CHARITY COMMISSION
FOR ENGLAND AND WALES

Trustees' Annual Report for the period

1st April 2025 to 31st March 2026

Charity name: Talking Forward

Charity registration number: 1205318

Objectives and Activities

Summary of the purposes of the charity as set out in its governing document	The relief of emotional and psychological distress amongst partners, ex-partners and family members in England and Wales of people who are under investigation, convicted, sentenced or cautioned for online sexual offences, through the provision of peer and professional support.
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.	Talking Forward is a UK-registered charity, founded in 2021, and committed to addressing the largely unacknowledged harms experienced by all adult family members when someone is being investigated for, or is convicted of, child sexual abuse material (CSAM) offences. We support all adult family members, including partners, ex-partners, parents, grandparents, siblings, and adult children, through free national peer support groups delivered online. Our team of volunteers seek to contact family members as soon as possible after the 'knock', to reassure, advise and, above all, listen. We know that families feel very much alone at this time, and our goal is to remove some of that isolation. Through our peer support groups, family members can share their experiences, receive advice and support, but most importantly, they feel that they are not alone. Family members impacted by this are not defined as victims in the Victim Code. Access to traditional victim support is therefore not available, and because a large proportion of those convicted will not receive a custodial sentence, charities designed to support the families of prisoners are not open to these individuals. Talking Forward are the only UK charity providing free, trauma-informed peer support for adult family members affected by this crime. We are led by a team of Trustees that represent key sectors within the criminal justice system and wider support agencies. Our Chair of Trustees is a Professor of Law and Social Justice; our Secretary works for the Child Rescue Coalition (Cath Cox) and our Treasurer is Claire Cheeseman - Director of Operations for the Marie Collins Foundation. Other Trustees work within the criminal justice system, academia, prisons, police and probation.

Statement confirming whether the trustees have had regard to the guidance issued by the Charity Commission on public benefit	The trustees have had regard to the Charity Commission's guidance on public benefit.

Additional information

Contribution made by volunteers	We are a volunteer-led organisation with no full-time staff. We operate on shoestring budgets, powered by lived experience, research insight, and an unshakable commitment to fairness and integrity. Apart from paid freelance administrators (c16 hours per week), our activities are delivered exclusively by volunteers. This includes: • the initial call (30-60 minutes per person, with follow up) with new clients to understand their position, support needs and explain how the peer support model works. • weekly online peer support groups, each need 2 facilitators for between 2 & 2.5 hours per session. • Ad hoc workshops and question & answer sessions are also delivered (eg trauma informed workshop, Police & Probation Q&A session – these additional sessions are delivered throughout the year, and are based on the professional expertise of individual volunteers.

Achievements and Performance

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.	Our Impact so far: • 360+ family members supported, with consistent growth in referrals: *This growing number reflects the urgent, unmet need for support among families affected by CSAM investigations and the trust being built in our services.* • Pioneering police partnerships, delivering early intervention at the point of warrant: *By working directly with police forces, we are able to be a point of contact for family members shortly after 'the Knock', offering vital reassurance and support when it matters the most.* • National policy engagement, with evidence cited by forces and researchers: *Our insights are shaping conversations at a national level, informing best practices in policing, safeguarding, and support services for indirect victims.* • Active collaboration with other charities: *We are part of a growing network committed to filling the gaps in support provision, ensuring families receive holistic care without duplication or delay.* • Research-informed programming, grounded in trauma theory, grief psychology, and secondary victimisation frameworks: *Every aspect of our support is rooted in evidence, helping us respond effectively to the emotional, practical and social harms families experience.*

Financial Review

Review of the charity's financial position at the end of the period	As a very small charity, the finance position is very simply Opening Balance = £12664.90 Income (including donations) = £717.85 Expenditure (overheads) = £9046.86 Profit for the period = £8329.01 Balance = £4335.89 With average monthly running costs building to around £788 in the '25-'26 period, but rising to c£1000 for '26-'27, with no additional income, the charity has over 4 months expenditure in hand.
Statement explaining the policy for holding reserves stating why they are held	As per our Financial Management & Reserves Policy, the charity will aim to maintain unrestricted reserves equivalent to **three months of operating expenses**. This will provide sufficient funds to cover essential costs, including salaries (if applicable), venue hire, volunteer support, and other operational expenses in case of a temporary shortfall in income. The reserves level will be reviewed annually by the trustees, considering factors such as: o The charity's income volatility. o Any changes in the charity's operational needs or commitments. o Economic conditions affecting the charity's funding base.
Amount of reserves held	£3000
Reasons for holding zero reserves	Not applicable
Details of fund materially in deficit	Not applicable

Additional information

The charity's principal sources of funds (including any fundraising)	Corporate donations – mainly solicitors working in the area Individual donations from service users Fundraising platforms such as 'Easyfundraising' Relevant grant or lottery bids

Structure, Governance and Management

Description of charity's trusts:	
Type of governing document (trust deed, royal charter)	Constitution of a Charitable Incorporated Organisation whose only voting members are its charity trustees, and Articles of Association
How is the charity constituted?	Charitable Incorporated Organisation
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	Given the niche focus of the charity, new trustees are recruited through existing professional networks, to support volunteer recruitment, research and advocacy aims, as well as fundraising. Once proposed by an existing trustee, the new trustee is then circulated to the board and the appointment ratified at a quarterly meeting.

Reference and Administrative details

Charity name	Talking Forward
Other name the charity uses	Not applicable
Registered charity number	1205318
Charity's principal address	c/o Axe Valley Accounting, 6 Beer Road, Seaton, Devon EX12 2PA England

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	**Rachel Armitage**	**Chair**		
2	**Carole Doherty**			
3	**Cath Cox**	**Secretary**		
4	**Claire Cheeseman**	**Treasurer**		
5	**Carole McCartney**	**Vice-chair**		
6	**Thomas Scott**			
7	**Anna Verghese**			
8	**Simon Parkinson**			
9	**Jane Montague**			

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

Declarations

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

Signed on behalf of the charity's trustees

Full Names	Signature	Position (eg Secretary, Chair, etc)	Date
Rachel Armitage	***RArmitage***	**Chair**	
Carole McCartney	***CMcCartney***	**Vice-chair**	

Talking Forward Charity Income & Expenditure
1.4.2025-31.3.2026
Profit & Loss

		2025
Sales		
Income		15,776.00
Donations received - Any restrictions		6,535.56
Bank Commission rec'd		-
Overheads		
Consulting	6,774.00	
Advertising & Marketing	-	
Audit & Accountancy fees	-	
Bank Charges	3.60	
Travel	174.00	
Office Expenses	115.00	
Postage , Freight & Courier	-	
General Expenses	-	
Insurance	-	
Professional & Legal Fees	-	
Printing & Stationery	-	
IT Software and Consumables	2,227.56	
Rent	352.50	
Salaries	-	
Directors remuneration	-	
Staff Training	-	
Subscriptions/Memberships/Publicatior	-	
Telephone & Internet	-	
Total Overheads		9,646.66
Operating Profit		**12,664.90**
Interest receivable and similar income		-
Interest payable and similar expenses		-
Profit before taxation		**12,664.90**
Profit/(Loss) for the year		**12,664.90**

	2026
	-
	717.85
	-
6,406.95	
-	
390.00	
9.74	
1,134.33	
-	
-	
188.25	
-	
-	
-	
917.59	
-	
-	
-	
-	
-	
-	
	9,046.86
	- 8,329.01
	-
	-
	- 8,329.01
	- 8,329.01

Talking Forward Charity Income & Expenditure
1.4.2025-31.3.2026
Balance Sheet

		2025	
		£	£
Fixed Assets			
	Computer Equipment	-	
	Computer Additions	-	
	Computer Depr		-
	Depn Charge for the year		-
	Office Equipment	-	
	Office Equipment Additions	-	
	Office Equip Depr		-
	Depn Charge for the year	-	-
Total Fixed Assets			**-**
Current Assets			
	Trade Debtors	-	
	ANNA	12,664.90	
			12,664.90
Total Assets			**12,664.90**
Current Liabilities			
	Accruals	-	
	Trade Creditors	-	
	Corporation Tax	-	
	Wages Payable	-	
	NI/PAYE	-	
	Rounding	-	
			-
Provisions for liabilities			**-**
Net Assets			**12,664.90**
Financed by			
	Profit / (Loss) for the year		12,664.90
	Reserves B/f (Loss)		-
			12,664.90

	2026
£	£
-	
-	
	-
	-
-	
-	
	-
-	-
	-
-	
4,335.89	
	4,335.89
	4,335.89
-	
-	
-	
-	
-	
-	
	-
	-
	4,335.89
-	8,329.01
	12,664.90
	4,335.89

Talking Forward Charity Income & Expenditure
1.4.2025-31.3.2026

Current Assets		**2025**	**2026**
	Bank Accounts		
K	ANNA	12,664.90	4,335.89
		12,664.90	**4,335.89**
	Trade Debtors	-	-
	Total Current Assets	**12,664.90**	**4,335.89**

Talking Forward Charity Income & Expenditure
1.4.2025-31.3.2026

Bank		**2025**	**2026**
	Bank Accounts		
	ANNA		
	Opening Balance		
	Closing Balance	**12,664.90**	**4,335.89**
	Statement	12,664.90	4,335.89
	Difference	**-**	**-**

Talking Forward Charity Income & Expenditure
1.4.2025-31.3.2026

	ANNA 31.10.2023 - 31.3.2025		Adjustments	
	Dr	Cr	Dr	Cr
Income		15,776.00		
Donations received - Any restrictions		6,535.56		
Bank Commission rec'd		-		
Consulting	6,774.00			
Advertising & Marketing	-			
Audit & Accountancy fees	-			
Bank Charges	3.60			
Travel	174.00			
Office Expenses	115.00			
Postage , Freight & Courier	-			
General Expenses	-			
Insurance	-			
Professional & Legal Fees	-			
Printing & Stationery	-			
IT Software and Consumables	2,227.56			
Rent	352.50			
Salaries	-			
Directors remuneration	-			
Staff Training	-			
Subscriptions/Memberships/Publications	-			
Telephone & Internet	-			
ANNA Bank Account	12,664.90			
Accounts Receivable				
Accruals				
Retained Earnings				
	22,311.56	**22,311.56**	**-**	**-**
	12,664.90		-	
		12,664.90		-

Final Accounts to 31.3.2025		ANNA 1.4.2025- 31.3.2026		Adjustments		Final Accoun
Dr	Cr	Dr	Cr	Dr	Cr	Dr
	15,776.00		717.85			
	6,535.56		-			
-	-		-			-
6,774.00		6,406.95				6,406.95
-		-				-
-		390.00				390.00
3.60		9.74				9.74
174.00		1,134.33				1,134.33
115.00		-				-
-		-				-
-		188.25				188.25
-		-				-
-		-				-
-		-				-
2,227.56		917.59				917.59
352.50		-				-
-		-				-
-		-				-
-		-				-
-		-				-
-		-				-
12,664.90		4,335.89				4,335.89
-						-
	-					
	-		12,664.90			
22,311.56	22,311.56	13,382.75	13,382.75	-	-	13,382.75
12,664.90		- 8,329.01		-		- 8,329.01
	12,664.90	-	8,329.01		-	

nts to 31.3.2026
Cr
-
717.85
-
-
12,664.90
13,382.75
- 8,329.01

Processed on	Created on	Type
2-Apr-25	2-Apr-25	FP
4-Apr-25	4-Apr-25	FP
11-Apr-25	11-Apr-25	FEE
22-Apr-25	22-Apr-25	FP
29-Apr-25	29-Apr-25	POS
5-May-25	5-May-25	POS
11-May-25	11-May-25	FEE
29-May-25	29-May-25	POS
16-Jun-25	15-Jun-25	POS
25-Jun-25	25-Jun-25	FP
25-Jun-25	25-Jun-25	FP
25-Jun-25	25-Jun-25	FP
27-Jun-25	27-Jun-25	FP
29-Jun-25	29-Jun-25	POS
11-Jul-25	11-Jul-25	FEE
29-Jul-25	29-Jul-25	POS
18-Aug-25	16-Aug-25	POS
20-Aug-25	20-Aug-25	FP
29-Aug-25	29-Aug-25	POS
11-Sep-25	11-Sep-25	FEE
17-Sep-25	16-Sep-25	POS
28-Sep-25	27-Sep-25	POS
30-Sep-25	29-Sep-25	POS
8-Oct-25	8-Oct-25	FP
8-Oct-25	8-Oct-25	FP
10-Oct-25	10-Oct-25	FP
11-Oct-25	11-Oct-25	FEE
12-Oct-25	12-Oct-25	FP
12-Oct-25	12-Oct-25	FP
17-Oct-25	17-Oct-25	FP
29-Oct-25	29-Oct-25	POS
31-Oct-25	31-Oct-25	FP
5-Nov-25	5-Nov-25	FP
11-Nov-25	11-Nov-25	FEE
29-Nov-25	29-Nov-25	POS
1-Dec-25	1-Dec-25	FP
1-Dec-25	1-Dec-25	FP
1-Dec-25	1-Dec-25	FP
11-Dec-25	11-Dec-25	FEE
29-Dec-25	29-Dec-25	POS
2-Jan-26	2-Jan-26	FP
9-Jan-26	9-Jan-26	FP
11-Jan-26	11-Jan-26	FEE
29-Jan-26	29-Jan-26	POS
2-Feb-26	2-Feb-26	FP
4-Feb-26	4-Feb-26	FP
5-Feb-26	5-Feb-26	FP
5-Feb-26	5-Feb-26	FP
11-Feb-26	11-Feb-26	FEE
11-Feb-26	10-Feb-26	POS

19-Feb-26	19-Feb-26 FP
1-Mar-26	1-Mar-26 POS
2-Mar-26	2-Mar-26 FP
11-Mar-26	11-Mar-26 FEE
28-Mar-26	28-Mar-26 FP
29-Mar-26	29-Mar-26 POS

Transaction	Paid out (£)	Paid in (£)
TAMMAZINE ADCOCK - ADCOCK PSYCOLOGICAL	150	
MRS NICOLE ANNE SAUNDERSON, MARCH INVOICE	403.2	
ANNA Subscription, INV1416770	1.04	
MRS CE WEBSTER, AMANDA THANK YOU	19.95	
Microsoft-G089248012	55.2	
Microsoft-G089989004	4.63	
ANNA Subscription, INV1500730	0.35	
Microsoft-G094022090	55.2	
WIX.COM 1183421897	17.4	
MRS NICOLE ANNE SAUNDERSON, JUNE PAY TF	403.2	
MRS NICOLE ANNE SAUNDERSON, MAY PAY TF	504	
MRS NICOLE ANNE SAUNDERSON, APRIL PAY	403.2	
TAMMAZINE ADCOCK - ADCOCK PSYCOLOGICAL SERVICES, TF SUPERVISION	150	
Microsoft-G099018668	55.2	
ANNA Subscription, INV1673852	1.39	
Microsoft-G104229407	55.2	
AIRBNB * HMX5FP8R3X	226.87	
MRS NICOLE ANNE SAUNDERSON, JULY INVOICE	504	
Microsoft-G109781361	55.2	
ANNA Subscription, INV1853658	0.35	
WIX.COM	230.4	
AIRBNB * HMX5FP8R3X	907.46	
MICROSOFT PAYMENTS	55.2	
MRS NICOLE ANNE SAUNDERSON, SEPT	403.2	
MRS NICOLE ANNE SAUNDERSON,	403.2	
TAMMAZINE ADCOCK - ADCOCK PSYCOLOGICAL SERVICES, SUPERVISION TF	150	
ANNA Subscription, INV1945367	1.04	
CHEMEANA COLLINS, TALKING FORWARD LT	61.95	
MRS CE WEBSTER, LASAGNES	42.95	
MRS CE WEBSTER, BETH FLOWERS	29.6	
Microsoft-G121031726	55.2	
MRS NICOLE ANNE SAUNDERSON, OCTOBER INVOICE	504	
MRS CE WEBSTER, AV FLOWERS	35.25	
ANNA Subscription, INV2042975	1.74	
Microsoft-G126441384	55.2	
AXE VALLEY ACCOUNTANCY, INV-5560	300	
MRS NICOLE ANNE SAUNDERSON, NOVEMBER INVOICE	403.2	
Stripe Payments UK Ltd, STRIPE		119.94
ANNA Subscription, INV2138650	1.04	
Microsoft-G131857790	55.2	
Stripe Payments UK Ltd, STRIPE		183.56
MRS NICOLE ANNE SAUNDERSON, DECEMBER INVOICE	504	
ANNA Subscription, INV2232839	0.7	
Microsoft-G137543297	55.2	
Stripe Payments UK Ltd, STRIPE		255.88
TAMMAZINE ADCOCK - ADCOCK PSYCOLOGICAL SERVICES, TF SUPERVISION	225	
CHEMEANA COLLINS, TRUSTEE FLOWERS	39	
MRS NICOLE ANNE SAUNDERSON, JAN INVOICE	403.2	
ANNA Subscription, INV2329829	1.39	
DISCLOSURE AND BARRING	21.5	

AXE VALLEY ACCOUNTANCY LTD, INVOICE 6101	90	
Microsoft-G143361320	55.2	
Stripe Payments UK Ltd, STRIPE		158.47
ANNA Subscription, INV2424736	0.7	
CHEMEANA COLLINS, ADMIN	831.6	
Microsoft-G149098235	57.96	
	9046.86	**717.85**

Balance (£)	Income	Bank Transfer in	Commission	Donation Rec'd	IT
12514.9					
12111.7					
12110.66					
12090.71					
12035.51					55.20
12030.88			-		4.63
12030.53	-				
11975.33					55.20
11957.93	-				17.40
10647.53					
11050.73					
11554.73					
10497.53					
10442.33					55.20
10440.94					
10385.74					55.20
10158.87					
9654.87					
9599.67					55.20
9599.32					
9368.92					230.40
8461.46					
8406.26					55.20
7599.86					
8003.06					
7449.86					
7448.82					
7343.92					
7405.87					
7314.32					
7259.12					55.20
6755.12					
6719.87					
6718.13					
6662.93					55.20
6079.67					
6379.67					
6782.87	119.94				
6078.63					
6023.43					55.20
6206.99	183.56				
5702.99					
5702.29					
5647.09					55.20
5902.97	255.88				
5677.97					
5235.77					
5274.77					
5212.88					
5214.27					

5122.88					
5067.68	-				55.20
5226.15	158.47				
5225.45					
4393.85					
4335.89					57.96
	717.85	**0**	**0**	**0**	**917.59**

717.85 Check 9,046.86

Stripe fees add back

Supervision	Associate	Bank	Rent	Phone	Stat	Travel/Hot	Office Exp	Accs
150.00								
	403.20							
		1.04						
							19.95	
		0.35						
	403.20							
	504.00							
	403.20							
150.00								
		1.39						
						226.87		
	504.00							
		0.35						
						907.46		
	403.20							
	403.20							
150.00								
		1.04						
	61.95							
							42.95	
							29.60	
	504.00							
							35.25	
		1.74						
								300
	403.20							
		1.04						
	504.00							
		0.70						
225.00								
							39.00	
	403.20							
		1.39						
							21.50	

90

0.70

831.60

675.00	**5,731.95**	**9.74**	**-**	**-**	**-**	**1,134.33**	**188.25**	**390.00**

check