Say It Loud Club

Receipts and Payments Accounts

31 December 2024

Registered Charity Number: 1192945

Say It Loud Club

Reference and administrative details

For the period ended 31 December 2024

Charity number	1192945
Registered office and operational address	200A Pentonville Road London N1 9JP
Trustees	The trustees who served during the year ending 31 December 2024 were: ● Amanda Dickins (Chair) ● Uche Godwin Dumkwu ● MD Imran Hussain ● Bridget Nakanwagi Kalinda (resigned 27 August 2024) ● Katie McCallum (stepped down 1 August 2024) ● Rosemary Nakiwala ● Kennedy Chigozie Obilom ● Thomas George Wood ● Sean Peter Counihan
Chief executive officer	Aloysius Ssali
Bankers	NatWest Group plc 36 St Andrew Square Edinburgh EH2 2YB
Independent examiners	Anthony Wayne Snow

Say It Loud Club

Report of the trustees

For the period ended 31 December 2024

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

1. Introduction

Say It Loud Club provides tailored support for LGBTQ+ refugees and asylum seekers, of which there is otherwise very little available. Other support offered is often either just for refugees – thus often causing discomfort around revealing sexuality – or just for LGBTQ+ people – thus often not appropriate or available to asylum seekers. Whilst there are some fantastic organisations for specific groups of LGBTQ+ refugees in the UK, we believe Say It Loud Club is the only organisation to provide holistic support that accounts for members' legal, financial, physical, social, and emotional needs.

Over the course of 2024, the Say It Loud Club continued to expand rapidly. Much of this growth was organic, due to increasing visibility within our community and our trusted reputation. We also grew via referrals from other organisations, partly reflecting our growing network of relationships but also, unfortunately, dwindling support for refugees as other organisations closed or reduced their services. By the end of 2024, we had over 850 members across the UK.

2. Vision, Mission, and Values

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

Vision

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

Mission

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

As a community, we:

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

Values

We are:

- **Member-led**: Our members are at the heart of everything we do. We are led by the lived experiences of our Founder (Aloysius Ssali) and Member Trustees as LGBTQ+ refugees. Many of our members volunteer to support the organisation and their peers.
- **Community-driven**: Our focus is on building a community where everyone's expertise, skills and experiences are valued.
- **Collaborative**: We can only provide the support we do because of our partners. We are proud to be part of a wide network of organisations, made up of activists, non-profits, and businesses across the UK, who all come together to support LGBTQ+ refugees.
- **Inclusive**: We believe everyone should be able to access Say It Loud Club's support, regardless of gender, race, religion, or circumstance. We celebrate the diversity of our community and want to actively reach out to groups we are not yet supporting, especially groups which are often marginalised.

3. Key Activities

Say It Loud Club is a member-led community supporting LGBTQ+ refugees and asylum seekers across the UK. Our work focuses on helping members rebuild their lives with confidence and pride after fleeing persecution. Everything we do is shaped by lived experience, ensuring our support is relevant, compassionate, and tailored to the unique challenges members face. All services are offered free of charge and are designed to be accessible to everyone in our community.

Ambassador Programme

Our Ambassador Programme remains central to our work. Ambassadors are volunteers with lived experience who use their insight to support members at every stage of their journey. They reflect the diversity of our community and bring language skills, cultural understanding, and empathy that help members feel seen and supported from the very start.

Ambassadors receive training in safeguarding, leadership, and peer support. They mentor new members, lead workshops, and provide guidance through challenging processes, including legal appointments and immigration reporting. Each Ambassador helps build confidence, reduce isolation, and provide consistent support, creating a network where members can learn from each other and feel truly understood.

Peer Support

Every member receives individual support through informal one-to-one counselling and mentoring with peers who have lived experience. Members can discuss personal challenges in a safe and understanding environment, addressing issues such as stress, anxiety, trauma, and identity. This support helps members navigate the asylum system, adjust to life in the UK, and build confidence in their new surroundings.

Support is flexible and ongoing, ensuring that members can return whenever they need advice, guidance, or simply a listening ear.

Advocacy

For many LGBTQ+ refugees, attending legal, medical, or official appointments can be a daunting experience. Navigating complex systems in an unfamiliar country often brings added pressure, particularly when members fear being misunderstood or discriminated against because of their sexual orientation or gender identity.

At Say It Loud Club, we ensure that members are not facing these challenges alone. Our trained Ambassadors and staff provide emotional and practical support, helping members prepare for important appointments and feel more confident when engaging with professionals and services. When needed, Ambassadors may accompany members to meetings to offer reassurance and help them communicate their needs clearly, especially when language or cultural barriers make it difficult to express themselves.

We also work closely with partner organisations, solicitors, and local authorities to make sure members can access the right advice, information, and representation. While we do not provide legal advice ourselves, we play an important role in helping

members understand what to expect and in ensuring that their experiences and concerns are respected and taken seriously.

Through this member-led approach, we help create a sense of stability and trust for individuals who are often navigating some of the most uncertain periods of their lives. Our focus is always on ensuring members feel heard, supported, and empowered to take the next step in their journey with confidence.

Workshops and Group Activities

We run regular workshops and social events to help members gain knowledge, confidence, and a sense of belonging. Topics include mental, physical, and sexual health, understanding LGBTQ+ rights, job market, budgeting, and finding safe housing.

These gatherings are more than just workshops. They provide welcoming, affirming spaces where members can share, learn, and support one another. Social activities, conversation groups, and themed drop-ins create opportunities for members to connect, reduce isolation, and feel part of a thriving community.

Ongoing Support and Referrals

We provide ongoing support whenever members need it, including further counselling, advice, and referrals to trusted partners. Our approach is flexible, responding to both long-term needs and emerging challenges. For example, we have developed initiatives such as emergency funds and housing support to address urgent or specific member needs. This ensures that members can access safe homes, healthcare, and other essential services when they need them most.

Social Events and Reducing Isolation

Social connection is central to our work. We organise events that allow members to meet others in the LGBTQ+ and refugee communities, explore local areas, and build confidence. These activities foster friendships, shared learning, and a sense of belonging, which are vital for wellbeing and integration.

Members benefit from monthly social events, community outings, and cultural activities that provide both enjoyment and the chance to connect with peers and the wider community.

Crisis and Emergency Support

Some members face urgent challenges, including housing insecurity, financial hardship, and access to essential services. Say It Loud Club provides immediate practical and financial support to help members manage crises and prevent destitution. This can include assistance with temporary accommodation, food vouchers, travel cost to urgent appointments, or essential resources such as phone credit and internet access.

Our approach is responsive and flexible, ensuring that members receive support promptly and effectively during times of urgent need.

Housing Support

Access to safe, stable accommodation is critical for LGBTQ+ members, who face higher risks of homelessness and violence. Our housing support helps members secure suitable long-term homes and offers guidance on furnishing and settling in.

This support is delivered in partnership with Notting Hill Genesis. Safe housing provides stability, security, and a foundation for members to rebuild their lives with dignity and confidence.

Empowering the Community

All services are delivered by our team of volunteer Ambassadors, who are LGBTQ+ people with lived experience of navigating the asylum system. Ambassadors support individual members and help deliver wider services, creating a community-led network where members can assist one another. This approach builds skills, confidence, and leadership, enabling members to become Ambassadors themselves and perpetuating a positive cycle of support and empowerment within the community.

Everything we do at Say It Loud Club is about our members. With practical support, workshops, social events, and peer-led mentoring, we make sure members are supported, connected, and empowered. Our Ambassador-led model turns lived experience into leadership, creating a strong, inclusive community where LGBTQ+ refugees and asylum seekers can build the life they deserve.

4. Supporters

Charitable trusts and foundations

One of our aims for 2024 was to secure an additional large multi year grant as we realised that applications and reporting for smaller grants were consuming significant staff and volunteer time. During the period ended 31 December 2024, we secured a major new multi year grant from the Henry Smith Charity: £70,000 per annum for three years. The first instalment of this grant was paid in early 2025, so it does not appear in our 2024 accounts.

Individual donors

Say It Loud Club continued to receive a significant number of donations from individuals whose support has helped us continue to support an ever growing number of LGBTQ+ asylum seekers and refugees in the UK. We are incredibly grateful to all of our supporters.

5. Staff and volunteers

During the period ended 31 December 2024, Say It Loud Club had two paid full time employees: a Chief Executive Officer and an Operations Manager. Say It Loud Club was also supported by a large number of volunteers - in addition to the work of our

volunteer Ambassadors (see section on Key Activities), our organisation benefited from volunteers with specific skills in finance and accounting, website and content creation, and policy work. Our joyful big events were supported by a wide range of volunteers with skills in organisation, music/DJ, photography and food. The Trustees would like to express their deep appreciation to everyone who volunteered with Say It Loud Club during this period.

6. Structure, governance, and management

Appointment of trustees

In the year to 31 December 2024, Say It Loud Club was managed by a board of Trustees. Our Trustees have been selected on the basis of their broad range of skills and their commitment to helping Say It Loud Club achieve its vision.

Say It Loud Club's constitution stipulates that at least half of our Trustees must have lived experience. At the beginning of 2024, five of our nine Trustees were people with lived experience as an LGBTQ+ refugee. Two Trustees left in August so we finished the year with four of our seven Trustees with lived experience. We are in the process of recruiting replacements and actively seeking individuals with lived experience.

The Board of Trustees meets several times a year. All Trustees contribute to the efficient and proper running and oversight of Say It Loud Club whilst the daily management of the charity is delegated to the Chief Executive Officer, who is a paid employee.

Risk management

As part of their role, all Trustees have an obligation to identify, review and mitigate against risks to which Say It Loud Club is exposed, ensuring there are suitable controls in place to minimise the risk of fraud and error. In 2024, Trustees reviewed Say It Loud Club's systems for financial management and, with support from a volunteer who is a chartered accountant, introduced improved systems for accounting and payroll as well as a new approach to volunteer expenses.

7. Achievements and performance

Say It Loud Club continued to deliver a wide-ranging programme of activities, support and initiatives throughout 2024. We expanded rapidly, fuelled by growing referrals from GPs and partner organisations and, as always, by word of mouth within the community. By the end of the year we were supporting over 850 members across the UK, our largest membership yet.

In line with our values as a member-led community, we strengthened the leadership of our volunteer Ambassadors and deepened our peer-led approach. This enabled us

to offer tailored one-to-one support to more people than ever before, alongside an ambitious programme of workshops, advocacy and housing support.

We have highlighted some of our key achievements and impact metrics from 2024 below:

One-to-one mentoring and counselling

In 2024, 400 new members (up from 302 in 2023) received 12 hours of one-to-one mentoring, talking therapy and counselling led by someone with lived experience of seeking asylum as an LGBTQ+ person. On average, we supported six or seven members each day — around 30 per week — providing a consistent, safe point of contact.

Workshops and community events

We held 35 in-person educational workshops during the year, typically attended by around 125 members. These sessions built confidence, knowledge and networks, helping members take the next steps towards education, employment and participation in public life.

Asylum and immigration outcomes

Our support gave 350 members the confidence to enter the UK's formal asylum process, many of whom had previously lived in hiding. We are proud that 98 members were granted UK refugee status in 2024. Say It Loud Club also supported 25 family reunions, 52 members starting further education, and 68 members moving into full-time employment.

Housing support

Recognising how crucial safe housing is, in 2024 we secured seven affordable, permanent homes for our members, enabling them to begin rebuilding their lives with stability and dignity.

Tribunal support

We attended 44 tribunals to support our members during one of the most challenging stages of the asylum process. Our team provided practical assistance and testimony to ensure our members were represented fairly and accurately.

Healthcare and detention support

We supported 150 members with GP registrations, mental health referrals and specialist health needs, a substantial increase on the previous year. We also carried out 55 detention visits across the UK, ensuring that no member faced isolation or intimidation alone.

These achievements demonstrate how our member-led approach and long-term support create real, measurable change. Say It Loud Club is not just a service but a community, and 2024 showed once again the power of lived experience and collective action to transform lives.

8. Financial review and reserves policy

The Trustees are content with the financial position of the charity at the end of the period. Although the challenging economic environment was reflected in a substantial reduction in individual donations, careful management of expenditure enabled us to finish the year with a small surplus and substantial funding has been secured for future years.

Say It Loud Club aims to continue to rebuild its reserves in line with its policy of maintaining unrestricted funds of approximately £35,000 which would allow us to:

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

The charity will continue to review its funding and grant structure to provide further resilience where possible during 2025. The Trustees agree that the charity remains in a phase of growth and should continue to focus efforts on building financial resilience. The Trustees will monitor and review the amounts of reserves that are required to ensure we can fulfil our continuing obligations. The policy will be reviewed in 12 months' time.

9. Statement of responsibilities of the Trustees

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

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

The Trustees and Treasurer are responsible for maintaining proper accounting records which disclose with reasonable accuracy at any time the financial position of the charity, thereby enabling them to ensure that the financial statements comply with the

Charities Act 2011. The Trustees and Treasurer are also responsible for safeguarding the assets of the charity and must therefore take appropriate steps to prevent and detect fraud and other irregularities.

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

The Trustees have no beneficial interest in the charity.

Independent examiner's report

To the Trustees of

Say It Loud Club

10. Independent examiners

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

I report to the Trustees on my examination of the accounts of the Say It Loud Club ('the Club') for the year ended 31 December 2024.

Responsibilities and basis of report

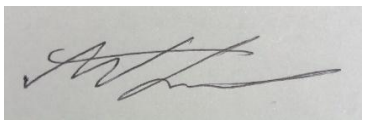
As the charity Trustees, you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the Act'). I report in respect of my examination of the Club's accounts carried out under section 145 of the 2011 Act and in carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

Independent examiner's statement

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

1. Accounting records were not kept as required by section 130 of the Act; or
2. The accounts do not accord with those records.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.



Anthony Wayne Snow

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

Date: 17 October 2025

Say It Loud Club

Receipts and payments account

For the period ended 31 December 2024

	Restricted (£)	Unrestricted (£)	**2024 total (£)**
Receipts			
Choose Love grant	39,000.00	39,000.00	**78,000.00**
Lloyds Foundation grant	-	27,975.00	**27,975.00**
Cripplegate Foundation grant	-	15,000.00	**15,000.00**
Benevity Charitable Giving	-	621.56	**621.56**
Donations	-	7,638.98	**7,638.98**
Total receipts	39,000.00	90,235.54	**129,235.54**
Payments			
Salaries	39,000.00	28,478.00	**67,478.00**
Tribunal costs	-	6,855.36	**6,855.36**
Office rent	-	8,674.10	**8,674.10**
IT (software and hardware)	-	3,656.73	**3,656.73**
General expenses	-	4,238.58	**4,238.58**
Events and communications	-	5,620.86	**5,620.86**
Interpreters	-	3,279.35	**3,279.35**
Emergency and destitute fund	-	7,748.68	**7,748.68**
Housing project expenses	-	4,343.45	**4,343.45**
Ambassador project expenses	-	1,741.75	**1,741.75**
Total payments	39,000.00	74,681.86	**113,681.86**
Net receipts	-	15,553.68	**15,553.68**
Cash funds at 01 January 2024	-	4,300.78	**4,300.78**
Cash funds at 31 December 2024	-	19,854.46	**19,854.46**

Receipts and payments accounts commentary:

1. During FY24 (period ending 31 December 2024) our income slightly exceeded our expenditure. At the end of the year the charity held unrestricted funds of £19,854.46.
2. Our fundraising activities in 2024 prioritised large multi year grants - we were awarded £70,000 per annum over the next three years by the Henry Smith Charity. The first instalment was paid in early 2025, so does not appear in these accounts.
3. Our income predominantly comes from grants and donations, whilst our expenses are largely made up of employee salaries and project-related expenditure.

Say It Loud Club

Statement of assets and liabilities

As at 31 December 2024

	31 December 2024 (£)
Cash funds	
Cash at bank in hand	19,854.46
Total cash funds	19,854.46
Funds	
Restricted funds	-
Unrestricted funds	
General funds	19,854.46
Total funds	19,854.46

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



Amanda Dickins

Date: 28 October 2025

Chair of Trustees, Say It Loud Club, 200A Pentonville Road, London N1 9JP