REGISTERED CHARITY NUMBER: 516092

REPORT OF THE TRUSTEES AND

FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2025

FOR

THE BURY SPEAKEASY CLUB

P B Syddall & Co
Chartered Accountants
Grafton House
81 Chorley Old Road
Bolton
Lancashire
BL1 3AJ

THE BURY SPEAKEASY CLUB

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REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 DECEMBER 2025

The trustees present their report with the financial statements of the charity for the year ended 31 December 2025. The trustees have adopted the provisions of 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).

The Bury Speakeasy Club operates under the name "Speakeasy".

OBJECTIVES AND ACTIVITIES

Objectives and aims

Speakeasy's objectives are:
A) To relieve comfort and support persons who have suffered a stroke and as a result have a speech problem or have any other speech problem
B) To provide or secure the provision of facilities for the treatment and welfare of such persons
C) To provide or assist in providing in the interest of social welfare facilities for the recreation or other leisure time occupation of such persons with a view to improving their condition of life

Activities

We layer activities onto our basic services offering a wider range of member requested and member led activities to facilitate ongoing development of communication skills, confidence and community participation whilst improving quality of life with aphasia.

Annually we offer purposeful trips as appropriate, AGM, a Christmas lunch and our aphasia conference.

Public benefit

The trustees have acknowledged the charity commission guidance on public benefit and are confident the charity meets the definition in all regards.

Achievements and performance 2025

Speakeasy continued to deliver a blended service both online and face to face at the office and other premises across Greater Manchester. This service supported people with aphasia and their carers and families.

All the funded projects were delivered successfully and evaluated using aphasia accessible approaches. This gave us knowledge about the impact and preferences for both people with aphasia and carers which is used to ensure that our work is truly member centric. We ensured full delivery of core services and support for all who requested it in spite of increasing demand.

We continued to support members to have involvement in a wide range of research and themed project work which included engagement with local public and patient consultation meetings across Greater Manchester.

Speakeasy remained at the forefront of national and international aphasia collaborations such as the Aphasia Alliance, Tavistock trust for Aphasia, Collaboration of Aphasia Triallists and retains strong links with stroke, disability and voluntary sector organisations.

We liaised with care organisations and established an agreement to deliver training for staff in improving their communication skills.

Our ongoing and regular involvement with local, national and international researchers and with businesses to share/sell our expertise has continued in 2025.

Trustees have had full involvement in managing Speakeasy business with continued support, advice, monitoring of standards and strategic guidance.

FINANCIAL REVIEW

Reserves policy

Our policy on cash reserves continues to be the maintenance of at least six months operating costs on deposit as a buffer in the event that our funding / income sources cease.

As at 31 December 2025 the unrestricted general fund stood at £178,088 which represents over 12 months operating costs.

The trustees have always recognised that the sources of income are ad-hoc or at best subject to a periodic review, and often subject to periodic qualification; all with the potential to cease with little or no prior notice, with subsequent impact to reserves.

These characteristics sit alongside an understanding on the part of the trustees that the members, staff and grant-makers require some continuity; the financial buffer is essential in allowing the trustees adequate time to formulate appropriate contingency plans, should they be required.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document

The charity is controlled by its governing document, a deed of trust and constitutes an unincorporated charity.

The governing document is the constitution adopted 23 January 1985 and amended 24 April 1989.

Recruitment and appointment of new trustees

The method adopted for recruitment and appointment of new trustees are :

- Head-hunting for those with required skills
- Initial meeting
- Invitation to join Speakeasy
- CRB check
- Confirmation of appointment at trustee meeting
- Report and confirmation at AGM
- Induction pack and responsibility / liability briefing

New trustees are appointed by the board after consideration of the charity's requirements.

Organisational structure

Speakeasy has a board of trustees and a Chief Executive Officer, Gill Pearl, to whom all staff report.

All structural and financial decisions are made by majority vote by the trustees. Gill Pearl has authority for expenses up to £200.

Governance

Trustee meetings are planned to take place throughout the year and senior leaders communicate very effectively on both formal matters and informally when guidance is required by officers or the Chief Executive Officer.

Risk management

The trustees have a duty to identify and review the risks to which the charity is exposed and to ensure appropriate controls are in place to provide reasonable assurance against fraud and error.

We regularly review all risks and take appropriate actions where required.

REFERENCE AND ADMINISTRATIVE DETAILS

Registered Charity number

516092

Principal address
11 Princes Court
Silver Street
Ramsbottom
Bury
Lancashire
BL0 9BJ

Trustees
D Morton Chair of Trustees
J Lowe
Ms A Hibbert
Mrs J Hancock
P Prince
Ms E Duncan
Ms J Wright
K Winch
Ms J Lloyd
H Holland
Ms F Holland-Haque

Independent Examiner
A J Syddall M.A., F.C.A..
P B Syddall & Co
Chartered Accountants
Grafton House
81 Chorley Old Road
Bolton
Lancashire
BL1 3AJ

Approved by order of the board of trustees on 26 October 2026 and signed on its behalf by:

John Lowe

J Lowe - Trustee

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF THE BURY SPEAKEASY CLUB

Independent examiner's report to the trustees of The Bury Speakeasy Club
I report to the charity trustees on my examination of the accounts of The Bury Speakeasy Club (the Trust) for the year ended 31 December 2025.

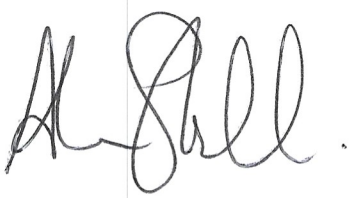
Responsibilities and basis of report
As the charity trustees of the Trust you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the Act').

I report in respect of my examination of the Trust's accounts carried out under Section 145 of the Act and in carrying out my examination I have followed all 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 content 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.



A J Syddall M.A., F.C.A..

P B Syddall & Co
Chartered Accountants
Grafton House
81 Chorley Old Road
Bolton
Lancashire
BL1 3AJ

26 October 2026

THE BURY SPEAKEASY CLUB

STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31 DECEMBER 2025

	Notes	Unrestricted fund £	Restricted funds £	**31.12.25 Total funds £**	31.12.24 Total funds £
INCOME AND ENDOWMENTS FROM					
Donations subscriptions and grants	2	**27,666**	**94,863**	**122,529**	156,330
Other trading activities	3	**14,572**	**-**	**14,572**	9,094
Investment income	4	**1,043**	**-**	**1,043**	1,288
Total		**43,281**	**94,863**	**138,144**	166,712
EXPENDITURE ON					
Charitable activities	5				
Charitable activities		**17,937**	**101,560**	**119,497**	140,773
Net gains on investments		**6,569**	**-**	**6,569**	9,095
NET INCOME/(EXPENDITURE)		**31,913**	**(6,697)**	**25,216**	35,034
RECONCILIATION OF FUNDS					
Total funds brought forward		**146,175**	**45,963**	**192,138**	157,104
TOTAL FUNDS CARRIED FORWARD		**178,088**	**39,266**	**217,354**	192,138

The notes form part of these financial statements

BALANCE SHEET
31 DECEMBER 2025

	Notes	Unrestricted fund £	Restricted funds £	31.12.25 Total funds £	31.12.24 Total funds £
FIXED ASSETS					
Tangible assets	8	**6,078**	-	**6,078**	8,104
Investments	9	**87,343**	-	**87,343**	80,774
		93,421	-	**93,421**	88,878
CURRENT ASSETS					
Debtors: amounts falling due within one year	10	**5,800**	-	**5,800**	-
Cash at bank and in hand		**79,850**	**39,266**	**119,116**	103,260
		85,650	**39,266**	**124,916**	103,260
CREDITORS					
Amounts falling due within one year	11	**(983)**	-	**(983)**	-
NET CURRENT ASSETS		**84,667**	**39,266**	**123,933**	103,260
TOTAL ASSETS LESS CURRENT LIABILITIES		**178,088**	**39,266**	**217,354**	192,138
NET ASSETS		**178,088**	**39,266**	**217,354**	192,138
FUNDS	12				
Unrestricted funds				**178,088**	146,175
Restricted funds				**39,266**	45,963
TOTAL FUNDS				**217,354**	192,138

The financial statements were approved by the Board of Trustees and authorised for issue on 26 October 2026 and were signed on its behalf by:

John Lowe

J Lowe - Trustee

The notes form part of these financial statements

1. ACCOUNTING POLICIES

Basis of preparing the financial statements
The financial statements of the charity, which is a public benefit entity under FRS 102, 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 financial statements have been prepared under the historical cost convention, with the exception of investments which are included at market value, as modified by the revaluation of certain assets.

Income
All income is recognised in the Statement of Financial Activities once the charity has entitlement to the funds, it is probable that the income will be received and the amount can be measured reliably.

Expenditure
Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

Tangible fixed assets
Depreciation is provided at the following annual rates in order to write off each asset over its estimated useful life.

Computer equipment - 25% on reducing balance

Taxation
The charity is exempt from tax on its charitable activities.

Fund accounting
Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees.

Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

Pension costs and other post-retirement benefits
The charity operates a defined contribution pension scheme. Contributions payable to the charity's pension scheme are charged to the Statement of Financial Activities in the period to which they relate.

continued...

2. DONATIONS SUBSCRIPTIONS AND GRANTS

	31.12.25	31.12.24
	£	£
Donations	13,035	26,664
Grants	99,863	118,961
Subscriptions	9,631	10,705
	122,529	156,330

Grants received, included in the above, are as follows:

	31.12.25	31.12.24
	£	£
Other grants	99,863	118,961

3. OTHER TRADING ACTIVITIES

	31.12.25	31.12.24
	£	£
Fundraising events	4,812	3,314
Training and expertise	9,760	5,780
	14,572	9,094

4. INVESTMENT INCOME

	31.12.25	31.12.24
	£	£
Deposit account interest	1,043	1,288

5. CHARITABLE ACTIVITIES COSTS

	Direct Costs	Support costs	Totals
	£	£	£
Charitable activities	113,585	5,912	119,497

6. TRUSTEES' REMUNERATION AND BENEFITS

There were no trustees' remuneration or other benefits for the year ended 31 December 2025 nor for the year ended 31 December 2024.

Trustees' expenses

There were no trustees' expenses paid for the year ended 31 December 2025 nor for the year ended 31 December 2024.

continued...

7. STAFF COSTS

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

	31.12.25	31.12.24
Chief Executive	**1**	1
Finance and administration	**-**	1
Speech and language therapist	**1**	1
Fixed term contracts - project-delivery	**2**	2
	4	5

No employees received emoluments in excess of £60,000.

8. TANGIBLE FIXED ASSETS

	Computer equipment £
COST	
At 1 January 2025 and 31 December 2025	**25,008**
DEPRECIATION	
At 1 January 2025	**16,904**
Charge for year	**2,026**
At 31 December 2025	**18,930**
NET BOOK VALUE	
At 31 December 2025	**6,078**
At 31 December 2024	8,104

9. FIXED ASSET INVESTMENTS

	Listed investments £
MARKET VALUE	
At 1 January 2025	**80,774**
Revaluations	**6,569**
At 31 December 2025	**87,343**
NET BOOK VALUE	
At 31 December 2025	**87,343**
At 31 December 2024	80,774

There were no investment assets outside the UK.

continued...

9. FIXED ASSET INVESTMENTS - continued

Cost or valuation at 31 December 2025 is represented by:

	Listed investments
	£
Valuation in 2023	71,679
Valuation in 2024	9,095
Valuation in 2025	6,569
	87,343

10. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	31.12.25	31.12.24
	£	£
Trade debtors	5,800	-

11. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	31.12.25	31.12.24
	£	£
Taxation and social security	983	-

12. MOVEMENT IN FUNDS

	At 1.1.25	Net movement in funds	At 31.12.25
	£	£	£
Unrestricted funds			
General fund	146,175	31,913	178,088
Restricted funds			
SQuIRe (Stroke quality improvement for rehabilitation)	24	-	24
National Lottery Core	35,089	(6,803)	28,286
Vamcast	7,216	(588)	6,628
GM Walking	3,634	(1,536)	2,098
Bury Technology	-	2,230	2,230
	45,963	(6,697)	39,266
TOTAL FUNDS	192,138	25,216	217,354

continued...

12. MOVEMENT IN FUNDS - continued

Net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Gains and losses £	Movement in funds £
Unrestricted funds				
General fund	**43,281**	**(17,937)**	**6,569**	**31,913**
Restricted funds				
National Lottery Core	**87,866**	**(94,669)**	**-**	**(6,803)**
Vamcast	**-**	**(588)**	**-**	**(588)**
GM Walking	**-**	**(1,536)**	**-**	**(1,536)**
Bury Technology	**4,997**	**(2,767)**	**-**	**2,230**
The Hospital Saurday Fund	**2,000**	**(2,000)**	**-**	**-**
	94,863	**(101,560)**	**-**	**(6,697)**
TOTAL FUNDS	**138,144**	**(119,497)**	**6,569**	**25,216**

Comparatives for movement in funds

	At 1.1.24 £	Net movement in funds £	At 31.12.24 £
Unrestricted fund	104,699	41,476	146,175
Restricted funds			
SQuIRe (Stroke quality improvement for rehabilitation)	10,389	(10,365)	24
National Lottery Core	38,809	(3,720)	35,089
Vamcast	3,207	4,009	7,216
GM Walking	-	3,634	3,634
	52,405	(6,442)	45,963
TOTAL FUNDS	157,104	35,034	192,138

continued...

12. MOVEMENT IN FUNDS - continued

Comparative net movement in funds included in the above are as follows:

	Incoming resources	Resources expended	Gains and losses	Movement in funds
	£	£	£	£
Unrestricted fund	50,994	(18,613)	9,095	41,476
Restricted funds				
SQuIRe (Stroke quality improvement for rehabilitation)	-	(10,365)	-	(10,365)
National Lottery Core	85,158	(88,878)	-	(3,720)
Vamcast	5,299	(1,290)	-	4,009
Aphasia Conference	21,627	(21,627)	-	-
GM Walking	3,634	-	-	3,634
	115,718	(122,160)	-	(6,442)
TOTAL FUNDS	166,712	(140,773)	9,095	35,034

13. RELATED PARTY DISCLOSURES

There were no related party transactions for the year ended 31 December 2025.

DETAILED STATEMENT OF FINANCIAL ACTIVITIES FOR THE YEAR ENDED 31 DECEMBER 2025

	31.12.25 £	31.12.24 £
INCOME AND ENDOWMENTS		
Donations subscriptions and grants		
Donations	**13,035**	26,664
Grants	**99,863**	118,961
Subscriptions	**9,631**	10,705
	122,529	156,330
Other trading activities		
Fundraising events	**4,812**	3,314
Training and expertise	**9,760**	5,780
	14,572	9,094
Investment income		
Deposit account interest	**1,043**	1,288
Total incoming resources	**138,144**	166,712
EXPENDITURE		
Charitable activities		
Wages	**80,112**	88,123
Pensions	**4,532**	3,976
Rent rates and room hire	**14,261**	13,560
Utilities	**1,159**	965
Postage printing stationery and advertising	**1,153**	1,354
Sundries	**847**	2,035
Members outings and events	**-**	510
Staff travel	**538**	605
Office software equipment and support fees	**2,271**	1,550
Guest speakers and training expenses	**70**	414
Office repairs and maintenance	**647**	256
Conference costs	**-**	19,597
Legal costs	**600**	-
Subcontract therapists	**7,395**	2,695
	113,585	135,640
Support costs		
Management		
Insurance	**1,345**	1,228
Bookkeeping	**173**	166
Accountancy	**1,828**	1,752
Independent examination fees	**540**	540
	3,886	3,686

DETAILED STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31 DECEMBER 2025

	31.12.25 £	31.12.24 £
Management		
Finance		
Depreciation of tangible fixed assets	**2,026**	1,447
Total resources expended	**119,497**	140,773
Net income before gains and losses	**18,647**	25,939
Realised recognised gains and losses		
Unrealised gains/losses on fixed asset investments	**6,569**	9,095
Net income	**25,216**	35,034

This page does not form part of the statutory financial statements