TRUSTEE'S ANNUAL REPORT

For the year ended: 31 December 2025

Charity Details

Name:	The Chatterbox Club
Registration Number:	1143490
Address:	Basnett Street Burnley Lancashire BB10 3ES
Reporting period:	1 January 2025 – 31 December 2025

Trustees

Lindsay Ingham

Bethany Margison

Activities

To provide quality childcare facilities for children 2 to 4 years old.

Financial Information

Total income:	£214,029
Total Expenditure:	£209,954
Surplus for the year:	£4,075

Governance and management

The charity is governed by its constitution.

Trustees are appointed in accordance with the approved vetting process.

Approval

This report was approved by the trustees:

Lindsay Ingham

Trustee

7 September 2026

COMPANY NUMBER:
05319695

CHARITY NUMBER:
1143490

THE CHATTERBOX CLUB LTD (A COMPANY LIMITED BY GUARANTEE)

DIRECTORS REPORT AND UNAUDITED FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 DECEMBER 2025

THE CHATTERBOX CLUB LTD (A COMPANY LIMITED BY GUARANTEE)

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THE CHATTERBOX CLUB LTD (A COMPANY LIMITED BY GUARANTEE)

COMPANY INFORMATION

Company Number:	05319695
Charity Number:	1143490
Trustees:	Mrs L.J. Ingham B Margison
Directors:	Mrs L.J. Ingham B Margison
Secretary:	Mrs L.J. Ingham
Registered Office:	Basnett Street Nursery School Basnett Street Burnley Lancashire BB10 3ES

THE CHATTERBOX CLUB LTD (A COMPANY LIMITED BY GUARANTEE)

DIRECTORS (TRUSTEES) REPORT

FOR THE YEAR ENDED 31 DECEMBER 2025

The directors submit their annual report and the financial statements of the company for the 12 months to the year ended 31 December 2025. The directors are also trustees and have served during the year and up to the date of this report.

Structure, governance and management

The Chatterbox Club is a charitable company. That is to say, it is registered with both within the Charity Commission as a charity and with Companies House as a company limited by guarantee, without share capital.

The charity is administered by a Board of Trustees/Directors. The directors are responsible for strategic and financial planning and for identifying and responding to any risks.

The directors of the charitable company are its trustees for the purpose of charity law and the governing documents of the charity are the Memorandum and Articles of Association.

Objectives and activities

To provide a warm, secure and caring environment for children.

To advance the development and education of children primarily under statutory school age.

To provide high standards of education and childcare.

Achievements and performance

The day to day finances of the setting have been efficiently managed throughout the year continuing to adhere to the financial procedures.

Financial review

During the year the charity generated income of £214,029 The surplus for the year was £4,075.

DIRECTORS (TRUSTEES) REPORT

FOR THE YEAR ENDED 31 DECEMBER 2025

Statement of trustees' responsibilities

The trustees are responsible for preparing the annual report and the financial statements in accordance with applicable law and United Kingdom Generally Accepted Accounting Practice.

Company law requires the trustees to prepare financial statements that for each financial year that shows a true and fair view of the state of affairs of the charity and of the surplus or deficit 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;
- make judgements and 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 operation.

Small company provisions

This report has been prepared in accordance with the special provisions for small companies under Part 15 of the Companies Act 2006.

On behalf of the board

Mrs L.J. Ingham
Director
25 September 2026

THE CHATTERBOX CLUB LTD (A COMPANY LIMITED BY GUARANTEE)

ACCOUNTANTS REPORT

FOR THE YEAR ENDED 31 DECEMBER 2025

In order to assist you to fulfil your duties under the Companies Act 2006 the accounts have been prepared for your approval for the year ended 31 December 2025 which comprises the Statement of financial activities, the Balance sheet, the cash flows statement and the related notes.

It is your responsibility to ensure that the Chatterbox Club has kept adequate accounting records and to prepare statutory financial statements that give a true and fair view of the assets and liabilities.

You consider that a statutory audit is exempt from the statutory audit requirement for the year.

THE CHATTERBOX CLUB LTD (A COMPANY LIMITED BY GUARANTEE)

STATEMENT OF FINANCIAL ACTIVITIES

FOR THE YEAR ENDED 31 DECEMBER 2025

	Note	Unrestricted funds	2025	2024
				£
Incoming resources				
Incoming resources from generating funds:				
Activities for generating funds		0	0	0
Incoming resources from charitable activities	**3**	214,029	214,029	194,238
Total incoming resources		214,029	214,029	194,238
Resources expended				
Charitable activities	**4**	209,254	209,254	188,880
Governance costs	**5**	700	700	500
Total resources expended		209,954	209,954	189,380
Net incoming/(outgoing) resources for the year/ Net income/(expenditure) for the year		4,075	4,075	4,858
Total funds brought forward		102,228	102,228	97,370
Total funds carried forward		**106,303**	**106,303**	**102,228**

The statement of financial activities includes all gains and losses in the year and therefore a separate statement of total recognised gains and losses has not been prepared.

All of the above amounts relate to continuing activities.

THE CHATTERBOX CLUB LTD (A COMPANY LIMITED BY GUARANTEE)

BALANCE SHEET AS AT 31 DECEMBER 2025

	Note	2025		2024	
Fixed assets		£	£	£	£
Tangible assets	9		17,665		18,803
Current assets					
Debtors: amounts falling due within one year		8,968		8,968	
Cash at bank and in hand	11	120,332		160,029	
		129,300		168,997	
Creditors: Amounts falling after one year	12	(40,661)		(85,568)	
Net Current Assets			88,638		83,429
Total assets less current liabilities			106,303		102,228
Net assets			**106,303**		102,228
Funds					
Unrestricted income funds			106,303		102,228
Total Funds			106,303		102,228

The Balance Sheet continues on the following page.

BALANCE SHEET AS AT 31 DECEMBER 2025(CONTINUED)

In approving these financial statements as trustees of the company we confirm:

(a) that for the year ended 31 December 2025 the company was entitled to the exemptions of section 477 of the Companies Act 2006;

(b) that an audit has not been required, pursuant of section 476 of the Companies Act 2006;

© ensuring that the company keeps accounting records which comply with section 386 of the Companies Act 2006:

(d) preparing financial statements which give a true and fair view of the state of affairs of the company.

These financial statements are prepared in accordance with the special provisions of Part 15 of the Companies Act 2006 relating to small companies.

The financial statements were approved by the board on 25 September 2026 and signed on behalf by:

Mrs L.J. Ingham
Director

THE CHATTERBOX CLUB LTD (A COMPANY LIMITED BY GUARANTEE)

STATEMENT OF CASH FLOWS FOR THE YEAR ENDED 31 DECEMBER 2025

	2025	2024
	£	£
Cash flows from operating activities		
(Loss)/profit for the financial year	**4,075**	4,858
Adjustments for:		
Depreciation of tangible assets	**1,139**	959
Decrease in debtors	**0**	0
Increase in creditors	**-44,907**	1,844
Net cash generated from operating activities	**-39,693**	7,661
Cash flows from operating activities	**0**	0
Net (decrease)/increase in cash and cash equivalents	**-39,693**	7,661
Cash and cash equivalents at the beginning of the year	**160,029**	**152,368**
Cash and cash equivalents at the end of the year	**120,332**	160,029
Cash and cash equivalents at the end of the year comprise:		
Cash at bank and in hand	**120,332**	160,029

1 General Information

The Chatterbox Club is a not for profit Company and has no share capital.

2 Accounting policies

2.1 Basis of preparation of financial statements

The financial statements are prepare under the historical cost convention and in accordance with the Statement of Recommended Practice Accounting and Reporting Charities issued in March 2005 (SORP 2005) and the Companies Act 2006.

2.2 Incoming resources

All incoming resources are included in the statement of financial activities when the charity is entitled to the income.

2.3 Resources expanded

All expenditure is recognised on an accrual basis.

Expenditure includes VAT which cannot be fully recovered.

2.4 Tangible fixed assets and deprecation

Tangible fixed assets are stated at cost less depreciation.

Depreciation is provided at rates calculated to write off the cost or valuation of fixed assets, less their estimated residual value, over their expected useful lives on the following basis:

Equipment	15% reducing balance basis
Buildings	5% straight line basis

The assets residual value, useful lives and depreciation methods are reviewed, and adjusted prospectively if appropriate, or if there is an indication of a significant change since the last reporting date.

Gains and losses on disposals are determined by comparing the proceeds with the carrying amount and are recognised in profit or loss.

2.5 Debtors

Short term debtors are measured at transaction price, less any impairment.

2.6 Cash and cash equivalents

Cash is represented by cash in hand and deposits with financial institutions.

2.7 Creditors

Short term creditors are measured at transaction price. Other financial liabilities, including bank loans, are measured initially at fair value, net of transaction costs and are measured at amortised cost using the effective interest method.

3 Incoming resources for charitable activities

	Unrestricted funds	2025 Total	2024 Total
	£	£	£
Fees	7,455	7,455	17,192
Grants	205,539	205,539	177,046
	212,994	212,994	194,238

4 Costs of charitable activities

	Unrestricted funds	2025 Total	2024 Total
	£	£	£
Staff costs	141,120	141,120	125,690
Support costs	68,134	68,134	63,190
	209,254	209,254	188,880

5 Governance costs

	Unrestricted funds	2025 Total	2024 Total
	£	£	£
Accountancy fee	700	700	500
	700	700	500

6 Net incoming/(outgoing) resources for the year

	2025	2024
Net incoming/(outgoing) resources is stated after charging depreciation.	1,139	959

7 Employment costs

	2025	2024
Wages and salaries	141,120	125,690
Other costs	0	0
	141,120	125,690

The average monthly number of employees during the year was as follows:

2025	2024
8	8

8 Taxation

The charity is exempt from taxation.

9 Tangible fixed assets

	Land and Buildings £	Fixtures and Fittings £	Total £
Cost:			
At 1 January 2025	13,672	45,100	58,772
Addition	0	0	0
At 31 December 2025	**13,672**	**45,100**	**58,772**
Depreciation:			
At 1 January 2025	6,076	33,892	39,968
Charge for the year	1,139	0	1,139
At 31 December 2025	**7,215**	**33,892**	**41,107**
Net book value:			
At 31December 2025	**6,457**	**11,208**	**17,665**
At 31 December 2024	**7,595**	**11,208**	**18,803**

10 Debtors

	2025 £	2024 £
Due within one year:		
Prepayments	0	0
Sundry debtors	8,968	8,968
Provision for doubtful debts	0	0
	8,968	**8,968**

11 Cash and cash equivalents

	2025	2024
	£	£
Cash at bank and in hand	120,332	160,029
	120,332	**160,029**

12 Creditors

	2025	2024
	£	£
Sundry creditors	24,238	24,238
Loans	0	0
Accruals	16,423	61,330
	40,661	**85,568**

13 Related party transactions

There have been no related party transactions throughout the financial year.

14 Company limited by guarantee

The Chatterbox Club is a company limited by guarantee and does not have a share capital.

Independent Report to the Trustees Of The Chatterbox Club Ltd

Charity Number: 1143490

I report on the accounts of the charity for the year ended 31 December 2025 which are set out in the following pages.

Respective responsibilities of trustees and examiner

The charities trustees are responsible for the preparation of the accounts in accordance with the term of the Charities Act 2011.

The charities accounts do not require a full audit, they are required to be examined from a person who is independent from the dav to day running of the charity.

It is my responsibility to examine the accounts and to state whether particular matters have come to my attention.

Basis Of independent examiner's Statement

Mv examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeks explanations from the trustees concerning any such matters.

The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently do not express an audit opinion on the view given by the accounts.

Independent gummer's

In the course of my examination, no matter has come to my attention which give me cause to believe that any material respect the requirements to keep accounting records, and to prepare accounts which accord with the accounting records.

James McGuire

14 October 2026