,000	(7,000)	-
The Walker Construction Trust	-	1,242	(1,242)	-
Postcode Society Trust	-	20,000	(9,581)	10,419
Monkton Solicitors	-	1,250	(1,250)	-
Total restricted funds	29,554	60,492	(54,828)	35,218
Total funds	35,220	113,257	(76,011)	72,466

18. **Transactions with Trustees**

None of the trustees received any remuneration or any other benefits from an employment with the charity or a related entity during the current or previous year.

No trustee expenses have been incurred.

19. Related Party Disclosures

There have been no related party transactions in the reporting period that require disclosure.