Trustees' Report and Accounts unaudited for the year ended 21st February 2026



Saluto – The Speech Therapy Charity

Registered Charity Number: 1199419

www.saluto.org.uk

Saluto – The Speech Therapy Charity
Financial statements for the 12 month period ended 21st February 2026

Reference and administration details

Charity Registration Number	1199419
Registered Address	Saluto – The Speech Therapy Charity c/o The Bluecoat Upper Northgate Street Chester CH1 4EE
Bank	Virgin Money 177 Bothwell Street Glasgow G2 7ER
Trustees	David Williams (Chair) Pippa Day Hannah Hawthorn Abim Akintolah – resigned 31/10/25 Kath Hutchinson – resigned 24/10/25
Secretary	Sam Swash



A child enjoys playing with a multitude of toys at a Saluto Speech Therapy "Drop In" session

1. Trustees' Report

The Trustees of Saluto – The Speech Therapy Charity – are pleased to present the Annual Report and Financial Statements. This report covers the period from **22nd February 2025 through to 21st February 2026**.

During this period, the charity had an impact on the lives of over 200 children.

Financially, the Saluto accounts show a surplus of £284.05 for this period.

2. Our Vision

Our vision is to remove the sense of isolation and internal entrapment for those with communication difficulties.

3. The Saluto Charity's Mission Statement

Our mission is to ease the sense of isolation and internal entrapment for those with communication difficulties through the following measures:

Speech improvement through therapy and exercises.

Augmentative and Alternative Communication (AAC) device provision.

Lobbying for the NHS to provide improved/longer-term SALT services.

Understanding, supporting and counselling those affected by communication difficulties.

Training and educating Speech and Language Therapy students and professionals.

Original research into techniques which yield better outcomes.

4. Structure, governance and management

The charity is a Charitable Incorporation Organisation ("CIO") which was registered with the Charity Commission on 23rd June 2022 and is governed by a constitution as a Foundation CIO.

New Trustees are recruited openly and receive a full induction to the charity to enable them to gain the required information to fulfil their role. This includes being sent a set of key documents.

An annual skills analysis ensures the Trustees offer a suitable range of knowledge and skills to support the charity.

Where a skills gap is identified we aim to seek Trustees to bridge this gap.

The Board will aim to adhere to the principles of the Charity Governance Code for Small Charities. This is an ongoing process, and we are working towards fulfilling all aspects of the code.

5. Public Benefit

For children who struggle with talking and understanding words, their whole lives are affected.

They are:

- **Six** times more likely to fail at English tests
- **Eleven** times less likely to pass maths exams.
- **Twice** as likely to have mental health problems
- **Twice** as likely to be unemployed as an adult.

But more than mere statistics, it is the unhappiness and sense of isolation that Saluto has been set up to tackle.

6. Impact Report

During the reporting period we delivered:

- A trio of 'The Basics of Speech & Language' training sessions to the staff of Down Syndrome Cheshire which will enable them to assist the 200 children they support across Cheshire, Warrington and Halton with the development of their communication skills. The staff now have more confidence in deciding when more specialised Speech & Language intervention is required.
- Support to a project at Petty Pool Vocational College to produce training materials for companies providing neuro-diverse students with work experience. This project is ongoing and is scheduled to complete in the Summer of 2026.
- Three Speech Therapy "Drop-In" sessions in Chester, providing free access to a fully qualified therapist for parents who have concerns about their children's communication development.
- Two courses of 1-to-1 Therapy for individual children.



Staff from Down Syndrome Cheshire prepare to take part in a Saluto-funded training session

7. Feedback

We received the following feedback from Yvonne Edwardson – Down Syndrome Cheshire's Education Advocate Manager.

" We've now completed the three 'The Basics of Speech & Language' training sessions funded by Saluto, and we would like to thank you for the additional support that this will give for the 200 children we assist across Cheshire, Warrington and Halton.

Over the course of the sessions, we covered AAC devices, speech sounds, stammering, and strategies such as Colourful Semantics. The training sessions have been extremely valuable for our team; they were a great opportunity to ask questions and posed some useful discussion points.

The knowledge gained will directly benefit the younger children we support through our 'Cheeky Monkey' sessions. We now feel better equipped to offer practical strategies for parents to support their child's speech development at home, and more confident in recognising when a referral to Speech and Language Therapist (SALT) is needed.

The AAC training was particularly useful. We've already identified several children in schools who could benefit from using a device, and we now feel much more confident in knowing when to escalate for further support.

The session on Colourful Semantics reinforced our existing understanding that will help us guide staff in using the approach more effectively.

Overall, the sessions have significantly increased our confidence in identifying speech and language needs and making appropriate referrals. We will be able to cascade this learning through our training courses and advice to parents and professionals supporting the children at home and in schools. The additional knowledge will also strengthen our contributions to EHCPs and SALT targets, enabling us to explain targets and how to implement them, as well as judging if a child has achieved the targets and if they need further input from a SALT.

Thank you again for the opportunity, it's been incredibly beneficial."

8. The Year Ahead

The project in conjunction with Petty Pool Vocational College to produce training materials for companies looking to give work experience to neuro-diverse students should complete by the Summer. We hope that the materials will be of value to a wide range of companies.

We also plan to continue with the Drop-In sessions. The NHS attended the most recent one of these so that the parents could find out where they were on the waiting list. The NHS are expected to attend future sessions.

9. Financial Summary

The Board of Trustees have no concerns about Saluto being able to continue as a going concern.

The Charity's Operating Strategy includes the following clauses:

1. The Charity will not take on projects if we don't have the resources to fulfil them
2. The Charity will not go into debt
3. The Charity will always have enough in reserve to cover 3 months' operating costs

The Trustees will continue to review this Operating Strategy as Saluto continues to develop.

Outgoings in Financial Period

Outgoings totalled £2,692.16
We are very pleased to report that £1,941 of this was spent on Service Delivery.
The other expenditure was IT, Telecoms, Insurance and Bank Charges.

Income in Financial Period

Income totalled £2,945.39
This includes a £1,500 donation from the Co-Op and a £500 donation from Mony Group for which we are most grateful.

Status of Financial Period

Opening Balance @ 22nd February 2025 = £2,839.98
Closing Balance @ 21st February 2026 = £3,124.03

The Financial Period had a **Surplus** of **£284.05**

Change to accounting software before 2026-27

Outgoings 22nd February 2025 to 21st February 2026

Date	Amount	Category	Paid to
25-Feb-25	£18.00	IT	JustGiving
25-Mar-25	£18.00	IT	JustGiving
3-Apr-25	£100.00	Fine	HMRC
25-Apr-25	£18.00	IT	JustGiving
14-May-25	£315.00	Service Delivey	Mrs Ciara Shyne
27-May-25	£18.00	IT	JustGiving
28-May-25	£165.00	Service Delivey	Mrs Ciara Shyne
25-Jun-25	£18.00	IT	JustGiving
10-Jul-25	£32.00	Service Delivey	Chester FC Community Trust
23-Jul-25	£39.67	Marketing	SoloPress
25-Jul-25	£18.00	IT	JustGiving
5-Aug-25	£280.00	Service Delivey	Ellen Pandya
13-Aug-25	£76.87	IT	Elementor
26-Aug-25	£18.00	IT	JustGiving
11-Sep-25	£32.00	Service Delivey	Chester FC Community Trust
25-Sep-25	£18.00	IT	JustGiving
17-Oct-25	£500.00	Service Delivey	More Than Speech Therapy
27-Oct-25	£18.00	IT	JustGiving
28-Oct-25	£175.00	Service Delivey	Ellen Pandya
17-Nov-25	£235.00	Service Delivey	Ellen Pandya
25-Nov-25	£18.00	IT	JustGiving
29-Nov-25	£198.62	Insurance	PolicyBee
8-Dec-25	£32.00	Service Delivey	Chester FC Community Trust
29-Dec-25	£18.00	IT	JustGiving
8-Jan-26	£120.00	Telecoms	Keyline
26-Jan-26	£18.00	IT	JustGiving
17-Feb-26	£175.00	Service Delivey	Ellen Pandya

Total **£2,692.16**

Details
Monthly Subscription
Monthly Subscription
Mis-understanding by Treasurer
Monthly Subscription
Inv 307 (Cherry Grove May 25)
Monthly Subscription
Inv 311 (Cherry Grove May 25)
Monthly Subscription
Room Hire Inv 2845 (Aug '25 Drop-In)
Roller Banner. Order No FMKR7693991
Monthly Subscription
Inv 346 (Aug '25 Drop-In)
Website Building Software paid for directly from Dave Williams' PayPal
Monthly Subscription
Room Hire Inv 2845 (Oct '25 Drop-In)
Monthly Subscription
Inv 1158 (Down Syndrome Cheshire Training)
Monthly Subscription
Inv 399 (Oct '25 Drop-In)
Inv 414 (Master Newman from Little Sutton)
Monthly Subscription
Indemnity Insurance donated by David Williams
Room Hire Inv 3150 (Feb '26 Drop-In)
Monthly Subscription
Phone and Answering service
Monthly Subscription
Inv 459 (Feb '26 Drop-In)

Change to accounting software before 2026-27

Income 22nd February 2025 to 21st February 2026

Date	Amount	Category	Received From
3-Mar-25	£10.00	Individual Donations	Just Giving
11-Mar-25	£25.00	Donation	CAF
20-Mar-25	£500.00	Donation	Co-Op Food Group
31-Mar-25	£110.00	Donations	Just Giving
10-Apr-25	£25.00	Donation	CAF
16-Apr-25	£26.12	Donation	Just Giving
28-Apr-25	£10.00	Individual Donations	Just Giving
9-May-25	£25.00	Donation	CAF
13-May-25	£48.74	Fundraising Scheme	Easyfundraising
2-Jun-25	£10.00	Individual Donations	Just Giving
11-Jun-25	£25.00	Donation	CAF
30-Jun-25	£10.00	Individual Donations	Just Giving
10-Jul-25	£25.00	Donation	CAF
4-Aug-25	£0.25	Cashback	Virgin Money
4-Aug-25	£10.00	Individual Donations	Just Giving
13-Aug-25	£76.87	Gifted Item	David Williams
14-Aug-25	£16.66	Fundraising Scheme	Easyfundraising
1-Sep-25	£10.00	Individual Donations	Just Giving
29-Sep-25	£10.00	Individual Donations	Just Giving
3-Oct-25	£0.11	Cashback	Virgin Money
23-Oct-25	£1,049.61	Donation	Co-Op Food Group
3-Nov-25	£10.00	Individual Donations	Just Giving
13-Nov-25	£22.72	Fundraising Scheme	Easyfundraising
20-Nov-25	£500.00	Donation	CAF
29-Nov-25	£198.62	Donation	David Williams
1-Dec-25	£10.00	Individual Donations	Just Giving
23-Dec-25	£40.00	Individual Donations	Just Giving
5-Jan-26	£0.11	Cashback	Virgin Money
6-Jan-26	£11.87	Individual Donations	Just Giving
19-Jan-26	£90.00	Individual Donations	Just Giving
28-Jan-26	£11.87	Individual Donations	Just Giving
3-Feb-26	£10.00	Individual Donations	Just Giving
12-Feb-26	£16.84	Fundraising Scheme	Easyfundraising

Total Income	**£2,945.39**
Gift Aid	**£30.82**
Total Income + Gift Aid	**£2,976.21**
Outgoings	**£2,692.16**
Surplus/Deficit	**£284.05**
Opening Bank Balance	**£2,839.98**
Closing Bank Balance	**£3,124.03**
Difference	**£284.05** This figure, taken from amounts on Bank Statements, (

Details

John Fergus
Donor unknown

Includes £100 donation from Trustees to cover HMRC fine
Donor unknown
Donor unknown
John Fergus
Donor unknown

John Fergus
Donor unknown
John Fergus
Donor unknown

John Fergus
Elementor Software Donated by Dave Williams

John Fergus
John Fergus

John Fergus

Donor unknown
David Williams paid PolicyBee for indemnity insurance
John Fergus
Meryl Woodhead

Unknown
Ade Fergus & Brian Burns
Unknown
John Fergus

equals the Surplus/Deficit for the items on this spreadsheet so everything is accounted for!

Change to accounting software before 2026-27

Gift Aid 22nd February 2025 to 21st February 2026

Date	Amount	Category	Received From
4-Mar-25	2.37	Gift Aid	Just Giving
7-May-25	2.37	Gift Aid	Just Giving
4-Jun-25	2.37	Gift Aid	Just Giving
2-Jul-25	2.37	Gift Aid	Just Giving
29-Jul-25	2.37	Gift Aid	Just Giving
2-Sep-25	2.37	Gift Aid	Just Giving
1-Oct-25	2.37	Gift Aid	Just Giving
4-Nov-25	2.37	Gift Aid	Just Giving
2-Dec-25	2.37	Gift Aid	Just Giving
14-Jan-26	7.12	Gift Aid	Just Giving
3-Feb-26	2.37	Gift Aid	Just Giving

Gift Aid Total **£30.82**