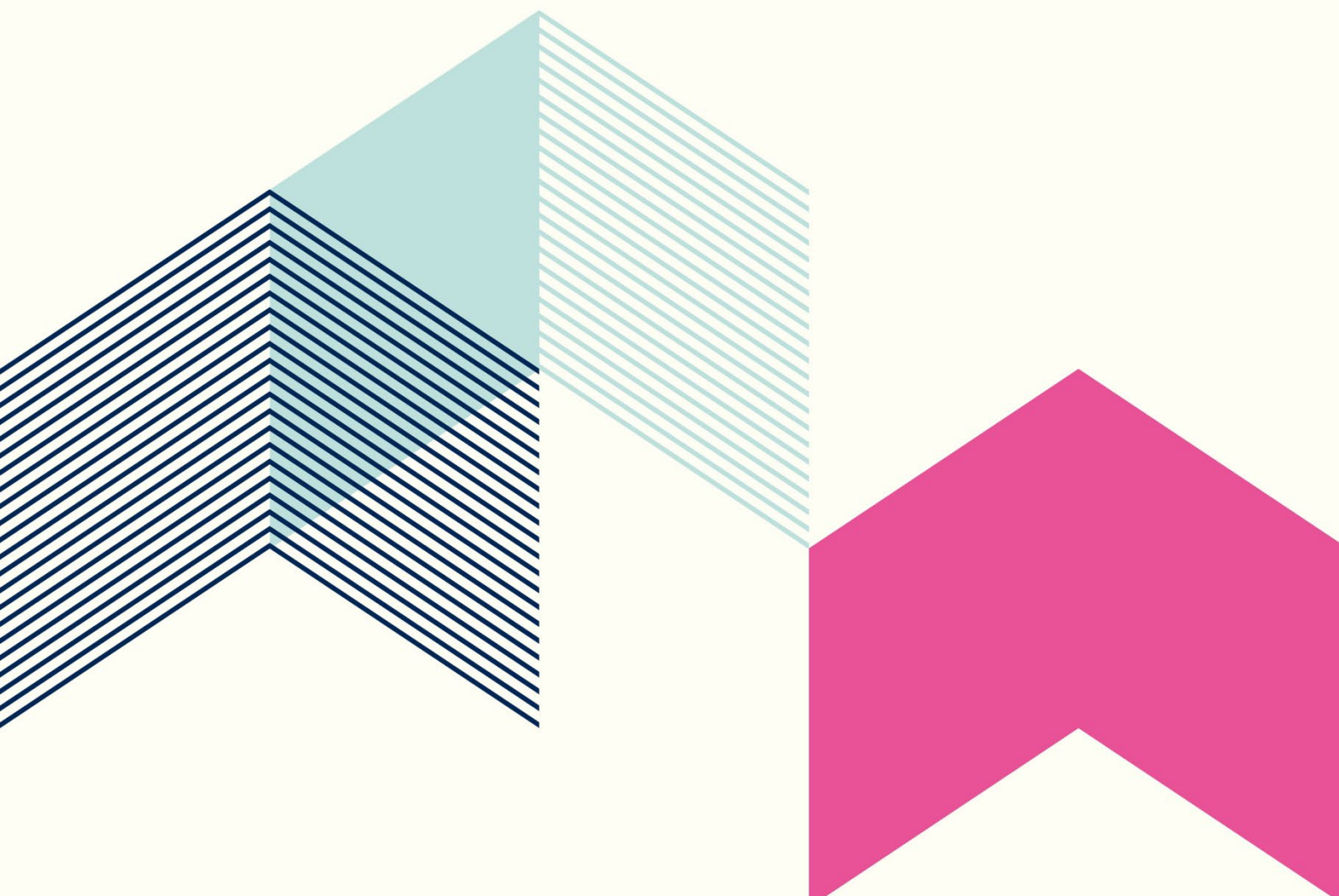


Annual Report and Financial Statements

For the Year Ended 31 December 2025

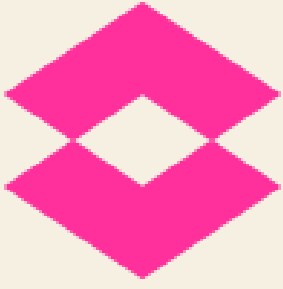


Introduction

Thank you for your interest in the Access to Justice Foundation's 2025 Annual Report and Financial Statements. The Access to Justice Foundation is the only funder dedicated to increasing free legal support, advice, and representation across the UK. We work with other funders and individuals to increase the money available for free legal advice, and with community organisations to ensure people facing a legal problem get the help they need. We focus specifically on communities where people are less likely to know about or be able to access legal help.

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I. Annual Report

Our Objectives & Activities

Our Purpose

The Access to Justice Foundation's purpose is to (i) provide financial and other support to organisations that provide free legal advice or assistance to people in need and (ii) promote overall access to justice, as set out in our Articles of Association, which were last reviewed in 2020.

Our Mission, Vision, and Objectives

Our vision is a society where everyone has access to justice.

Our mission is to improve people's lives by increasing the availability of free legal assistance, advice, and representation

We work toward achieving our vision and mission by focusing on the following four objectives:

- Objective 1: Increase available resources for the provision of free legal advice and support across the UK
- Objective 2: Develop and implement impactful grant making programmes which increase access to justice
- Objective 3: Demonstrate the value of funding advice by using our insights and engaging with key stakeholders
- Objective 4: Build operations functions that are fit-for-purpose, effective and efficient, and future-proofed

Trustees work to ensure an appropriate balance of resources is dedicated to each of these objectives. Further, trustees keep under review the proportion of funds dedicated to internal operations relative to our grant making.

Public Benefit

The Trustees have considered the Charity Commission's guidance with regard to public benefit and have ensured that the Foundation's resources have been or will be distributed to organisations that provide, support, or facilitate access to free legal advice and assistance to those in charitable need, regardless of status. Trustees are satisfied that the activities of the charity over the past year both are in accordance with our objects and strategy and are provided for the public benefit.

Report on Objectives and Activities

In 2025 we undertook the following activities to advance our four strategic objectives.

Objective 1: Our first objective is to increase available resources for the provision of free legal advice and support across the UK. Our three largest sources on income in 2025 were: £5,851,913 (2024: £6,048,847) from the National Lottery Community Fund, £6,096,000 (2024: £6,000,000) from the Ministry of Justice (which extended our Improving Outcomes Through Legal Support programme in 2025) and income from collective actions £3,783,515 (2024: £0).

Our overall fundraising activity is focused on (i) donations from the legal community (including donations of residual client balances), (ii) income from Pro Bono Costs Orders, and (iii) undistributed damages from collective actions.

During 2025 we raised £780,629 of unrestricted income (2024: £730,482) and designated income of £3,859,073 (2024: £329,187). The main source of those designated funds was the collective actions income mentioned above. The remainder of

our unrestricted and designated funds were primarily raised from residual client balances (mainly from solicitors' firms), pro bono costs orders (pursuant to our role as the prescribed charity under s194 Legal Services Act), and fundraising events (mainly our programme of legal walks across the UK).

We raised £12,033,126 of restricted funds (2024: £12,215,424), which mainly came from the National Lottery Community Fund and Ministry of Justice, as mentioned above.

As a charity which was founded to increase funds for the provision of legal advice, all our fundraising activity directly contributes to our mission by way of providing funds for onward grant making to advice charities as well as a contribution to our own running costs to ensure we remain sustainable and have robust internal infrastructure so we can comply with our legal and regulatory requirements.

Objective 2: Our second objective is to develop and implement impactful grant making programmes which increase access to justice. We're proud that over 91 percent of our 2025 expenditure were grant payments directly to our funded partners.

2025 saw the first complete year of our Improving Lives Through Advice (ILTA) grants in place. Our flagship five-year core funding programme is starting to demonstrate its impact. Here are the overarching learnings from the year:

- **ILTA Contribution:** Funded partners frequently attribute progress to ILTA, particularly in relation to service continuity, reach, and organisational capacity. While attribution cannot be isolated, the consistency of reporting across the cohort suggests a strong

and plausible link between funding and observed changes.

- **Intersectional legal need:** Unsurprisingly, clients typically manage overlapping challenges, as legal issues are frequently inseparable from wider social, economic, and personal circumstances.
- **Trust-based, place-based access:** Community-embedded, trusted intermediary models are a primary mechanism through which marginalised communities are reached. Formal referral pathways remain important but are typically less effective on their own without trusted, local entry points.

Our partnership with the Ministry of Justice continued with the Improving Outcomes Through Legal Support programme. Since launching in July 2023, the programme has funded 59 organisations to deliver early legal advice, specialist casework, and at-court support. To date, more than 146,000 clients have been supported with over 213,000 legal issues. During one six month reporting period alone, funded partners supported 36,432 clients and recorded 50,948 legal issues, averaging just under 1.4 issues per client. While the overall number of issues recorded has declined slightly, this reflects increasing case complexity rather than reduced demand.

Our grant making activity is the key mechanism through which we make progress towards our mission of improving access to legal advice. By supporting a diverse range of advice agencies across the country, we support the sustainability and development of advice services.

As part of our commitment to the IVAR's (Institute for Voluntary Action Research) Open and Trusting Grant Making Initiative,

we have adopted their eight commitments to our approach to grant making. These are: don't waste time, ask relevant questions, accept risk, act with urgency, be open, enable flexibility, communicate with purpose, and be proportionate.

Objective 3: Our third objective is to demonstrate the value of funding advice by using our insights and engaging with key stakeholders.

In partnership with the Centre for Socio Legal Studies at Oxford University, we launched our additional funding models project funded by the Nuffield Foundation. This research is proving extremely timely as the Ministry of Justice launched a consultation on Interest on Lawyers Client Accounts in 2025 which we have been working with stakeholders to provide constructive responses.

We made a strategic decision to step away from our work around justice tech, not because this isn't important, but to enable us to focus more of our limited resource on developing new funding streams.

Our key activity under this objective has been our work to consolidate our role within the collective redress regime as the recipient charity for undistributed damages. This had led to three successful interventions in cases where a settlement has been agreed. We also received our first lump sum which we are distributing via grants in early 2026.

Objective 4: In 2025, we continued to strengthen our operational infrastructure to

ensure we are operating effectively and efficiently and is sufficiently future-proofed. As part of this work, we implemented a major project to streamline our processes and systems through automation. We also made improvements to our banking, financial controls, and our systems around people and culture.

Fundraising Practice

The Access to Justice Foundation is a fundraising foundation, and raising resources for the advice sector is a core part of our mission and strategy. The Foundation is registered with the Fundraising Regulator, and we strive to comply with the Code of Fundraising Practice – regularly referencing it to guide decisions at the management and trustee level. As part of our ongoing fundraising activities, we do not employ external agencies or consultants, we do not carry out face-to-face or telephone fundraising, and we do not approach vulnerable people. We did not receive any complaints about our fundraising in 2025.

Volunteers

The Foundation is grateful for volunteers who helped to organise fundraising events in 2025, including dozens of legal walks around the UK. Further, we benefitted from the generous pro bono support of the legal community who made £19,433 (2024: £129,703) of in-kind contributions over the course of the year.

Our Impact

In 2025 we provided funding worth £11,964,945 (2024: £14,671,923) to a range of advice and pro bono charities across the UK. In total, we supported 120 organisations (2024: 140). While total 2025 funding was less than in 2024, it is worth noting that we received income at the very end of 2023 that was paid to funded partners in early 2024. This is the primary reason grant funding paid in 2025 is lower than in 2024.

Please see Note 12 to our financial statements, which lists all organisations that received funding from us in 2025. Our most significant achievement is the small contribution we make to the work of these amazing organisations.

Achievements and Performance

The Foundation has 155 grants in progress to 119 organisations with a value of nearly £45 million. Organisations we have funded have helped over a quarter of a million people to resolve their legal problems. Of the clients accessing the services of organisations we fund, 83 percent are living in poverty, 52 percent have a disability, 40 percent are from a racial or ethnic minority and 54 percent are women.

Much of the Foundation's achievements and performance is set out in the report on activities set out above. Further, our organisational Impact Report is attached to this annual report and provides more information on the impact of our funding.

A few other highlights from 2025 include –

In addition to receiving our first lump sum from a Collective Actions case in 2025, we also engaged with the Department for Business & Trade's call for evidence on the collective redress regime, making the case

for the use of undistributed damages to support vulnerable consumers.

We updated our brand and launched a new website this year, to help donors, supporters, applicants, and funded partners to better understand and access our work.

The Foundation is committed to being a lean and efficient funder, keeping overheads well below 10 percent so we can maximise the impact our funds have at the frontline.

As noted above, 2025 also saw the launch of our two-year additional funding models project in partnership with the Centre for Socio Legal Studies at Oxford University. Taking part in research such as this supports our ambitions to be an evidence-led funder.

Challenges

Our main challenge is, as always, the chronic under resourcing of free legal advice in the UK, coupled with ever increasing demand. Our revised strategy focuses on transformational funding and seeks to address this, but we remain significantly under-resourced to tackle this issue and meet the advice funding gap.

A lack of certainty around continuation of funding has affected staff retention at some of our funded partners, meaning that advice service providers are losing staff or making redundancies as projects wind down. This has affected service delivery with some partners who are pausing new client intake.

Conversely, funded partners with long term, core cost funding have reported improvements in infrastructure, increased efficiency, and more effective use of volunteers thanks to the additional capacity provided by secure funding.

Year End Financial Position

In 2025, the Foundation had a total income of £16,672,827 (2024: £13,275,093) and total expenditure of £13,077,511 (2024: £15,823,825). Of this expenditure, the Foundation made grants worth £11,964,945 (2024: £14,671,923).

This income and expenditure resulted in a 2025 net operating income of £3,595,316 (2024: net operating loss of £2,548,732). We carried forward a total balance of £5,468,022 (2024: £1,872,706). This net operating income was mainly driven by a large receipt of collective actions funding worth £3,783,515 (2024: £0) in December.

Our 2025 results by accounting designation are as follows:

Restricted Funds: We had a small, restricted net operating loss of £71,838 (2024: restricted net operating loss of £2,995,493). At the end of 2025, we carried forward restricted funds of £316,282 (2024: £388,120).

Designated Funds: The foundation had a substantial designated net operating income of £3,450,454 (2024: £169,889). This was primarily due to the receipt of undistributed damages from an opt-out collective actions case at the very end of the year. The trustees took the decision to designate most of these funds for grant making in 2026. At year end, we carried forward £4,132,364 (2024: £681,910) of designated funds, which will be mainly used in 2026 to make payments on existing multi-year grant commitments and for new grants to be awarded.

Unrestricted Funds: In 2025, the Foundation had an unrestricted net operating income of £216,700 (2023: £87,594). At year end, we carried forward £1,019,376 (2024:

£802,676). These carried forward funds included £310,000 of operating and indemnity reserves (see more on our reserves policy below).

At the end of each year, the Foundation's policy is to review the unrestricted cash balance available for expenditure and to either (i) budget these funds for investment in its operations in the following year or (ii) to designate the excess amount for grant making in the following year. The Foundation also retains a small amount of these unrestricted funds as a cash cushion to smooth income and account for fluctuation in fundraising over the course of the following year. The trustees have approved a 2026 budget that will spend down this unrestricted cash surplus.

Principal Sources of Funding

In 2025, our principal sources of funding were major restricted grants from The National Lottery Community Fund (£5,850,254) and the Ministry of Justice (£6,096,000) as well as unrestricted income from undistributed damages from opt-out collective actions cases (£3,783,515). Other key sources of funding included Pro Bono Costs Orders (which the trustees mostly designated for grant making) as well as unrestricted funds from donated residual client balances and fundraising events.

Reserve Funds

At year end, the foundation had free reserves funds of £1,019,376 (2024: £802,676), which the Board of Trustees deem appropriate for its efficient operation on a prudent basis. The foundation's policy is to maintain two reserves.

Operating Reserve: First, the foundation holds an operating reserve which is intended

to meet administrative costs to enable the continued operation of the charity if needed. Our policy states the charity should hold operating reserves equivalent to 6 to 9 months of unrestricted operating costs. At the end of 2025, the operating reserve held £180,000 (2024: £150,000) or 4.9 months of unrestricted operating costs. In early 2026, the trustees increased the reserve so that it exceeds 6 months of unrestricted operating costs. Since increasing the reserve, the trustees deem reasonable the amount of operating reserves currently held.

Indemnity Reserve: Second, the foundation also holds an indemnity reserve for use when it needs to refund one or more indemnified residual client balances and is unable to absorb the expense in its current year budget. Our policy states the reserve amount should be equivalent to 5 percent of the total amount of indemnities issued which are less than 10 years old. At the end of 2025, the indemnity reserve held £130,000 (2024: £130,000), which was in excess of the amount required by this policy.

Remaining Reserves: Less the operating and indemnity reserves, the Foundation had £709,376 of unrestricted reserves available for expenditure at 2025 yearend. The trustees have approved a 2026 budget that allocates most of these funds for grant making expenditure and investments in the Foundation's organisational infrastructure.

Banking and Investment Powers

The Foundation may invest monies of the charity not immediately required for its purposes in or upon such investments, securities, or property as the Trustees may determine. At the end of 2025, all funds were held in cash with our two banking

providers, CAF Bank and Virgin Money. In early 2026, the Foundation opened an account with Barclays Bank, and we anticipate consolidating our banking with Barclays in the year ahead.

Risks and Uncertainties

The trustees have a Governance, Risk, and Audit Committee, which maintains a risk register and regularly discusses key risks on at least a quarterly basis. The Foundation's key risks include:

1. Financial Security: The Foundation depends on several key sources of income to continue its core operations. The trustees have prioritised investing in our income generation activities to diversify our funding base and increase total income.

2. Loss of Key Management & Trustees: The Foundation risks losing key institutional knowledge via management and trustee resignations. It manages this risk by documenting key procedures and investing in robust systems.

3. Grantee Fraud or Non-Compliance: As a grant making organisation, the Foundation must ensure its grantees are compliant and use funds efficiently and effectively. It manages this risk through clear grant making procedures and regular grantee oversight.

4. Failing to Distribute Funds to Highest Impact Recipients: As a grant making organisation, the Foundation must ensure its funds reach the most impactful grantees. It manages this risk through a competitive grant application process, rigorous review and scoring, and by nominating external members to the Board's Grants Committee.

Our Plans for 2026

2025 was the first year of implementation of our new three-year strategy and saw the Foundation stepping up our ambitions around raising additional funds.

Looking ahead to 2026, we have the following priorities:

- To engage with the Department for Business & Trade's planned consultation on the collective redress regime to advocate the importance of making the best use of undistributed damages to support vulnerable consumers and access to justice.
- To make impactful grants with funding received from the Guttman v SW Trains opt out collective actions case, most of which the trustees have designated for grant making in 2026.
- Working in partnership with the Ministry of Justice to develop and launch a new multi-year funding programme which will gather evidence on the impact of free legal advice and support.
- Making internal improvements to our infrastructure including automating some systems to improve effectiveness and efficiency.
- Continued progress towards becoming a more equitable funder through including more voices in our design and decision making processes.
- In late 2025, our Board Chair Gavin Mansfield KC stepped down to pursue an opportunity as a High Court judge. The trustees have since appointed a new Chair, Matthew Newick, who joined the foundation in May 2026.

Structure & Governance

Organisational Structure

The Access to Justice Foundation was incorporated as a company limited by guarantee on 2nd October 2008 and was registered as a charity in England and Wales on 3rd October 2008 and in Scotland on 27 July 2018. It is governed by its Articles of Association.

Trustees

The composition of the Board represents the cross legal profession nature of the Foundation, working in collaboration with the advice sector. This is achieved through trustees appointed by the following:

- President of the Law Society of England and Wales – Appointee: Simon Davis
- Chairman of the Bar Council – Appointee: James Willan KC
- President of the Chartered Institute of Legal Executives – Appointee: Sara Fowler
- Chairman of Advice Services Alliance – Appointee: Cassandra Harrison
- Lady Chief Justice – Appointee: Anne Molyneux

In addition, the Board of Trustees has the power to appoint further Trustees. It does this through an open, competitive recruitment process. It has appointed: Ruth Daniel (aka Adkin), Audrey Haaxman, Golam Morshed, Des Pullen, Sacha Rose, Rebecca Samaras, Andrew Seager, Joe Snape, and Sarah Stephens. The trustees ensure independence by maintaining a register of interests and declaring interests at individual meetings where necessary.

New trustees receive an induction including the following: (i) an induction pack with key organisational documents to read, (ii)

separate induction meetings with the Chair of the Board of Trustees, the Chief Executive, and the Finance & Operations Director, (iii) support from a trustee “buddy”, and (iv) signing of key forms including an appointment declaration, a code of conduct, a confidentiality agreement, and a declaration of interests.

Decision Making

The trustees provide oversight for all key activities, are responsible for determining the Foundation's overall strategic aims and direction and approve policies and expenditure above certain thresholds. Matters requiring board approval are decided by the Board acting by a simple majority at Trustee meetings or by 75 percent majority over email. The board appoints the following committees to make recommendations to the Board and to exercise delegated authority on some matters: (i) Governance, Risk and Audit Committee, (ii) Grants Committee, and (iii) HR Remuneration and Nominations Committee. To ensure sufficient technical expertise, the Board has recruited external, non-trustee members to both the Grants Committee and the HR, Remuneration, and Nominations Committee.

The day-to-day running of the Foundation is delegated to management, operating within the confines of policies and delegations set by the board. In general, the areas of work delegated to management includes running grant programmes, fundraising, building partnerships in the sector, and finance and operations.

Remuneration for Key Management

All employee salaries – including key management personnel – are set through a market benchmarking exercise conducted

every three years using an external dataset of comparable roles in the charity sector. The most recent benchmarking exercise was completed in July 2023 and used salary data from Brightmine (formerly CENDEX). Further, we conduct a cost-of-living assessment every year to determine if it is appropriate to increase staff salaries to keep pace with inflation. This assessment is also conducted using external data. Any such salary increases are reviewed and approved by the trustees. In July 2025, the Board provided a cost-of-living salary increase for all staff, in accordance with this policy, to account for inflation.

Cooperation with Other Organisations

The Foundation maintains a robust external stakeholder engagement plan. It uses this plan to manage engagement and partnerships with other charities and organisations with which it co-operates to advance our charitable objectives.

Trustees' Responsibilities Statement

The Trustees (who are also Directors of The Access to Justice Foundation for the purposes of company law) are responsible for preparing the Trustees' annual report and the financial statements in accordance with applicable law and United Kingdom accounting standards (UK Generally Accepted Accounting Practice).

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

- Select suitable accounting policies and then apply them consistently
- Observe the methods and principles in the Charities SORP
- Make judgements and accounting estimates that are reasonable and prudent
- Prepare financial statements on a going concern basis unless it is inappropriate to presume that the charitable company will continue in business

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

Disclosure of Information to Auditors

In so far as the Trustees are aware:

- There is no relevant information of which the charitable company's auditor is unaware.
- The Trustees have taken all steps that they ought to have taken to make themselves aware of any relevant information and to establish that the auditor is aware of that information.

Small Companies Regime

This report has been prepared in accordance with the special provisions relating to small companies within Part 15 of the Companies Act 2006.

Reference Information

Charity Information

Name: The Access to Justice Foundation

Phone: 020 4522 8400

Website: www.atjf.org.uk

Charity Number (England & Wales): 1126147

Charity Number (Scotland): SC048584

Company Number: 6714178

Registered Office

The Access to Justice Foundation

7 Bell Yard

London

WC2A 2JR

Auditors

Sayer Vincent LLP

110 Golden Lane

London EC1Y 0TG

Bankers

Barclays Bank PLC

1 Churchill Place

London

E14 5RB

CAF Bank Ltd

25 Kings Hill Avenue

Kings Hill

Kent

ME19 4JQ

Virgin Money

Jubilee House

Newcastle upon Tyne

NE3 4PL

Board of Trustees

Maxcine Akinsowon (resigned Aug 2025)

Ruth Daniel (aka Adkin)

Sara Fowler (appointed Aug 2025)

Simon Davis

Audrey Haaxman

Cassandra Harrison (appointed Jun 2025)

Gavin Mansfield KC (resigned Oct 2025)

Anne Molyneux

Golam Morshed

Matthew Newick (Chair, appointed May 2026)

Lindsey Poole (resigned Jun 2025)

Des Pullen

Sacha Rose

Rebecca Samaras

Andrew Seager (Vice Chair)

Joe Snape

Sarah Stephens

James Willan KC

Senior Management

Clare Carter, Chief Executive

Colin Miller, Finance & Operations Director

**Approved by the Board of Trustees
on 17 June 2026**

**Andrew Seager
Interim Chair of the Board**



II. Independent Auditor's Report

Auditor's Report to the Members & Trustees of the Access to Justice Foundation

Opinion

We have audited the financial statements of The Access to Justice Foundation (the 'charitable company') for the year ended 31 December 2025 which comprise the statement of financial activities, balance sheet, statement of cash flows and notes to the financial statements, including significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including FRS 102 The Financial Reporting Standard applicable in the UK and Republic of Ireland (United Kingdom Generally Accepted Accounting Practice).

In our opinion, the financial statements:

- Give a true and fair view of the state of the charitable company's affairs as at 31 December 2025 and of its incoming resources and application of resources, including its income and expenditure for the year then ended
- Have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice
- Have been prepared in accordance with the requirements of the Companies Act 2006

Basis for opinion

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

Conclusions relating to going concern

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

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

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

Other Information

The other information comprises the information included in the trustees' annual report, other than the financial statements and our auditor's report thereon. The trustees are responsible for the other information contained within the annual report. Our opinion on the financial statements does not cover the other information and, 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 course of the audit, or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether this gives rise to a material misstatement in the financial statements themselves. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact.

We have nothing to report in this regard.

Opinions on other matters prescribed by the Companies Act 2006

In our opinion, based on the work undertaken in the course of the audit:

- The information given in the trustees' annual report for the financial year for which the financial statements are prepared is consistent with the financial statements; and
- The trustees' annual report has been prepared in accordance with applicable legal requirements.

Matters on which we are required to report by exception

In the light of the knowledge and understanding of the charitable company and its environment obtained in the course of the audit, we have not identified material misstatements in the trustees' annual report. We have nothing to report in respect of the following matters in relation to which the Companies Act 2006 requires us to report to you if, in our opinion:

- Adequate accounting records have not been kept, or returns adequate for our audit have not been received from branches not visited by us; or
- The financial statements are not in agreement with the accounting records and returns; or
- Certain disclosures of trustees' remuneration specified by law are not made; or
- We have not received all the information and explanations we require for our audit; or
- The directors were not entitled to prepare the financial statements in accordance with the small companies regime and take advantage of the small companies' exemptions in preparing the trustees' annual report and from the requirement to prepare a strategic report.

Responsibilities of trustees

As explained more fully in the statement of trustees' responsibilities set out in the trustees' annual report, the trustees (who are also the directors of the charitable company for the purposes of company law) are responsible for the preparation of the financial statements and

for being satisfied that they give a true and fair view, and for such internal control as the trustees determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, the trustees are responsible for assessing the charitable company's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the trustees either intend to liquidate the charitable company or to cease operations, or have no realistic alternative but to do so.

Auditor's responsibilities for the audit of the financial statements

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

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

Capability of the audit in detecting irregularities

In identifying and assessing risks of material misstatement in respect of irregularities, including fraud and non-compliance with laws and regulations, our procedures included the following:

- We enquired of management, which included obtaining and reviewing supporting documentation, concerning the charity's policies and procedures relating to:
 - Identifying, evaluating, and complying with laws and regulations and whether they were aware of any instances of non-compliance;
 - Detecting and responding to the risks of fraud and whether they have knowledge of any actual, suspected, or alleged fraud;
 - The internal controls established to mitigate risks related to fraud or non-compliance with laws and regulations.
- We inspected the minutes of meetings of those charged with governance.
- We obtained an understanding of the legal and regulatory framework that the charity operates in, focusing on those laws and regulations that had a material effect on the financial statements or that had a fundamental effect on the operations of the charity from our professional and sector experience.
- We communicated applicable laws and regulations throughout the audit team and remained alert to any indications of non-compliance throughout the audit.

- We reviewed any reports made to regulators.
- We reviewed the financial statement disclosures and tested these to supporting documentation to assess compliance with applicable laws and regulations.
- We performed analytical procedures to identify any unusual or unexpected relationships that may indicate risks of material misstatement due to fraud.
- In addressing the risk of fraud through management override of controls, we tested the appropriateness of journal entries and other adjustments, assessed whether the judgements made in making accounting estimates are indicative of a potential bias and tested significant transactions that are unusual or those outside the normal course of business.

Because of the inherent limitations of an audit, there is a risk that we will not detect all irregularities, including those leading to a material misstatement in the financial statements or non-compliance with regulation. This risk increases the more that compliance with a law or regulation is removed from the events and transactions reflected in the financial statements, as we will be less likely to become aware of instances of non-compliance. The risk is also greater regarding irregularities occurring due to fraud rather than error, as fraud involves intentional concealment, forgery, collusion, omission or misrepresentation.

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

Use of our report

This report is made solely to the charitable company's members as a body, in accordance with Chapter 3 of Part 16 of the Companies Act 2006. Our audit work has been undertaken so that we might state to the charitable company's members 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 charitable company and the charitable company's members as a body, for our audit work, for this report, or for the opinions we have formed.

Signed by:

Date:

Noelia Serrano (Senior Statutory Auditor)
For and on behalf of Sayer Vincent LLP,
Statutory Auditors

110 Golden Lane
London
EC1Y 0TG



III. Financial Statements

Statement of Financial Activities
For the year ended 31 December 2025

			Unrestricted Funds	Designated Funds	Restricted Funds	Total Funds 2025	Total Funds 2024
Income from:							
Donations and legacies							
	Pro bono costs orders	3	41,165	434,269	-	475,434	267,257
	Residual Client Balances		224,762	8,857	-	233,619	304,371
	Collective Actions Income		378,352	3,405,163	-	3,783,515	-
	Grants received	4	-	-	11,995,077	11,995,077	12,396,486
	Other donations		109,384	10,783	36,390	156,557	269,174
Investments							
	Bank interest received		26,966	-	1,659	28,625	37,805
Total Income			780,629	3,859,072	12,033,126	16,672,827	13,275,093
Expenditure on:							
Charitable activities							
	Grants & Donations payable	12	19,208	408,408	11,537,329	11,964,945	14,671,923
	Direct costs	5	-	-	547,435	547,435	673,931
	Support costs	5	334,807	-	-	334,807	203,373
Raising funds		5	227,304	210	1,000	228,514	254,558
Governance		5	1,780	-	19,200	20,980	20,040
Total Expenditure			583,099	408,618	12,104,964	13,096,681	15,823,825
Net Income / (Expenditure)			197,530	3,450,454	(71,838)	3,576,146	(2,548,732)
Total Funds Brought Forward			802,676	681,910	388,120	1,872,706	4,421,438
Total Funds Carried Forward at 31/12/2025			1,000,206	4,132,364	316,282	5,448,852	1,872,706

**Statement of Financial Activities
For the year ended 31 December 2024**

			Unrestricted Funds	Designated Funds	Restricted Funds	Total Funds 2024	Total Funds 2023
Income from:							
Donations and legacies							
	Pro bono costs orders	3	26,433	240,824	-	267,257	207,629
	Residual Client Balances		303,687	684	-	304,371	229,443
	Grants received	4	170,000	80,000	12,146,486	12,396,486	10,057,547
	Other donations		195,415	7,679	66,080	269,174	222,665
Investments							
	Bank interest received		34,947	-	2,858	37,805	22,124
Total Income			730,482	329,187	12,215,424	13,275,093	10,739,408
Expenditure on:							
Charitable activities							
	Grants & Donations payable	12	(25,000)	151,897	14,545,026	14,671,923	6,568,708
	Direct costs	5	20,030	7,200	646,701	673,931	468,023
	Support costs	5	203,373	-	-	203,373	60,404
Raising funds		5	254,357	201	-	254,558	140,618
Governance		5	850	-	19,190	20,040	88,424
Total Expenditure			453,610	159,298	15,210,917	15,823,825	7,326,177
Net Income / (Expenditure)			276,872	169,889	(2,995,493)	(2,548,732)	3,413,231
Total Funds Brought Forward			525,804	512,021	3,383,613	4,421,438	1,008,207
Total Funds Carried Forward at 31/12/2024			802,676	681,910	388,120	1,872,706	4,421,438

Balance Sheet
As at 31 December 2025

	<u>Note</u>	<u>2025</u>	<u>2024</u>
	£	£	£
Current Assets			
Debtors	7	86,346	21,108
Cash at bank		5,484,974	1,942,012
Total current assets		5,571,320	1,963,120
Creditors, amounts falling due within one year	8	(122,468)	(90,414)
Net Current Assets		5,448,852	1,872,706
Net Assets		£ 5,448,852	£ 1,872,706

The Funds of the Charity

Unrestricted funds	9	1,000,206	802,676
Designated funds	9	4,132,364	681,910
Restricted funds	9	316,282	388,120
		£ 5,448,852	£ 1,872,706

The notes on pages 24 to 34 form part of the financial statements.

Approved by the Board of Trustees on 17 June 2026.

And signed on their behalf by:

Andrew Seager
Vice Chair of the Board

Statement of Cashflows
For the year ended 31 December 2025

	<u>Note</u>	<u>2025</u>	<u>2024</u>
		£	£
Cash flows from operating activities:			
Net cash provided by/(used in)			
Operating activities		3,514,337	(2,613,938)
Cash flows from investing activities			
Interest		28,625	37,805
		_____	_____
Change in cash and cash equivalents			
In the reporting period		3,542,962	(2,576,133)
Cash and cash equivalents at the start of the reporting period		1,942,012	4,518,145
		_____	_____
Cash and cash equivalents at the end of the reporting period		5,484,974	1,942,012
		_____	_____

Reconciliation of net expenditure to net cash inflow (outflow) from operating activities:

	<u>2025</u>	<u>2024</u>
	£	£
Net income/(expenditure)	3,576,146	(2,548,732)
Bank interest receivable	(28,625)	(37,805)
(Increase)/Decrease in debtors	(65,238)	21,855
Increase/(Decrease) in creditors	32,054	(49,256)
	_____	_____
Net cash provided by/(used in) operating activities	3,514,337	(2,613,938)
	_____	_____

Analysis of Changes in net debt - 2025

	Cash at 1 January 2025	Cashflows	Cash at 31 December 2025
	£		£
Cash	1,942,012	3,542,962	5,484,974

Notes to the Financial Statements
For the year ended 31 December 2025

1 General information

The continuing activity of the charity is to facilitate access to justice for those unable to afford legal assistance.

The charity is a public benefit entity, a United Kingdom charitable company limited by guarantee. It is both incorporated and domiciled in England and Wales. The address of its registered office is 7 Bell Yard, London WC2A 2JR.

2 Summary of Significant Accounting Policies

(a) Basis of accounting

These financial statements have been prepared in accordance with Accounting and Reporting by Charities: Statement of Practice for Charities (SORP 2015) (Second Edition, effective 1 January 2019) applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Companies Act 2006.

The financial statements are prepared under the historical cost convention. The principal accounting policies that have been applied to all periods presented in these financial statements are set out below.

The preparation of financial statements in conformity with FRS 102 requires the use of certain critical accounting estimates. It also requires management to exercise its judgement in the process of applying the accounting policies selected for use by the Charity. Use of available information and application of judgement are inherent in the formation of estimates. Actual outcomes in the future could differ from such estimates.

(b) Income recognition

All income is included in the Statement of Financial Activities (SOFA) when the Charity becomes legally entitled to the income, it is probable that the income will be received and the amount can be quantified with reasonable accuracy. Where a pro bono cost order has not been received within 6 months of the award a bad debt provision is considered according to the likelihood of receiving the funds. Bad debts are offset against income receivable.

Donations are recognised in accordance with the donor's wishes and credited to restricted or unrestricted funds as the case may be.

Income from government and other grants are recognised when the charity has entitlement to the funds, any performance conditions have been met, it is probable that the income will be received and the amount can be measured reliably and is not deferred.

(c) Grants payable

Grants payable are accounted for in the period during which they are approved by the Foundation.

(d) Expenditure recognition

Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the Charity to that expenditure, it is probable that settlement will be required and the amount of the obligation can be measured reliably. All expenditure is charged to the SOFA on an accruals basis.

When costs relate to more than one activity they are allocated to charitable expenditure, the cost of raising funds or other costs based upon management estimate of staff time. Where costs are not directly attributable to a fund they are recorded as unrestricted and a transfer recorded to account for costs attributable to restricted income.

Notes to the Financial Statements
For the year ended 31 December 2025

2 Summary of Significant Accounting Policies (continued)

(e) Gifts in kind

Gifts in kind are brought into account at their estimated market value at the time the relevant gifts are made. On receipt, donated gifts, professional services and donated facilities are recognised on the basis of the value of the gift to the charity which is the amount the charity would have been willing to pay to obtain services or facilities of equivalent economic benefit on the open market; a corresponding amount is then recognised in expenditure in the period of receipt.

(f) Financial instruments

The only financial instruments held by the Charity constitute payables and receivables. These are categorised as 'basic' in accordance with Section 11 of FRS 102 and are initially recognised at transaction price. These are subsequently measured at transaction price less any impairment.

(g) Fund accounting

Unrestricted funds are available for use at the discretion of the Trustees in furtherance of the general objectives of the Foundation and which have not been designated for other purposes. Restricted funds are funds which are to be used in accordance with specific restrictions imposed by donors or which have been raised by the Foundation for particular purposes.

Designated funds consist of donations received which the Trustees have allocated toward a specific beneficiary. As such the conditions have been imposed by the Trustees rather than the donor.

(h) Going concern

The Trustees assess whether the use of going concern is appropriate, i.e. whether there are any material uncertainties related to events or conditions that may cast significant doubt on the ability of the charity to continue as a going concern. The Trustees make this assessment in respect of a period of one year from the date of approval of the financial statements. The Trustees conclude that there are no material uncertainties about the Charity's ability to continue and accordingly the financial statements are prepared on a going concern basis.

(i) Judgements in applying accounting policies and key sources of estimation uncertainty

In the application of the charity's accounting policies, the trustees are required to make judgements, estimates and assumptions about the carrying amount of assets and liabilities that are not readily apparent from other sources. The estimates and associated assumptions are based on historical experience and other factors that are considered to be relevant. Actual results may differ from these estimates.

The estimates and underlying assumptions are reviewed on an ongoing basis. Revisions to accounting estimates are recognised in the period in which the estimate is revised where the revision affects only that period, or in the period of the revision and future periods where the revision affects both current and future periods.

The Trustees consider the provision for non-recoverable amounts in relation to pro bono costs to be a key judgement and estimation. Pro-bono costs are considered for recoverability on a case by case basis.

Notes to the Financial Statements
For the year ended 31 December 2025

3 Pro Bono Costs

	<u>2025</u>	<u>2024</u>
Pro bono cost orders relating to 2025	475,434	249,757
Pro bono cost orders previously considered non- recoverable for previous years	-	20,000
Non-recoverable amounts	-	(2,500)
	£ <u>475,434</u>	£ <u>267,257</u>

4 Grants Received

	<u>2025</u>	<u>2024</u>
Improving Lives Through Advice The National Lottery Community Fund	5,850,254	6,045,990
Improving Outcomes Through Legal Support Ministry of Justice	6,096,000	6,000,000
Community Justice Fund	-	33,000
Other grants - Restricted	48,823	67,496
Other grants - Designated	-	80,000
Other grants - Unrestricted	-	170,000
	£ <u>11,995,077</u>	£ <u>12,396,486</u>

Notes to the Financial Statements
For the year ended 31 December 2025

5 Analysis of Expenditure

2025

	Charitable activities					2025 Total	2024 Total
	Grants & Donations payable	Direct Costs	Support Costs	Raising Funds	Governance		
	£	£	£	£	£	£	£
Grants & Donations payable	11,964,945	-	-	-	-	11,964,945	14,671,923
Staff costs	-	472,677	227,238	150,862	-	850,777	786,612
Rent and rates	-	45,519	3,372	2,238	-	51,129	49,961
Professional fees & Consultancy	-	20,236	71,583	47,525	-	139,344	121,667
Fundraising Fees & Professional Gifts in Kind	-	-	-	9,026	-	9,026	102,004
Administrative expenses	-	9,003	28,413	18,863	-	56,279	68,093
Insurance	-	-	4,201	-	-	4,201	3,525
Audit Fees	-	-	-	-	20,980	20,980	20,040
 Total expenditure 2025	 £ 11,964,945	 547,435	 334,807	 228,514	 20,980	 13,096,681	 15,823,825
 Total expenditure 2024	 £ 14,671,923	 673,931	 66,665	 254,558	 156,748	 15,823,825	

Notes to the Financial Statements
For the year ended 31 December 2025

2024

	Charitable activities						
	Grants & Donations payable	Direct Costs	Support Costs	Raising Funds	Governance	2024 Total	2023 Total
	£	£	£	£	£	£	£
Grants & Donations payable	14,671,923	-	-	-	-	14,671,923	6,568,708
Staff costs	-	512,455	154,899	119,258	-	786,612	582,819
Rent and rates	-	44,161	3,277	2,523	-	49,961	25,320
Professional fees & Consultancy	-	96,250	14,361	11,056	-	121,667	11,181
Fundraising Fees & Professional Gifts in Kind	-	1,696	-	100,308	-	102,004	72,893
Administrative expenses	-	19,369	27,311	21,413	-	68,093	43,083
Insurance	-	-	3,525	-	-	3,525	4,153
Audit Fees	-	-	-	-	20,040	20,040	18,020
Total expenditure 2024	£ 14,671,923	673,931	203,373	254,558	20,040	15,823,825	7,326,177
Total expenditure 2023	£ 6,568,708	468,023	60,404	140,618	88,424	7,326,177	

Notes to the Financial Statements
For the year ended 31 December 2025

6 Salaries

	<u>2025</u>	<u>2024</u>
Staff costs		
Wages and salaries	714,146	689,060
Staff Benefits	4,891	-
Social Security Costs	71,892	71,813
Pension costs	43,880	25,739
Redundancy and termination costs	15,967	-
	<u>£ 850,776</u>	<u>£ 786,612</u>

The average number of employees during the year was fourteen (2024: fifteen), engaged in the management and administration of the Foundation.

The number of employees whose annualised emoluments exceeded £60,000 during the year (including taxable benefits but excluding employers' pension contributions) was:

	<u>2025</u>	<u>2024</u>
£60,001 - £70,000	3	1
£70,001 - £80,000	1	-
£80,000 - £90,000	-	1
£90,000 - £100,000	1	-

Key management remuneration for the year totalled £410,416 (2024: £377,427).

7 Debtors

	<u>2025</u>	<u>2024</u>
Accrued income	80,937	14,700
Prepayments	5,409	6,408
	<u>£ 86,346</u>	<u>£ 21,108</u>

8 Creditors – amounts falling due within one year

	<u>2025</u>	<u>2024</u>
Accruals	34,870	20,871
Grants payable	-	-
Deferred Income	45,000	45,000
Other payables	42,598	24,543
	<u>£ 122,468</u>	<u>£ 90,414</u>

Deferred Income

	<u>2025</u>	<u>2024</u>
Deferred Income Brought Forward	45,000	95,000
Released to Income and Expenditure, 2025	(45,000)	(95,000)
Transferred from Income and Expenditure, 2025	45,000	45,000
Deferred Income Carried Forward	<u>45,000</u>	<u>£ 45,000</u>

Notes to the Financial Statements
For the year ended 31 December 2025

9 Movements in funds2025

	At 1st January 2025 £	Income & gains £	Expenditure & losses £	December 2025 £
Restricted funds:				
TNLCF ILTA	323,341	5,851,913	(5,916,102)	259,152
MOJ IOTLS	64,779	6,096,000	(6,103,649)	57,130
Other	-	85,213	(85,213)	-
Total restricted funds	388,120	12,033,126	(12,104,964)	316,282
Designated funds:				
Pro Bono Costs Orders income	419,977	434,269	(297,671)	556,575
Collective Actions income	-	3,405,163	-	3,405,163
Regionally designated income	73,940	19,640	(62,455)	31,125
Other	187,993	-	(48,492)	139,501
Total designated funds	681,910	3,859,072	(408,618)	4,132,364
Unrestricted funds	802,676	780,629	(583,099)	1,000,206
Total funds	1,872,706	16,672,827	(13,096,681)	5,448,852

The narrative to explain the purpose of each fund is given at the foot of the note below

2024

	At 1st January 2024 £	Income & gains £	Expenditure & losses £	December 2024 £
Restricted funds:				
TNLCF ILTA	2,962,141	6,048,847	(8,687,647)	323,341
MOJ IOTLS	77,784	6,000,000	(6,013,005)	64,779
Other	343,688	166,576	(510,264)	-
Total restricted funds	3,383,613	12,215,423	(15,210,916)	388,120
Designated funds:				
Pro Bono Costs Orders income	207,629	240,824	(28,476)	419,977
Collective Actions income	-	-	-	-
Regionally designated income	124,392	8,363	(58,815)	73,940
Other	180,000	80,000	(72,007)	187,993
Total designated funds	512,021	329,187	(159,298)	681,910
Unrestricted funds	525,804	730,482	(453,610)	802,676
Total funds	4,421,438	13,275,092	(15,823,824)	1,872,706

Purposes of Restricted & Designated Funds:

TNLCF ILTA is a grants programme (Improving Lives Through Advice) funded by grants from the National Lottery Community Fund, running from 2023-28.

MOJ IOTLS is a grants programme (Improving Outcomes Through Legal Support) funded by grants from the Ministry of Justice, running from 2023 to 2026.

Other Restricted Funds represent grants and donations made by bodies who specify the use that these grants and donations are to be put to.

Purposes of Designated Funds:

Pro Bono Costs Orders Income is income generated when solicitors acting pro bono successfully file for costs, as per s194 2007 Legal Services Act. These funds have been designated by the trustees for grant making purposes.

Collective Actions Income is income received as the result of an opt-out collective actions proceeding, either (i) as part of a settlement order or (ii) when there are awarded damages that cannot be distributed. These funds have been designated by the trustees for grantmaking purposes.

Regionally Designated income is income sourced from a nation or region that trustees have designated for grant making in that same nation or region.

Other Designated funds are items that the trustees have designated for grantmaking purposes.

**Notes to the Financial Statements
For the year ended 31 December 2025**

10 Contingent liability

The Charity has provided indemnities to firms that have donated residual client balances in the event that these are claimed back from the firm. Suitable investment of these reserves is considered by the trustees on a regular basis.

11 Related Parties

No member of the Board of Trustees received any remuneration during the year (2024 £Nil). Travel expenses reimbursed to two trustees amounted to £219 (2024: £761). There were no other related party transactions noted in the current or preceding year.

Notes to the Financial Statements
For the year ended 31 December 2025

12 Grants and Donations made to Institutions

	<u>2025</u>	<u>2024</u>
	£	£
Grants & Donations	11,964,945	14,671,923

Grants & Donations were made to the following institutions for the purpose of enabling the recipient to promote the charity's objectives:

Access Social Care	104,000	154,000
Advocate/Bar Pro Bono Unit	29,168	25,231
Anti-trafficking and Labour Exploitation Unit (ATLEU)	100,000	150,000
Asylum Support Appeals Project	95,709	94,596
Birmingham People's Centre	-	1,370
Radical Employment Rights	-	130
Bristol Law Centre	203,118	251,698
CASSPLUS (Community Advice and Support Service)	103,286	101,659
Casus Omissus (The Aberdeen Law Project)	-	80
Central England Law Centre	225,203	273,457
Child Poverty Action Group (CPAG)	100,000	150,000
Citizens Advice Bradford and Airedale	106,144	104,472
Citizens Advice Braintree & South Essex Limited	31,671	23,073
Citizens Advice Bury & Bolton	95,000	142,500
Citizens Advice Central Dorset	100,000	150,000
Citizens Advice Central Nottinghamshire	82,875	81,569
Citizens Advice Chelmsford	-	4,494
Citizens Advice Croydon	94,702	93,210
Citizens Advice Denbighshire	61,903	60,928
Citizens Advice Flintshire	67,192	66,133
Citizens Advice Gateshead	104,565	102,918
Citizens Advice Hull & East Riding	87,822	131,740
Citizens Advice Liverpool	116,348	114,515
Citizens Advice Middlesbrough	59,120	58,189
Citizens Advice Norfolk	-	2,498
Citizens Advice North & West Kent	93,543	92,069
Citizens Advice North East Derbyshire	84,899	127,348
Citizens Advice North Somerset	98,664	147,996
Citizens Advice Oxford Branch	-	24,999
Citizens Advice Sheffield & Law Centre	100,000	150,000
Citizens Advice Solent East (prev. CA Portsmouth)	91,009	89,575
Citizens Advice St Albans District	28,536	19,938
Citizens Advice Wandsworth	100,000	150,000
Citizens Advice West Oxfordshire	24,999	-
Citizens Advice Worcester and Herefordshire	100,000	150,000
Community Advice and Law Service Ltd	117,809	115,953
Community Law Service (Northampton And County)	87,330	86,083
Coram Children's Legal Centre	100,000	154,045
Coventry Haven Women's Aid	91,630	137,444
Cumbria Law Centre	217,849	265,993
Deighton Pierce Glynn	-	33,000
Derbyshire Law Centre	100,000	150,096
Devon and Cornwall Refugee Support	105,614	103,950
Direct Help & Advice	117,282	115,435
Disability Advice Service (East Suffolk)	77,209	102,917
Disability North	107,280	149,575
Disability Rights UK	25,000	25,000
Domestic abuse Volunteer Support Services (DAVSS)	117,826	115,970
Dundee North Law Centre	-	328
East End Citizens Advice Bureaux	117,849	115,993
East European Resource Centre	100,000	150,000
East Greenwich Legal Advice Clinic	-	5,000
Equality and Employment Law Centre	-	13
Families InFocus (Essex)	100,000	150,000
Family Rights Group	90,000	135,000
First Light South West	63,031	62,038
Fiscus North Limited	82,293	123,440
Free Representation Unit	13,750	-

Notes to the Financial Statements
For the year ended 31 December 2025

Grants & Donations made to Institutions continued

	<u>2025</u>	<u>2024</u>
	£	£
Friends, Families and Travellers	217,849	265,993
Greater Manchester Immigration Aid Unit	218,056	259,949
Greater Manchester Law Centre & PBC	82,154	84,860
Harrow Law Centre	70,709	69,596
Housing Matters Bristol	-	128
IKWRO - Women's Rights Organisation	100,000	150,000
Independent Domestic Abuse Services (IDAS)	115,830	114,005
Indoamerican Refugee and Migrant Organisation (IRMO)	84,692	83,358
IPSEA	31,678	47,517
Justice	-	7,150
Kirklees Citizens Advice & Law Centre	100,978	99,387
LAPG (Legal Aid Practitioners Group Management & Leadership Hub)	195,560	170,480
Latin American Women's Rights Service	100,000	150,000
Law Centres Network	25,000	-
Law for Life (Foundation for Public Legal Education)	100,000	150,000
LawCare	-	504
LawWorks (The Solicitors Pro Bono Group)	25,000	7,550
Legal Advice Centre (University House)	25,000	25,000
Legal Education Foundation (LEF)	-	116,667
LGBT Foundation	75,804	104,185
London Legal Support Trust	19,208	-
Luton Law Centre	58,960	58,031
Manchester Mind	76,238	75,037
Mancroft Advice Project	93,168	139,751
Manuel Bravo Project	217,849	265,993
Mary Ward Legal Centre	140,298	138,481
Maternity Action	100,000	150,000
Merseyside Law Centre	169,532	218,174
Narthex Sparkhill	100,000	150,000
New Forest Disability Information Service	52,260	78,389
Nishkam Civic Association	115,080	113,267
Norfolk Coalition of Disabled People	100,000	150,000
Norfolk Community Law Service	212,820	263,541
North Bristol Advice Centre	72,784	71,637
North East Law Centre	217,849	270,181
North Kensington Law Centre	93,127	95,660
North West London Law Centres (NWLLC)	100,000	150,000
North Yorkshire Citizens Advice and Law Centre	217,113	268,862
Northamptonshire Rights and Equality Council	75,476	106,896
Nottingham Law Centre	100,000	150,755
Oxford Community Work Agency	66,006	64,966
PBIC Ltd	100,000	150,000
Peterborough Citizens Advice	-	909
Praxis Community Projects	111,022	109,273
Public Interest Law Centre	100,000	129,000
Public Law Project	100,000	150,000
Rainbow Migration	100,000	150,000
Raise	76,602	75,395
RCJ Advice	274,674	321,922
Refugee and Migrant Centre - Birmingham	-	2,329
Refugee and Migrant Forum of Essex & London (RAMFEL)	4,000	4,000
Rights of Women	211,367	259,613
Riverside Advice	65,391	60,672
Shelter	118,838	123,069
Shelter Cymru	56,965	56,067
South West London Law Centres	115,212	113,397
South Yorkshire Refugee Law and Justice	71,281	61,996
Southwark Law Centre	218,233	266,433
Speakeasy Law Centre	4,000	4,000
Special Educational Needs Advice Centre (SENAC)	655	23,333
Spitfire Advice and Support Services	70,000	105,000
Staffordshire North & Stoke-on-Trent Citizens Advice Bureau	117,706	115,852
Stevenage Citizens Advice Bureau	61,549	60,580
Stockton and District Advice and Information Service (SDAIS)	130,073	156,083

Notes to the Financial Statements
For the year ended 31 December 2025

Grants & Donations made to Institutions continued

	<u>2025</u>	<u>2024</u>
	£	£
Suffolk Law Centre (Ipswich & Suffolk Council for Racial Equality)	92,698	140,542
Support & Action To End Domestic Abuse (SATEDA)	99,569	149,353
Support Through Court	298,071	293,375
Support Through Court Birmingham	-	251
Support Through Court Leeds	-	88
Tax Volunteers (Trading Name Tax Help for Older People)	-	6,913
TaxAid UK t/a Bridge The Gap	-	8,833
Teignbridge CAB	100,000	150,000
The Motherhood Plan (t/a Pregnant Then Screwed)	110,250	108,513
The Oxford Diocesan Council for Social Work Incorporated ('Parents And	100,000	150,000
The Women's Centre Cornwall	66,570	99,855
Tower Hamlets Law Centre	120,140	118,629
UCL Integrated Legal Advice Clinic	-	1,250
University of Strathclyde Law Clinic	-	38
Vauxhall Community Law & Information Centre	4,000	4,492
Victim Support	51,924	51,106
Wiltshire Law Centre	4,000	4,000
Women's Consortium	-	225
Working Families	217,849	265,993
York CAB	-	936
Your Voice Counts	80,000	120,000
Zacchaeus 2000 Trust	25,000	25,000
	<u>11,964,945</u>	<u>14,671,923</u>



IV. Impact Report



The Access to Justice
Foundation

Impact Report 2025



1. Introduction from our Interim Chair, Andrew Seager

It has been a privilege to oversee a significant year for the Access to Justice Foundation at a time when the need for long term funding for free legal advice across the UK has never been higher.

Every year, 66% of adults in England and Wales face a legal problem but for over 11 million people, help never arrives. Demand for free legal advice, which plays a vital role in helping individuals understand and enforce their rights, has risen by **more than 40%** in five years. Funding from public and philanthropic sources has steadily declined for decades.

Unresolved legal problems drive financial insecurity, mental health deterioration, and rising reliance on emergency services, health and social care. The demand for frontline advice providers, which are uniquely placed to address issues early, has never been greater.

In response to what frontline agencies tell us they need, we are making more long-term unrestricted grants. **In 2025 we had nearly £45 million worth of active grants in place, our highest ever total providing valuable funding to 119 organisations.** I am proud of the position of trust we have in the sector and that over 90% of our funds raised are distributed to the frontline every year.

On the fundraising side we saw progress too, with the largest number of pro bono costs orders made in our history and the payment of the first sum of undistributed damages from an opt out collective actions case at the Competition Appeal Tribunal.



Looking ahead to 2026 we need to continue to rise to the challenges the advice sector is facing. We will be continuing our leading work on exploring new additional funding models to support access to justice, championing the impact of advice and we hope to continue to further expand our grant making with funding coming through from collective actions.

I would like to thank our dedicated and committed staff team, my fellow Trustees including our excellent former Chair Gavin Mansfield, our funders, donors and the amazing frontline agencies who are making a difference to their clients and communities.

The difference our funding makes

Reaching communities in need.

We direct funding to places and people where legal problems go unaddressed, to communities facing the highest barriers, whether these are geography, language, poverty, or a system they've never been helped to navigate.

More people in need accessing support.

Demand for free legal advice continues to outstrip supply. We want to help that gap close by reaching more people and funding more organisations to deliver services at scale.

Funding to meet community needs.

Charities do their best work when they're not constantly firefighting. We prioritise flexible, multi-year grants that give organisations the stability to plan, collaborate, and innovate.

Wider engagement to improve understanding.

We leverage our advice and grantee networks to encourage better understanding and awareness of legal rights.

Our Long-Term Partnerships

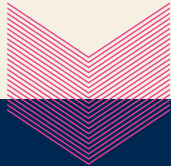
As an experienced grant maker we have long-term partnerships with both the National Lottery Community Fund and the Ministry of Justice. These collaborations have enabled us to award tens of millions in multi-year funding to improve access to advice.



Funded by
UK Government
Wedi ei ariannu gan
Llywodraeth y DU

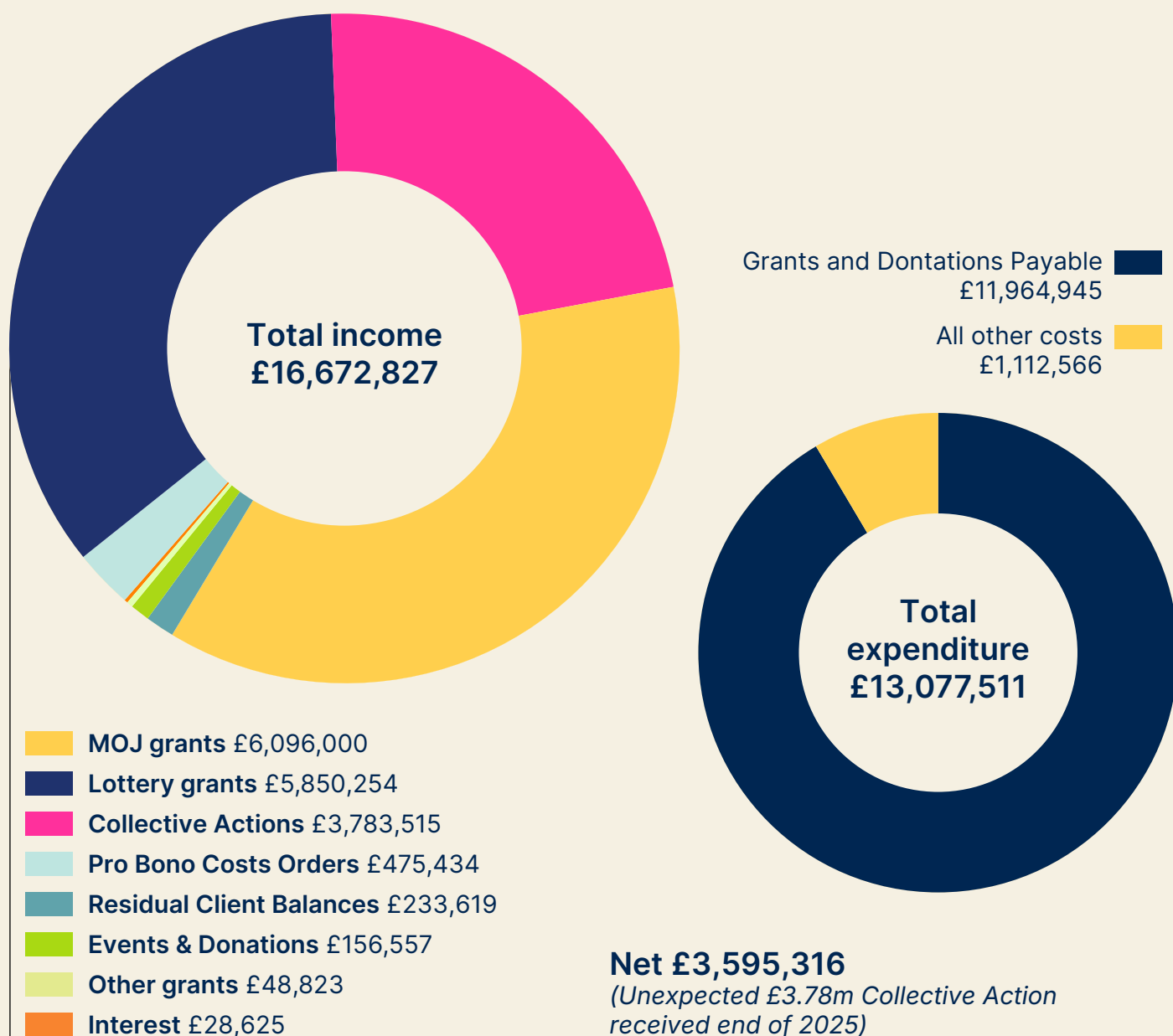


264,390
beneficiaries
supported



206,852
issues addressed

How we raised and distributed funds in 2025



2025 was our highest income year ever, raising over £16.6 million.

We received our first income via opt-out collective actions, totalling over £3.7 million, contributing to an unplanned net income of over £3.5 million, funds we're putting straight to work through new grants in early 2026 that will support consumers across the UK.

In total, we made grant payments of £11.96 million to funded partners, supported by the National Lottery Community Fund and the Ministry of Justice. Our non-grant expenditure was £1.11 million, just 8.5% of total expenditure. We keep our overheads low so as much money as possible reaches the frontline.

2. Raising funds

How we work as a fundraiser

We're not a standard funder; we raise money as well as distribute it. Because we're not an endowed foundation, we understand how important it is to get money in and out to organisations efficiently. That drives us to be creative, proactive, and persistent in finding new ways to bring resource in to deliver free legal advice.

We operate across the UK, connecting with advice providers at national, regional, and local levels. As a trusted partner for government and institutional funders, we offer stability, scalability, and genuine accountability making us the natural home for anyone who wants their money to go further for access to justice.

We raise money in several ways:

- **Partnering with major funders** to distribute funding at scale.
- **Channeling support from the legal profession** through Pro Bono Costs Orders and undistributed damages from opt-out collective actions in the Competition Appeal Tribunal.
- **Working with law firms of all sizes to put residual client balances to good use**, backed by indemnities that give firms confidence to act.
- **Supporting individuals who want to fund access to justice** through donations and events.

Bindmans

At Bindmans, social responsibility is part of the firm's DNA. The firm's founder, the late Sir Geoffrey Bindman KC (Hon), was a local activist who helped to found Camden Law Centre, one of our funded partners.

Through the Bindmans Social Justice Fund, a first of its kind initiative in the legal industry, 10% of fees paid by business clients go into a dedicated fund, from which ATJF receives 50%.

Shared values are the common thread across every firm that supports us. There are many ways to contribute, and we work with every supporter to find the right one for them.



119
organisations
funded

Jonathan's Justice Journey

Each year hundreds of people walk, run and row to raise funds to increase access to justice. In 2025 one supporter took on the novel challenge of travelling from the heart of the City of London to Leeds using only local buses.

Jonathan Grant's challenge took in many towns where our funded partners work and highlighted just how difficult it can be to travel by public transport once you are outside London, even in relatively affluent areas. This brought home just one of the obstacles people face when accessing justice.

Jonathan, who works at the Bank of England, made it to his destination and raised thousands of pounds.



“ It was important for me to support a charity that operates across the whole of the UK and so was glad to support The Access to Justice Foundation and see for myself how many towns on route had charities that are being funded.”

Pro Bono Costs Orders

When a parking firm issued thousands of pounds worth of fines to a young commuter, law firm Keidan Harrison stepped in pro bono. They won and when an appeal against costs was also dismissed, a £10,240 Pro Bono Costs Order was made in our favour to fund free legal advice for more people.

Not every Pro Bono Costs Order is paid promptly. We're grateful to Cooley, Norton Rose Fulbright, and Pallas Partners, who take on enforcement action on our behalf, also pro bono. Their patient, skilled work helped us recover almost £100,000 in 2025.

NEWS

Menu

England | Local News

'I got fined £11k over a five-minute parking rule'



Hannah Robinson has been hit with parking charge notices totalling £11,000 since 2021

3. Making grants

We're committed to long-term, evidence-driven funding that works toward systemic change and social justice. We direct grants where they're needed most to help places and communities with the greatest need and least access to advice.

We fund approaches that make a real difference for people who need it most, across the full spectrum of legal need:

- **Public legal education** that helps communities understand their rights.
- **Preventative and early resolution work** that stops problems escalating.
- **Specialist legal advice** for complex issues.
- **Frontline learning and research** that drives systems change and better policy.



“ We feel like true partners, not simply grantees, and the consistent effort to bring partners together is very much appreciated.

The openness of this grant, not only in core funding but also the learning that is taking place, has enabled us to reflect on our practices - something we see as essential for meaningful, lasting impact.” - Frontline funded partner



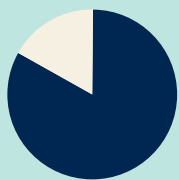
155
grants in place

£44,909,301
grants in place

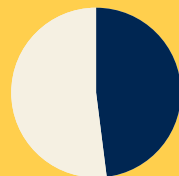
2025 Impact

Clients who receive legal advice reported outcomes:

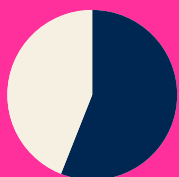
- 76% resolve their problems earlier and avoid going to court.
- 76% have a clear understanding of their legal problem and the action they need to take to resolve it.
- 73% in control of their situation and able to deal with their problems.



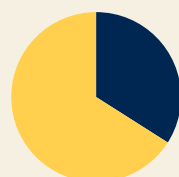
83% of service users experience poverty



48% of service users live with a disability



56% of service users are women



40% of service users are from a racial or ethnic minority

Noah worked as a full-time carer, while also managing his disability. Noah struggled with being undermined and repeatedly looked over at work, he felt unfairly treated compared to colleagues, potentially due to his disability.

When his health took a turn for the worse due to his disability Noah went on sick leave. A few days later he received a letter from his employer suggesting he find a different job.

Pursuing a case for unfair dismissal and disability discrimination takes real stamina. At one of the most challenging times in his life Noah was overwhelmed by trying to prepare for a hearing and pulling together detailed evidence.

Thanks to funding from The Access to Justice Foundation Citizens Advice Flintshire was there to help him set out the details of his claims clearly, and supported him through negotiations with advisers eventually securing a settlement of £7,500 through ACAS. Now Noah has financial security enabling Noah to move on and focus on finding work where he's properly valued.

Early intervention is at the heart of what we fund

When people get the right advice at the right time, problems get resolved before they become crises. This means fewer court cases, fewer employment disputes, and fewer people ending up homeless or destitute.

Our investment in advice saves costs down the line

Unresolved legal problems drive financial insecurity and mental health deterioration increasing reliance on emergency services, healthcare, policing, and social care. Unrepresented litigants prolong court proceedings, adding to backlogs.

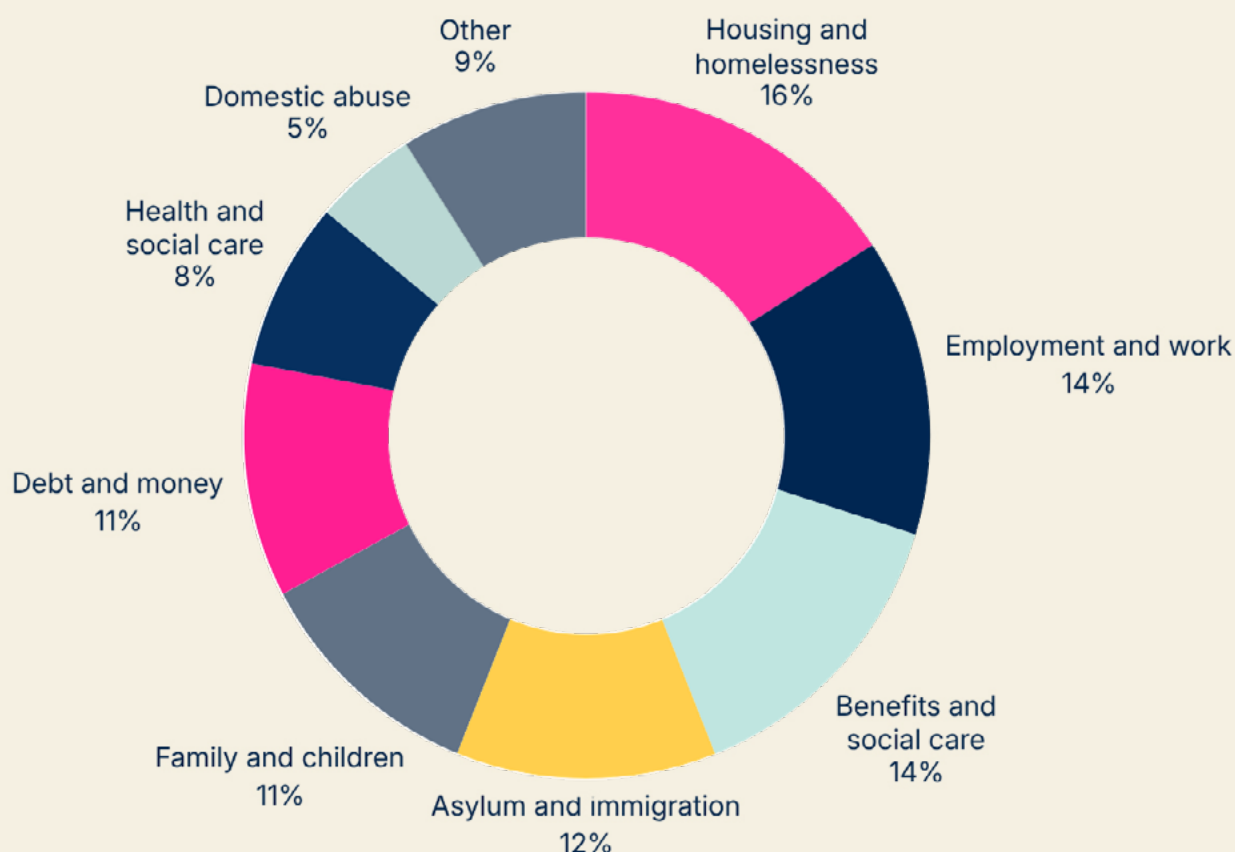
Every £1 spent on legal advice generates £2.71 in wider economic savings by keeping people in their homes and jobs, reducing poverty, and cutting the burden on other public services.

Funder Plus

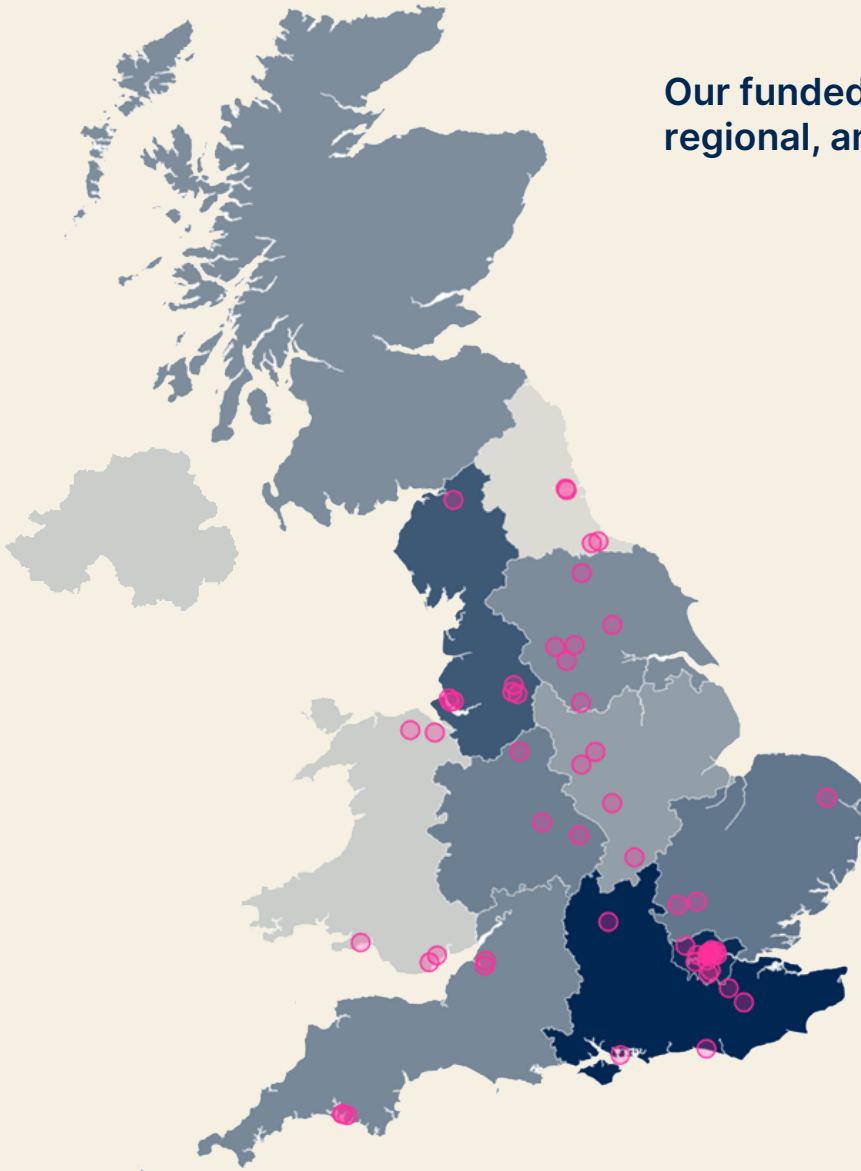
Funding alone isn't enough. We want to have open, honest conversations with our funded partners about what support they need to deliver services that genuinely meet community needs.

We created the Funded Partner Support Programme, delivered by the Legal Aid Practitioners Group Management and Leadership Hub, which offers hands-on organisational development support to the leaders running free legal advice organisations.

The programme helps people build the skills, resilience, and precision to lead their organisations well, not just in stable times, but when things get hard so that communities can rely on these services to last.



Our funded partners: serving local, regional, and UK-wide communities.



Carol was sexually harassed by a colleague at work but when she reported it her employer's investigation was inadequate and her complaint was dismissed for "insufficient evidence." Her manager's attitude towards her changed, she became isolated at work, and the perpetrator remained in post.

The toll on Carol's mental health was serious. Not knowing what options she had, or whether anything could be done, she turned to Rights of Women. Rights of Women explained her rights, walked her through potential claims for sexual harassment, and made sure she knew about key issues affecting her position on tribunal deadlines.

Funding from The Access to Justice Foundation enables organisations including Rights of Women to provide a holistic legal advice and support service. Thanks to their interventions Carol protected her position in relation to tribunal time limits and opened the door to settlement discussions. Having clear information and supportive guidance helped her feel empowered to make informed choices about her future and prioritise her wellbeing.

4. Looking ahead

Landmark moment in collective actions

2026 will kick off our first collective actions grants programme, distributing £3.78 million from the Gutmann v SW Trains case. These are three-year, unrestricted grants delivering long-term, flexible funding that helps organisations plan, retain skilled staff, and genuinely meet community need.

We'll continue to actively engage in other live cases in the Competition Appeal Tribunal, working with legal teams across these cases and intervening when invited to by the Tribunal. We'll work to ensure that as more collective actions progress, the funding generated is invested in supporting consumers and the wider economy.

Collective Actions: From Courtroom to Community

Collective actions should deliver real benefit to real people. But what happens when claimants don't come forward to collect what they're owed?

That's exactly what happened in Gutmann v South Western Trains, a case brought alleging that train companies unlawfully charged passengers twice for part of the same journey. The Competition Appeal Tribunal approved a £25 million settlement in May 2024 but only £216,500 was claimed by affected passengers.

As the prescribed charity designated to receive undistributed damages from opt-out collective actions, we put forward a clear case to the Tribunal for how those funds could be redistributed to reach the same communities who may have been impacted by the legal case.

In September 2025, the Tribunal approved the plan: £3.78 million would be awarded to The Access to Justice Foundation. We consulted key partners immediately, published our grants strategy in October 2025 in collaboration with Advice UK, Age UK, Citizens Advice and Which?, and in January 2026 launched a three-year unrestricted grants programme targeting the regions where class members are based or where need is most persistent.

A new £20 million Ministry of Justice grants programme

In December 2025, the government announced that The Access to Justice Foundation will manage a new £20 million grant for legal support, running from October 2026 to March 2029.

The new grant will focus on gathering evidence on what works, so we can build the case for longer term funding. We're proud of the partnership we've built with the Ministry of Justice, and of the trust that comes with being asked to steward a programme of this scale.



5. Help us achieve access to justice

Everything we do depends on the generosity and commitment of people who share our belief that justice shouldn't be a luxury. Whether you're a solicitor, a barrister, a trainee, or someone who simply cares about justice, **there's a meaningful way to get involved.**

Donate your firm's residual client balances

Unclaimed client funds sitting dormant in your accounts can be put to meaningful use. We pool contributions from hundreds of firms to fund impactful grants for communities in need, and we provide written indemnities to protect your firm should a client come forward later. No financial risk, no complicated process. Get in touch at clientbalances@atjf.org.uk.

Apply for a Pro Bono Costs Order

When you win a civil case pro bono, you can apply for a Pro Bono Costs Order (PBCO) or include one in a settlement. We're asking every lawyer undertaking pro bono work to make this standard practice. For support navigating the process, reach us at costs@atjf.org.uk.

Take part in a Legal Walk or start one!

Each year, Legal Walks bring legal communities together from Aberdeen to Plymouth, raising money for free legal advice in local communities. If there's a walk near you, please support it. If there isn't, start one, our Walk Organiser Pack gives you everything you need. Get in touch at events@atjf.org.uk.



Make justice part of your legacy

A gift in your will is a chance to make your belief in fairness and equity last beyond your lifetime, becoming part of a future where people facing housing crises, family breakdowns, benefit disputes or employment problems can get the expert help they need. To find out more, contact our Development Director Bhavini Bhatt at bhavinibhatt@atjf.org.uk. We'd be glad to talk it through.

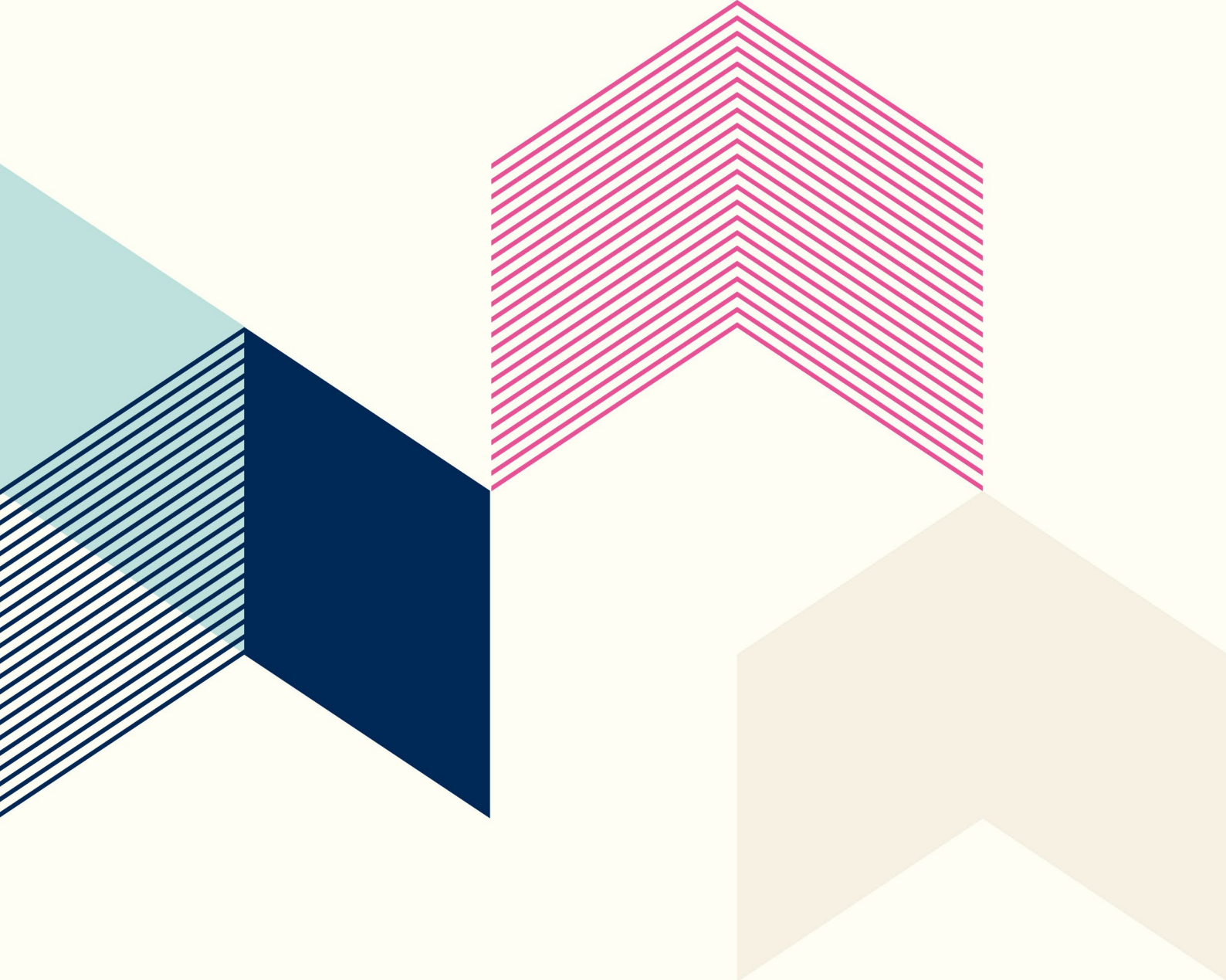


Every contribution counts

There's no single way to support us, and no contribution too small. What matters is that more people join us in this work because while the need is growing, so is our ambition to meet it.

➤ Find out more at www.atjf.org.uk/support-us.





**The Access to Justice
Foundation**

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The Access to Justice Foundation is a company limited by guarantee (No. 6714178) and is a charity registered in England and Wales (No. 1126147) and in Scotland (No. SC048584). Its registered office is The Access to Justice Foundation, 7 Bell Yard London WC2A 2JR