ANNUAL REPORT & ACCOUNTS 2025

STAMMA

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Throughout these accounts, 'STAMMA' should be understood as referring to STAMMA Ltd.

WELCOME FROM THE CHAIR

As the Chair of STAMMA, I am proud of the progress we have made over the past year - and all to aware about the work still ahead.

This report sets out both the reality faced by people who stammer and the growing momentum for change. All too often, assumptions about how people should speak create barriers to everyday life. These barriers are not inevitable - they are the result of systems and attitudes that can, and must, change.

In 2025, STAMMA has continued to lead that change.

Our focus on communication accessibility is helping organisations recognise their role in creating inclusive environments. At the same time, we remain rooted in the experiences of people who stammer, ensuring that direct experience drives our strategy, strengthens our governance, and sharpens our impact.

The Board has continued to focus on good governance, strategic direction and financial resilience, enabling the organisation to grow its influence while remaining aligned with its mission. I would like to thank my fellow trustees for their commitment, insight, and care, and the executive team for their dedication, leadership and determination.

We find ourselves in a challenging environment. It’s incredible to see what we are achieving and our ability to effect long-term change. However, with competition for funding becoming ever greater, we are working hard to develop new and sustainable income streams.

Alongside this, we continue to face a more fundamental challenge: stammering is still widely misunderstood and the challenges that people who stammer face are too often not recognised. This can lead to it being overlooked by funders, despite the very real impact that stigma and discrimination have on people who stammer. We must therefore continue to raise awareness and understanding of stammering, so that it is properly recognised by the public, grant-makers and donors, and so that we can achieve meaningful, lasting change.

Finally, I want to acknowledge the community at the heart of STAMMA. The honesty and courage of people who stammer - sharing their stories, challenging barriers, and pushing for change - continues to inspire and guide us.

We are building a future where difference is not just accepted but valued. Where communication is understood as a matter of access and equity. And where everyone can participate fully, without compromise.

Roger Pim
Chair of Trustees
STAMMA

CEO FOREWORD

People who stammer still face barriers that most others never have to think about. Many are interrupted, misunderstood or excluded in everyday situations. Daily life can be shaped by planning what to say, anticipating situations, or avoiding them altogether — whether that means making a phone call, using a service, or speaking in public. These experiences affect confidence, mental health, work, finances and social life.

At STAMMA, we exist to change this.

This year, we've worked hard to shift the narrative - challenging stigma, influencing organisations, and amplifying the voices of people who stammer. We've seen growing recognition that communication is an accessibility issue. When organisations get it right - when they listen, adapt, and respond with respect - the impact can be transformative.

This year, we challenged stigma, influenced organisations and amplified the voices of people who stammer. More organisations now recognise that communication is an accessibility issue. When they listen, adapt and respond with respect, the effect can be profound.

The year began with support from the National Lottery for our Space to Stammer campaign. The grant is to support our work in taking down the barriers which get in the way of people who stammer, our 'Space to Stammer' campaign. We decided to focus first on phone calls, and boy, that's been a journey. We've seen clearly how many people are blocked by systems that that simply make no account for any speech disability.

We're at that point where we can see changes and adaptations happening almost weekly – which is hugely exciting. And then look at the scale of the problem and try and fathom how an organisation of our ridiculously small size can possibly take this on. But, what's to lose?

Over this past year we've directly provided over a thousand individuals with information and advocacy, including families and children. Many thousands more have used our resources. Trained hundreds of staff working for businesses and organisations about how stammering impacts people's lives and how they can be accommodated. And seen real systemic change take place in businesses.

The experiences shared with us in 2025 shape our work and our messages to organisations. Where organisations fail to adapt, people who stammer report frustration, exclusion, and abandoned interactions. But when organisations respond with understanding—allowing space, listening without interruption, and offering flexibility—the impact can be profound. As one person described how they felt after a positive phone call **"***Triumphant***."**

The changes we want to see don't happen by accident. People with no skin in the game don't suddenly decide to change their ways and come to us. If we want change things and create a world where children who stammer don't repeat the experiences we've had, we must describe that change, fight for it, fund it. Read this report – and if this is the change you want to see happen, then support us. Even if it's just the price of a coffee, once a month. We need the backing of everyone if real change is to happen.

I'm deeply grateful to our trustees, partners, supporters, and, above all, to the people who stammer who shape and lead this work

Jane Powell
Chief Executive Officer
STAMMA

STRUCTURE, GOVERNANCE & MANAGEMENT

Governing document

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, 10th October 2020 and on 22nd November 2025. The amendments in 2025 including adopting the name 'STAMMA', and moving the trustee elections to biennial, with each Trustee to serve a 4-year term.

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 2025, there were 4,450 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.

Structure & Decision Making

STAMMA is a registered charity, operating across the UK; registration number for England & Wales 1089967, in Scotland SC038866 and pending for Northern Ireland. The Board meet at least four times a year, and delegates day-to-day management to the CEO. Sub-committees also meet quarterly, prior to each Board meeting and include:

- Finance Committee
- Safeguarding Committee
- Youth Panel
- Research Panel

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

Trustee recruitment & appointment

In 2025, 11 members stood in the Trustee Elections. Olga Oryema and Chris Thebe were elected, receiving 17% and 14% of the vote respectively, and will each serve three-year terms. Following changes to the Articles, future trustees will now serve four-year terms, renewable for up to two terms, with elections held biennially.

The Board assesses its skills and fills in identified gaps by elections, in which two Trustees are elected by the membership, or through direct appointment. The minimum number of Trustees is three. We have a diverse Board in terms of skills, experience and age. The Articles require that the majority of the Trustees must be people who stammer. Nine trustees stammer and two have close relatives who stammer.

New trustees receive an induction covering governance, safeguarding and communication accessibility. They meet with the Chair and Chief Executive and are encouraged to spend time getting to know the wider staff team. Disclosure and Barring Service (DBS) checks are completed where appropriate, in line with our Safeguarding Policy. Upon appointment, trustees/directors are provided with information about their role, along with an overview of STAMMA's operations and structure. They are also regularly invited to attend STAMMA's in-person and online meetings.

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:

Risks	Key Risks	Mitigation
Financial	Increased costs and insufficient income to deliver on mission, exacerbated by the economic climate. Risk of fraud leading to financial challenges.	Monthly and quarterly financial monitoring, dedicated fundraising staff and trusted freelancers.
Operational	IT systems failures, data breach, ransomware or hacking, leading to operational and data protection issues.	Backups, access control, encryption, MFA, anti malware. Regular backups, mirrored website, clear protocols
	Staffing issues resulting in reduced capacity and loss of knowledge and skills. Failure to create an equitable, diverse, inclusive organisation, impacting on mission and reputational risk.	Inclusive recruitment, and regular monitoring to ensure our work remains equitable and aligned with our values.
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.	We maintain clear governance structures, regular Board oversight to ensure strong strategic leadership and prevent mission drift. Continuous monitoring of our strategic plan, alongside stakeholder engagement and awareness of external developments, helps us remain focused, adaptable and relevant.
Regulatory	Ineffective professional practice and safeguarding policies and procedures putting children and young people at risk.	Strong safeguarding and EDI policies + regular training of all staff and volunteers, including trustees.

TRUSTEE'S ANNUAL REPORT

The Trustees present their Strategic Report and the audited financial statements for the year ended 31st December 2025.

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.

Key activities in 2025

1. Improving public understanding and awareness of stammering
2. 'Space to Stammer'; persuading organisations to improve accessibility and inclusion for people who stammer
3. Supporting individuals & families who stammer find information, support and advocacy.
4. Building and supporting community and peer support networks
5. Developing income streams to support our work.

ACHIEVEMENTS & PERFORMANCE

AWARENESS & UNDERSTANDING

Awareness of STAMMA and our work has increased every year since 2019 and now stands at **21%**, reflecting sustained progress in challenging stigma and normalising stammering.

Representation

Our 2021 *No Diversity Without Disfluency* campaign helped shift how people who stammer are portrayed, and media organisations now approach us proactively. In 2025/26, representation reached new heights, with people who stammer appearing on major UK shows including *I Kissed a Boy*, *Call the Bailiffs*, *Bake Off* and *The Traitors*. Internationally, representation grew across the USA and Australia through programmes such as *Survivor*, *American Idol*, *Deal or No Deal Island*, *Australian Story* and Camp SAY: AU.

Coverage across BBC platforms, national press and digital media further helped normalise stammering, with our *Don't Hang Up, Hang On* campaign praised in *AdAge*, *Campaign*, *Creative Salon* and *Decision Marketing*.

Our social channels continued to grow, with a 14% increase on Instagram, 1% on Facebook, and a strong shift towards LinkedIn, where we reached 3,737 followers by the end of 2025 — an 8% rise in six months. The *Don't Hang Up, Hang On* campaign reached over 147,000 views across platforms, supported by creator partnerships and interview content featuring people who stammer discussing their experiences of making calls.

SPACE TO STAMMER : SECURING SYSTEMIC CHANGE

We launched 'hang on, don't hang up', as part of our *Space to Stammer* strategy on International Stammering Awareness Day, 22 October, with a focus on the barriers people face when making phone calls.

With support from The National Lottery, the Underwood Foundation and the Garfield Weston Foundation, we delivered a programme of research, training, outreach and campaigning to drive practical change.

What we planned to do	What we did
Research member experiences so we can show businesses the impact of processes and systems which don't take account of people who stammer.	In September we reached out to members and supporters asking about the last call they made to a business. We received over 350 responses. 96% said they find making calls hard, 65% of calls had been difficult because of the person's stammer. This gave us the evidence we need to approach businesses and talk about their lack of accessibility.
Recruitment & Training to bring in new volunteers and staff to help us deliver our work; this is in the form of online training modules.	We've created 18 training modules for volunteers to support our training for organisations; this supplemented the 30 existing training modules. We recruited 17 volunteers in the roles of Workshop presenters, Partnership Liaison volunteers, Training co-ordinators, and Video editors
Outreach to organisations to convince them around the need, and show them our research.	United Utilities, Starbucks, Business Disability Forum and the Collaboration Network, the Helplines Partnership and East London Rape Crisis, Devon NHS Training Hub, NHS Grampian, Llais Cymru and Simply

	Health, RMT and CWU unions, Ulster University, The Vulnerability Registration Service, the Welsh Rugby Union and the Casting Directors Guild.
Campaigns to complement our messaging and seed awareness among the general public.	We worked with the creative agency IRIS to create a 30 second ad and outdoor ads. JC Decaux posted the ad up in 79 sites across the UK, and Pearl & Dean put them cinema on 3,400+ screens over the week of ISAD. We created a landing page for the **campaign** which takes people to either the page for businesses (and the list of workshops); for individuals wanting to get involved, and to those needing support. We've filmed interviews with people who stammer about making calls, which can feature on the site and on socials; and have compiled a library of new stories about people's experiences on calls which will feature and across socials over the next year.
Workshops & Information for businesses to help them implement change.	We worked with 54 organisations across all four UK nations in 2025 and delivered training and guidance to 691 frontline staff working with customers, patients and clients who stammer via 45 workshops, with an average star rating of 4.9 out of 5.

Case Studies

- Starbucks: Following sustained advocacy and member feedback, Starbucks began working with us on training. By May 2026, 10,873 baristas completed mandatory training.
- Principality Stadium & Welsh Rugby Union: After training their teams, they introduced a telephony option allowing callers to request more time; 1.4% of callers have used this feature.
- Vulnerability Registration Service: VRS added a new flag for *speech, language and communication differences*, ensuring needs are automatically recognised across participating organisations.

Underpinning our 'Space to Stammer' strategy is the Advocacy Service, which take episodes of discrimination, and turns painful episodes into something more constructive on a systemic level.

- School Exams: After discussions with STAMMA, the Joint Council for Qualifications published new guidance in September 2025 confirming that extra time should be considered for candidates who stammer.
- Advocates Gateway Toolkit: We co-produced a guide for solicitors working with clients who stammer, published in February 2026.

Affiliates

Our brilliant volunteer, Gary Clark, developed our affiliate programme with trade unions. These are a relevant audience for STAMMA, not only in terms of supporting their members who stammer, but also in terms of reaching out to the employing organisations to ensure they are working in ways that are accessible for their staff, customers and service users who stammer. Over 2025 we provided a rolling programme of information and training to: 45 unions and union branches, 4 water companies, 1 IT company and the Welsh Rugby Union

SUPPORTING INDIVIDUALS

With thanks to the following trusts and foundations who supported us over 2025 with grants towards our local or specialised support for individuals, covering: Young people in Birmingham Bristol, Buckinghamshire, Essex, Lancashire, Leicestershire, Leicestershire & Rutland, Lincolnshire, Lincolnshire & E Yorkshire, Leicestershire, London & Essex, NE London & Essex, Norfolk, Norwich & Notts, Nottinghamshire, Oxfordshire, W Oxfordshire, Scotland, SW England, W Midlands, W Sussex, W Yorkshire and Yorkshire.

They are: Ammco Charitable Trust, Baron Davenport's charity, Bartlett Taylor Charitable Trust, Carrington Charitable Trust, Charles & Elsie Sykes Charitable Trust , Charles Littlewood Hill Trust, Charles S French Charitable Trust, E H Smith Charitable Trust, Edward Cadbury Charitable Trust, Florence Turner Trust, Fowler Smith and Jones Trust, Friarsgate Trust, Help for Health, Hospital Saturday Fund, J Reginald Corah Foundation Fund, John James Bristol Foundation, Mary Robertson Charitable Trust, Paul Bassham Charitable Trust, RS Macdonald Charitable Trust, Sir John Eastwood Foundation, Sovereign Healthcare Charitable Trust, Stanton Ballard Charitable Trust, The Annett Trust and the WO Street Charitable Trust.

Channel of support	Numbers supported	Details
Helpline Service	1,115	Calls, chats and emails taken
Extended support	99	Calls followed up
Employment service	41	Supporting people who stammer around work issues
Advocacy Service	33	Supporting people who stammer who believe they've been discriminated against.
Parent to Parent groups	40	Peer group meetings for parents and guardians.
Family Day	36	Parents
Family Day	35	Children
Minecraft Club	42	Children
Family Workshops	31	Parents

Our online resources were widely used, with 22,442 video views, 15,657 downloads, and 115,639 webpage views.

Helpline Services

Activity across all channels remained strong, with the majority of contacts via webchat and the phone. Over 2025, the helpline improved, with fewer missed calls, shorter waiting times, and a higher proportion of successful connections. Webchat remained a consistently high-quality service, maintaining excellent user ratings and providing accessible, real-time support.

Advocacy Service

"I am very fortunate that STAMMA set up this service in July 2023. I couldn't be more grateful for everything you have done for me, and made sure I was listened to. I hope you don't get many people contact you with problems like this - but you really can't believe how much better it has made an exceptionally tough experience."

With thanks to the Lara & Nick Cournoyer for their brilliant enthusiasm and support for this service.

There were 33 Advocacy cases raised over 2025, of which 31 were dealt with by the service. Cases ranged from those who have been refused a job or access to a course, those who have been refused reasonable adjustments in the workplace or in exams, to those who feel they've been discriminated against within redundancy procedures or harassed and bullied at work, because they stammer.

Case	Action	Insight	Outcome
Applicant rejected from armed forces officer role as "medically unfit" due to stammer.	Worked with Defence Network and reviewed internal guidance.	Internal guidance was not followed.	Decision overturned; they are now employed in armed forces.
Young musician applied to an orchestra faced no adjustments and inappropriate questioning about their stammer.	Reviewed policies with the body; agreed collaborative approach; offered training.	The company's commitment to diversity not matched by practical inclusion.	Ongoing case; awaiting response to training offer.
Experienced educator rejected from teacher training despite strong performance because of their stammer.	Supported their challenge; attended meeting with university.	Highlighting legal risk prompted rapid engagement from institution.	Decision overturned; secured place on training course.
Company-wide redundancies used scoring criteria that disadvantaged an employee with a known stammer by penalising verbal communication.	Legal review; supported negotiation using discrimination arguments	Redundancy processes can embed bias when criteria are not adjusted appropriately	Settlement significantly increased (approx. three times original offer)

Finally, in 2023 the NHS in Norfolk closed their Speech & Language Therapy service to adults who stammer without following the required consultation process. The Advocacy Service challenged this action. In October we were asked to review and comment on a draft document to attract tenders for the service. The Integrated Care Board have informed us that the aim is to re-open the service by April 2026, in May 2026 they wrote 'We're currently in the process of finalising the contractual paperwork with our new provider'

Family Support

With thanks to the Steel Charitable Trust, the Jack Petchey Foundation and the CB & HH Taylor 1984 Trust for their support.

Minecraft Club

Now in its second full year, Minecraft Club continues to go from strength to strength. In 2025, we doubled our volunteer pool, increasing our capacity to deliver sessions. We ran 19 sessions with 43 children participating from across the UK. Demand remains strong, with 62 new families joining our mailing list—23 of whom attended at least one session.

Sessions run three times a month and are typically fully booked within 24 hours, highlighting significant unmet demand. Parents often contact us about cancellations in the hope of securing a place. Following further successful volunteer recruitment, we plan to expand delivery to eight sessions per month in 2026.

Survey feedback shows that 57% of families would like more frequent sessions, citing the difficulty of booking spaces. Satisfaction is high, with an average rating of 4.8 out of 5, and retention is strong, with over 41% of families attending for more than a year.

Minecraft Club provides a safe, inclusive, and non-judgemental space where children who stammer can connect with peers. Parents report reduced anxiety around their child's mental health and social confidence, noting that sessions help children feel less alone, normalise their experiences, and build confidence. Children value the chance to play together and develop friendships within a supportive community. The opportunity for children to feel understood, accepted and included is a key outcome of the programme.

Family Day

Sheffield and Sheffield Children's Hospital hosted our Family Day with support from Speech & Language Therapy students. Thirty-seven children aged 3 to 15 attended, each accompanied by a parent who'd travelled from across the UK. Families rated the day five stars and said they'd be very likely to recommend it; 92% described the activities as good or great. Parents told us that sharing experiences, hearing others' perspectives and realising they weren't alone were among the most valuable parts of the day.

Overall, 42% of families left feeling more confident supporting their child who stammers, and 25% said they now felt more comfortable talking about stammering with others, including schools and wider family.

Minecraft Club and Family Day provide entry points into family support, and we've seen parents sign up to our peer support groups and repeat attendance at Family Day and Minecraft Club, which demonstrates the sustained impact and long-term value of these services..

We will onboard eight new volunteers in 2026, to allow us to significantly expand provision. This will enable us to increase the number of children supported annually from around 40 to nearly 100, while responding to the demand for more frequent sessions.

WORKING WITH COMMUNITIES

STAMMA's Communities programme continued to grow in 2025. Forum meetings resumed on a regular bi-monthly basis, focusing on Open Days and event planning after consultations showed that reaching new members was a key concern for groups. Alongside the forums, we developed two new resources, *Funding Your Community Events* and *Planning an Open Day,* and introduced an Open Day Funding Policy allowing group leaders to access small grants. Additional resources published this year included *Running a Support Group* and *Mental Health Support*.

We launched a new interview series, *STAMMA Community Spotlights*, giving group leaders the chance to introduce themselves to potential members. These profiles, shared on the STAMMA website and social media, extend the reach of local groups.

We supported 11 prospective group leaders, resulting in two new groups: a London-based social group and a support network at the University of Westminster. STAMMA now supports 49 communities across the UK, with an average combined reach of 1,119 people.

New Resources: Running a Support Group, Mental Health Support, Funding your community events, Planning an open day, Open Day Funding Policy.

Youth Exchange

In 2025, STAMMA participated in the second year of Stamily's Youth Exchange programme, funded by Erasmus+ and the Owen Simon legacy. In July, four young adults from the UK joined their peers aged 18–30 from seven countries in the Netherlands. The 2025 theme, *The Natural Voice*, focused on developing confidence, strengthening peer networks, and supporting participants to become advocates for people who stammer.

Workshops addressed public-speaking confidence, managing negative thoughts associated with stammering, and reflecting on lived experience. The programme received media attention in the Netherlands, with coverage in *De Stento* featuring one of our UK participants.

The Youth Exchange continues to demonstrate strong long-term impact. Among the seven UK participants across 2024–2025, individuals have gone on to take leadership roles within Stamily, join STAMMA as trustees or volunteers, contribute to our Research Committee, support STAMMAFest, and join our Youth Panel.

In 2025, STAMMA supported Stamily in securing Erasmus+ accreditation, enabling the expansion of the Youth Exchange to up to four projects annually. Preparations are underway for the 2026 Youth Exchange, including training two new UK group leaders as we look ahead to the UK's return to Erasmus+ in 2027.

Youth Panel

In September 2025, STAMMA relaunched its Youth Panel to strengthen representation from young people who stammer and their allies. The Panel provides structured opportunities for young adults to share the issues they face, advise on STAMMA's services, and contribute to the development of future support for young people.

The Panel meets six times over the course of a year, combining project work, skills development and social connection. Sessions have included content creation, discussions on youth priorities, and a leadership workshop delivered by the Chair of Trustees. In the longer term, STAMMA aims to build an alumni network of former panellists to create a wider, sustained community of young people engaged in our work.

The current Panel comprises seven members and is supported by three trustees, including one former panellist. Five of the six sessions for 2025/26 have been completed, and recruitment for the 2026/27 Panel will open in July–August.

RESEARCH

STAMMA's Research Committee was established in 2019 to share information about current research in the field of stammering with our members and influence research. Over the last seven years, we've explored how we can support people who stammer to become more involved in research and learn more about the outcomes.

WORK STREAM	RESEARCH REQUESTS	RESEARCH ARENA	RESEARCH TALKS
Function	**Moderate & share requests for participants**	**Provide an arena for researchers to float ideas & get feedback**	**Platform current research findings with our community**
Year started	**2020**	**2021**	**2023**
Platform	Via website or email	Zoom	Teams
What happens during this activity	Researchers looking for participants submit a form which is evaluated by our committee. Approved projects are promoted on STAMMA's website and social media channels to support recruitment.	At each session, two researchers	A prominent researcher or research team presents the current evidence about a specific topic or discusses findings from a project or set of projects. The host then opens the floor for questions and comments.
Why do we run these events?	This ensures projects are ethical, well evidenced, and can meaningfully benefit the stammering community. Improves standards of research around stammering and builds trust within the stammering community.	Linking together researchers and people who stammer gives the opportunity for people who stammer to influence developing research projects and researchers to increase the relevance of their projects for people who stammer.	Provides easily digestible information about current research into stammering; empowers people who stammer and those who support them, with ability to make informed decisions about the support they need.
Target audience	Researchers at every stage of their journey including PhD students and seasoned academics	People who stammer and	People with an interest in learning more about research into stammering
Frequency	Continuous	4-6 times per year	3-4 times per year
Number of participants	Since 2020, we've received 111 requests and approved 77%.	We've hosted 36 different researchers across 25 Research Arenas, with 4 returning to present new research projects.	We have run 5 sessions with an attendance of 227.

In 2025, oral presentations on one of these workstreams – the Research Arena – were included in the Oxford Stuttering and Cluttering Conference and the Royal College of Speech & Language Therapists Conference.

FUNDRAISING

STAMMA complies with the Fundraising Regulator. Our brilliant fundraisers brought in £14,019 plus Gift Aid last year. A wide range of fundraisers supported STAMMA from marathons and golf challenges to wedding fundraisers and creative events.

A huge thank you to: Ava Jordanova, Becca Jones, Caxton House LSBU, Daniella Latimer, Dean Ridge, Eddie Phillps, Gary Clark, Gerard Thomas, James Lawrence Clark, Jamie Pritchard, John Russell, Jon Blair, Lucy Dyson & Sipho Eric Dube, Mark Maclean, Marylyn Mollisso, Mathew & Emma Simpkin, Natasha Ross, Neil Morjaria, Nic Maddy, Nick Price, Paul Duffy, Ruby Russell, Steph Burgess, Toby Newsome and Vic Bowden.

Over 2025 we received the remainder of a legacy from Arnold Marks and a legacy from Avril Kennard. Legacies provide an essential mainstay of our income over the last years and have made our campaigns and expansion possible. We now provide a free will writing service, contact us at **hello@stamma.org** for information.

We are grateful to the many trusts and foundations whose support made our work possible throughout the year:

Baron Davenport's Charity
Bartlett Taylor Charitable Trust
Chapman Charitable Trust
Charles S French Charitable Trust
Edward Cadbury Charitable Trust
Fowler Smith & Jones Trust
Friarsgate Trust
Garfield Weston Foundation
Help for Health
Jack Petchey Foundation
John James Bristol Foundation
Marsh Charitable Trust
Sandra Charitable Trust
Sir John Eastwood Foundation
Sydney & Phyllis Goldberg Memorial CT.
The Ammco Trust
The Annett Trust
The Anson Charitable Trust
The Carrington Charitable Trust
The CB & HH Taylor 1984 Trust
The Charles & Elsie Sykes Trust
The Charles Littlewood Trust
The EH Smith Trust
The Florence Turner Trust
The Hospital Saturday Fund
The J Reginald Corah Foundation
The Lee Smith Foundation
The Mary Robertson Trust
The National Lottery
The Paul Bassham Charitable Trust
The R S Macdonald Charitable Trust
The Roger & Douglas Turner Charitable Trust
The Sovereign Healthcare Charitable Trust
The Squire Patton Boggs Charitable Trust
The Stanton Ballard Charitable Trust
The Steel Charitable Trust
The Underwood Trust
The WO Street Charitable Trust

PLANS FOR THE FUTURE

Our Space to Stammer strategy ends in 2029. Until then, we’ll work to:

- Expand our work with organisations to improve accessibility and equality for people who stammer in their daily lives
- Strengthen and scale up our information, support and advocacy services to individuals who stammer and their families.
- Continue our national campaigns challenging the stigma around stammering and make visible the barriers and inequities which face people who stammer.
- Develop income streams to ensure the long-term sustainability of the organisation.

REGULATORY INFORMATION

Trustees

Chief Executive	Jane Powell
Deputy Chief Executive	Kirsten Howells

Registered Office
Box 140, 43 Bedford St, 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	CAF Bank Ltd
1-3 Bishopsgate	King's Hill, W. Malling
London EC2N 3AQ	Kent ME19 4TA

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

Constitution
STAMMA Ltd, a limited company registered in England, No. 04297778.
Registered Charity numbers 1089967 and Scotland SC038866. Northern Ireland pending. A company limited by Guarantee.

FINANCIAL REVIEW

Our plan continues to become sustainable at the current level of operations – a level where we believe we can help create change. In 2024, we ended the year better than expected, with a deficit of £193k, compared with the planned deficit of £290k. However, over 2025 there were several challenges.

Over the year we faced recruitment challenges and staff illnesses. Grant income rose in 2025 to £251k, compared to £173k in 2024. This variance was offset with lower than anticipated donations of £58k (2024 -£112k) and legacy income of £38k (2024 - £92k). Charitable income was considerably lower than in 2024 with no conference in 2025. Consequently, Gift aid income was lower due to reduction in donations. With reduced funds and the drop in interest rates income on investments dropped to £15k (2024 - £24k).

Total expenditure in 2025 was £95k below planned, mainly because of the delays in recruitment and the departure of the Head of Fundraising. Overall, 2025 expenditure was also lower than 2024 as there was no conference in 2025. Fundraising costs were higher than 2024, with the appointment of the Head of Fundraising, and support costs were higher with the new recruits and changes in staff allocation. With no conference, membership costs dropped below 2024, and there was a slight reduction in educational costs as staff time pivoted to our Lottery work.

We remain deeply grateful to our private donors, whose continued support enabled us to continue our advocacy services. We also acknowledge the generous support of our key grant funders, including The National Lottery, The Underwood Trust, Garfield Weston Foundation and Sydney & Phyllis Goldberg Memorial Charitable Trust.

At the year end, our Designated Funds stood at £100k, down £314k. £95k was transferred from Designated Funds to General Reserves to strengthen the charity's unrestricted reserves position and support financial resilience.

2025 was a particularly challenging year financially. In response to these pressures, the charity implemented staff reductions and other cost-saving measures to reduce expenditure and safeguard its long-term sustainability. The focus moving forward is on increasing and diversifying income streams, whilst maintaining strict financial discipline and ensuring that all expenditure is carefully reviewed and represents value for money.

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 £202k. 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.

In 2020, two designated funds were established following generous legacies received from our members: a Young People Fund and a Capacity Building Fund, and in 2022, a further fund was established for our biennial national conferences over the next 10 years. During the last 5 years the organisation has grown to sustain a raft of services and run campaigns – and effectively the Capacity Building Fund has fulfilled its function. We are therefore closing this fund down and moving it across to General Reserves. The Young People Fund and Conference fund continue to operate. 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 11/08/2026 and signed on their behalf by
Roger Pim, Chair, 13/08/2026

STAMMA Ltd

INDEPENDENT AUDITOR'S REPORT TO STAMMA LTD

Opinion

We have audited the financial statements of STAMMA Ltd for the year ended 31st December 2025 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 2025, 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.

Royce Peeling Green Limited

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

The Copper Room, Deva City Office Park, Trinity Way, Manchester M3 7BG

Date: 13 August 2026

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.

STAMMA LTD: STATEMENT OF FINANCIAL ACTIVITIES

(Incorporating An Income & Expenditure Account)

Year ended 31st December 2025

	Notes	Unrestricted funds £	Restricted funds £	Total 2025 £	Total 2024 £
Income from:					
Grants, donations and legacies	2	170,822	175,829	**346,651**	377,174
Charitable activities	3	10,969	-	**10,969**	82,783
Investments - bank interest receivable		14,926	-	**14,926**	24,447
Total income		**196,717**	**175,829**	**372,546**	**484,404**
Expenditure on:					
Fundraising	4,6	94,980	2,065	**97,045**	92,565
Charitable activities:	4,6				
Support Services		173,124	88,812	**261,936**	213,628
Membership		83,607	18,614	**102,221**	221,058
Education		63,931	70,568	**134,499**	150,992
Total expenditure	4, 6	**415,642**	**180,059**	**595,701**	**678,243**
Net income / (expenditure)		**(218,925)**	**(4,230)**	**(223,155)**	**(193,839)**
Reconciliation of funds:					
Total funds brought forward		521,101	32,481	**553,582**	747,421
Total funds carried forward		**302,176**	**28,251**	**330,427**	**553,582**

All amounts relate to the continuing activities of the charity.
The notes on pages 27 to 37 form part of these financial statements.

STAMMA LTD: BALANCE SHEET

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

Year ended 31st December 2025

	Notes	2025 £	2024 £
Fixed Assets			
Property, plant and equipment	7	3,969	3,101
		3,969	**3,101**
Current Assets			
Debtors	9	21,625	23,690
Stocks	10	2,364	2,656
Cash at bank and in hand		211,864	193,188
Investments maturing within one year	8	124,417	365,951
		360,270	**585,485**
Total assets		**364,239**	**588,586**
Creditors: amounts falling due within one year	11	(33,812)	(35,004)
Net assets	12	**330,427**	**553,582**
Represented by:			
Unrestricted funds:			
- Designated	19	100,000	413,964
- General unrestricted		202,175	107,137
Total unrestricted funds		**302,176**	**521,101**
Restricted funds	18	28,251	32,481
Total funds	12	**330,427**	**553,582**

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 31 December 2025, 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 11th August 2026 and signed on their behalf by:

Roger Pim
Chair
The notes on pages 27 to 37 form part of these financial statements.

STAMMA LTD: STATEMENT OF CASH FLOWS

Year ended 31st December 2025

	Notes	2025 £	2024 £
Cash flows from operating activities:			
Net cash (used in) operating activities	17	(219,719)	(181,880)
Cash flows from investing activities:			
Withdrawal of investments		241,534	(55,325)
Purchase of fixed assets		(3,139)	(607)
Management fees - investments		-	(626)
Net cash provided by investing activities		238,395	(56,558)
Change in cash and cash equivalents in the year		**18,676**	**(238,438)**
Cash and cash equivalents at the beginning of the year		193,188	431,626
Cash and cash equivalents at the end of the year		**211,864**	**193,188**
Analysis of cash and cash equivalents:			
Cash and bank balances available on demand		151,864	59,687
Notice deposits (up to 3 months)		60,000	133,501
		211,864	**193,188**

The notes on pages 27 to 37 form part of these financial statements.

NOTES

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**

STAMMA Ltd 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).

STAMMA Ltd ("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 AND LEGACIES

	Unrestricted	Restricted	Total 2025	Total 2024
	£	**£**	**£**	**£**
Grants	75,900	175,249	251,149	172,742
Donations	57,306	580	57,886	112,402
Legacies	37,616	-	37,616	92,030
	170,822	**175,829**	**346,651**	**377,174**

In the previous year, £297,482 of grants, donations and legacy income related to unrestricted funds and £79,692 related to restricted funds.

The value of donated services is shown within note 16.

3. INCOME FROM CHARITABLE ACTIVITIES

	Unrestricted	Restricted	Total 2025	Total 2024
	£	**£**	**£**	**£**
National Conference income	1,925	-	1,925	64,196
Services provided	6,413	-	6,413	5,193
Workshops and other events	-	-	-	1,144
Sales and other fees	419	-	419	792
Gift Aid	2,212	-	2,212	11,458
	10,969	**-**	**10,969**	**82,783**

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

4. TOTAL EXPENDITURE

2025	**Staff costs (note 5)**	**Other direct costs**	**Support costs**	**Governance costs**	**Total 2025**
	£	**£**	**£**	**£**	**£**
Fundraising costs	71,914	14,969	8,134	2,028	97,045
Charitable activities					
Support Services	202,187	37,492	17,289	4,968	261,936
Membership	77,002	15,617	7,459	2,143	102,221
Education	94,550	28,573	8,837	2,539	134,499
Total	**445,654**	**96,650**	**41,718**	**11,678**	**595,701**

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

The value of donated services is shown within note 16.

5. STAFF COSTS

	2025	**2024**
	£	**£**
Salaries	385,904	384,862
Social security costs	37,128	33,735
Pension contributions	22,622	22,705
	445,654	**441,302**

	2025	**2024**
	Number:	**Number:**
Average no. of employees during the year was:	11	12
Average no. of full-time equivalent employees during the year was:	8.6	9.2

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

The higher paid employees in 2024 and 2025 were the Chief Executive Officer & Deputy Chief Executive Officer.

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 (2024: nil). Travelling expenses during the year, including payments made directly to third parties, were £731 for 7 trustees (2024: £846 for 8 trustees).

Volunteers
A total of 103 volunteers (2024: 40) worked 3,753 volunteer hours (2024: 3,467) for the charity during the year.

6. NET EXPENDITURE FOR THE YEAR

	2025	**2024**
	£	**£**
Net expenditure for the year is stated after charging:		
Depreciation	2,271	2,365
Auditor fees	6,450	6,300
Rentals payable under operating leases:		
- land & buildings	18,614	18,416
- office equipment	-	-

7. PROPERTY, PLANT & EQUIPMENT

	Office Equipment & Total 2025	**Office Equipment & Total 2024**
Cost:	**£**	**£**
At the beginning of the year	9,917	9,310
Additions	3,139	607
At the end of the year	**13,056**	**9,917**
Accumulated depreciation:		
At the beginning of the year	(6,816)	(4,451)
Depreciation charge	(2,271)	(2,365)
At the end of the year	**(9,087)**	**(6,816)**
Net book value at the beginning of the year	3,101	4,859
Net book value at the end of the year	**3,969**	**3,101**

8. INVESTMENTS

	2025	2024
	£	£
Term deposits maturing within one year	124,417	365,951
Term deposits maturing in more than one year	-	-
	124,417	**365,951**

9. DEBTORS

	2025	2024
	£	£
Other debtors	4,500	4,500
Prepayments & accrued income	17,125	19,190
	21,625	**23,690**

10. STOCK

	2025	2024
	£	£
Merchandise	2,364	2,656
	2,364	**2,656**

11. CREDITORS

	2025	2024
	£	£
Trade creditors	4,475	6,198
Taxation and social security	11,619	8,732
Amounts owed in respect of employees' pension contributions	3,612	3,557
Other creditors	6,358	7,618
Accruals and deferred Income	7,748	8,899
	33,812	**35,004**

12. ANALYSIS OF NET ASSETS BETWEEN FUNDS

	Investments	Property, plant & equip-ment	Debtors	Stock	Cash at bank and in hand	Creditors	Net Assets
	£	£	£	£	£	£	£
2025:							
Restricted	-	-	-	-	28,252	-	28,252
Unrestricted	124,417	3,969	21,625	2,364	183,612	(33,812)	302,175
Total	**124,417**	**3,969**	**21,625**	**2,364**	**211,864**	**(33,812)**	**330,427**
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**

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 £22,622 (2024: £22,705).

Contributions from both employer and employees totalling £3,612 (2024: £3,557) 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 £1,066 direct & £1,015 in soft credits (2024: £655 direct & £1,712 in soft credits).

16. DONATED SERVICES

Donated services with a fair value of £216,466 were received during the year (2024: £55,703) in respect of billboards, cinema advertising, digital advertising campaigns, creative work and legal services. These services were used to promote public understanding and awareness of STAMMA Ltd and provide legal support.

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

	2025	**2024**
	£	£
Net income / (expenditure) for the year	(223,155)	(193,839)
Adjustments for:		
Depreciation	2,271	2,365
Decrease / (increase) in debtors	2,065	7,725
(Increase) in stock	292	184
(Decrease) / increase in creditors	(1,192)	1,685
Net cash (used in) operating activities	**(219,719)**	**(181,880)**

18. STATEMENT OF RESTRICTED FUNDS

2025	**Balance at 1 Jan 2025**	**Incoming Resources in 2025**	**Resources expended in 2025**	**Balance at 31 Dec 2025**
Lara & Nicholas Cournoyer	8,249	11,592	12,936	6,905
The Underwood Trust	20,000	20,000	20,000	20,000
David Brooke	1,125	-	375	750
Clothworkers Foundation	3,107	-	3,107	-
The Hospital Saturday Fund	-	2,000	2,000	-
The Paul Bassham Charitable Trust	-	1,000	1,000	-
Edward Cadbury Charitable Trust	-	5,000	5,000	-
The Charles Littlewood Hill Trust	-	500	500	-
Bartlett Taylor Charitable Trust	-	500	500	-
The Sovereign Healthcare Charitable Trust	-	2,000	2,000	-
John James Bristol Foundation	-	2,000	2,000	-
Help for Health	-	1,000	1,000	-
Fowler Smith and Jones Trust	-	2,000	2,000	-
The WO Street Charitable Trust	-	3,000	3,000	-
The R S Macdonald Charitable Trust	-	3,000	3,000	-
The Florence Turner Trust	-	500	500	-
The Annett Trust	-	1,000	1,000	-
The EH Smith Charitable Trust	-	500	500	-
The Ammco Trust	-	1,000	1,000	-
The Carrington Charitable Trust	-	500	500	-
Friarsgate Trust	-	1,500	1,500	-
Sir John Eastwood Foundation	-	2,500	2,500	-
Baron Davenport's Charity	-	950	950	-
The J Reginald Corah Foundation	-	500	500	-
The Stanton Ballard Charitable Trust	-	1,000	1,000	-
Mary Robertson Charitable Trust	-	2,000	2,000	-
Charles S French Charitable Trust	-	2,000	2,000	-
The Charles & Elsie Sykes Trust	-	2,000	2,000	-
The CB & HH Taylor 1984 Trust	-	1,000	1,000	-
The Steel Charitable Trust	-	6,600	6,004	596
Jack Petchey Foundation	-	2,000	2,000	-
The National Lottery	-	96,107	96,107	-
2025 Family Day registration income	-	580	580	-
Total	**32,481**	**175,829**	**180,059**	**28,251**

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

2024	Balance at 1 Jan 2024	Incoming resources 2024	Resources expended in 2024	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 Davonport'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**

19. DESIGNATED FUNDS

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:

2025	**At 1 Jan 2025 £**	**Incoming resources £**	**Resources expended £**	**Transfers in £**	**At 31 Dec 2025 £**
Designated fund:					
Capacity Building	308,964	-	(308,964)	-	**-**
Young People	65,000	-	(5,000)	-	**60,000**
Future National Conferences	40,000	-	-	-	**40,000**
	413,964	**-**	**(313,964)**	**-**	**100,000**

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**

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.