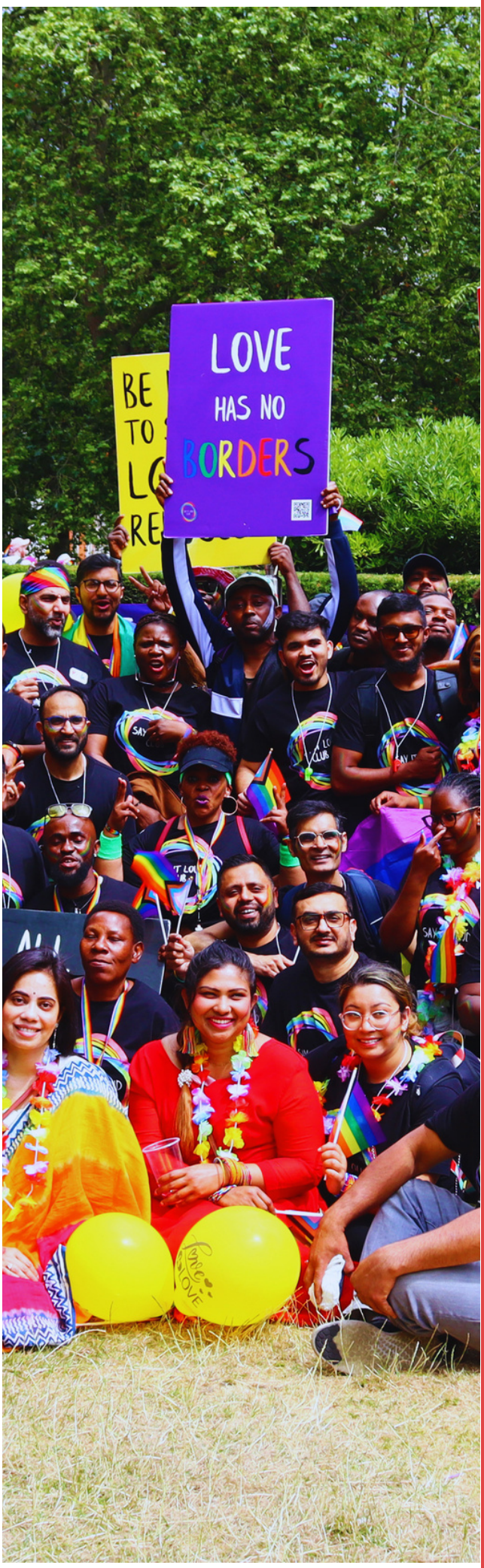


SAY IT LOUD CLUB

2025 Annual Report & Accounts

31 December 2025
Registered Charity Number: 1192945

info@sayitloudclub.org
sayitloudclub.org

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Say It Loud Club

Reference and administrative details For the period ended 31 December 2025

Charity number	1192945
Registered office and operational address	200A Pentonville Road London N1 9JP
Trustees	The trustees who served during the year ending 31 December 2025 were: • Amanda Dickins (Chair) • Uche Godwin Dumkwu • MD Imran Hussain • Rosemary Nakiwala • Kennedy Chigozie Obilom • Thomas George Wood • Sean Peter Counihan • Zai Joud Abdul Salam Bin Abdullah (appointed 28 October 2025) • Martha Atuheire (appointed 2 April 2025) • Franklin Azebaze Dongmo (appointed 2 April 2025)
Chief executive officer	Thelma Ndaula
Bankers	NatWest Group plc 36 St Andrew Square Edinburgh EH2 2YB
Independent examiners	Anthony Wayne Snow

Say It Loud Club
Report of the Trustees
For the period ended 31 December 2025

The reference and administrative information shown on page 2 forms part of this report. The financial statements comply with statutory requirements and the charity's constitution.

1. Introduction

Say It Loud Club is the community of LGBTQ+ refugees and asylum seekers in the UK. We provide **tailored support** that recognises the specific challenges our members face, bringing together practical, emotional and social support in a safe community where people can be open about their sexual orientation and gender identity.

Throughout 2025, Say It Loud Club **continued to grow,** driven by word of mouth within our community, our trusted reputation and referrals from partner organisations. This growth also reflected the increasing demand for specialist support for LGBTQ+ people navigating the asylum system, at a time when many refugee services were under increasing pressure.

By the end of 2025, we had over **980 registered members** across the UK, up from around 850 at the end of 2024. We have developed new processes and invested in new systems to enable our team to support this expansion in members. We were also able to employ a third full time member of staff, thanks to a new multi year grant from the Henry Smith Charity.







2. Vision, Mission and Values

Say It Loud Club is the community of LGBTQ+ asylum seekers and refugees in the UK.

Vision

Our vision is for a world where LGBTQ+ people can express their sexuality and gender identity safely and with pride. Until this is possible, we believe the UK should provide a place of safety for LGBTQ+ refugees and asylum seekers, providing an environment in which everyone can flourish as their true self. We engage with our members through one-on-one mentoring, workshops, social events, peer support, and referral to partner organisations for legal, financial, health and housing support.

Mission

Say It Loud Club is the community of LGBTQ+ refugees and asylum seekers in the UK. We engage with our members through one-on-one mentoring, workshops, social events, peer support, and referral to partner organisations for legal, financial, health and housing support.





As a community, we:

- Encourage **openness**, helping our members gain the confidence to openly embrace their true identity, often for the first time
- Share **knowledge**, helping LGBTQ+ people fleeing persecution to better understand UK cultures and traditions through which to embrace their sexual orientations
- Promote **safety**, supporting LGBTQ+ people to seek asylum on the basis of their sexuality and to escape unsafe living situations in the UK
- Uphold **good health**, running workshops and advocating for access to improve our physical, mental, and sexual health, particularly support to overcome trauma
- **Socialise**, providing opportunities to come together as a community and supporting each other to integrate into new communities and UK society
- **Advocate** nationally to protect the rights of LGBTQ+ refugees and asylum seekers, advocate for a fair and humane asylum process and improve support for our community.

Values

We are:

Member-led:

- Our members are at the heart of everything we do. We are led by the **lived experiences** of our Founder (Aloysius Ssali) and Member Trustees as LGBTQ+ refugees. Many of our members volunteer to support the organisation and their peers.

Community-driven:

- Our focus is on building a community where everyone's expertise, skills and experiences are valued.

Collaborative:

- We can only provide the support we do because of our partners. We are proud to be part of a wide network of organisations, made up of activists, non-profits, and businesses across the UK, who all come together to support LGBTQ+ refugees.

Inclusive:

- We believe everyone should be able to access Say It Loud Club's support, regardless of gender, race, religion, or circumstance.
- We celebrate the diversity of our community and want to actively reach out to groups we are not yet supporting, especially groups which are often marginalised.

3. Key Activities

Say It Loud Club (SILC) is a **member-led** community supporting LGBTQ+ refugees and asylum seekers across the UK. Our work is shaped by lived experience and focuses on helping members rebuild their lives safely, confidently and with **pride**. We provide **tailored support** through one-to-one peer support and mentoring, workshops, social activities, advocacy and accompaniment, and referrals to trusted partners for legal, financial, health and housing support. All our services are **free to members** and designed around the needs of our community.





Ambassador Programme

Our Ambassador Programme is at the heart of SILC's member-led approach. Our Ambassadors are LGBTQ+ refugees and people with lived experience of the asylum system who use their own experiences to support others. They bring language skills, cultural understanding and, most importantly, an **understanding of what it means to arrive in the UK seeking safety** and needing to rebuild your life.

Throughout 2025, our Ambassadors played a **vital** role in helping SILC meet growing demand. They welcomed new members, provided one-to-one peer support, accompanied members to important appointments, supported workshops and community events, and helped members access other services when needed. For our small team (three full time members of staff) the contribution of the Ambassadors is essential to enable Say It Loud to **support a growing community**.

The Ambassador programme is also about creating opportunities for our members to become leaders. Ambassadors receive training in safeguarding, confidentiality, communication, professional boundaries, mental health, advocacy and leadership.

Members who once came to SILC looking for support are now using their lived experience to support others. This is what makes the Ambassador Programme so important. Members who have been supported by SILC are able to use their own experiences to support others and take on leadership roles within the community.

Peer Support

Every member receives individual support through informal one-to-one counselling and mentoring with peers who have lived experience. Members can discuss personal challenges in a safe and understanding environment, addressing issues such as stress, anxiety, trauma, and identity. This support helps members navigate the asylum system, adjust to life in the UK, and build confidence in their new surroundings.
Support is flexible and ongoing, ensuring that members can return whenever they need advice, guidance or simply a listening ear.

Advocacy

For many of our members, dealing with immigration, healthcare, housing and other services can be difficult, particularly when they are new to the UK and may not fully **understand their rights** or how different systems work.

SILC staff and trained Ambassadors provide **practical** and **emotional** support, helping members understand what to expect and accompanying them to important appointments when needed. Having someone alongside them who understands their experience can help members feel more confident and able to speak for themselves.

We work closely with trusted solicitors, local authorities and partner organisations to connect members with the right specialist support. **SILC does not provide immigration or legal advice.** Our role is to help members understand their rights, know where to get appropriate advice, and make sure they do not have to navigate these difficult processes alone.





Say It Loud Club

Workshops and Group Activities

Our workshops and group activities give members practical information and skills to help them build their lives in the UK. Throughout 2025, we delivered sessions covering mental, physical and sexual health, LGBTQ+ rights, housing, employment, CV and interview skills, budgeting and other issues affecting our members.

We also bring in trusted partner organisations and professionals so members can ask questions directly, understand their rights and learn where to access specialist support when they need it.

Just as important is the opportunity to be together. Many members come to SILC after experiencing isolation, rejection or having to hide who they are. Our workshops, regular members' meetings and social activities provide a safe LGBTQ+ space to meet others, make friends, share experiences and build confidence. For many, SILC provides them with their first real sense of community in the UK.







Ongoing Support and Referrals

Our members' needs do not end after their first contact with SILC. We **continue to support** members as their circumstances change, whether they need help with housing, healthcare, mental health, financial hardship or accessing specialist services.

We work closely with trusted partner organisations and make **referrals** so members can access the right professional support when needed. Where someone is facing an immediate crisis, we can also provide **practical help** through our emergency and destitution support. This ongoing support means members have somewhere they can return to for guidance, practical help and connection to the right services as they build their lives in the UK.



Social Events

Celebrating together is a big part of SILC. Throughout 2025, members came together for Pride, our Pride party and our end-of-year celebrations, alongside regular socials and outings. Sharing food, enjoying music and dancing together gave members time to relax, have fun and get to know each other beyond the challenges that brought them to SILC.

Pride is particularly important to our community. For members who have had to hide their sexual orientation or gender identity, being able to **celebrate openly** and be accepted matters. We want members to have these happy experiences and memories as they build their lives in the UK.



We also celebrate when members are granted refugee status. People who have supported them through difficult times get to share in their good news, and members still waiting for a decision can see others moving forward.

These celebrations are an **important** part of how friendships grow at SILC. Many members do not have family around them to share special occasions with. Having people to celebrate with, as well as turn to when things are difficult, is a big part of what our **community** means to them.

Say It Loud Club



Crisis and Emergency Support

Some members come to SILC at a point of crisis, facing homelessness, financial hardship or detention, often with little or no support around them. We **respond quickly** with practical help based on what the member needs at that time. This can include emergency accommodation to prevent street homelessness, food vouchers, travel to urgent appointments, phone credit and other essential support.

Where a member is detained, our team and Ambassadors can also visit them, helping them remain connected to the community and appropriate specialist services. Our emergency support is there to make sure that when a member is at their most vulnerable, they are not left to face the situation alone.

Housing Support

Having a safe and stable home can be **life-changing** for our members. LGBTQ+ refugees and people seeking asylum can be particularly vulnerable to homelessness, unsafe accommodation and living in places where they do not feel able to be open about who they are.

Working in partnership with Notting Hill Genesis and RootsMove, we support members who are homeless or at risk of homelessness to understand their housing options, access the right services and, where possible, move into **safe** and **secure** accommodation.

Our support does not end when someone receives the keys to a home. We help members settle in, access essential household items and furniture, and begin building a stable life in their new community. A safe home gives members more than a roof over their head. It gives them the **security** and **stability** they need to focus on their health, education, employment and their future.





Say It Loud Club

Empowering the Community

SILC is built by the community it supports. Our Ambassadors are LGBTQ+ refugees and people with **lived experience** of the asylum system who understand first-hand many of the challenges our members face. They use that experience to welcome new members, provide peer support, help deliver activities and make sure members feel they have someone alongside them.

What makes this work important and rewarding is **seeing members grow within the community**. Someone may first come to SILC needing support for themselves and, with time, become more confident, develop new skills and go on to support others as an Ambassador.

This is what being member-led means to us. Our members are not simply people who receive support. They help shape SILC, support each other and become leaders within their own community.









4. Supporters

Charitable trusts and foundations

At the beginning of 2025, we received the first instalment of a major new multi year grant from the **Henry Smith Charity**. Henry Smith has awarded us £70,000 per annum for three years, enabling us to make a step change in our work, including hiring a third full time member of staff. We also received further substantial grants from our long term supporters at **Choose Love,** the **Cripplegate Foundation** and the **Lloyds Bank Foundation**. We were also delighted to receive a generous grant from the **Shameless Fund**.



Donations

Say It Loud Club received just under £17,000 in donations in 2025. This included a generous £2,000 donation towards the cost of our Pride celebration from **Wavemaker** who once again provided us with a fabulous riverside venue for the party. Our 2025 donations were approximately **double the amount** we received in 2024.



This extremely welcome increase was achieved in a challenging environment: the charity sector as a whole experienced a major downturn in 2025, with overall UK donations dropping by £1.4 billion down to £14 billion as donors faced increasing economic pressures.

We are incredibly grateful to all of our supporters - their commitment has made it possible for us to **continue to support an ever increasing number** of LGBTQ+ asylum seekers and refugees in the UK.



5. Staff and volunteers

During the period ended 31 December 2025, Say It Loud Club had **three** paid full-time employees: our Chief Executive Officer, Director of Casework and our Ambassador Coordinator.

Say It Loud Club was also supported by a dedicated **team of volunteers**, including our volunteer Ambassadors who play an important role in supporting members and helping us deliver our activities. Volunteers supported members at our regular meetings, workshops, social events and community activities, as well as providing practical support and accompaniment when needed.

We also benefited from volunteers bringing **professional skills** in areas such as finance and accounting, communications, photography and event support. Our large community events relied on people giving their time to help with welcoming members, registration, food, music, photography and the practical running of the day. As a small staff team supporting a growing community, our volunteers are an important part of SILC. The Trustees would like to thank everyone who gave their time, skills and support to Say It Loud Club throughout 2025.











6. Structure, governance, and management

Appointment of Trustees







In the year to 31 December 2025, Say It Loud Club was governed by a board consisting of **ten Trustees**, bringing a range of skills, professional experience and lived experience to support the charity's work and direction. In line with SILC's constitution and our commitment to being member-led, **at least half of our Trustees have lived experience**. In 2025, six of our Trustees had lived experience as LGBTQ+ refugees, ensuring that the experiences of the community we support remain central to our governance and decision-making.

During 2025, the Board welcomed **three new Trustees**, bringing additional skills and lived experience to SILC. Two of our new Trustees have lived experience as LGBTQ+ refugees. **Martha Atuheire**, a social worker, has brought her professional experience to help strengthen our safeguarding processes. **Franklin Azebaze Dongmo** brings experience in data and IT, areas that are increasingly important as SILC grows. Our third new Trustee, **Zai Joud Abdul Salam Bin Abdullah**, is a chartered accountant and has brought valuable financial expertise through his role as our volunteer Treasurer.

The Board meets several times throughout the year and is responsible for the overall governance, oversight and strategic direction of Say It Loud Club. Day-to-day management of the charity is delegated to the Chief Executive Officer, who is a paid employee.

Risk and issue management

As part of their role, all Trustees have an obligation to identify, review and mitigate against risks to which Say It Loud Club is exposed, ensuring there are suitable controls in place to minimise the risk of fraud and error.

In 2025, Trustees reviewed SILC's approach to data protection and safeguarding and, following on from previous discussions of risk, agreed a **new Code of Conduct** (to sit alongside our existing Code of Conduct for Trustees) to clarify expectations for members and everyone undertaking paid or unpaid work for SILC.

Trustees also took a close interest in risks around SILC's continued growth in membership. SILC introduced a **new system for managing member information** and access to events that enabled the team to quickly identify and tackle an emerging issue in November 2025, identifying a law firm sending people to seek SILC support at a late stage in their asylum claim despite no prior history of engagement with the LGBTQ+ community. SILC wrote to the firm pointing out our processes meant this would not work as we require clear evidence of engagement over a period of time before we can support a claim.

Last but not least, thanks to **skilled support from our new Treasurer**, Trustees were able to take a close look at risks arising from SILC's financial systems and position. They uncovered an issue around underpayment of PAYE and National Insurance contributions, which was duly reported to HMRC. Trustees were satisfied that SILC would be able to meet any liability arising from the issue - the amount owed was agreed with HMRC and the liability met in full in early 2026. Trustees were also satisfied that new systems for accounting and payroll introduced by our new Treasurer ensured this issue could not reoccur.





7. Achievements and performance

Say It Loud Club has continued to respond to **growing demand** from LGBTQ+ refugees and people seeking asylum across the UK. New members came to us through referrals from partner organisations and, importantly, through recommendations from other members who had already received support from SILC.



During the year, **230 new members** registered with SILC, joining our growing community. As demand increased, we continued to provide one-to-one peer support, workshops, English classes, drop-in sessions, smaller peer groups, community activities, advocacy, referrals and housing support.

Participating in the SILC community and support from their peers helped **125 of our members** gain the confidence to apply for asylum. Our members tell us that having a space to speak openly about their sexual orientation and gender identity, and seeing others in the community go through the process, gives them the reassurance they need to take this critical step.



In 2025, we are delighted to report that **82 members were granted refugee status** in the UK. Our support continues after members receive refugee status, helping them with housing, employment, education and the practical challenges of building a more independent life in the UK.

Our member-led approach **remains at the heart** of all this work. Staff work alongside our volunteer Ambassadors, who bring their own lived experience of the asylum system and understand many of the challenges our members are facing.



Some of our other key achievements during 2025 are set out below.

One-to-one peer support



During 2025, **230 new members** received tailored one-to-one support from staff and trained Ambassadors, helping them understand their rights, access services and deal with the practical and emotional challenges of rebuilding their lives in the UK.

Support included referrals to specialist legal services, healthcare and mental health services, housing support, accompaniment to important appointments and practical help during periods of crisis. For many members who arrive without family or an established support network, having someone they can trust and speak openly with is an important part of settling into life in the UK.

Workshops and community events







Say It Loud Club

During 2025, we delivered **42 in-person workshops**, covering issues directly affecting our members. Topics included mental and sexual health, LGBTQ+ rights, housing, employment, budgeting and understanding services in the UK.

We regularly invited **partner organisations** and **professionals** to speak directly with members, giving them the opportunity to ask questions, understand their rights and know where to go for specialist support.

Alongside our workshops, our larger members' meetings and social activities gave people the opportunity to meet others, build friendships and be part of an LGBTQ+ community where they could be themselves.

English classes

In 2025, we delivered **42 weekly in-person English classes** for our members. These classes were introduced to help members improve their English while navigating a new life in the UK.

Improving English gives members greater confidence in everyday life, whether speaking to a GP, attending an appointment, looking for work, using public services or simply having a conversation with someone new. The classes also provide another regular opportunity for members to meet, learn together and support one another.

Drop-in and small peer group support

During 2025, we held **30 drop-in sessions**, giving members time to speak with staff or an Ambassador, raise concerns and ask for help. Where specialist support was needed, we referred members to trusted organisations.

We also held **32 small peer group meetings**, helping members build confidence before joining our larger gatherings. These offered a safe, informal space to talk openly, share useful information and resources, and discuss the everyday challenges of navigating the asylum system. Members could learn from one another and find support among people facing similar experiences.







Housing support

During 2025, **10 members** were supported into permanent homes, compared with 7 in 2024.

Working with **Notting Hill Genesis**, we supported members experiencing homelessness or housing insecurity to access safer and more stable accommodation. Our support continued after they moved in, helping members access furniture, household items and the practical things they needed to start making the space **feel like home**.

For many members, having a permanent home is a **major turning point**. It gives them the stability to focus on their health, education, employment and the next stage of rebuilding their lives in the UK.



Advocacy, Accompaniment and Detention Support

Throughout 2025, SILC staff and Ambassadors accompanied members to important immigration, healthcare and other appointments, providing **practical and emotional support** during what can be difficult and stressful experiences.



We also carried out **28 detention visits** in 2025, compared with 55 in 2024. While fewer of our members experienced detention, we continued to support those who were detained and helped them stay connected to the community and appropriate specialist services.

SILC does not provide immigration or legal advice. We help members understand their rights, connect them with qualified lawyers and specialist organisations, and provide accompaniment and peer support when needed.



Health and Wellbeing

During 2025, we supported **168 members** with GP registrations and healthcare referrals, helping members access primary healthcare, mental health services and other specialist support.

Many members come to SILC having experienced persecution, family rejection, violence, displacement or long periods of isolation. Being able to **access appropriate healthcare** and u**nderstand how the UK health system works** is therefore an important part of our support.

Our workshops, peer groups and one-to-one support also give members opportunities to **talk about their wellbeing** in a space where both their LGBTQ+ identity and their experience of seeking asylum are understood.

Ambassador Programme

In 2025, we trained **20 new Ambassadors**, volunteers with lived experience of the asylum system. Ambassadors undertake an **intensive 12-month training programme**, learning how to support other members and take on responsibilities within SILC. Working alongside staff, our Ambassadors helped deliver 30 drop-in sessions and 32 small peer group meetings during the year. They also ran peer support workshops and took part in community visits, offering members practical help and someone to talk to who understood their experiences.

These responsibilities gave Ambassadors regular opportunities to put their training into practice, lead activities and **support members** who were not yet comfortable joining our larger meetings. Their contribution helped our small staff team keep this support available throughout the year.



Say It Loud Club

8. Financial review and reserves policy

The Trustees are content with the financial position of the charity at the end of the period. Careful management of expenditure enabled us to finish the year with a small surplus and substantial funding has been **secured for future years**.

During the year, the Trustees identified outstanding PAYE liability and alerted HMRC, putting in place plans to settle in full once the amount (including interest) had been agreed with HMRC. To mitigate the risk of this recurring, Say It Loud Club has implemented a **new payroll and accounting system** (Xero), with the related processes now overseen by the Treasurer to ensure that PAYE and other HMRC obligations are calculated correctly and paid on time going forward.

The liability of £24,440.00 is not reflected in this year's financial statement as this was paid on 23 March 2026 and the accounts are prepared on a cashflow basis up to 31 December 2025.

The Trustees remain committed to growing SILC's reserves in line with our policy of maintaining unrestricted funds of approximately £35,000, sufficient to allow us to:

- Pay our employees for a period of three months;
- Conduct our core activities to support our members for a period of three months and;
- Provide the charity with a sufficient level of financial resilience in any event of adversity.

The Trustees agree that the charity remains in **a phase of growth** and should continue to focus efforts on building financial resilience. The Trustees will monitor and review the amounts of reserves that are required to ensure we can fulfil our continuing obligations. The policy will be reviewed in 12 months' time.







9. Statement of responsibilities of the Trustees

The Trustees have a duty to prepare financial statements, for each financial year, which give a true and accurate overview of the charity's financial activities and position, including the net income or expenditure of the charity for the year. In preparing these statements the trustees are required to:

- Choose **appropriate accounting policies** which must be consistently applied
- Make **reasonable judgements** and **estimates** where required
- State whether **applicable accounting standards** and **statements of recommended practice** have been followed, subject to any material departures disclosed and explained in the financial statements
- Collate financial statements on the going concern basis unless it is believed the charity will not continue to operate

The Trustees and Treasurer are responsible for maintaining proper accounting records which disclose with reasonable accuracy at any time the financial position of the charity, thereby enabling them to ensure that the financial statements comply with the **Charities Act 2011**. The Trustees and Treasurer are also responsible for safeguarding the assets of the charity and must therefore take appropriate steps to prevent and detect fraud and other irregularities.

The Trustees confirm that to the best of their knowledge there is no information relevant to the audit of which the independent examiners are unaware. The Trustees also confirm that they have taken all necessary steps to ensure that they are aware of all relevant examination information and that this information has been communicated to the independent examiners.

The Trustees have no beneficial interest in the charity.







Independent examiner's report

To the Trustees of

Say It Loud Club

10. Independent examiners

Independent examiner's report to the Trustees of the Say It Loud Club

I report to the Trustees on my examination of the accounts of the Say It Loud Club ('the Club') for the year ended 31 December 2025.

Responsibilities and basis of report

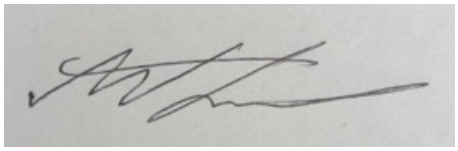
As the charity Trustees, you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the Act'). I report in respect of my examination of the Club's accounts carried out under section 145 of the 2011 Act and in carrying out my examination I have followed all 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 as required by section 130 of the Act; or
2. The accounts do not accord with those records.

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.

Anthony Wayne Snow
c/o Queer Britain, 2 Granary Square, London, N1C 4BH



Date: 3 October 2026

Say It Loud Club			
Receipts and payments account			
For the period ended 31 December 2025			
Receipts	**Restricted (£)**	**Unrestricted (£)**	**2025 total (£)**
Choose Love grant	£32,500.00	£0.00	£32,500.00
Lloyds Bank Foundation grant	£0.00	£25,000.00	£25,000.00
Cripplegate Foundation grant	£15,750.00	£0.00	£15,750.00
Henry Smith Charity grant (3-year grant)	£70,000.00	£0.00	£70,000.00
Henry Smith Charity grant	£8,230.00	£0.00	£8,230.00
The Shameless Fund grant	£0.00	£25,000.00	£25,000.00
Benevity Charitable Giving	£0.00	£126.32	£126.32
Donations	£0.00	£16,908.65	£16,908.65
Other income	£0.00	£250.00	£250.00
Total receipts	**£126,480.00**	**£67,284.97**	**£193,764.97**
Payments	**Restricted (£)**	**Unrestricted (£)**	**2025 total (£)**
Salaries	£102,177.18	£6,383.22	£108,560.40
Tribunal costs	£0.00	£5,530.00	£5,530.00
Office rent	£0.00	£12,416.90	£12,416.90
IT (software and hardware)	£0.00	£9,407.76	£9,407.76
General expenses	£0.00	£6,159.52	£6,159.52
Events and communications	£0.00	£6,575.41	£6,575.41
Interpreters	£0.00	£3,422.21	£3,422.21
Emergency and destitute fund	£0.00	£9,032.50	£9,032.50
Housing project expenses	£0.00	£4,367.00	£4,367.00
Ambassador project expenses	£3,846.00	£0.00	£3,846.00
Member support - travel, interview & casework	£0.00	£6,960.36	£6,960.36
Total payments	**£106,023.18**	**£70,254.88**	**£176,278.06**

Member support - travel, interview & casework	£0.00	£6,960.36	£6,960.36
Total payments	**£106,023.18**	**£70,254.88**	**£176,278.06**
Net receipts / (payments)	**£20,456.82**	**-£2,969.91**	**£17,486.91**
Fund balances at 1 January 2025	£0.00	£19,854.46	£19,854.46
Fund balances at 31 December 2025	**£20,456.82**	**£16,884.55**	**£37,341.37**

Say It Loud Club

Statement of assets and liabilities

As at 31 December 2025

Cash funds	
Cash at bank in hand	£37,341.37
Total cash funds	£37,341.37
Funds	
Restricted funds	£20,456.82
Unrestricted funds - General funds	£16,884.55
Total funds	£37,341.37

As approved by the trustees and signed on their behalf by:



Amanda Dickins
Date: 8 October 2026