

STAMMA

2024 ANNUAL REPORT



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REGULATORY INFORMATION

Trustees

Roger Pim, Chair from Oct 24
Paul Fix, Acting Chair to Oct 24,
subsequently Vice Chair
Deborah Johnston, Vice Chair to Oct 24
Peter Bryan, Treasurer
Mike Kingston, Chair of Finance Cttee
Mandy Taylor
Alexander Harrison
Allison Burrow
Dean Ridge
Ahmad Bismillah
Penny East
Fiona Stewart
Catherine Birch
Lucy Weldon
Oliver Wills

Appointed 2024. End of term 2027.
Re-appointed 2022. End of term 2026.

Re-appointed 2022. End of term 2026.
Appointed 2022. Resigned Dec 2024.
Appointed 2025. End of term 2027.
Elected 2022. End of term 2025.
Elected 2022. End of term 2025.
Elected 2023. End of term 2026.
Elected 2023. End of term 2026.
Appointed 2023. End of term 2025.
Appointed 2024. End of term 2027.
Appointed 2024. End of term 2027.
Appointed 2024. End of term 2027.
Elected 2024. End of term 2027.
Elected 2024. End of term 2027.

Chief Executive

Jane Powell.

Registered Office

Box 140, 43 Bedford Street, London WC2E 9HA.
Tel: 020 8983 1003, website: www.stamma.org

Auditor

Royce Peeling Green Ltd, The Copper Room, Deva City Office Park, Trinity Way,
Manchester M3 7BG.

Bankers

HSBC plc
1-3 Bishopsgate
London EC2N 3AQ

CAF Bank Ltd
King's Hill, W. Malling
Kent ME19 4TA

Investment platform

Flagstone Group Ltd. Registered Office: 1st Floor, Clareville House, 26-27 Oxendon St,
London, SW1Y 4EL.

Constitution

Limited Company registered in England, No. 04297778.
Registered Charity numbers 1089967 and Scotland SC038866. N Ireland pending.
A company limited by Guarantee.

WELCOME FROM THE CHAIR

I am delighted to share our 2024 Annual Report with you.



During 2024, STAMMA embarked on our new strategy of creating systematic change with the aim of developing a culture where consideration for people who stammer, whether in education, work or in society in general, is embedded within organisations and processes. We also held a successful STAMMAFest, our biennial conference, in August at Nottingham Trent University for members and people who stammer.

This Annual Report is full of information on what we have already achieved, how we achieved it, the impact it made on our members and the world around us. We have also outlined many of the important initiatives underway in relation to coffee shops, Parliament, exam boards and jury service, to name but a few, as we look to further develop this work.

At its heart, our strategy of creating Space to Stammer is about working to influence culture through advocating, outreach & training and public messaging. However, we still need your help with this in four main areas:

- Membership – we rely on an engaged membership so that we can explore what you, our members, want and need from us.
- Community Development – we want to provide more support and resources for our STAMMA communities.
- Young People – we need and want to do more to support them.
- Fundraising – we want to continue to deliver and expand our services and need to ensure we have the resources to do so.

Looking forward to 2025 and beyond, there is much to do. We have recently further strengthened the STAMMA team with the recruitment of a number of positions including Trustee and Chair of the Finance Committee; Head of Fundraising; Volunteering Lead; and Content & Communications Lead. We face many challenges; however, with the STAMMA team and these excellent new additions, it is also exciting, considering the opportunities before us to support our membership and achieve long-term change.

I was delighted and honoured to join STAMMA as Chair of the Board of Trustees in October 2024. Paul and Deborah have done a fantastic job supporting Jane Powell and the STAMMA team, and I appreciate the help and support they have shown me as I have settled into the role.

I'd like to end by saying thank you. Thank you for your support, whether it's through your donations, your time as a volunteer, as a funder, a partner organisation, taking part in our events, fundraising for us, accessing and using our services or simply liking and sharing one of our social media posts. I am a big believer in the power of amplification – if all our members can do just one thing to support us, it takes us one step closer to delivering our strategy and making an impact for people who stammer.

I hope you enjoy reading our Report.

A handwritten signature in black ink, appearing to be 'RP' followed by a flourish.

Roger Pim

STRUCTURE, GOVERNANCE, MANAGEMENT

Governing Document

The British Stammering Association (BSA), trading as STAMMA, is a charitable company limited by guarantee, incorporated on 2nd October 2001 as amended by special resolutions dated 11th September 2007, 20th September 2008, 15th October 2016 and 10th October 2020. Established as the Association for Stammerers in 1978, the company is established under a Memorandum of Association which sets out the objects and powers of the charitable company and which is governed under its Articles of Association. The charity is a membership organisation. Members must be aged 16 or over and be based in the UK. As of 31st December 2024, there were 4,240 members.

The Charity's objects are: a) the relief and support of all whose lives are affected by stammering; and b) to advance the education and training of the public in all matters relating to stammering.

Board of Trustees

The Board assesses its skills based on an annual basis and fills in identified gaps by annual elections, in which two Trustees are elected by the membership, or through direct appointment. The Chair and Trustees are appointed on a three-year term, renewable for up to two terms. The minimum number of Trustees is three. The Articles require that the majority of the Trustees must be people who stammer.

We are pleased to have a diverse Board in terms of skills, experience and age. Eleven members of the Board stammer.

New Trustees meet with the Chair, Chief Executive and the team as part of an induction process and are encouraged to meet the staff team. Disclosure and Barring Service checks are completed as appropriate in accordance with our safeguarding policy.

Organisational structure

The Board of Trustees meets quarterly and is responsible for overseeing the strategic direction of the charity. Trustees review salaries on an annual basis as part of the organisation's budget cycle. The Finance Committee meet quarterly prior to board meetings to inform, support and monitor key finance and risk areas, and report to the full Board on these areas. Responsibility for the day-to-day running of the charity and delivery of activities is delegated to the Chief Executive.

TRUSTEES' ANNUAL REPORT FOR THE YEAR ENDED 31ST MARCH 2024

The Trustees present their report (which includes the Strategic Report) and the audited financial statements for the year ended 31st December 2024.

Vision & Mission

We exist to create a world that makes space for stammering. Where a stammer is embraced as just a difference. Where no-one judges us on our stammer or the way we choose to deal with it.

Our mission is that we will stand up for and empower those who stammer and challenge discrimination wherever we find it. We will provide support and information, and fight for speech and language therapy services for those who want it. No matter how you talk, we're here for you.

How we deliver on our aims

We review our aims, objectives and activities each year. In 2019, we launched a five-year plan to modernise, re-brand and rebuild the organisation. The strategic aims were: to support more people who stammer; build our community networks; educate the public about stammering; and build a robust, efficient organisation. By the end of 2023 these were largely complete.

As we've expanded our services over the years, we heard more about the difficulties that our members encounter, particularly through our Helpline and our Advocacy Services. These stories have informed our five-year, 'Space to Stammer' strategy. Here we want to raise awareness about the barriers faced by people who stammer and reach out to organisations for dialogue about how these barriers can be taken down. We'll provide training for organisations to adapt, and we want to harness our membership to be able to support this training.

The other areas that we will seek to address are to reach more young people; build our membership offer, grow our community and continue to increase our income base.

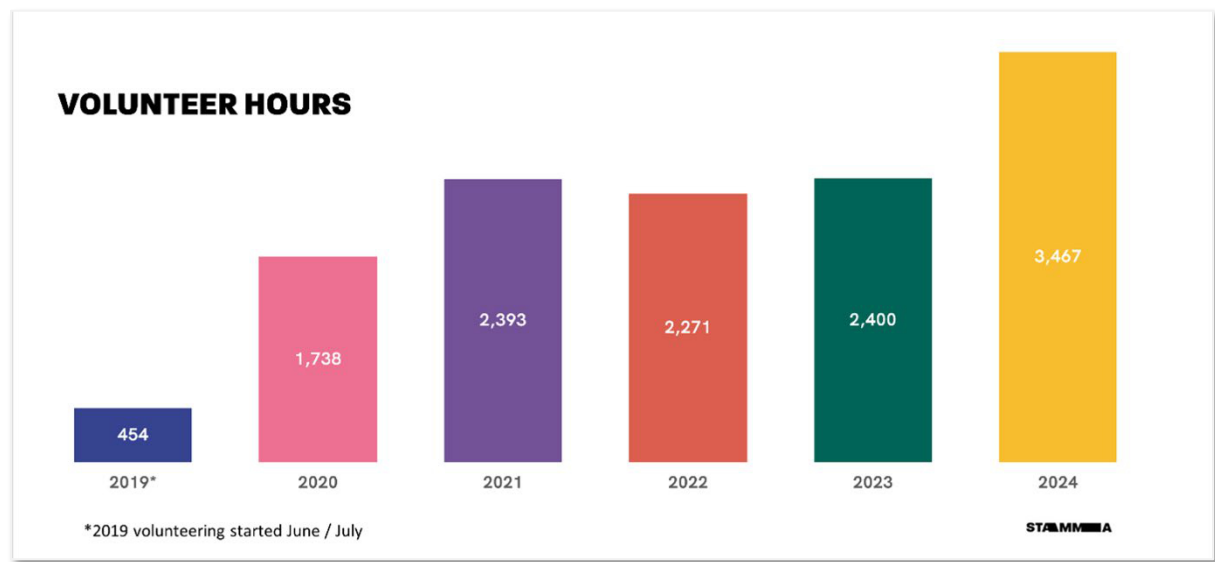
We are focused on ensuring we have the most meaningful impact on the lives of people who stammer and will look at how we measure some of these new goals and report on impact across our strategic aims.

THE YEAR IN REVIEW

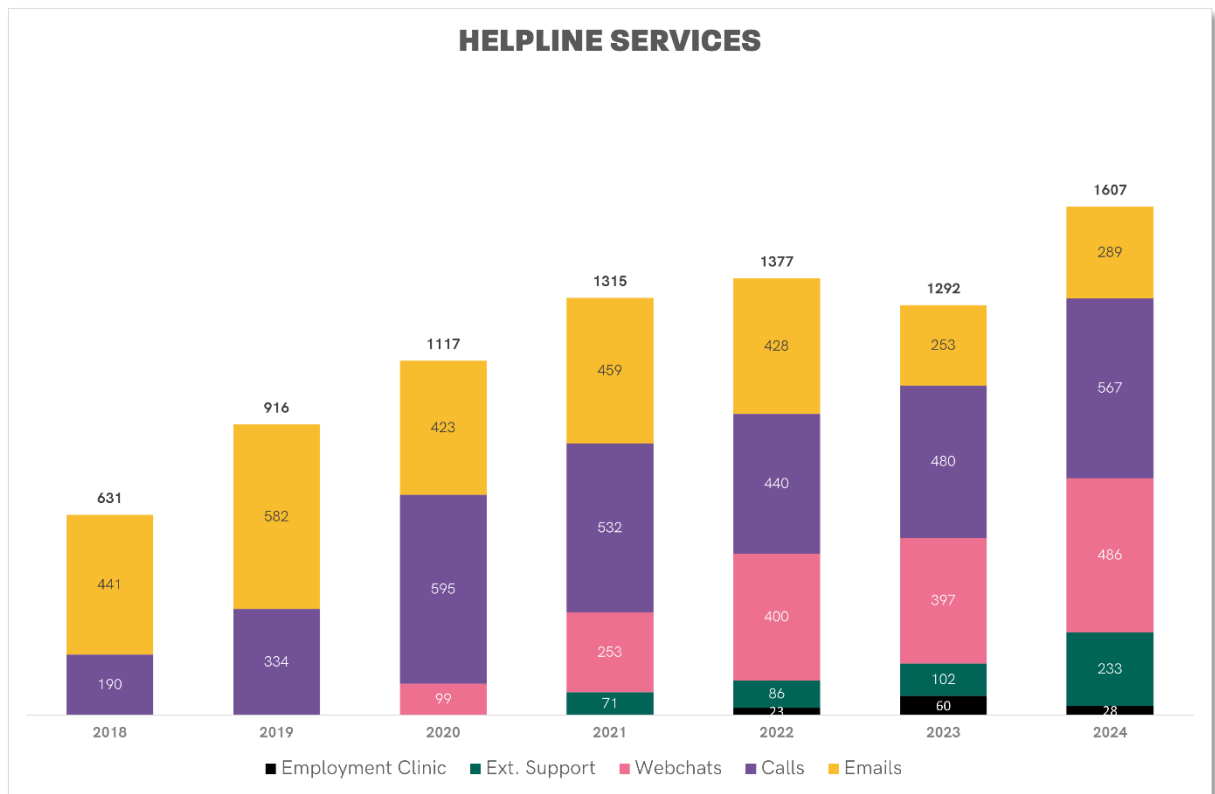
2024 has been a big year. We've grown, adapted, and kept pushing forward to support more people who stammer. It hasn't always been easy, but thanks to your support – whether through donations, volunteering, or just spreading the word – we've made great progress. Here's what we achieved this year and where we're headed.

Support

Our helpline is run by over 20 volunteers who provide the backbone of our services – a huge thank you to them all! We’ve spent some time reorganising the core of our services and put in place training modules for those working on the helpline, which allows staff to dedicate more 1:1 time on support and has allowed us to introduce new shift patterns.



The changes made have meant we’ve been able to do more, with 1,607 calls, chats, emails, extended support calls (Ext. Support) and support via our Employment Service. Extended support is where we’ve picked up a concern from someone, investigated it, and provided the caller with further information and support. Looking over the years, we can see while the numbers of emails has dropped, calls and chats have increased.



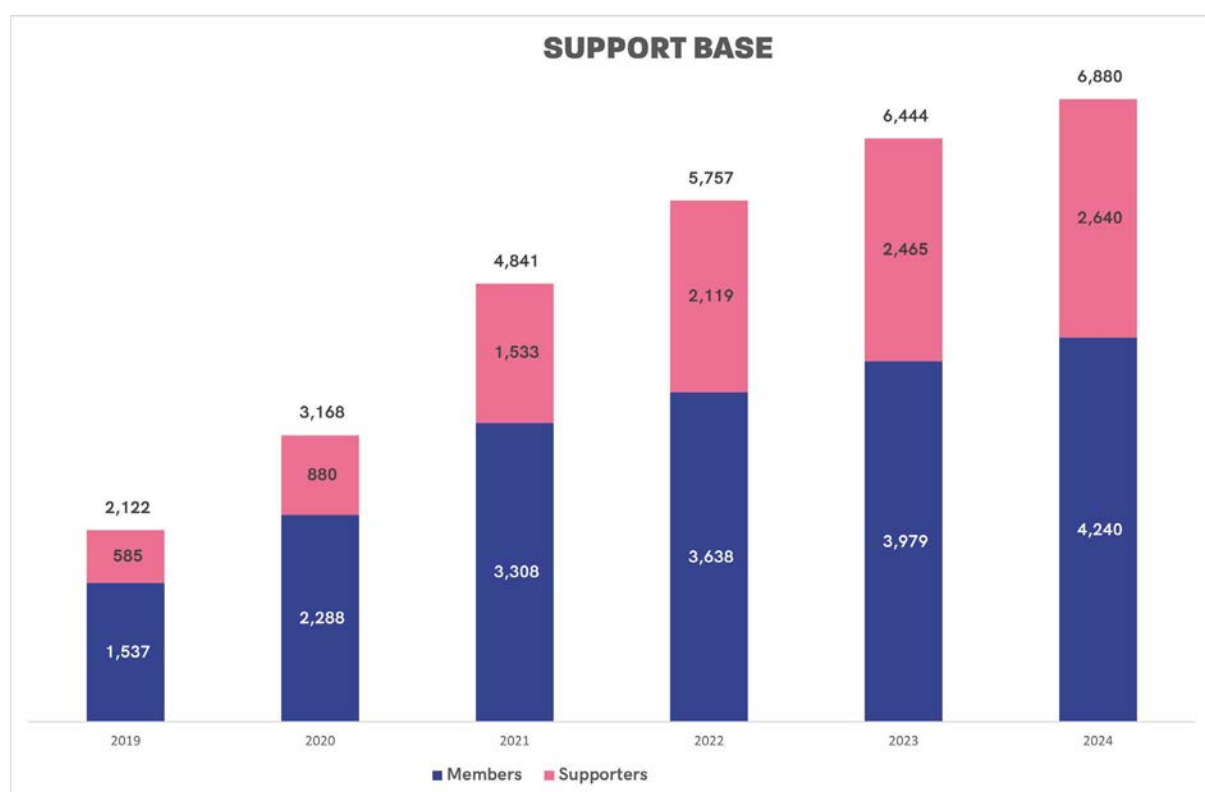
With the support of volunteers, STAMMA runs other services – the Advocacy Service, launched in 2023, supporting those who believe they’ve been discriminated against; Workshops; a Parent2Parent group for Parents; and a Minecraft Club for children. There are also several research forums and networks for speech and language therapists (SLTs).

Other Services	2022	2023	2024
Advocacy Service		14	33
Work with organisations*		48	58
Parent2Parent Groups attendance	64	50	56
Minecraft Club annual attendance		81	152
Parent Workshops annual attendance 2024 workshop ran only until summer	134	295	184
Research Arena annual attendance	59	74	71
Journal Club annual attendance			23
Research Talks attendance			87
SLT Academics Network		57	15
SLT Peer Support Network	74	96	101

* It isn’t possible to put a number on this work in years prior to 2023.

A Growing Membership

Our support base continues to grow – we ended the year with 4,240 members. Members are those aged 16+ who have provided a UK address. We also have 2,640 supporters on our mailing list; these are people who have signed up from anywhere across the world and who follow what we do.



STAMMAFest 2024

Every two years, STAMMA holds a conference for members, people who stammer and their allies. It’s STAMMA’s jewel-in-the-crown moment. A social event-cum-conference, where we come together as a community, celebrate our voices and look to the future. It is an

opportunity to energise our community, so they have the agency to act themselves and with others and provide the breeding ground for other plans to take shape.

STAMMAFest 2024 was held at Nottingham Trent University, 15th –18th August. Over 300 people came from across the UK as well as from Europe, and from as far afield as Japan, Australia, Canada and the USA.

We held plenary discussions and parallel workshops, a Family Day event, a welcome evening, a quiz night and supper and a party on Saturday night. The conference closed with the traditional, emotional 'Open Mic' session, where people were given the floor to speak with as much time as they needed. En-route there was a football match and a brilliant Stammer Pride gathering.

Friendships were made and renewed, plans were hatched, minds were blown. No-one was left dry-eyed. 98% of those giving feedback found the conference either excellent (82%) or good (16%). 88% are planning to come to the next STAMMAFest.

Communities

The year kicked off well for our Communities, with New Year get-togethers. Communities Manager Vee attended Doncaster's Big Night Out, with chats, a nice meal and a magician.

Tash and Bhupinder launched the **STAMMA Young Peoples' Network**, an online group for people aged 18-30ish. This group now fills a big gap of support for young adults who stammer to share experiences, build confidence and friendships that translate into the real world.

We've also seen a growing demand for support groups catering to children and parents. We helped to set up a new group for children aged 7-11 in Birmingham. Katy, the group organiser, offers a safe environment for children to connect with others who stammer and normalise stammering for them, while their parents benefit from shared advice and mutual support.

In **South Wales**, Joe revived the group after it was dormant for a while. Our **Central** and **North London** groups have undergone leadership changes. We thank the previous leaders Tash and Lynda for their work and commitment, and welcome Patrick, Joe and Neil as new leaders for the groups.

There were three **Leader Forum Meetings**, with an average attendance of 15 per session. These meetings provide a platform for group leaders to share best practices, discuss challenges, and collaborate on new ideas.

Two of the forums featured guest speakers. Alex Harrison, STAMMA Trustee and **speech and language therapist (SLT)** delivered a session packed with SLT insights on supporting people who stammer, followed by an extensive Q&A that allowed leaders to delve deeper into practical advice for their groups. Penny Farrell attended another Forum and talked to the group about supporting neurodivergent people.

Groups within the STAMMA network operate under a shared agreement and we provide policy templates to groups which are now available in our Community Resources Hub. These agreements ensure that each group provides a welcoming, inclusive and safe space.

Trustee Matters

STAMMA is a membership organisation, and as such members annually elect two Trustees to serve a three-year term. In 2024, **Lucy Weldon** and **Oliver Wills** were elected to the Board.

The Board is also able to appoint members, and over 2024, led by Acting Chair and Vice Chair Paul Fix and Deborah Johnston, there was a drive to bring in additional expertise to the Board, appointing fundraising experts **Catherine Birch** and **Fiona Stewart**, and **Penny East**, a communications expert.

Finally, after a thorough search, **Roger Pim** was appointed and elected Chair in July 2024. Read more about them and their journey with stammering [here](#).

INFLUENCING THE WORLD AROUND US

Getting Louder Online!

- Facebook followers: **6,521** (up from 6,222 in 2023)
- Twitter followers: **8,617** (plus increased engagement)
- Instagram followers: **4,780** (growing strong!)

Better Recognition

In 2021, only 10% of people knew STAMMA was a stammering charity. Now, that's up to 19%! A poll conducted by YouGov on 25th January 2024 showed that brand recognition for STAMMA, the British Stammering Association, stands at a record 19%. This has risen dramatically since 2018, when only 2% were able to identify the British Stammering Association as a charity for people who stammer.

From a choice of 10 options, 4,406 UK adults were asked to identify STAMMA. Options included an energy pill; a clothing brand; a charity for people with back problems; a fitness magazine; a charity for people who stammer; a running club; a 90s band ad; a national farmers club, 'other' and 'don't know'.

In our 2018 YouGov poll of 2,012 GB adults, 2% had heard of the British Stammering Association. In 2019, when we rebranded as STAMMA, this rose to 4% (with 1% recognition of STAMMA). In 2021, 10% of 6,302 UK adults identified STAMMA from the 9 options given.

Changing Practices

Much of our efforts focus on the barriers that we're told about by those who stammer. Whether that's trying to get a GP appointment or just buying a coffee. In response, we try and reach out to the organisations where there are problems, open a dialogue with them, offer training and support; and then codify what we've learnt for others. On other occasions companies approached us to request training for staff.

And then, with the formidable support of volunteer Gary Clark, unions and union branches have been affiliating to STAMMA and received training and information about the kinds of barriers people face, and ways to overcome them. We ended 2024 with 43 affiliated organisations, primarily unions and union branches.

Coffee Campaign

Members told us about the mocking, jokes and miscommunication when trying to buy a coffee – as I type this, we’ve just had a video in from one of our members Graeme Pickering, who talks about being laughed at when stammering on his name at a Starbucks in Euston station. In 2024 we reached out to the big coffee shop chains to highlight the need for staff training and better understanding of stammering. Following this, working with Patrick Campbell and Stammering Pride supporters, we called for a ‘Day of Action’ against Starbucks on 26th October, when members gathered at 5 branches across the UK, which finally prompted a discussion with Starbucks. We’ve also held discussions with the other key brands including Greggs, Pret a Manger and Café Nero – but frankly engagement on this remains poor.

Parliament

This project grew out of the case involving Chris Nelson, the parliamentary candidate who withdrew due to the mockery he experienced because of his stammer from politicians. STAMMA partnered with the Royal College of Speech & Language Therapists, the Co-op, the Michael Palin Centre for Stammering and Disability Rights UK to launch a petition calling for parliamentary debates to be inclusive of communication differences. This was voided when the General Election was called. The partnership followed with a formal submission to the Parliamentary Modernisation Committee. The Committee has now published an interim memorandum on the work ahead, which cites the need to address accessibility in Parliament and in procedures and practices. Watch this space.

Witness Statement Guidance

We worked with law firm Osborne Clarke on guidance for people who stammer when writing witness statements, which we hope to complete by mid-2025.

Jury Service

We were contacted by someone called for Jury Duty who was terrified of speaking in court, and didn’t feel that the video sent to potential jurors offered any reassurance. After supporting them in getting exempted, we created **a guide around jury service**, which is now on the STAMMA website. We’re in the process of creating a brief for the Jury Service for England & Wales, recommending changes to their instructional video to make it more appropriate and inclusive for people with speech differences and difficulties.

Speaking In Court

We have three work-streams on this involving:

1. A collaboration with The Advocate’s Gateway to create a guide for solicitors. Early in February we’ll share the guide with law firms Cole Khan and Osborne Clarke for feedback, before submitting it to The Advocate’s Gateway to review.
2. A collaboration with the legal intermediary organisation Communicourt to create guidance for people who stammer. It’s been tricky finding the balance between accuracy and accessibility of language for a layperson, but we’re getting there.
3. A collaboration with researcher Katie Maras at Bath University to research listener/interviewer perceptions of witnesses who stammer.

Work-streams 1 and 2 are progressing well and nearing completion. Studies in stream 3 are complete and an article for submission to a research journal is currently in preparation.

Exam Boards

Reasonable adjustments for students who stammer taking oral GCSE and A-Level exams are a recurring issue. We created a dossier and sent it to a barrister to advise us on the most effective route to changing exam board guidelines. They provided a full review considering

the different routes to challenge, legal and otherwise. Given the circumstances of this case and our longer-term goals, we decided that a lobbying approach was most appropriate.

Amending exam board guidance is a key component of STAMMA’s five-year strategy. The Advocacy Service is leading on this and are developing the project plan.

We applied to solicitors TrustLaw for pro-bono support in compiling internal guidance around education. The law firms Morgan, Lewis & Bockius and Latham & Watkins took on the project covering guidance for England, Scotland and Wales. TrustLaw were unable to find a law firm to look at guidance from a Northern Ireland perspective, but we’re hoping it will be easier to find one when the guidance for the UK nations is complete.

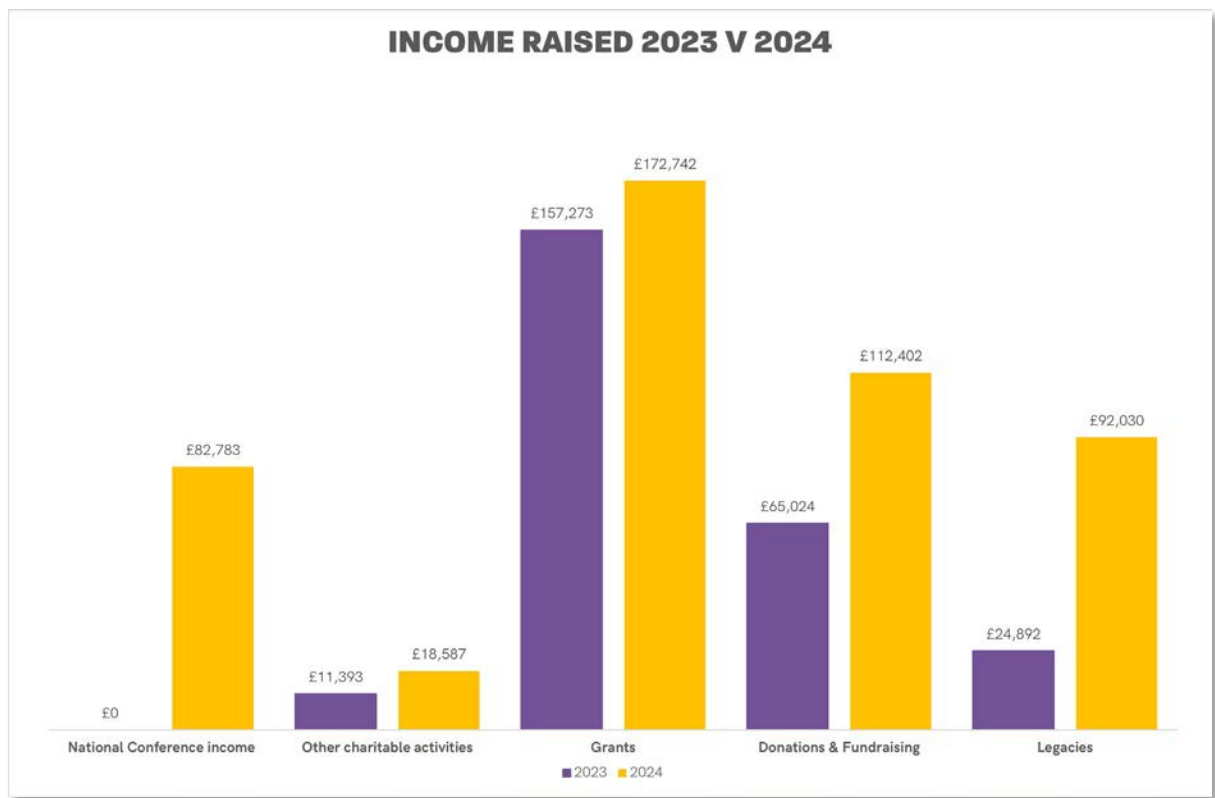
This draft guidance will be available in 2025. When it’s complete, we’ll apply for support to create guidance for Speech & Language Therapists who are required to provide reports to ‘evidence’ disability.

Throughout the year, STAMMA featured over 60 personal stories in our ‘Your Voice’ section on the website, reflecting the diverse experiences within the stammering community.

Legal Support

Finally, Osborne Clarke has provided us with pro-bono support over the year, which has been a guiding light over the legal issues we need to tackle on behalf of our community. This was boosted by forensic advice from Catherine Casserly and from Cole Khan.

FUNDING OUR WORK



Community fundraising, subscriptions and corporate income have been growing back since Covid, and last year went particularly well with some very generous donations during the year and some great fundraising.

It's How We Walk: June 2024

In 2024, we launched our first-ever "It's How We Walk" event, a month-long walking challenge created to bring together our community while raising funds for the organisation. This was the brainchild of Dean Ridge, STAMMA Trustee and co-leader of STAMMA Striders. Participants were encouraged to set personal walking or running goals, with the opportunity to share progress with others online via the Strava app. 21 participants walked collectively over 1,500 kilometres, with two sign-ups from our STAMMA communities. 209 supporters donated, raising £5,579, including Gift Aid.

Our Strava Club sat at the heart of the event, with 29 members logging 172 posts, sharing photos and cheering each other on. Dean led the charge, surpassing his goal by walking an impressive 458 kilometres. The camaraderie on Strava was echoed across social media channels, where posts and stories reached thousands and had good engagement. Throughout the month, we had over 2,000 likes on Instagram and significant interactions across Facebook and Twitter.

A further £19,607 was raised by individual members' other sportives or doing their own thing. Which included the Manchester & Yorkshire Marathons, Scroobius 42km cycle and the London to Brighton 100k challenge. Thank you. **You're all marvellous** 😊.

Legacies

2024 saw generous legacies from long-time supporters wishing to leave a lasting impact including Arnold Marks, Avril Margaret Brown, Charles Barker and Michael Joseph Leek. These really do make a huge difference to the organisation. In 2024, legacies helped support STAMMAFest (thank you Roy Tranckle) and funded young people to attend our conference as well as take part in the international Youth Exchange (thank you Owen Simon). If this is the kind of thing you'd like to support, drop us a line at hello@stamma.org, we'd love to hear from you.

Grants & Private Funders

We'd like to extend a particular thank you to the **Underwood Foundation**, who have provided fantastic life-giving support to STAMMA over the decades, and to **Garfield Weston** for trusting us with grant monies towards our 'Space to Stammer' campaign, which focuses on creating real and long-lasting, institutionalised difference to the lives of people who stammer. On this, a particular thanks to **Lara & Nick Cournoyer**, without whom the **Advocacy Service** would not exist. And to **Joanna Gaukroger**, who made possible our research to back up our successful Lottery bid. Here are all our amazing grant funders ❤️:

Anson Charitable Trust
Baron Davonport's Ch. Trust
Charles & Elsie Sykes Trust
Clothworkers' Foundation
Coward Endowment
Eleanor Rathbone Ch. Trust
Florence Turner Trust
Frank Lichfield Charitable Trust
Garfield Weston Foundation
Hazel & Lesley Peskin Ch. Trust
James T Howat Ch. Trust
Loseley Christian Trust
Marsh Charitable Trust
Pilkington Charities

Richard Kirkman Trust
RS Macdonald Charitable Trust
Sandra Charitable Trust
Sir John & Lady Heathcoat Amory Ch. Trust
SMB Charitable Trust
Stockwell/Cliffe Trust
Sydney & Phylis Goldberg Memorial Ch. Trust
The Annie Tranmer Ch. Trust
The Austin & Hope Pilkington Trust
The Britford Bridge Trust
The Charles & Elsie Sykes Trust
The Fellow Hyde Trust

The Lee Smith Foundation
The Peter Stebbings Memorial Charity
The Roger & Douglas Turner Ch. Trust
The Rothley Trust
The Sir John Eastwood Foundation
The Sylvia & Colin Shepherd Charitable Trust
The W.E.D. Charitable Trust
Underwood Trust
William Allen Young Ch. Trust

Operations

At the end of 2024, we said thank you and goodbye to Verena Meyners and Neha Shaji, who have moved on to fresh new fields. We thank them for their support and hard work and wish them well into the future.

THE FUTURE

Our strategy 'Space to Stammer' will take us through the next five years. The plan is: to push for space to be made for people who stammer. In education, at work, when using services and in leisure. This means describing the barriers they face and equipping companies with the training, resources and policies to tear those barriers down; and drive the moral and financial imperative for every organisation to include the needs of people who stammer.

Our community is no less deserving of inclusion than any other, but frankly it doesn't feel this way.

STAMMA's campaign in 2023 around making GP appointments worked well because so many people responded to the survey we sent out. Their stories helped us identify issues and come up with solutions. When we showed health authorities peoples' stories, the response was a forehead-smacking "Of course, what do we need to do to change things?".

Using this as a blueprint, we'll systematically target selected industries and show them what needs to change, based on feedback. Over 2024 we focused on the experiences of people who stammer when buying coffee. We sent our guide 'Stammering & Coffee Shops' to all the major coffee chains, with recommendations to for inclusivity in their stores. We'll continue to push on this front and expand into other areas.

Over 2025, we'll reach out to contact centres, helplines and frontline staff within the health service and NHS Trusts to help them understand the barriers people who stammer face and discuss and support them to create solutions.

To support this strategy, we're going to beef up our training, and reach out to members to help present to local companies – so that it isn't just a couple of staff in the office pressing organisations to change, but our community too. Exciting times.

We have key milestones along the way and believe that our re-investment into the organisation is cautious and calculated. Being awarded a Lottery Grant is a brilliant signal to other funders that we've an ambitious but robust plan, and that change is necessary.

These are difficult times for charities – the demand for grants overshadows funders' ability to give, and too often having a stammer isn't seen as something which is serious or lifechanging – which of course it is for many thousands of people across the UK. The problem is that the voices of the community, like others who face speech and language difficulties, are often unwelcome and ignored. So, we have to learn to fight harder, shout louder.

Over 2025-2027, we will work to increase income from all areas, with a renewed focus on membership, partnerships and high value donors, and to continue to focus on acquisition – promoting our support services as well as our public campaigns and education. We anticipate corporate income will be a growing stream, given our 'Space to Stammer' focus. We will also seek a higher volume of grants so that our expanded services can fight against the discrimination that so many people face.

We're excited to be working with the creative agency IRIS on public-facing campaigns, so that people who don't stammer start to understand where the problems lie. Like saying your name on demand, navigating voice activated services, being dismissed as nervous or unsure, or getting hung up on. Watch this space.

FINANCIAL REVIEW

Our plan is to become sustainable at the current level of operations – a level where we believe we can help create change. In 2024, the pressure was on to increase fundraising and improve our fundraising capacity; which we did by replacing our fundraiser and appointing two new Trustees, both professional fundraisers. The year ended with a £194k deficit. We'd planned for a deficit of £290k, so a great improvement on what we'd planned for the year.

Variances were favourable in most income streams, except in high net worth donations and service income. We were pleased to see donations, fundraising, grants and legacies each exceed 2023 levels (£377k v £247k). Overall income was boosted by our biennial conference, STAMMAFest, which raised £64k.

Meantime, 2024 expenses were held to £678k (2023: £600k). Expenditure for 2024 was £31k or 5% favourable to our forecast, mainly driven by savings in staff costs and offices expenses. National Conference net costs were £21k; this included an agreed £15k Draw-down from designated funds to support the conference and young people.

During the year, with the support of private donors we developed our Advocacy Service and In-house training for organisations, which both play a key role in our 'Space to Stammer' strategy. To cement this work, the year ended with news of a successful three-year grant application to the National Lottery Communities Fund, which will begin in April 2025.

In total, our Designated Funds ended the year at £414k, down £195k. So, while it has been a good year, the pressure is on to ensure greater income over 2025 together with a clear and progressive impact.

PRINCIPAL RISKS & UNCERTAINTIES

Strong financial controls are in place to mitigate the risk of financial losses due to theft or fraud. These controls are regularly reviewed. Trustees monitor the charity's risk register and charge the Chief Executive with employing appropriate controls and mitigating actions to manage the levels of risks. The Board is satisfied that the charity is managing its key risk areas:

Financial

- Increased costs and insufficient income to deliver on mission and plans, exacerbated by the economic climate.
- Risk of fraud leading to financial challenges for the organisation.

Operational

- Staffing issues resulting in reduced capacity and loss of knowledge and skills.
- IT systems failures, data breach, ransomware or hacking, leading to operational and data protection issues.
- Failure to create an equitable, diverse, inclusive organisation, impacting on mission and reputational risk.

Governance

- Lack of good governance and strategic leadership leading to mission drift and reduced impact/or inability to adapt, meaning we fail to remain relevant.

Regulatory

- Ineffective professional practice and safeguarding policies and procedures putting children and young people at risk.

External

- Low external profile undermining potential to generate unrestricted funds, achieve goals and reach people who stammer.
- External forces (e.g. future pandemics, terrorist attacks, flooding etc.) impacting business continuity.

RESERVES POLICY

We have a free reserves policy of maintaining at least 6 months' operating costs within appropriate liquid funds. Our free reserves currently stand at only £107k. Building this reserve will be our focus over the coming months as we seek to reduce the annual deficit through improved fundraising.

DESIGNATED FUND

Designated funds are those which have been set aside out of unrestricted funds by the Trustees for specific purposes.

During 2020, two designated funds were established following generous legacies received from our members: a Young People Fund and a Capacity Building Fund. In 2022, a further fund was established for our biennial national conferences over the next 10 years.

These funds continued to operate over 2024. Movements in these funds and their closing values are shown in Note 19 to the financial statements.

Designated funds can be created with the approval of the Board, and the Board can also cancel, dissolve or change any restrictions for the funds at any time. Transfers to and from designated funds are at the Board's discretion and are considered annually.

INVESTMENT MANAGEMENT

Investment management is overseen by the Finance Committee and is reviewed regularly throughout the year. The general objectives of the Banking & Investment Management Policy are to protect our investments from significant levels of risk, particularly credit risk (for example risk of default by a bank) and market risks (essentially the risk of losses from under-performing investments or investment markets).

For that reason, we have decided not to invest in equity markets because they carry significant risk of losses when considered against the relatively short investment time horizon that we are able to consider.

We have chosen to spread our investments across a range of high-quality bank deposits, all of which are with UK registered banks covered by the UK Government Financial Services Compensation Scheme (FSCS) which guarantees up to £85,000 per banking licence. Banks' credit ratings are also reviewed.

We invest in bank deposits ranging from instant access to five-year terms. The deposit terms are chosen to be a good fit against expected liquidity needs based on plans, budgets and forecasts together with daily treasury management. This ensures that funds are available at staged intervals and when required.

From a practical perspective, most of our bank deposits are managed within a platform provided by the Charities Aid Foundation, which gives access to a wide range of banks and other financial institutions. This provides us with a single digital point of entry, allows us to have direct sight of our investments and keeps our costs to a minimum.

STATEMENT OF TRUSTEES' RESPONSIBILITIES

The Trustees, who are also directors for the purposes of company law, are responsible for preparing the Trustees' report, including the strategic report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

Company law requires the Trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charitable company, and of the incoming resources and application of resources, including the income and expenditure, of the charitable company for that year.

In preparing these financial statements, the Trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charities Statement of Recommended Practice (SORP);
- make judgements and estimates that are reasonable and prudent;
- 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;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in operation.

The Trustees are responsible for keeping proper accounting records that disclose with reasonable accuracy at any time the financial position of the charitable company and enable them to ensure that the financial statements comply with the Companies Act (2006). They are also responsible for safeguarding the assets of the charitable company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

So far as the Trustees are aware:

- there is no relevant audit information of which the charitable company's auditors are unaware;
- the Trustees have taken all steps that they ought to have taken to make themselves aware of any relevant audit information and to establish that the auditors are aware of that information.

The Trustees are responsible for the maintenance and integrity of the corporate and financial information included on the charitable company's website. Members of STAMMA guarantee to contribute an amount not exceeding £1 each to the assets of the charity in the event of winding up. The Trustees are members of the charity, but this entitles them only to voting rights. The Trustees have no beneficial interest in the charity.

Auditors

Royce Peeling Green Limited were re-appointed as the charitable company's auditors during the year and have expressed their willingness to continue in that capacity.

The Trustees' annual report, which includes the strategic report, has been approved by the Trustees on 25th July 2024 and signed on their behalf by



Roger Pim, Chair

23rd July 2025

INDEPENDENT AUDITOR'S REPORT TO THE BRITISH STAMMERING ASSOCIATION

Opinion

We have audited the financial statements of the British Stammering Association for the year ended 31st December 2024 which comprise the statement of financial activities, the balance sheet, the statement of cash flows and notes to the financial statements, including significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable by law and United Kingdom Accounting Standards, including Financial Reporting Standard 102, The Financial Reporting Standard applicable in the UK and Republic of Ireland (United Kingdom Generally Accepted Accounting Practice).

In our opinion, the financial statements:

- give a true and fair view of the state of the charitable company's affairs as of 31st December 2024, and its incoming resources and application of resources, for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- have been prepared in accordance with the requirements of the Companies Act 2006, the Charities and Trustee Investment (Scotland) Act 2005 and regulations of the Charities Accounts (Scotland) Regulations 2006.

Basis for opinion

We conducted our audit in accordance with International Standards on Auditing (UK) (ISAs (UK)) and applicable law. Our responsibilities under those standards are further described in the *Auditor's responsibilities for the audit of the financial statements* section of our report. We are independent of the charity in accordance with the ethical requirements that are relevant to our audit of the financial statements in the UK, including the FRC's Ethical Standard, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Conclusions relating to going concern

In auditing the financial statements, we have concluded that the Trustees' use of the going concern basis of accounting in the preparation of the financial statements is appropriate.

Based on the work we have performed, we have not identified any material uncertainties relating to events or conditions that, individually or collectively, may cast significant doubt on the charity's ability to continue as a going concern for a period of at least twelve months from when the financial statements are authorised for issue.

Our responsibilities and the responsibilities of the Trustees with respect to going concern are described in the relevant sections of this report.

Other information

The other information comprises the information included in the annual report other than the financial statements and our auditor's report thereon. The Trustees are responsible for the other information contained within the annual report. Our opinion on the financial statements does not cover the other information and we do not express any form of assurance conclusion thereon. Our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements, or our knowledge obtained in the course of the audit, or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether this gives rise to a material misstatement in the financial statements themselves. If, based on the work we have

performed, we conclude that there is a material misstatement of this other information, we are required to report that fact.

We have nothing to report in this regard.

Matters on which we are required to report by exception

We have nothing to report in respect of the following matters in relation to which the Charities (Accounts and Reports) Regulations 2008, and the Charities Accounts(Scotland) Regulations 2006 require us to report to you if, in our opinion:

- the information given in the financial statements is inconsistent in any material respect with the Trustees' report; or
- sufficient accounting records have not been kept; or
- the financial statements are not in agreement with the accounting records; or
- we have not received all the information and explanations we require for our audit.

Responsibilities of Trustees

As explained more fully in the statement of Trustees' responsibilities, the Trustees, who are also the directors of the charity for the purpose of company law, are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view, and for such internal control as the Trustees determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error. In preparing the financial statements, the Trustees are responsible for assessing the charity's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the Trustees either intend to liquidate the charitable company or to cease operations, or have no realistic alternative but to do so.

Auditor's responsibilities for the audit of the financial statements

We have been appointed as auditor under section 144 of the Charities Act 2011, section 44 (i) (c) of the Charities and Trustee Investment (Scotland) Act 2005, and report in accordance with the Act and relevant regulations made or having effect thereunder.

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance but is not a guarantee that an audit conducted in accordance with ISAs (UK) will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of the financial statements.

Irregularities, including fraud, are instances of non-compliance with laws and regulations. We design procedures in line with our responsibilities, outlined above, to detect material misstatements in respect of irregularities, including fraud. The extent to which our procedures are capable of detecting irregularities, including fraud is detailed below:

We evaluated the Trustees' and management's incentives and opportunities for fraudulent manipulation of the financial statements (including the risk of override of controls) and determined that the principal risks were related to posting manual journal entries to manipulate financial performance, management bias through judgements and assumptions in significant accounting estimates, in particular in relation to use of restricted funds, and significant one-off or unusual transactions.

Our audit procedures were designed to respond to those identified risks, including non-compliance with laws and regulations (irregularities) and fraud that are material to the financial statements. Our audit procedures included but were not limited to:

- Discussing with the Trustees and management their policies and procedures regarding compliance with laws and regulations: and
- Communicating identified laws and regulations throughout our engagement team and remaining alert to any indications of non-compliance throughout our audit; and
- Considering the risk of acts by the charity which were contrary to applicable laws and regulations, including fraud.
- Our audit procedures in relation to fraud included but were not limited to:
- Making enquiries of the Trustees and management on whether they had knowledge of any actual, suspected or alleged fraud:
- Gaining an understanding of the internal controls established to mitigate risks related to fraud:
- Discussing amongst the engagement team the risks of fraud; and
- Addressing the risks of fraud through management override of controls by performing journal entry testing.

There are inherent limitations in the audit procedures described above and the primary responsibility for the prevention and detection of irregularities including fraud rests with management. As with any audit, there remained a risk of non-detection of irregularities, as these may involve collusion, forgery, intentional omissions, misrepresentations or the override of internal controls.

A further description of our responsibilities for the audit of the financial statements is located on the Financial Reporting Council's website at www.frc.org.uk/auditorsresponsibilities. This description forms part of our auditor's report.

Use of our report

This report is made solely to the charity's Trustees, as a body, in accordance with part 4 of the Charities (Accounts and Reports) Regulations 2008 and Regulation 10 of the Charities Accounts (Scotland) Regulations 2006. Our audit work has been undertaken so that we might state to the charity's Trustees those matters we are required to state to them in an auditors' report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the charity and the charity's Trustees as a body, for our audit work, for this report, or for the opinions we have formed.



Carolyn Dutton (Senior Statutory Auditor)
for and on behalf of Royce Peeling Green Limited
Chartered Accountants
Statutory Auditor

on 23/7/2025 date.

The Copper Room, Deva City Office Park, Trinity Way, Manchester M3 7BG
Royce Peeling Green Limited is eligible for appointment as auditor of the charity by virtue of its eligibility for appointment as auditor of a company under section 1212 of the Companies Act 2006.

THE BRITISH STAMMERING ASSOCIATION

STATEMENT OF FINANCIAL ACTIVITIES

(Incorporating An Income & Expenditure Account)

Year ended 31st December 2024

	Notes	Unrestricted funds £	funds £	Total 2024 £	Total 2023 £
Income from:					
Grants, donations and legacies	2	297,482	79,692	377,174	247,189
Charitable activities	3	82,783	-	82,783	11,393
Investments - bank interest receivable		24,447	-	24,447	28,352
Total income		404,712	79,692	484,404	286,934
Expenditure on:					
Fundraising	4,6	90,495	2,070	92,565	93,009
Charitable activities:	4,6				
Support Services		146,989	66,639	213,628	219,033
Membership		217,800	3,258	221,058	144,614
Education		142,811	8,181	150,992	143,170
Total expenditure	4, 6	598,095	80,148	678,243	599,826
Net income / (expenditure)		(193,383)	(456)	(193,839)	(312,892)
Reconciliation of funds:					
Total funds brought forward		714,484	32,937	747,421	1,060,313
Total funds carried forward		521,101	32,481	553,582	747,421

All amounts relate to the continuing activities of the charity.

The notes on pages 24-34 form part of these financial statements.

THE BRITISH STAMMERING ASSOCIATION

BALANCE SHEET

Registered in England & Wales, number 1089967, and Scottish charity number SC038866.

At 31 December 2024

	Notes	2024 £	2023 £
Fixed Assets			
Property, plant and equipment	7	3,101	4,859
Investment maturing in more than one year	8	-	85,000
		3,101	89,859
Current Assets			
Debtors	9	23,690	31,415
Stocks	10	2,656	2,840
Cash at bank and in hand		193,188	431,626
Investments maturing within one year	8	365,951	225,000
		585,485	690,881
Total assets		588,586	780,740
Creditors: amounts falling due within one year	11	(35,004)	(33,319)
Net assets	12	553,582	747,421
Represented by:			
Unrestricted funds:			
- Designated	19	413,964	609,114
- General unrestricted		107,137	105,370
Total unrestricted funds		521,101	714,484
Restricted funds	18	32,481	32,937
Total funds	12	553,582	747,421

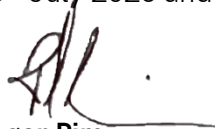
The notes on pages 24-34 form part of these financial statements.

The members have not required the charitable company to obtain an audit of its financial statements under the requirements of section 476 of the Companies Act 2006 for the year in question.

The company is entitled to the exemption from the audit requirement contained in section 477 of the Companies Act 2006, for the year ended 31st December 2024, although an audit has been carried out under section 144 of the Charities Act 2011.

The directors acknowledge their responsibilities for complying with the requirements of the Companies Act 2006 with respect to accounting records and the preparation of financial statements. These financial statements were prepared in accordance with special provisions for small companies under Part 15 of the Companies Act 2006.

The financial statements were approved by the Trustees and authorised for issue on 23rd July 2025 and signed on their behalf by:


Roger Pim
Chair

THE BRITISH STAMMERING ASSOCIATION

STATEMENT OF CASH FLOWS

Year Ended 31st December 2024

Year ended 31 st December 2024	Notes	2024 £	2023 £
Cash flows from operating activities:			
Net cash (used in) operating activities	17	(181,880)	(15,636)
Cash flows from investing activities:			
Withdrawal of investments		(55,325)	11,648
Purchase of fixed assets		(607)	(2,022)
Management fees - investments		(626)	(1,648)
Net cash provided by investing activities		(56,558)	7,978
Change in cash and cash equivalents in the year		(238,438)	(7,658)
Cash and cash equivalents at the beginning of the year		431,626	439,284
Cash and cash equivalents at the end of the year		193,188	431,626
Analysis of cash and cash equivalents:			
Cash and bank balances available on demand		59,687	46,580
Notice deposits (up to 3 months)		133,501	385,046
		193,188	431,626

The notes on pages 24-34 form part of these financial statements.

NOTES TO THE FINANCIAL STATEMENTS

1. ACCOUNTING POLICIES

The principal accounting policies adopted, judgements and key sources of estimation uncertainty in the preparation of the financial statements are as follows:

(a) **Basis of preparation and assessment of going concern**

The British Stammering Association is a private company limited by guarantee incorporated in England and Wales. The registered office is Box 140, 43 Bedford Street, London WC2E 9HA.

The financial statements have been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102).

The British Stammering Association ("the charity") meets the definition of a public benefit entity under FRS 102. Assets and liabilities are initially recognised at their historical cost or transaction value unless otherwise stated in the relevant accounting policy note.

The financial statements have been prepared on a going concern basis. The Trustees have assessed the charity's ability to continue as a going concern and in doing so have considered the charity's current financial position (including its latest management information), the annual plan and budget for the current year and the five-year plan. The Trustees have also considered key risks during its planning process, including inflation and the cost-of-living crisis together with the potential impacts of further Covid variants that could impact the charity. The Trustees consider that, whilst the external environment and inflationary outlook have made the charity's environment more difficult, the charity has sufficient financial resources in all reasonable scenarios to maintain its operations for at least 12 months from the date of approval of its financial statements.

These financial statements are presented in pounds sterling, which is the currency of the primary economic environment in which the charity operates.

(b) **Critical accounting judgements and key sources of estimation uncertainty**

In the application of the charity's accounting policies, Trustees are required to make judgements, estimates and assumptions in respect of the carrying values of assets and liabilities that are not readily apparent from other sources. The estimates and assumptions are based on historical experience and other factors that are considered to be relevant. Actual results may differ from these estimates. The estimates and underlying assumptions are reviewed on an ongoing basis. There are no significant estimates or assumptions which have a significant risk of causing a material adjustment to the carrying amount of assets and liabilities in the next financial year.

(c) **Company status**

The charity is a company limited by guarantee. The members and Trustees have limited liability. The liability of each member is £1 on winding up.

(d) **Fund accounting**

Restricted funds are funds which are to be used in accordance with specific restrictions imposed by donors or which have been raised by the charity for particular purposes. The aim and use of each restricted fund is set out in the notes to the financial statements.

Unrestricted funds are those available for use at the discretion of the trustees in furtherance of the general objects of the charity and which have not been designated for other purposes.

Designated funds are amounts within unrestricted funds that have been put aside at the discretion of the Board of Trustees. The aim and use of each designated fund is set out in the notes to the financial statements.

(e) **Income recognition**

All income is included in the Statement of Financial Activities (SOFA) when the charity is legally entitled to the income and the amount can be quantified with reasonable accuracy. Subscriptions are included in full in the year to which they relate. Grants are included in the year they are receivable or, if specified by the donor, in the year to which they are intended to apply. Income from legacies is taken into the Statement of Financial Activities when received or when receipt is probable and the value can be measured with sufficient reliability.

(f) **Expenditure recognition**

All expenditure is accounted for on an accruals basis and is stated inclusive of VAT as the charity is not registered for VAT. Expenditure has been classified under headings that aggregate all costs related to the category. Where costs cannot be directly attributed to a particular heading, they have been allocated to activities on a basis consistent with the use of resources.

Support costs and overhead expenses are allocated to expenditure headings on the basis of staff time.

Governance costs comprise costs of statutory compliance and include audit fees and costs of trustees' meetings. Also included is an allocation of staff time and overheads where attributable to strategic matters.

(g) **Employment benefits**

Pensions

The charity operates a defined contribution pension scheme for its staff. Pension contributions are charged to the Statement of Financial Activities in the period in which they are due. The assets of the pension plans are held separately from those of the charity and are independently administered.

Termination benefits

Termination payments are payable when employment is terminated by the charity before the normal retirement date or end of employment contract. Termination benefits are recognised immediately as an expense when the charity is demonstrably committed to terminate the employment of an employee or to provide termination benefits.

(h) **Property, plant, and equipment**

Property, plant and equipment is recorded at cost. Depreciation is provided for on the straight-line basis over the estimated useful lives of the related assets. The expected useful lives are as follows:

Office equipment: 4 years

(i) **Operating leases**

Rental charges in respect of operating leases are charged to the Statement of Financial Activities on a straight-line basis over the period of the lease.

(j) **Donated services**

The value of donated services, except for volunteers, is recognised in the Statement of Financial Activities within income and matching expenditure to the extent that they would otherwise have been purchased.

(k) **Financial instruments**

The charity has financial assets and liabilities of a kind that qualify as basic financial instruments. Basic financial instruments are initially recognised at transaction value and subsequently measured at their settlement value.

2. GRANTS, DONATIONS & LEGACIES

	Unrestricted	Restricted	Total 2024	Total 2023
	£	£	£	£
Grants	93,050	79,692	172,742	157,273
Donations	112,402	-	112,402	65,024
Legacies	92,030	-	92,030	24,892
	297,482	79,692	377,174	247,189

In the previous year, £137,866 of grants, donations and legacy income related to unrestricted funds and £109,323 related to restricted funds.

The value of donated services is shown within note 16.

3. INCOME FROM CHARITABLE ACTIVITIES

	Unrestricted	Restricted	Total 2024	Total 2023
	£	£	£	£
National Conference income	64,196	-	64,196	-
Services provided	5,193	-	5,193	6,689
Workshops and other events	1,144	-	1,144	1,440
Sales and other fees	792	-	792	575
Gift Aid	11,458	-	11,458	2,689
	82,783	-	82,783	11,393

In the previous year, all income from charitable activities related to unrestricted funds.

4. TOTAL EXPENDITURE

	Staff costs (note 5)	Other direct costs	Support costs	Governance costs	Total 2024	Total 2023
	£	£	£	£	£	£
Fundraising costs	68,013	13,535	7,472	3,545	92,565	93,009
Charitable activities						
Support Services	158,140	34,500	13,661	7,327	213,628	219,033
Membership	109,729	96,159	9,874	5,296	221,058	144,614
Education	105,420	30,920	9,537	5,115	150,992	143,170
	441,302	175,114	40,544	21,283	678,243	599,826

The value of donated services is shown within note 16.

In the previous year, £88,163 related to restricted funds and £511,663 related to unrestricted funds.

5. STAFF COSTS

	2024 £	2023 £
Salaries	384,862	375,246
Social security costs	33,735	32,007
Pension contributions	22,705	21,457
	441,302	428,710

	2024 Number:	2023 Number:
The average number of employees during the year was:	12	12
The average number of full-time equivalent employees during the year was:	9.2	9.3

Higher paid employees

The number of employees whose emoluments (excluding employer pension contributions) for the year fell within the following bands were:

£60,000 - £70,000	1	-
£70,000 - £80,000	-	1
£80,000 - £90,000	1	-

The higher paid employee in 2023 was the Chief Executive Officer. In 2024 the Chief Executive Officer and Deputy Chief Executive Officer were higher paid employees.

Key management personnel

The key management personnel of the charity comprise the Trustees, the Chief Executive Officer and the Deputy CEO. The Trustees neither received nor waived any emoluments during the year (2023: nil). Travelling expenses during the year, including payments made directly to third parties, were £846 for 8 Trustees (2023: £339 for 7 Trustees).

Volunteers

A total of volunteers 40 (2023: 36) volunteered 3,467 hours (2023: 2,400) for the charity during the year.

6. NET EXPENDITURE FOR THE YEAR

	2024 £	2023 £
Net expenditure for the year is stated after charging:		
Depreciation	2,365	2,159
Auditor fees	6,300	6,000
Rentals payable under operating leases:		
- land & buildings	18,416	18,176
- office equipment	-	-

7. PROPERTY, PLANT & EQUIPMENT

	Office Equipment & Total 2024 £	Office Equipment & Total 2023 £
Cost:		
At the beginning of the year	9,310	7,288
Additions	607	2,022
At the end of the year	9,917	9,310
Accumulated depreciation:		
At the beginning of the year	(4,451)	(2,292)
Depreciation charge	(2,365)	(2,159)
At the end of the year	(6,816)	(4,451)
Net book value at the beginning of the year	4,859	4,996
Net book value at the end of the year	3,101	4,859

8. INVESTMENTS

	2024 £	2023 £
Term deposits maturing within one year	365,951	225,000
Term deposits maturing in more than one year	-	85,000
	365,951	310,000

9. DEBTORS

	2024 £	2023 £
Other debtors	4,500	4,500
Prepayments & accrued income	19,190	26,915
	23,690	31,415

10. STOCK

	2024 £	2023 £
Merchandise	2,656	2,840
	2,656	2,840

11. CREDITORS

	2024 £	2023 £
Trade creditors	6,198	405
Taxation and social security	8,732	10,067
Amounts owed in respect of employees' pension contributions	3,557	3,380
Other creditors	7,618	7,610
Accruals and deferred Income	8,899	11,857
	35,004	33,319

12. ANALYSIS OF NET ASSETS BETWEEN FUNDS

	Invest- ments £	Property, plant & equip- ment £	Debtors £	Stock £	Cash at bank & in hand £	Creditors £	Net Assets £
2024:							
Restricted	-	-	-	-	32,481	-	32,481
Unrestricted	365,951	3,101	23,690	2,656	160,707	(35,004)	521,101
Total	365,951	3,101	23,690	2,656	193,188	(35,004)	553,582
2023:							
Restricted	-	-	-	-	32,937	-	32,937
Unrestricted	310,000	4,859	31,415	2,840	398,689	(33,319)	714,484
Total	310,000	4,859	31,415	2,840	431,626	(33,319)	747,421

13. OPERATING LEASES

The charity had no commitments under non-cancellable operating leases at the end of both the current and prior year.

14. PENSIONS

The charity operates a defined contribution pension scheme whose assets are held separately from those of the charity in an independently administered fund. The pension cost charge represents contributions payable by the charity and amounted to £22,705 (2023: £21,457). Contributions from both employer and employees totalling £3,557 (2023: £3,380) were payable to the fund at the balance sheet date and are included within creditors.

15. RELATED PARTY TRANSACTIONS

During the year the charity received donations from the Trustees and connected parties amounting to £655 direct and £1,712 in soft credits (2023: £7,375).

16. DONATED SERVICES

Donated services with a fair value of £55,703 were received during the year (2023: £180,694) in respect of billboards, cinema advertising, digital advertising campaigns and legal services. These services were used to further stammering awareness.

These services would not otherwise have been purchased by the charity so their value has not been shown within the Statement of Financial Activities.

17. RECONCILIATION OF NET INCOME / EXPENDITURE

To net cash flow from operating activities:

	2024	2023
	£	£
Net income / (expenditure) for the year	(193,839)	(312,892)
Adjustments for:		
Depreciation	2,365	2,159
Decrease / (increase) in debtors	7,725	296,888
(Increase) in stock	184	(29)
(Decrease) / increase in creditors	1,685	(1,762)
Net cash (used in) operating activities	<u>(181,880)</u>	<u>(15,636)</u>

18. STATEMENT OF RESTRICTED FUNDS

	Balance at 1 Jan 2024	Incoming resources	Resources expended	Balance at 31 Dec 2024
	£	£	£	£
Lara & Nicholas Cournoyer (Advocacy)	6,202	11,592	(9,545)	8,249
Underwood Outreach	20,000	20,000	(20,000)	20,000
David Brooke	1,625	-	(500)	1,125
Pears Fam Workshops	5,110	-	(5,110)	-
Charles & Elsie Sykes Trust	-	6,000	(6,000)	-
Sir John & Lady Heathcoat Amory's Charitable Trust	-	200	(200)	-
The Peter Stebbings Memorial Charity	-	5,000	(5,000)	-
Loseley Christian Trust	-	2,000	(2,000)	-
The Britford Bridge Trust	-	5,000	(5,000)	-
Florence Turner Trust	-	500	(500)	-
Richard Kirkman Trust	-	2,000	(2,000)	-
The Sylvia & Colin Shepherd Charitable Trust	-	500	(500)	-
Annie Tranmer Charitable Trust	-	1,000	(1,000)	-
Sir John Eastwood Foundation	-	3,000	(3,000)	-
James T Howat Charitable Trust	-	500	(500)	-
THE RS Macdonald Charitable Trust	-	3,000	(3,000)	-
Eleanor Rathbone Charitable Trust	-	1,000	(1,000)	-
Rothley Trust	-	900	(900)	-
W E Dunn Trust	-	1,000	(1,000)	-
Frank Litchfield General Charitable Trust	-	2,000	(2,000)	-
The Pilkington Charities' Fund	-	4,000	(4,000)	-
Baron Davenport's Charitable Trust	-	1,000	(1,000)	-
Stockwell/Cliffe Charitable Trust (for Minecraft)	-	1,000	(1,000)	-
Austin & Hope Pilkington Trust (employment project)	-	1,000	(1,000)	-
Clothworkers' Foundation	-	7,500	(4,393)	3,107
Total	32,937	79,692	(80,148)	32,481

Restricted funds are provided by the funder for a specified use.

2023

	Balance at 1 Jan 2023	Incoming resources	Resources expended	Balance at 31 Dec 2023
	£	£	£	£
Pears Foundation	8,500	8,500	(11,890)	5,110
Westfield Health Charitable Trust	1,000	-	(1,000)	-
Alpkit Foundation	202	-	(202)	-
David Brooke Charity	2,075	-	(450)	1,625
Grocer's Charity	-	5,000	(5,000)	-
Annie Tranmer Charitable Trust	-	1,000	(1,000)	-
Lillie Johnson Charitable Trust	-	500	(500)	-
James Tudor Foundation	-	5,000	(5,000)	-
Florence Turner Trust	-	250	(250)	-
W E Dunn Charitable Trust	-	1,000	(1,000)	-
Hyde Christian Fellowship	-	100	(100)	-
Paul Bassham Charitable Trust	-	1,000	(1,000)	-
Bartlett Taylor Charitable Trust	-	500	(500)	-
Baron Davenport's Charity	-	1,000	(1,000)	-
RS Macdonald Charitable Trust	-	3,000	(3,000)	-
Fulmer Charitable Trust	-	1,000	(1,000)	-
Help for Health	-	1,000	(1,000)	-
The Eveson Charitable Trust	-	2,001	(2,001)	-
The Sir James Knott Trust	-	2,000	(2,000)	-
29th May 1961 Charitable Trust	-	3,000	(3,000)	-
Felicity Wilde Charitable Trust	-	1,500	(1,500)	-
Tay Charitable Trust	-	2,000	(2,000)	-
Norman Family Charitable Trust	-	1,000	(1,000)	-
Anson Charitable Trust	-	2,000	(2,000)	-
John James Bristol Foundation	-	2,000	(2,000)	-
Fowler Smith & Jones Trust	-	2,000	(2,000)	-
Lawson Trust	-	3,000	(3,000)	-
Susanna Peake Charitable Trust	-	3,000	(3,000)	-
Grace Trust	-	1,250	(1,250)	-
Underwood Trust	-	20,000	-	20,000
Charles Littlewood Hill Trust	-	500	(500)	-
Lara & Nicholas Cournoyer	-	32,722	(26,520)	6,202
Anonymous	-	2,500	(2,500)	-
	11,777	109,323	(88,163)	32,937

19. DESIGNATED FUNDS FOR CAPACITY BUILDING

The income funds of the charity include the following designated funds which have been set aside out of unrestricted funds by the Trustees for specific purposes:

2024	At 1 Jan 2024 £	Incoming resources £	Resources expended £	Transfers in £	At 31 Dec 2024 £
Designated fund:					
Capacity Building	484,114	-	(175,150)	-	308,964
Young People	75,000	-	(10,000)	-	65,000
Future National Conferences	50,000	-	(10,000)	-	40,000
	609,114	-	(195,150)	-	413,964
2023	At 1 Jan 2023 £	Incoming resources £	Resources expended £	Transfers in £	At 31 Dec 2023 £
Designated fund:					
Capacity Building	645,000	-	(160,886)		484,114
Young People	75,000	-		-	75,000
Future National Conferences	50,000	-	-		50,000
	770,000	-	(160,886)	-	609,114

Resources expended represent costs allocated to those funds.

Transfers in represent funds transferred from general unrestricted reserves to designated funds during the year, at the discretion of the Board.

CONSIDER LEAVING STAMMA A LEGACY IN YOUR WILL

Email legacies@stamma.org or phone 020 8983 1003.
We'd love to hear from you.

**IN THE LAST 5 YEARS
LEGACIES HAVE GIVEN
STAMMA THE ROCKET FUEL
WE NEED TO CREATE REAL
LONG-LASTING CHANGE**



Roy Tranckle, much loved member of STAMMA, passed away in 2021 aged 74

STAMMA

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