there for you

supporting UNISON members when life gets tough








Annual report & accounts

Year ended 31 December 2025

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General information

Charity

There for You (working name of UNISON Welfare) is a registered charity no.1023552 and is governed by a Constitution and Rules approved by the Charity Commission on 1 July 1993 and as amended in 1995, 1998, 2001, 2003, 2004, 2011, 2019. It is also a registered charity in Scotland SCO 38305.

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Interim Head of Charity

Abigail Coombs
(until February 2025)

Elizabeth Wischhusen
(from February 2025)

Board of Trustees

Eric Atkinson - end of term
February 2026

Antonia Bright – appointed July 2025

Jayne Bouskill – end of elected term
June 2025

Mandy Buckley – term ended
February 2025

Sara Evans – end of elected term
June 2025

Mark Fisher – end of elected term
June 2025

Gillian Gibbons

Craig Hamilton-Fitzpatrick

Libby Nolan – appointed July 2025

Karen Poole

Debi Potter

Amanda Sweetlove – appointed
July 2025

Donnie Taylor

Denise Thomas

Tony Wright

Auditors

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Bankers

Unity Trust Bank plc
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Birmingham
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Solicitors

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Investment advisors

Brewin Dolphin
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Message from the Chair



I would like to welcome you to this year's Annual Report.

We have continued to work hard to support our members and 2025 saw the introduction of two new grant programmes, the Step into Spring grant and the Seasonal Food Fund, to help ensure that UNISON members struggling to make ends meet on a daily basis can apply for low level support on a regular basis.

In October 2024, Vice Chair Debi and I contacted branches about donations, and we saw an initial encouraging response. The board also completed a review of our investment portfolio in February 2025 to ensure that we are in a good financial position to continue supporting our members through other challenges. However, donations dropped off in 2025, meaning we had to drawdown £350,000 from our investments to continue making grant payments.

Earlier this year we therefore sent out another appeal for branches to consider donating in their AGMs. I'm pleased to say that lots of branches have already responded to this call for help, and donations have seen a significant boost in the first quarter of 2026. I'd like to say a huge thank you to everyone who has already come together to support the charity, to enable us to continue to work to support our members. Your donations are making a vital contribution to the important work that we do.

However, we want to continue to increase the amount of support that we can offer to our members each year, and we can only do this with your help. A reminder to everyone to please spread the word about fundraising for the charity and, if you are aware of anyone who is going through a difficult period and struggling financially, then please make sure that they know that our help is out there.

It has been my pleasure to work with the There for You team again this year. The team continue to show a dedication to supporting our members, and the messages of thanks contained in this report show the compassion they demonstrate when helping members through difficult times in our members lives.

I would also like to thank the Board of Trustees and Regional Welfare Committees and Forums for their positive involvement in the charity and the Branch Welfare Officers for offering their local expertise and support to members when it is needed most. I'd particularly like to thank everyone who got involved with Welfare at Work Week to help make it a success and raise awareness about the great work that the charity does.

Looking ahead to 2026, we have increased our grant budget to continue to make sure we are helping more members with vital financial support, expanding on the success of our two new small grant programmes and through our main financial assistance grants. With your ongoing help, I am confident that we are well positioned to support those who need it most.

Finally, I hope this report gives you some idea of the work we have done and the difference we have made together.

My heartfelt thanks to everyone who has contributed and for the invaluable work that you do.



Tony Wright

Chair

Structure, governance, and management

Who we are and how we work together

Board of Trustees

There for You is the working name of UNISON Welfare. The charity is governed by a Board of Trustees who are responsible for:

- the strategic direction and operational oversight of the charity's activities
- compliance with our legal and statutory requirements
- the safe and effective running of the charity.

Of the 12 board members, six are required to be members of UNISON's National Executive Council (NEC). A further six members are elected at the charity's AGM from UNISON's network of welfare activists who are either branch welfare officers or members of the regional welfare committees. Trustees hold office for two years and may be re-elected.

Any vacancy is filled by appointment or election. The Chair and Vice-Chair are appointed by trustees from among their number. The board has agreed that the position of Chair shall be held by an NEC appointed trustee. The Vice-Chair position is held by a trustee elected by the AGM.

All trustees have signed an 'eligibility to serve' declaration form and a declaration of any conflicts of interest. These are reviewed annually. On appointment, trustees are also given the Constitution and Rules, the Trustee Handbook, as well as relevant policies and procedures.

The Board meets quarterly to take all important strategic, policy and financial decisions. At these meetings, trustees receive reports from the head of the charity, as well as from other officers covering specific areas of responsibility. Trustees are responsible for reviewing the structure, size, and composition of the board, including the skills, knowledge and experience required. Day-to-day management of the charity is delegated to the head of the charity. The Board authorises sub-delegation by the head of the charity to other staff.

The Board met throughout 2025 with regular briefings held in between where the Chair and Vice-Chair were updated on developments.

According to individual skills or areas of interest, trustees are invited to support any sub-committees or working groups. These sub-committees will have their own terms of reference and delegated responsibilities as approved by the Board.



Trustee induction and training

The charity provides training for trustees including a mandatory induction programme. On induction, new trustees are provided with relevant background information to help familiarise them with their responsibilities covering:

- Their legal obligations under charity law and an overview of their responsibilities
- Understanding the Constitution and Rules
- Understanding key policies
- The committee and decision-making process
- An overview of current and future activities
- Any other information that is relevant at the time of joining the Board.

Governance

UNISON Welfare takes account of its charitable status, the nature of its activities and risk profile. Internal controls over all forms of financial commitment and expenditure are in place and reviewed regularly. Similarly, processes exist to ensure performance is monitored and that appropriate management information is prepared and reviewed regularly. The systems of internal control are designed to provide reasonable assurance against material misstatement or loss and include:

- an annual budget and operational plan approved by the trustees.
- regular consideration by the trustees of financial results and variances from budget.
- delegation of day-to-day management authority and segregation of duties.
- identification and management of risks.

Charity Governance Code

The Board has considered the Charity Governance Code and concluded that the charity is compliant with its principles. Areas of improvement are factored into the annual work programme. We believe that good governance is key to the ongoing success of the organisation.

In terms of maintaining high standards of governance and on the back of the adoption of the Charity Governance Code, the Board continues to review and strengthen its governance practices.

Fundraising

We do not employ professional fundraisers however we do run a lottery and have commissioned Sterling Lotteries Ltd, a licensed ELM (External Lottery Manager) to administer the UNISON Lottery on our behalf. The rules of the lottery have been designed to afford what the Board of Trustees believe to be a reasonable degree of protection and avoid issues such as problem gambling by limiting the amount individuals can play to a maximum of £10 each month.

We have a clear complaints procedure in place and aim to provide a response or an update to any concern within five working days. For the 12 months to 31 December 2025, we received no complaints in relation to our fundraising activities.

Related parties

None of our trustees receive remuneration or other benefit from their work with the charity, although expenses are paid. Any connection between a trustee and a request for financial assistance under discussion will be disclosed at a Board meeting in the same way as any other contractual relationship with a related party. In the current year, no such related party transactions were reported.

Details of trustee expenses are disclosed in note 9 to the accounts.

Regional structure

There are 10 regional welfare committees and in the Eastern and East Midlands regions they have replaced their committee with a 'forum' which all branch welfare officers are encouraged to attend. All act as a link between the Board of Trustees and our branch welfare officers who in turn provide support and assistance to our beneficiaries. Their primary role is to encourage and support the branch welfare officers in their work. Members of regional welfare committees and other stakeholders can also serve in an advisory capacity on task groups.

Valuing volunteers

This report gives an indication of the amount that is achieved considering our modest staff headcount. A large part of this is down to the contribution made by UNISON activists and the network of branch welfare officers – often a key point of contact for members – and our regional welfare committees. Around 700 UNISON members actively support the charity at any one time.

Key management and personnel

The activities and performance of the charity rely on the commitment and hard work of its valued staff. Overall management responsibility and the day-to-day running of the charity is delegated to the head of the charity who reports to the Board of Trustees, assisted by a team of staff who work hard to turn vision into reality.

Elizabeth Wischhusen was appointed interim head of the charity in February 2025. The head of the charity ensures that the staff team is recruited and supported to provide the skills and expertise needed to run a successful organisation. The average headcount across the period was 10. There are also nominated staff in the regions who support the regional welfare committees. While their 'welfare' duties are just a small part of a much bigger role that they have within UNISON, they make an important contribution to the charity's overall success.

Pay policy for senior staff

Our staff are employed by UNISON under its 'terms and conditions'. Staff salaries and pension on-costs form part of their annual donation to the charity. The pay of senior staff is reviewed in the same way as all staff remuneration – on an annual basis and governed by the pay and grading agreement and negotiation arrangements as set out in UNISON's Recognition Agreement.

Risk management and internal controls

The management and trustees review the major risks which confront the charity at least annually. This includes reviewing the adequacy of the actions being taken in response to each risk.

A formal risk management process to assess business risks and implement risk management strategies is in place and involves identifying the types of risks the charity faces, prioritising them in terms of potential impact and likelihood. Trustees take all reasonable steps to mitigate risk by:

- Operating a risk register.
- Establishing policies, systems, and procedures to mitigate risks identified.
- Providing training in key areas such as GDPR.
- Budgeting and financial reporting which indicate financial performance are reviewed regularly and agreed by the Board.
- Insuring against third party risks.

The Board is satisfied that the major risks facing the Charity have been identified and are being appropriately addressed.

Key risks include

The charity has a relatively low and stable risk profile with risks that typically can be managed, rather than eliminated. The Board considers the following to be the key risks currently facing the charity:

Increasing demands for services

In the current climate, this risk represents a significant challenge and is subject to trends. To mitigate this risk:

- Demand is managed as far as possible through regular review of operational statistics and other management information, exploring new fundraising initiatives and discussion with UNISON, our primary donor.

Sustainable funding

Our financial position is continually under review which ensures that the long-term financial stability of the charity is maintained. To mitigate this risk:

- We continue to strengthen our internal controls and to operate tight budget management with a focus on efficiency and controlling costs.

Fall in investment returns

A key financial risk for the Charity is a significant loss in value of its investment portfolio. The Charity is a long-term investor with a significant portfolio and can sustain short-term market fluctuations. A significant decline in the value of invested reserves could materially reduce the ability to support beneficiaries in the future. To mitigate this risk:

- Funds are invested in diversified portfolios and are managed by professional fund managers.
- Performance and asset allocation is regularly reviewed using available benchmarking information.
- The Board receive quarterly reports from the Fund Manager and meet with them at least annually.

Data protection

Ensuring confidentiality remains a fundamental core principle of the service we provide. We pay close attention to data protection risks as a reflection of our concern for our beneficiaries and for the reputation of the service. To mitigate this risk:

- We pay close attention to the regulatory environment and monitor compliance requirements, with particular regard to the requirements of the General Data Protection Regulation (GDPR).

Reputational damage

Reputational damage or unexpectedly being prevented from providing some services. To mitigate this risk:

- Robust processes and procedures are implemented and reviewed. We monitor performance, establish service level agreements with third party service providers as needed and undertake regular staff training.

Technology

The Charity is reliant on its systems to run its operations and these need to be kept up to date. Failing to keep pace with technological developments would present issues for the Charity's operation and continue to impact on our efficiency and turnaround times. Technology underpins and services our financial assistance programme. To mitigate this risk we implemented a new case management system in 2024, with further improvements brought in during 2025 to improve efficiency. Work is ongoing with future plans to develop an online application form to enable more members to self-refer for support.

Increasing regulation

Increasing regulation may constrain the activities of the charity. To mitigate this risk:

- The regulation environment is monitored, relevant matters are brought to the Board's attention and professional advice is sought on key issues where appropriate.

Objects and principal activities

The Objects of the Charity

The charity's objects and purpose are defined by our Constitution and Rules as approved by the Charity Commission. These are:

To help UNISON members and their dependants in such a way as the trustees consider appropriate at times of financial hardship or personal difficulty such as redundancy, bereavement, illness, or relationship breakdown. We also help members with special needs or who may be caring for a relative.

Grant-making policy

Most of our charitable work is awarding grants to individuals. Applications are considered in accordance with our financial assistance policy and agreed strategy. Eligibility criteria and the kind of assistance on offer is published on our website. Our key aim is to improve the beneficiary's ability to manage their situation and not to repeatedly request financial support to rely on.

We invite applications through promotion via UNISON and applications are assessed against specific criteria agreed by the Board. The award of financial assistance is based on various criteria:

Eligibility

The applicant must be a UNISON member or their financial dependant.

Situation

The circumstances that have led to hard-ship can include reduced income, caring, bereavements, ill-health, domestic abuse, and unsuitable accommodation. Generally, we will only assist where there is unexpected difficulty and wide-ranging support can be provided for example with household bills, grants to replace essential household items that are broken or beyond repair, property adaptations and mobility equipment, and more.

Need

Establishing the specific needs and deciding the financial support that will have most impact which sometimes may not be exactly the help asked for.

Alternative assistance

Applications are also guided by the availability of alternative statutory and voluntary help. This may be an entitlement to benefits, or grants from other charities which, in some cases may be to share the funding or alternatively additional help beyond what we are able to provide.

All applications are subject to an application process which takes into consideration the above criteria as well as length of membership, income, expenditure, and savings. In most cases, we require the last two months' bank statements for all members and their partner (if applicable), so that we have a complete understanding of their situation.

While there are very few restrictions on the number of times someone can apply, a review of previous applications is undertaken including any financial support paid and advice given. All applications are considered objectively on their individual merits and when we do make a grant award it is made on an entirely discretionary basis.

At various levels of the organisation, decisions are reviewed to ensure their appropriateness and compliance with the fund's policies and procedures. The trustees also review grant-making policy at regular intervals and staff will refer grants outside their discretion to the trustees where appropriate.

Advice and assistance

Sometimes, the help and advice offered is all that is needed to empower individuals to deal with their problems and many members value the support they receive from their local branch welfare officer as they give our work a human face. However, increasingly members contact us directly for advice and assistance, with most enquiries dealt with on the same day.

Our financial support often provides the breathing space needed while we work with outside agencies and other parts of UNISON to find longer-term solutions. Many members will have multiple and complex needs and casework potentially can become time-consuming and, in common with most grant-giving charities, we always try to ensure applicants are claiming or made aware of their full entitlement to state benefits. Unfortunately, the number of applications received in 2025 made it difficult to deliver the full spectrum of help that we would have wanted.

Applicants with debt problems are referred to UNISON Debtline for specialist advice. The service is provided in partnership with PayPlan, a free national debt advice service. Self-referrals are also made via a freephone number.

Advisers at PayPlan are aware of the range of help we offer and will refer members to us if they think we might be able to assist with a grant.

Support for other charities

The charity also administers the Ambulance Service Workers' Hardship Fund. Eligibility is restricted to ambulance personnel who are either members of UNISON, Unite or GMB.

Our mission

Our mission is to:

- Be an invaluable resource to UNISON.
- Provide quality advice, information, and assistance to UNISON members.
- Offer financial assistance to all UNISON members and their dependants, who are in financial difficulty and meet our criteria for help.
- Deliver services that are flexible, responsive, and relevant.

Strategic aims

Our strategic aims are to:

- Deliver excellence in governance.
- Manage our finances and increase our income through capitalising on all fundraising opportunities.
- Maintain and expand our services in response to the changing needs of UNISON members.
- Be effective and efficient in everything we do.

Achievements, activities and performance

Financial assistance

Our financial support programmes are an essential part of the safety net There for You provides for members to help them through their toughest times.

We understand that sometimes, unexpected or life changing events can turn lives upside down. We also understand that everyone can experience financial difficulties or struggle to meet everyday living costs.

The general impact of recent energy and housing cost rises continue to impact our members, with the general strain on budgets making it difficult to manage unexpected costs or loss of income. Once again, when support was most acutely needed, There for You stepped up to ensure members continued to get financial support.

In 2025, 2,931 members received financial assistance, resulting in £799,011 being awarded in financial support. This reflects the impact that both the increase in energy and housing costs has had, as well as general inflation. Once again, our programme of grants became a critical means of support for many of our most vulnerable members.

So often, a grant is a lifeline for those in need of a helping hand to cope with events totally outside their controlwhich have impacted negatively on their finances. Whatever the issue, we are a safety net for UNISON members. Whether its struggling to put food on the table, paying for everyday essentials, providing support while benefit applications are processed, urgent home repairs or helping pay for the funeral of a loved one.

There for You provides for members to help them through their toughest times.

Grant type summary	£
Utility Fuel grants	24,530
Special payments including hospital travel, car repairs	22,182
Help with essential living costs	204,013
Housing costs	52,662
Household items – white goods and furniture	56,980
Disability, health, medical, wellbeing	28,844
Household maintenance & services	9,465
Clothing	5,350
Priority debt including rent, mortgage, council tax, debt relief and bankruptcy	33,217
School uniform grants	132,990
Winter Essentials Grants	169,200
Step into Spring grants	16,380
Seasonal Food Fund grants	20,940
Funeral costs	14,914
Buy A Gift	7,344
Total	**799,010**

Small grants programme

There for You have run small grant programmes for a number of years: opening up for a finite number of applications with fixed funding. We have continued to open applications for a 24-hour period to give all members a fair chance to apply for the grant, with a random selection of members chosen for assessment.

This year, we launched two new small grant programmes to support our members: Step into Spring and the Seasonal Food Fund..

What our help meant to members:

"In moments of profound crisis, the support of an organisation is measured not just in financial terms, but in the dignity and peace of mind it restores to its members."

"I am writing to say that the There for You team and specifically my caseworker, have made an immeasurable difference to my life during a truly dark time."

"Oh wow. I am sat here so overwhelmed. Thank you so much, you've made my family so happy. We can now get the goods we need to set up home and get set up for new year.
Thank you all from the bottom of my heart."

"It's been an experience I never wish to face again and don't think anyone should face alone or without an army of supporters! The slow process of bureaucracy has been like a military torture technique and in my opinion inhumane and wrong in a time where mental health and wellbeing awareness is abundant. My aim is to make a change!
Thank you for being part of that change!"

"I applied for help while facing a devastating "perfect storm" of my failing physical health and the loss of income from being unable to work, and the sudden, heartbreaking loss of both my mother and my father within 17 days of each other. I felt completely overwhelmed and financially trapped, my caseworker handled my case with exceptional professionalism, but more importantly, with genuine human compassion. He listened to my situation and guided me through the information needed to assess my application with patience. He understood that behind the paperwork was a person grieving and in physical pain. The grant of £1,500 is not just money, it is a lifeline. It ensures that I can now arrange to finalise my mum's funeral costs with some dignity without facing financial ruin myself. It has allowed me to breathe again. I have been a member of UNISON since 2012, and I have never been prouder to be part of this union. I wish I had never needed this help, but I am profoundly grateful that when life became unbearable, UNISON was there to help me stand up again."

"Thank you to the whole team for your compassion, your speed, and your support."

"Thank you so very very much, just knowing that extra support is available is a great comfort and also knowing first hand how compassionate your colleague was last Wednesday, gives me confidence for my own fellow workers in the future! The distress I've felt for almost 7 months has been unbearable at times but I know I am lucky enough to have amazing family and friends, as well as many colleagues. My ultimate concern is for employees who don't have the same supportive network and where that potentially can lead."

"Thank you very much to my caseworker and the whole of the UNISON team, you guys are a life saver that surprised me beyond words and I'm really grateful from the bottom of my heart for this support, thank you thank you very much, I will look out for the email, and will update you regarding the housing, thank you very much for your kind gesture again, I appreciate it will all my heart, God bless the UNISON team."

"I wanted to say a HUGE thank you. My daughter was super excited putting on her new uniform this morning ready to attend her Specialist School for the first time. Your voucher enabled me to buy all new for a change."

School Uniform Grant

With national and local government help towards school uniform costs varying across the UK, our School Uniform Grant programme has become a vital source of support for many low-paid UNISON members.

In 2025 we increased our budget for this grant, helping 1,747 children from 973 families return to school after the summer break wearing the correct uniform at a total cost of £132,990.



"Thanks so much for such good news on being successful for the school Clothing grant."

"Thank you very much this is and will be a massive help."

"Thank you, so much. This will help us greatly."

"Thank you. I really appreciate it."

"I am so very grateful for your kind approval of my application."

"Thank you very much. Greatly appreciated."

"Thank you very much! I'm really grateful."

"Thank you so much!! That's amazing and will definitely help!!"

"Hurray! Thank you very much. We're joyful for this. Bless all team."

"Thank you very much. That's is a very good news."

"Thank you very much. We will certainly put it to good use!"

"Thank you ever so much – I am very grateful for the help."

"Thankyou so much greatly appreciated."

"This is fantastic news. Thanks very much."

"Fab, Thank you so much for your help."

"Thank you so much! I really appreciate it!"

"Thank you really appreciate it."

"Thank you so much this is a great help. I was dreading the extra cost of having to pay for the school uniform... Once again a big thank you."

"Thank you so much very helping me with my application."

"Thank you so much for all your support and help. Have a wonderful day, you are make my 😃!"

"Thank you so much for this, this is massively appreciated."

"Thank you, that's really great news. I am so grateful."

"Thank you very much for this help, I really appreciate it."

"What wonderful news indeed."

"Thank you very much, on my behalf and my family we are very grateful for the support/help and guidance on this process."

"Thats amazing! Thank you so much, this is a huge help as a single parent."

"Thank you so much. This will be a huge help to me."

"Thank you very much. I really appreciate this."

"That's fantastic. Thank you so much."

"That is wonderful thank you so so much!!"

"I am so grateful and thankful for this support. Thank you so much."

"Thank you so much for this it means a lot and is a weight off my mind."

"Thank u so much this will be a massive help. It's much appreciated xx"

"Amazing thank you so much !"

"Thank you so much, this is massively appreciated."

"I received the unison welfare school essentials voucher. Thank you so very much, from my little one and I. It means so very much to us."

"Amazing, many many thanks. Single mum here in legal separation battle process in need."

"Thank you so much for your support, this will be a massive help. You're all legends at UNISON! Keep doing the fine work you do. :)"

"That's great news - thanks so much!"

"Wonderful, thank you very much!!"

"That's amazing thank you so much."

"Thank you that's great news, it's very much appreciated."

"Thank you for your help and assistance during these difficult times. Words will fall short of how much this helps me. Thank you."

"Thank you Joe that's such a weight off my mind and will be really helpful! We would love to accept a day out too, thank you! This is amazing. I'd also like to take this opportunity to thank you for your continued patience with me. You've always come across on your emails as kind, caring, and with compassion and understanding."

"Thank you so much for this voucher and I must say, am truly grateful. Thank you."

"Thank you, this is highly appreciated."

"That's brilliant. Many thanks for your help."

"Thank you for your support it's really appreciated."

"Amazing, thank you soo much."

"Thank you so much, this will make a big difference for my daughter and I."

"This is amazing and such a help thank you so much."

"I just want to say thank you for your assistance. Honestly it means alot and helps with the pressure."

Winter Essentials Grant

In order to reduce administrative costs and ensure that more money could be used to help our members, we relaunched our Winter Fuel Grant as the Winter Essentials Grant, helping members need to avoid the choice between heating and eating. Instead of a £200 payment towards fuel costs, the grant is now a £200 voucher towards the cost of food and essentials. We paid out £169,200 in financial assistance as part of the Winter Essentials Grant programme. This helped 840 eligible and successful households with essential costs.

Step into Spring

The first of our new small grant programmes, Step into Spring provided members, their partners and dependent children with a £30 voucher per person to help with the cost of new footwear. We paid out £16,380 in total, helping 194 families and 504 people in total.

Seasonal Food Fund

The second of the small grant programmes introduced in 2025, Seasonal Food Fund, provided members with dependent children a voucher towards increased food costs over the festive period. Members, their partners and dependent children could qualify for a £30 voucher per eligible person in the household. We paid out £20,940 in total, helping 232 families and 703 people in total.



"Great, thank you so much! Appreciate the support I've never applied to anything before, but my ex hasn't paid maintenance since July and I'm really struggling."

Wellbeing Breaks

2025 also saw the relaunch of our grants towards the cost of a Wellbeing Break for members experiencing health problems that were impacting their ability to work. In total, we paid out £7,344 on these grants in 2025, helping 74 members with the cost of a break.

Croyde Bay

As part of our work on Wellbeing Breaks, we worked in partnership with Croyde Bay to administer their offer of 50% discounts to low paid members. 43 members qualified for assistance through this scheme, saving them significant amounts on their bookings.

Financial assistance across the regions

Region	£ Total grants paid
Eastern	54,589
East Midlands	59,141
Greater London	83,713
Northern	42,851
Northern Ireland	59,615
North West	106,478
Scotland	92,088
South East	56,881
South West	46,381
Wales/Cymru	43,667
West Midlands	65,081
Yorkshire & Humberside	88,526
Total	**799,010**

Advice and support

The trend over the last decade has been a steady increase in the number of members who are facing challenges that can often seem overwhelming. In addition to one-off grants, our dedicated welfare team continued to advise on a full spectrum of welfare issues including benefits, signposting to other organisations as well as working with other grant-giving charities to maximise the amount of support that can be offered.

Benefits calculator

With an estimated £24.1 billion in benefits unclaimed last year, many found our benefits calculator a massive help in identifying a range of benefits that they potentially could claim. In total, the online tool was accessed 5,270 times.

Budget planner

In 2025 our online budget planner provided 480 members with an easy-to-use resource and understanding of what they are earning and spending, where they might be able to cut costs, other useful hints and tips and have better control of their finances. This represents a 36% increase on the previous year.

"That has made me feel so emotional, thankyou for the good news! It appears sometimes tenacity and resilience can pay off including honesty! There is not enough support for adult care leavers and lone parents such as myself, so very much appreciated!!!!"

"Many thanks from the bottom of my heart - it means so much and takes a lot of pressure off. I would very much welcome the opportunity to take my daughter on a short day out."

Measuring success

One of the difficulties for a charity like UNISON Welfare is to quantify the impact we have on those we help. How much difference does a grant make for someone on a low income struggling to pay their bills, or having to decide between eating and heating? How do you measure the relief someone may get from speaking to their branch welfare officer or one of the many calls taken by our team of staff. From the messages of thanks received, there is no doubt that we truly do make a difference.

Operations

In 2025, we continued working on a hybrid basis. We developed our ways of working to ensure staff could use their time efficiently focusing all our energies on helping members. Working closely with UNISON Communications and UNISONdirect, we also ensured that up to date information was available to members, and continued with online applications for our small grant programmes. We introduced our new case management system in late 2024 and delivered several improvements during 2025. This has seen a reduction in the time required for administrative tasks, meaning that we have been able to devote additional resources to providing help, such as through the reintroduction of our Wellbeing Break grants.

Our success in balancing improvements to the service with the demand from the members, was down to the hard work and commitment of our staff.

Working in partnership

UNISON Debtline

We continued to offer a professional debt and budgeting service through our partnership with PayPlan – providers of debt solutions and free impartial debt advice to UNISON members. PayPlan is accredited by the FCA (Financial Conduct Authority). The service helps members with managing their money and debts

by reducing or delaying bills payments, including credit cards where necessary. One of their aims is to help members in building financial resilience.

"You came through for us at a time it is mostly needed. When I saw this email . I had to gather ALL my children to read the email out to everyone and they were all filled with Joy."

"Thanks a billion times for wiping away our tears and restoring hope to us again. You may not understand but I'm telling you that this assistance means alot to me and my children."

"Firstly a big thank you from me, that money will make a huge different to us for the rest of the month... I once again thank you for your support and generosity."

"Thanks for this offer for this experience and grant, I am super grateful for everything."

"With tears of Joy, I want to say a very big "Thank you" to you and to UNISON for coming through for I and my five children."

"Thank you UNISON for putting smiles on the faces of my children and myself. We come as a family to say that we're forever grateful."

"The buyagift voucher arrived in a beautiful box yesterday by post... Thank you very much for all of your help. Truly, you have saved me. In behalf of my 2 sons, we are sending our heartful gratitude to all of the UNISON organsiation."

In 2025, 943 members contacted UNISON Debtline. The advice members received included:

- Budgeting
- Income maximisation, including advice on claiming benefits
- Flexible debt management plans
- Individual Voluntary Arrangements, trust deeds, bankruptcy etc.

The individual average level of debt was just over £14,000.

Building on our work to improve our referral process, we ensured we had a Debtline presence at numerous UNISON events and conferences, and delivered training to their team to increase their understanding of how we work. It is hoped that as a result, more members will take advantage of the help and support that is available through UNISON Debtline.

Branch welfare officers and regional welfare committees

Newly appointed branch welfare officers still access our online module 'Introduction to There for You' which provides an overview of how to get started in the role, how we operate and the services on offer. In addition, branch welfare officers are required to complete the online GDPR module.

We have reintroduced a regular schedule of branch welfare officer training throughout the year and delivered online training sessions in May, September and November in 2025.

Our staff delivered three online courses, consisting of two half day sessions. We are delighted that 47 branch welfare officers signed up and successfully completed the training.

Whilst the overwhelming number of members continue to apply to the charity direct, the branch welfare officer role remains vital in providing local support to those members who are particularly vulnerable.

Our national network of Regional Welfare Committees continued to hold most meetings virtually.

Various members of the Board of Trustees act as 'link trustees' with specific regions and have attended numerous regional committee meetings in 2025, speaking to branch welfare officers directly about their role and what more the charity could do to help our members.

Caseworkers act as 'link caseworkers' for the regions and attend regional and branch meetings to raise awareness about the charity.

Raising awareness

We are acutely aware that communicating with those most in need is vital. In 2025, a key focus of our work was to increase engagement and build awareness of the help that is on offer. Wherever possible, UNISON Welfare was promoted within UNISON media and events.

- Each edition of UNISON's in-house magazine contained adverts and occasional articles about how the charity is helping members.
- Targeted emails and social media campaigns aimed at raising awareness especially about help available through our small grants programme continued to be widely publicised and was a contributory factor in the number of enquiries and high volume of applications.
- A regular bulletin gives updates to branch welfare activists and regional welfare committees.
- A regular branch secretary mailing gives updates and key dates for branches to publicise to their members.

Welfare at Work Week

As part of our efforts to raise awareness about the different types of support that the charity offers, staff delivered 'Welfare at Work Week' with support from activists across all 12 regions. Welfare at Work Week highlighted three key areas that the charity offers support with:

- Grant programmes
- Debt advice
- Benefits checker and budget calculator

Looking ahead to 2026

We will focus our energies in the areas that really matter to our members and allow us to support more people. Plans include:

- Review options and internal processes for ensuring we have the services and financial support in place to help more members.
- Continue to implement the recommendations from the governance review of the charity.
- Deliver a Branch Welfare Officer Seminar and Welfare at Work Week
- Do more to raise awareness and take up of the benefits calculator and budgeting tool.
- Continue to deliver online training to increase the number of trained branch welfare officers.
- Increase the number of grants awarded through our small grants programmes and expand on the success of introducing two new grants.
- Continue to develop the new case management system to deliver further improvements.
- Look to develop an online application form for our main financial assistance grants.
- Use the union's Organising Space to showcase our guidance and toolkits as well as encourage discussions on best practice for welfare in the branches.
- Engage positively with our regional welfare committees, consider the role they have in UNISON Welfare's success and how communication can be improved going forward.
- Improve our online presence which tells our story better, allowing those seeking help more easily to understand what we do, how we do it and how they can access help.







Where our money comes from

It was another fantastic year for the charity and altogether, a magnificent £1,830,348 was raised during 2025.

Annual donation

UNISON provides the single largest donation to UNISON Welfare. In 2025 we received a £1,137,440 donation, plus £58,500 donations in kind which includes accommodation and other services free of charge.

UNISON Lottery

The UNISON Lottery produces a regular annual income generating £119,059. From this, £36,000 was paid in prize money. The surplus is used to support the grants programmes.

Financial review

For the year ended 31 December 2025, the total funds of the charity have increased by 7.4% and amounted to £10,204,325 (2024: £9,499,638) of which £10,056,658 (2024: £9,344,629) are the unrestricted funds of the charity.

Gains on investments totalling £792,624 (2024: gains £564,090) contributed to the overall movements in funds and are entirely attributable to unrestricted funds.

The Statement of Financial Activities and the Balance Sheet provide further details of the charity's financial performance for the year and its financial position at the year end.

Income

Incoming resources for the year amounted to £1,830,349 (2024: £1,779,278). This represents an increase of £51,070 (2.9%) compared to the previous financial year. Restricted income represents 0% of total income and there are no plans in 2026 for specific funding requests.

In 2025, the main source of financial support of £1,137,440 came from UNISON (2024: £1,057,199) together with an additional donation-in-kind of £58,500 (2024: £58,300). This donation-in-kind includes accommodation and other services received free of charge from UNISON to an estimated value.

The total donation received from branches amounted to £258,623 (2024: £275,962).

Lottery income was stable showing a slight decrease of £1,014 to £119,059 (2024: £120,073).

No legacy income was received this year (2024: £0). This demonstrates the unpredictable nature of such and therefore cannot be relied upon as a consistent or reliable source of income.

Investment income had a decrease of £11,966 (4.6%) bringing the total to £246,677 (2024: £258,643).

Expenditure

The total expenditure for the year was £1,918,287 (2024: £1,996,181), which is a decrease of 3.9%.

Unrestricted grant payments increased by £67,967 (9.4%) to a total of £791,667 (2024: £723,700). The restricted grant payments amounted to £7,343 (2024: £133,493) showing a decrease of £126,150 (94%), bringing the total grant payments made to £799,010 (2024: £857,193). Four unrestricted grant programs were run during the year, which included Winter Essentials Grant, Step into Spring, Seasonal Food Fund and School Uniform Grant.

The analysis of these costs is shown in the Statement of Financial Activities (SOFA) and the Notes to the Accounts representing the areas of remit and what the expenditure is for.

Investment policy and performance

Our investments had a total value of £10,048,640 on 31 December 2025 (2024: £9,406,397) after capital withdrawn during the year totalling £350,000. This represents a total increase (net of fees) of 10.5% compared to the Asset Risk Consultants (ARC) steady growth charity index estimate for 2025 of 9.3%.

2025 turned out to be a good year for returns. This was a positive result given the mixed news-flow over the year when talk of tariffs etc, looked likely to cause stress in the markets. However, after the 1st quarter, things calmed down and the remainder of 2025 proved to be a strong year.

Our investment approach aims to invest globally to maintain the capital value, at least in line with inflation. It is expected that the overall income return from the portfolio will be in the region of 3% and the wish is to maintain income at this level, whilst keeping a low to medium risk profile for the portfolio overall. Our primary investment objectives include:

- Aim to support the current programme and provide funds without eroding capital growth.
- Overall, a balanced approach between income and capital returns should be adopted but with a targeted total return of CPI plus 2.5%, over a 3-year rolling period.
- Aim to make the funds "self-sufficient" in future, to provide reserves which would fund its grant programme over a number of years.
- Performance of both portfolios will be measured against market-derived indices "Asset Risk Consultants" (ARC) using an industry-wide peer group benchmark to evaluate performance. These will be reported on a quarterly basis.
- Employing investment managers who can develop stable portfolio that align with our long-term objectives.

Brewin Dolphin (BD), an investment management company, has continued to manage the Charity's investments on a fully discretionary basis. Throughout the year, the portfolio has been managed at a diversified mid-level risk.

BD are required to consider the Charity's request to apply ethical considerations when selecting investments. The Trustees have specifically directed that the Charity's investments must not include companies primarily engaged in debt collection, armament manufacturing, supply or trading, poor human rights records, fossil fuels (10% of turnover from tar sand or oil shale) and pornography.

The investments consist of two portfolios, combined in Note 11: a longer-term portfolio with a majority of equities, and a second portfolio with 75% invested in bonds.

To ensure that the asset allocation meets the objectives, and performance meets expectations, investment manager reports are reviewed quarterly. In addition, an annual discussion takes place regarding asset allocation or to advise on a change in risk profile.

A risk assessment exercise was undertaken in late 2024 with Crowe Financial Planning UK Limited and the results were outlined in an Investment Policy Statement (IPS) in February 2025.

Reserves

At 31 December 2025, the total reserves amounted to £10,204,325 (2024: £9,499,638) of which £10,056,658 (2024: £9,076,225) are unrestricted, £0 (2024: £268,404) are designated funds and £147,667 (2024: £155,009) are restricted funds.

Most of the Charity's reserves are held in the form of investments.

The income generated from these investments is essential to provide support for both present and future beneficiaries.

The trustees review the charity's reserves policy each year as part of the budget process.

Our policy remains to maintain reserves that cover at least five years of average grant expenditure, which is currently around £5.0 million. We recognise that our current level of reserves of £10.2 million exceeds this target, but the Board has agreed that this is appropriate due to the anticipated high demand for financial support over the next few years, and the Charity's need to draw down on investments to maintain the current level of grant payments. We must be prepared to support our members who may face financial difficulties due to rising living costs, especially those who already live on tight budgets.

Financial expectations and plans for 2026

Income raised throughout the year was exclusively unrestricted funds, providing the charity with the flexibility to use its funds to best meet its strategic objectives. This is especially crucial during economic downturns, allowing the charity to use its spending where it is most needed.

Looking forward to 2026, and bearing in mind geopolitical tensions throughout the world, we should be wary of being overly cautious on certain growth-orientated investments given structural drivers such as AI, the resilience of the US economy and the direction of monetary policy.

Like all similar charities, UNISON Welfare faces numerous trends, threats and opportunities that are expected to continue well into the future. The Trustees have identified several key priorities:

- As the demand for assistance provided to UNISON members increases, it will be required to maintain adequate cash reserves
- We will maintain a focus on ongoing review of funding arrangements to ensure sustainable capacity for the future, given the limited potential for significant income growth.
- Careful management of the investment portfolio, with income secured to enable further development of the charity.
- Increasing long-term participation in the lottery is an objective.

The Trustees are confident that the charity is well-equipped to meet the challenges ahead.

Statement of trustees' responsibilities

Charity law requires the trustees to prepare financial statements for each financial year in accordance with United Kingdom Generally Accepted Accounting Practice (United Kingdom Accounting Standards and applicable law). The financial statements are required by law to give a true and fair view of the state of affairs of the charity and, of the surplus or deficit of the charity, for that period. In preparing these financial statements, the trustees are required to:

- Select suitable accounting policies and apply them consistently.
- Observe the methods and principles of 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 departures disclosures and explained in the financial statement.
- Prepare the accounts on the going concern basis, unless it is inappropriate to presume that the charity will continue to operate.

The trustees are responsible for keeping proper accounting records that are sufficient to show and explain the charity's transactions and disclose with reasonable accuracy, at any time, the financial position of the charity and enable them to ensure that the financial statement comply with the Charities Act 2011, the Charities and Trustee Investment (Scotland) Act 2005 and Regulations 6 and 8 of the Charities Accounts (Scotland). They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Approved by the Board of Trustees, and signed on its behalf on 22 September 2026 by



Tony Wright
Chair of the Board of Trustees

Independent auditor's report to the trustees of UNISON Welfare

Opinion

We have audited the financial statements of UNISON Welfare for the year ended 31 December 2025 which comprise the Statement of Financial Activities, the Balance Sheet, the Cash Flow statement, and notes to the financial statements, including a summary of significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including Financial Reporting Standard 102 The Financial Reporting Standard applicable in the UK and Republic of Ireland (United Kingdome Generally Accepted Accounting Practice).

In our opinion the financial statements:

- Give a true and fair view of the state of UNISON Welfare's affairs as at 31 December 2025 and of its income and expenditure 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 Charities Act 2011 and the Charities and Trustee Investment (Scotland) Act 2005 and Regulations 6 and 8 of the Charities Accounts (Scotland) Regulations 2006 (amended).

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 UNISON Welfare 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 trustee's 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 UNISON Welfare'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 trustees are responsible for the other information contained within the annual report. The other information comprises the information included in the annual report, other than the financial statements and our auditor's report thereon. Our opinion on the financial statements does not cover the other information and, except to the extent otherwise explicitly stated in our report, 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 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 requires 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 and proper accounting records have not been kept by UNISON Welfare; or
- The financial statements are not in agreement with the accounting records and returns; or
- We have not received all the information and explanations we require for our audit.

Responsibilities of trustees

As explained more fully in the trustees' responsibilities statement, the trustees 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 UNISON Welfare'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 charity 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 of the Charities Act 2011, and section 44(1)(c) of the Charities and Trustee Investment (Scotland) Act 2005 and report in accordance with the Acts 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 and 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 be expected to influence the economic decisions of users taken on the basis of these financial statements.

Details of the extent to which the audit was considered capable of detecting irregularities, including fraud and non-compliance with laws and regulations are set out below.

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.

Extent to which the audit was considered capable of detecting irregularities, including fraud

Irregularities, including fraud, are instances of non-compliance with laws and regulations. We identified and assessed the risks of material misstatement of the financial statements from irregularities, whether due to fraud or error, and discussed these between our audit team members.

We then designed and performed audit procedures responsive to those risks including obtaining audit evidence

sufficient and appropriate to provide a basis for our opinion.

We obtained an understanding of the legal and regulatory frameworks within which UNISON Welfare operates, focusing on those laws and regulations that have a direct effect on the determination of material amounts and disclosures in the financial statements. The laws and regulations that have a direct effect on the determination of material amounts and disclosures in the financial statements. The laws and regulations we considered in this context were the Charities Act 2011 and The Charities and Trustee Investment (Scotland) Act 2005 together with the Charities SORP (FRS 102). We assessed the required compliance with these laws and regulations as part of our audit procedures on the related financial statement items.

In addition, we considered provisions of other laws and regulations that do not have a direct effect on the financial statements but compliance with which might be fundamental to UNISON Welfare's ability to operate or to avoid a material penalty. We also considered the opportunities and incentives that may exist with UNISON Welfare for fraud. The laws and regulations we considered in this context for the UK operations were employment and taxation legislation and General Data Protection Regulations (GDPR).

Auditing standards limit the required audit procedures to identify non-compliance with these laws and regulations to enquiry of the Trustees and other management and inspection of regulatory and legal correspondence, if any.

We identified the greatest risk of material impact on the financial statements from irregularities, including fraud, to be within recognition of income and the override of controls by management. Our audit procedures to respond to these risks included enquiries of management and the Board about their own identification and assessment of the risks of irregularities, sample testing on the posting of journals, reviewing accounting estimates for biases, reviewing regulatory correspondence with the Charity Commission, and reading minutes of meetings of those charged with governance.

Owing to the inherent limitations of an audit, there is an unavoidable risk that we may not have detected some material misstatements in the financial statements, even though we have properly planned and performed our audit in accordance with auditing standards. For example, the further removed non-compliance with laws and regulations (irregularities) is from the events and transactions reflected in the financial statements, the less likely the inherently limited procedures, required by auditing standards would identify it. In addition, as with any audit, there remained a higher risk of non-detection of irregularities as these may involve collusion, forgery, intentional omissions, misrepresentations or the override of internal controls. We are not responsible for preventing non-compliance and cannot be expected to detect non-compliance with all laws and regulations.

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 auditor's 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.

Crowe U.K. LLP

Statutory Auditor

55 Ludgate Hill

London

EC4M 7JW

Statement of Financial Activities

FOR THE YEAR ENDED 31 DECEMBER 2025

	Notes	Unrestricted Funds £	Restricted Funds £	2025 Total £	2024 Total £
INCOME					
Donations and legacies:					
Donation from UNISON	2	1,137,440	-	**1,137,440**	*1,057,199*
Donation from UNISON in kind	2	58,500	-	**58,500**	*58,300*
Other donations	2	258,623	-	**258,623**	*280,962*
Grants		5,000	-	**5,000**	-
Income from charitable activities:					
Providing advice and support to members and their dependants		954	-	**954**	*1,077*
Income from other trading activities:					
Lottery Income		119,059	-	**119,059**	*120,073*
Investment income	3	246,677	-	**246,677**	*258,643*
Other income		4,096	-	**4,096**	*3,024*
Total		**1,830,349**	**-**	**1,830,349**	*1,779,278*
EXPENDITURE					
Cost of raising funds:					
Generating voluntary income		48,964	-	**48,964**	*49,626*
Investment manager and other fees		47,058	-	**47,058**	*45,362*
Expenditure on charitable activities:					
Providing advice and support to members and their dependants	4	1,814,922	7,343	**1,822,265**	*1,901,194*
Total		1,910,944	7,343	**1,918,287**	*1,996,181*
Net (losses)/gains on investments		792,624	-	**792,624**	*564,090*
Net income/expenditure		**712,029**	**(7,343)**	**704,686**	*347,187*
Transfer between funds		-	-	**-**	-
Net movement in funds		**-**	**-**	**-**	*347,187*
Reconciliation of funds:					
Funds brought forward		9,344,629	155,010	9,499,639	*9,152,451*
Balance carried forward		**10,056,658**	**147,667**	**10,204,325**	*9,499,638*

There were no gains during the year other than as stated above. All activities are continuing.

BALANCE SHEET
AS AT 31 DECEMBER 2025

	Notes	2025 £	2025 £	2024 £
FIXED ASSETS				
Investments	10	**10,048,640**		*9,406,397*
			10,048,640	*9,406,397*
CURRENT ASSETS				
Loans to members (due after one year)		63,366		*62,415*
Debtors	11	11,996		*17,547*
Cash at bank and in hand		111,654		*54,488*
			187,016	*134,450*
CREDITORS:				
Amounts falling due within one year	12		**31,331**	*41,206*
NET CURRENT ASSETS			**155,685**	*93,244*
NET ASSETS			**10,204,325**	*9,499,641*
FUNDS				
Unrestricted				
General	13		**10,056,658**	*9,076,224*
Designated	13		**-**	*268,404*
			10,056,658	*9,344,628*
Restricted	13		**147,667**	*155,010*
TOTAL FUNDS			**10,204,325**	*9,499,638*

Approved by the Board of Trustees and authorised for issue and signed on its behalf on 22 September 2026 by:



Tony Wright

Chair of the Board of Trustees

STATEMENT OF CASH FLOWS
FOR THE YEAR ENDED 31 DECEMBER 2025

	Notes	2025 £	2024 £
Cash flow from operating activities:			
Net cash provided/(used in) by operating activities	17	**(339,893)**	*(461,643)*
Cash flow from investing activities:	10		
Dividends, interest and rents from investments		246,677	258,643
Reinvested dividends, drawdowns / injections, fees		150,381	*131,719*
Net cash provided by investing activities		**397,058**	*390,362*
Increase / (Decrease) in cash and cash equivalent in the year		*57,166*	*(71,281)*
Cash and cash equivalent at the beginning of the year		54,488	*125,769*
Cash and cash equivalent at the end of the year		**111,654**	*54,488*

1. ACCOUNTING POLICIES

a. Basis of accounting

The financial statements have been prepared in accordance with the Statement of Recommended Practice: Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102) and the Charities Act 2011 and UK Generally Accepted Practice as it applies from 1 January 2015.

The financial statements have been prepared to give a 'true and fair' view and have departed from the Charities (Accounts and Reports) Regulations 2008 only to the extent required to provide a 'true and fair view'. This departure has involved following Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102).

b. Critical accounting judgement and key sources of estimation uncertainty

In the application of the charity's accounting policies Trustees are required to make judgements, estimates, assumptions about the carrying values of assets and liabilities that are not readily apparent from other sources. The estimates and underlying 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 on-going basis. Revisions to accounting estimates are recognised in the period in which the estimate is revised if the revision affects only that period or in the period of the revision and future periods if the revision affects the current and future periods.

In the view of the Trustees, no assumptions concerning the future or estimation uncertainty affecting assets and liabilities at the balance sheet date are likely to result in a material adjustment to their carrying amounts in the next financial year.

c. Going concern

The Trustees approve the annual budgets and periodic forecasts to ensure there is sufficient working capital to meet the charity's obligations over the subsequent 12 months. The charity meets its ordinary working capital requirements through its existing cash balances. Having regard to the above, the current cash position, and the expected cashflow over the following 12 months the Trustees believe it is appropriate to adopt a going concern basis of accounting in preparing the financial statements.

d. Income

All incoming resources are recognised once the charity has entitlement to the resources, it is probable (more likely than not) that the resources will be received and the monetary value of incoming resources can be measured with sufficient reliability.

e. Income from legacies

Legacies are accounted for as income at the earlier of the legacy being received or where the receipt of the legacy is probable and reliably measurable.

Where the charity has been notified of material legacies which have not been included in the SOFA because the conditions for recognition have not been met, this fact and an estimate of the amounts receivable has been disclosed in the notes to the accounts.

f. Donations in kind

Goods and services received at no cost for which UNISON Welfare would otherwise have to pay for are recognised in the financial statements at the value to the charity where this can be reasonably quantified.

g. Grants

Grants are charged to the Statement of Financial Activities in the period in which beneficiaries are notified and so a constructive obligation is entered into by the charity.

h. Expenditure

Costs of raising funds comprise those costs directly attributable to managing the investment portfolio and fundraising costs.

Costs of charitable activities include grants, plus an apportionment of staff and overhead costs. Governance costs are those associated with constitutional and statutory requirements.

i. Investments

Fixed asset investments are stated at mid-market value at the balance sheet date.

j. Fund accounting

Restricted funds arise from grants and donations given to UNISON Welfare for specific areas and activities of the charity's work in furthering its objectives. The aim and use of each material restricted fund are set out in Note 14.

Unrestricted funds include the general funds of UNISON Welfare and arise from surpluses of income over expenditure, which may be used at the discretion of the Trustees in accordance with the objectives of the charity.

Designated funds comprise unrestricted funds that had been set aside by the Trustees for particular purposes.

The change in the market value of investments between the value at the start of the year or date of acquisition (if this is during the year) and the year end is recorded as an unrealised gain or loss in the financial statements. Realised gains reflect the difference between the value of an investment at the start of the year and the proceeds received on disposal. Unrealised and realised gain and losses are shown net in the Statement of Financial Activities.

k. Financial instruments

UNISON Welfare has financial assets and financial liabilities of a kind that qualify as basic financial instruments. Basic financial instruments are initially recognised at transaction value and subsequently measured at amortised cost using the effective interest method. Financial assets held at amortised cost, comprise cash at bank and in hand, together with trade and other debtors. Financial assets measured at Fair Value at the Balance sheet date are represented by Listed equity investments, with gains and losses being recognised within income and expenditure through the Profit and Loss Account. Financial liabilities held at amortised cost, comprise bank loans and overdraft, trade and other creditors.

l. Charity information

The Charity is registered with the Charity Commission in the England and Wales and Scotland (registration numbers: 1023552 and SCO38305) and operates from its registered office address 130 Euston Road, London, NW1 2AY.

2. DONATIONS, LEGACIES AND GRANTS

	2025 £	2024 £
Donation from UNISON – Staff	**852,940**	*913,085*
Cash Funding from UNISON	**284,500**	*144,114*
Donation from UNISON in kind	**58,500**	*58,300*
Other donations	**258,623**	*280,962*
Grants	**5,000**	-
	1,459,563	*1,396,461*

UNISON Welfare receives office space and a number of services free of charge from UNISON to an estimated value of £58,500 per annum which have been recognised as Donations in kind.

3. INVESTMENT INCOME

	2025 £	2024 £
Dividends and interest from investment portfolio	**246,677**	*258,643*
	246,677	*258,643*

4. CHARITABLE ACTIVITIES

		Providing advice and support to members and their dependents	
	Notes	2025 £	2024 £
Grants	5	**799,010**	*857,193*
Staff Costs	7	**848,517**	*910,138*
Support Costs	8	**174,738**	*133,863*
		1,822,265	*1,901,194*

5. GRANTS

	2025 £	2025 £	2025 £	2024 £
	Unrestricted/ Designated	**Restricted**	**Total**	**Total**
Health	12,694	-	**12,694**	*3,748*
Wellbeing breaks	16,150	7,343	**23,493**	*12,170*
Household	66,445	-	**66,445**	*91,475*
Debt and bankruptcy	33,217	-	**33,217**	*59,015*
Funeral expenses	14,914	-	**14,914**	*9,574*
Income subsidy	204,013	-	**204,013**	*149,131*
Living Costs	117,514	-	**117,514**	*49,896*
School Uniform	132,990	-	**132,990**	*104,775*
Utility Support	193,730	-	**193,730**	*377,409*
	791,667	**7,343**	**799,010**	*857,193*

All beneficiaries of grants during the year were individuals

6. TRAINING

Training costs include expenditure directly attributable to the volunteer training and information programme and the Annual General Meeting.

7. STAFF COSTS

	2025 £		2024 £
Salaries	**565,757**		*612,077*
Employers NI Costs	**67,033**		*58,642*
Pension Costs	**160,388**		*161,528*
Consultants costs	**55,339**		*77,891*
	848,517		*910,138*

The average number of employees during the period was 10 (2024 - 12).

UNISON Welfare considers its key management personnel to be Head of UNISON Welfare.

The total earnings, including employer pension and employer national insurance contributions received by key management personnel amounted to £104,312 (2024: £105,804).

Pension contributions in respect of higher paid employee amounted to £20,701 (2024: £21,191).

In the year, nil expenditure was recognised in respect of termination payments (2024 : £23,547)

The number of higher paid employees was:	2025 No.	2024 No.
Between £70,000 - £80,000	**1**	*1*
Between £60,000 - £70,000	**2**	*1*
	3	*2*

8. SUPPORT COSTS

	2025 £	2024 £
Office rent	**55,000**	*55,000*
Promotion & Advertising	**1,100**	*7,508*
Travelling and subsistence	**900**	*540*
Staff training	**3,528**	*1,033*
Office expenses	**72,223**	*27,281*
Software support	**3,500**	*5,057*
Governance Costs (Note 9)	**38,487**	*37,443*
	174,738	*133,862*

9. GOVERNANCE COSTS

	2025 £	2024 £
Statutory audit fees (excl.VAT)	**16,253**	*16,070*
Legal and Professional fees	**8,351**	*3,675*
Trustees' expenses	**9,820**	*13,404*
	34,424	*33,149*

During the year 10 trustees (2024: 13) have claimed expenses or had their expenses met by the charity. In total £9,820 (2024: £13,404) were reimbursed to trustees or paid directly to third parties. Trustees' expenses related to travel, accommodation, subsistence and insurance costs.

None of the Trustees received remuneration during this or the previous year.

10. INVESTMENTS

	2025 £	2024 £
Market value at start of year	**9,406,397**	*8,974,026*
Cash injections (transfers in)	**-**	-
Cash withdrawals (transfers out)	**(350,000)**	*(345,000)*
Investment managers' fee	**(47,058)**	*(45,362)*
Investment Income	**246,677**	*258,643*
Unrealised and realised gains	**792,624**	*564,090*
Market value at end of year	**10,048,640**	*9,406,397*

11. DEBTORS

	2025 £	2024 £
Trade Debtors	**-**	*717*
Amounts owed by UNISON	**4,524**	*4,663*
Prepayments & Accrued income	**2,299**	*3,650*
Buy-A-Gift	**5,173**	*8,517*
	11,996	*17,547*

12. CREDITORS

	2025 £	2024 £
Trade creditors	**1,464**	*1,438*
Amounts owed to UNISON	**-**	*442*
Accruals and deferred income	**29,867**	*39,326*
	31,331	*41,206*

13. ANALYSIS OF CHARITABLE FUNDS

Analysis of movements in funds

	Balance at 1 January 2025 £	Income £	Expenditure £	Investment gains £	Transfer between funds £	Balance at 31 December 2025 £
Unrestricted funds						
General funds	*9,076,225*	1,830,349	(1,910,944)	792,624	268,404	**10,056,658**
Designated funds	*268,404*	-	-	-	(268,404)	**-**
Total unrestricted funds	*9,344,629*	1,830,349	(1,910,944)	792,624	-	**10,056,658**
Restricted funds						
Bucket and spade appeal	*79,660*	-	(5,550)	-	-	**74,110**
2010 Centenary	*32,531*	-	-	-	-	**32,531**
CSIS Short Break	*3,509*	-	(443)	-	-	**3,066**
Silent Witness domestic abuse	*34,310*	-	(1,350)	-	-	**32,960**
CHSA LAOS Bursary	*5,000*	-	-	-	-	**5,000**
Energy Support	-	-	-	-	-	**-**
Total restricted funds	*155,010*	-	(7,343)	-	-	**147,667**
Total funds	*9,499,639*	1,830,349	(1,918,287)	792,624	-	**10,204,325**

Analysis of movements in funds – previous year

	Balance at 1 January 2024 £	Income £	Expenditure £	Investment gains £	Transfer between funds £	Balance at 31 December 2024 £
Unrestricted funds						
General funds	*8,557,594*	1,774,278	(1,819,738)	564,090	-	**9,076,225**
Designated funds	*311,354*	-	(42,950)	-	-	**268,404**
Total unrestricted funds	*8,868,948*	1,774,278	(1,862,688)	564,090	-	**9,344,629**
Restricted funds						
Bucket and spade appeal	*86,513*	-	(6,853)	-	-	**79,660**
2010 Centenary	*32,531*	-	-	-	-	**32,531**
CSIS Short Break	*4,063*	-	(554)	-	-	**3,509**
Silent Witness domestic abuse	*35,519*	-	(1,209)	-	-	**34,310**
CHSA LAOS Bursary	-	5,000	-	-	-	**5,000**
Energy Support	*124,877*		(124,877)	-	-	**-**
Total restricted funds	*283,503*	5,000	(133,493)	-	-	**155,010**
Total funds	*9,152,452*	1,779,278	(1,996,181)	*564,090*	-	**9,499,639**

Description of unrestricted funds:

Designated Funds - Funds were previously designated to the Energy Support Fund. This grant has now closed and the Trustees agreed to undesignate the remaining funds.

Description of restricted funds:

Bucket and Spade Appeal – Representing funds raised for breaks for UNISON families experiencing difficulty and distress.

CSIS Short Break – A contribution towards the cost of organising a 'healthy break' aimed at women suffering the effects of domestic abuse.

Silent Witness Domestic Abuse – Funds raised by UNISON's 2009-10 President for the purposes of offering respite breaks for UNISON women suffering the effects of domestic abuse.

2010 Centenary – These funds have been donated to help to subsidise the costs of activities associated with the centenary and beyond. These funds were donated in part to subsidise centenary associated and fundraising activities. The balance was provided for the purpose of delivering on any project linked to the programme of developing new services.

CSIS LAOS Bursary – Grant received to complement existing bursary schemes and help members complete or aid their studies.

14. ANALYSIS OF NET ASSETS BETWEEN FUNDS

Analysis of movement in funds

	Unrestricted funds £	Restricted funds £	Total funds £
Intangible fixed assets	-	-	**-**
Investments	10,048,640	-	**10,048,640**
Net current assets	8,018	147,667	**155,685**
Total assets	**10,056,658**	**147,667**	**10,204,325**

Analysis of movement in funds – previous year

	Unrestricted funds £	Restricted funds £	Total funds £
Intangible fixed assets	-	-	**-**
Investments	9,406,397	-	**9,406,397**
Net current assets	(61,765)	155,009	**93,244**
Total assets	**9,344,632**	**155,009**	**9,499,641**

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15. RELATED PARTIES

As reported on page 3, the Board of Trustees are elected substantially from the UNISON NEC and the regional and branch network. The objects of the charity provide support to the members of UNISON and UNISON together with its branches donates the majority of the funding.

16. ROLE OF VOLUNTEERS

The Charity benefits greatly from the involvement and support of its many volunteers, details of which are given in our annual report. In accordance with FRS 102 and the Charities SORP (FRS 102), the economic contribution of general volunteers is not recognised in the accounts due to the absence of any reliable measurement basis.

17. RECONCILIATION OF NET MOVEMENT IN FUNDS TO NET CASH FLOW FROM OPERATING ACTIVITIES

	2025 £	2024 £
Net (expenditure)/income as per the statement of financial activities	**704,685**	*347,187*
Adjusted for:		
(Gains) on investments	**(792,624)**	*(564,090)*
Dividends, interest and rents from investments	**(246,677)**	*(258,643)*
(Increase) / Decrease in loans to members in debtors	**(954)**	*28,136*
Decrease in debtors	**5,551**	*8,360*
(Decrease) in creditors	**(9,874)**	*(22,593)*
Net cash provided by/(Used in) operating activities	**(339,893)**	*(461,643)*

18. STATEMENT OF FINANCIAL ACTIVITIES FOR THE YEAR ENDED 31 DECEMBER 2024

	Notes	Unrestricted Funds £	Restricted Funds £	2024 Total £
INCOME				
Donations and legacies:				
Donation from UNISON	2	1,057,199	-	**1,057,199**
Donation from UNISON in kind	2	58,300	-	**58,300**
Other donations	2	275,962	5,000	**280,962**
Grants		-	-	**-**
Income from charitable activities:				
Providing advice and support to members and their dependants		1,077	-	**1,077**
Income from other trading activities:				
Lottery Income		120,073	-	**120,073**
Investment income	3	258,643	-	**258,643**
Other income		3,024	-	**3,024**
Total		**1,774,278**	**5,000**	**1,779,278**
EXPENDITURE				
Cost of raising funds:				
Generating voluntary income		49,626	-	**49,626**
Investment manager and other fees		45,362	-	**45,362**
Expenditure on charitable activities:				
Providing advice and support to members and their dependants	4	1,767,700	133,494	**1,901,194**
Total		**1,862,688**	**133,494**	**1,996,181**
Net (losses)/gains on investments		564,090	-	**564,090**
Net income/expenditure		**475,681**	**(128,494)**	**347,187**
Transfer between funds		-	-	**-**
Net movement in funds		**475,681**	**(128,494)**	**347,187**
Reconciliation of funds:				
Funds brought forward		8,868,948	283,503	9,152,451
Balance carried forward		**9,344,629**	**155,009**	**9,499,638**



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