COMPANY REGISTRATION NUMBER: 06478568
CHARITY REGISTRATION NUMBER: 1128776
SCOTTISH CHARITY REGISTRATION NUMBER: SC048882

Maternity Action

Company Limited by Guarantee

Audited Financial Statements

31 January 2026

Jackson & Jackson
A trading name of Jackson Nicholas Assie Limited
Chartered Certified Accountants & Statutory Auditors
Suite 7, Meridian House
62 Station Road, Chingford
London E4 7BA

Maternity Action

Company Limited by Guarantee

Financial Statements

Year ended 31 January 2026

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Maternity Action

Company Limited by Guarantee

Trustees' Annual Report (Incorporating the Directors' Report)

Year ended 31 January 2026

The trustees, who are also the directors for the purposes of company law, present their report and the financial statements of the charity for the year ended 31 January 2026.

Reference and administrative details

Registered charity name	Maternity Action
Charity registration number	1128776
Scottish charity registration	SC048882
Company registration number	06478568
Principal office and registered office	Unit 4 5-7 Wells Terrace London N4 3JU
The trustees	
	Lois Davies Janet Hankin Sabeez Malik Ayesha Mohsin Emma Popo Nikki Pound Chloe Timms Nicole Valentinuzzi Alice Webb
Senior Management Team	Alison Fiddy - Director
Auditor	Jackson Nicholas Assie Limited Chartered Certified Accountants & statutory auditor Suite 7, Meridian House 62 Station Road Chingford London E4 7BA
Bankers	Unity Trust Bank Nine Brindleyplace Birmingham B1 2JB

Chair's statement

This has been a challenging year for our charity. Demand for our advice services has continued to grow, while the funding landscape has become increasingly difficult. Against this backdrop, we are proud to have provided advice and casework support to more than 2500 pregnant women and new parents in 2025, many of whom were on low incomes or had an insecure immigration status.

The issues we encounter through our advice services, training and policy work demonstrate the continuing importance of our work. Pregnant women and new parents are still experiencing financial hardship, workplace discrimination and poor treatment, and many NHS trusts continue to apply the rules on charging for maternity care incorrectly. Our fourth annual cost of living survey found that women on maternity leave are still relying on food banks, skipping meals, reducing heating, getting into unmanageable debt and experiencing negative impacts on their mental and physical health as a result.

Alongside delivering direct advice, we have supported a wide range of frontline and community organisations to strengthen their understanding of maternity rights. This has enabled them to better support their beneficiaries and identify when referral to our specialist advice services is needed.

Our policy work this year focused on advancing our national campaign to End Pregnancy Poverty, through which we continued to press for systemic change including higher rates of maternity pay and a fairer social security system for pregnant women and new parents.

We have also made significant progress in strengthening our governance and organisational infrastructure. This has included trustee refresher training on roles and responsibilities, amendments to our Articles, formalisation of our scheme of delegation, reviews of Board subcommittee terms of reference and improvements to our financial reporting processes. We were also pleased to launch a redesigned logo, strengthening our visual identity and reflecting the professionalism of the work that we do.

I would like to express my sincere thanks to our dedicated staff team and volunteers. Their expertise, commitment and hard work have enabled us to support the growing number of pregnant women and families that need our help. The impact of their work is evident in the high proportion of service users who report greater awareness of their rights, increased confidence in asserting those rights, and reduced stress after receiving advice from us.

I would also like to thank the trustees who served throughout the year. As the demands placed on the charity increased, so too did the demands on the Board, and I am grateful for the additional time, expertise and commitment they generously contributed.

Finally, none of this would have been possible without the generosity of our funders and donors. Their support enables us not only to respond to immediate need, but also to work towards lasting change for pregnant women and new parents across the UK.

The challenges in the external environment are unlikely to disappear in the coming year. However, we remain ambitious and optimistic about the future. We have begun developing our next strategic plan, which will focus on long-term sustainability and ensuring that our services continue to meet the evolving needs of future generations of pregnant women and new parents.

Nikki Pound, Chair

Objectives and activities and strategic report

Maternity Action's Memorandum and Articles of Association state the objects of the organisation to be restricted to:

1. The protection and promotion of the good physical and mental health of pregnant women, new parents and young children by:
(a) promoting and carrying out research for the public benefit and publishing or otherwise disseminating the useful results of such research.
(b) increasing awareness and understanding of the needs of pregnant women, new parents and young children amongst health professionals, service providers and the public, in particular by the provision of guidance and training materials.

2. The promotion of equality for the public benefit by providing information advocacy and support services in particular in relation to the entitlements of pregnant women and new parents.

In accordance with these objectives, the agreed vision, mission and values for the organisation are as follows:

Vision:
A society which fully respects the rights of all pregnant women and new parents to employment, social security, and health care.

Mission:
- To build the capability of pregnant women and new parents to assert their rights by delivering expert legal information, advice, and casework.
- To build the capacity of frontline charities, health professionals, unions, and employers to better support pregnant women and new parents to exercise their rights.
- To undertake thoughtful research and policy analysis which is grounded in Lived Experience.
- To influence law and policy with the aim of reducing poverty, improving health, and advancing equality and human rights for all pregnant women and new parents.

Values:
- We support all women, particularly those who are marginalised.
- We value the paid and unpaid work that women do.
- We want women's voices to be heard.
- We consistently deliver high quality, evidence-based work.
- We value partnership and collaboration.

Strategic Plan 2023-2025

Our strategic priorities, as set out in our Strategic Plan 2023-25, are to:
- Increase access to our expert legal information, advice, and casework services.
- Increase capacity building with frontline voluntary organisations, unions, and health workers.
- Increase the profile and effectiveness of our campaigning.
- Build a sustainable infrastructure to deliver our mission.

What we do

We deliver expert legal advice on the rights of low-income pregnant women and new parents to employment and social security, and on the rights of migrant and asylum-seeking mothers to housing, income and healthcare.

We deliver advice to individual parents and build the capacity of frontline charities to advise and support their communities. Our online information, advice and casework services are delivered exclusively by trained staff who are barristers, solicitors and specialist advisers.

We engage in research, policy and campaigning for change, including through strategic litigation.

We place a strong emphasis on partnership working to enable us to reach those who most need our advice. We have built partnerships with frontline charities and user-led groups, and with unions and health professional organisations.

Public benefit

We have referred to the advice contained in the Charity Commission's general guidance on public benefit when reviewing our aims and objectives and planning our future activities.

Our Objects (set out above) are carried out for the public benefit as follows:

- Our services are available to all pregnant women and new parents in the UK.
- Through our advice and information services, pregnant women and new parents will benefit from increased knowledge of their rights, increased skills to exercise their rights and the confidence to take action. Our services focus on employment rights, maternity pay and benefits, breastfeeding rights, and housing, income and access to healthcare for migrant, refugee and asylum-seeking women.
- Through our research, policy and campaigning, we aim to influence law and policy to better meet the needs of pregnant women and new parents. We undertake research to demonstrate the needs of specific groups of pregnant women and new mothers, including women experiencing pregnancy and maternity discrimination, women affected by charging for NHS maternity care and women on low incomes. Our research is widely distributed to decision-makers and we regularly meet with policymakers from statutory and voluntary sector organisations.

Our achievements and impact

We supported 2576 pregnant women and new parents across our advice services during this financial year. Of those who responded to our post-advice evaluation survey:

- 93% reported an increased awareness of their rights.
- 94% expressed greater confidence in exercising their rights.
- 82% reported that their stress levels had decreased after getting our advice.
- 97% would recommend Maternity Action to friends and family.

Employment and social security advice

Through our **Maternity Rights Advice Service**, our team of employment lawyers and specialist advisers deliver telephone and email advice on rights at work, maternity pay and benefits. We use a 'legal capability' approach to build parents' knowledge, skills and confidence to exercise their legal rights, providing both advice on legal rights and coaching to support women and their partners to take action. Service users requiring additional support, and who meet our eligibility criteria, are referred on to our casework service.

We have continued delivering employment and social security advice using the **Health Justice Partnership** model. Maternity Action commenced the first maternity Health Justice Partnership in Cheshire and Merseyside in 2022, in which our expert employment and social security legal advice was embedded in maternity services. This provided the basis for further Health Justice Partnerships in Greater Manchester and East Cheshire, and South London. The delivery model focuses on outreach and engagement, enabling us to reach more marginalised women and new parents and those most impacted by health inequalities. In 2025, 18% of the pregnant women and new parents advised via our employment and social security Health Justice Partnerships in the North West were from the 10% most deprived areas of England.

We received external recognition of our Health Justice Partnerships at the 2025 LexisNexis Legal Awards, winning the Legal Services Innovation Award.

We have continued contributing to the evidence base surrounding the impact of Health Justice Partnerships, with an independent external evaluation of our work in Greater Manchester and East Cheshire. We also showcased the learning from our three years of experience in delivering advice using this model at a conference, hosted by UCL: Health Justice Partnerships and the NHS 10 Year Health Plan.

Through our **pro bono email advice service,** we recruit and train volunteer lawyers with partner law firms, A&O Shearman, Hogan Lovells Cadwalader, Reed Smith and Farrer & Co. In 2025, we trained 60 law firm volunteers from our four partner law firms and we currently have 350 volunteers on the platform.

During the year, we responded to 2060 employment and social security enquiries. Queries about Statutory Maternity Pay and Maternity Allowance were the most common issues advised on. We assign a potential financial outcome when we have provided in-depth advice about maternity pay or benefits. During this financial year, the potential financial impact of the advice we provided was £476,645.

Our employment and social security **casework service** supports women who require more intensive assistance to resolve issues with their employer or appeal decisions where maternity pay has been denied by the DWP or HMRC. This year, we provided in-depth casework support to 224 women, achieving financial outcomes totalling £634,400. The most common issues faced by our casework clients were redundancy during pregnancy, Statutory Maternity Pay disputes and pregnancy discrimination.

Working in partnership with the Employment Lawyers Association, we delivered online advice clinics through the parenting site Mumsnet to 52 pregnant women and new parents this year. Advice is delivered by a panel of volunteer lawyers, recruited and trained by us.

Advice for migrant and asylum-seeking women

Our **NHS charging advice service** is a unique, specialist service dedicated to helping women facing NHS maternity care charging. Charges start at £7,500 and can run into tens of thousands where care is complex, or a baby spends time in the neonatal intensive care unit. Women affected by charging commonly commence care late and miss appointments, increasing the risks to mother and baby.

This year, we responded to 138 requests for advice on NHS charging and provided legal representation and intensive casework support to an additional 86 women, successfully securing the cancellation or write-off of NHS charges totalling £378,768 for women who were undocumented and destitute or wrongly charged for their care. 92% of the women we supported with NHS charging casework had an annual income of less than £11,000. 42% of our casework clients were survivors of trafficking, domestic abuse or exploitation.

Our **Migrant Women's Rights Service** provides training and second-tier legal advice to frontline organisations, midwives and healthcare professionals on the income, housing and support rights of migrant pregnant women and new mothers. This year, we responded to 121 queries on a variety of topics, including benefits and immigration status, asylum support and destitution payments.

Our pilot **asylum support Health Justice Partnership** in Greater Manchester and East Cheshire came to an end in July 2025. Working closely with maternity and voluntary services, the service provided direct advice to asylum seeking women who were pregnant or new mothers, helping them access asylum support, subsistence support, healthcare and broader support services. In 2025, we assisted 57 women to secure a total of £25,584 in financial support. We also facilitated changes of accommodation, prevented dispersal and supported women to access essential baby equipment, including nappies, baby wipes, bottles and moses baskets. As a result of the pilot, midwives and maternity support workers reported increased confidence in supporting asylum seeking women and having more time to focus on clinical care. The service provided an important evidence base for our policy work in this area and, as expected, highlighted the complexity of the challenges this group of women face during pregnancy and early motherhood.

Research, policy and campaigns

We undertake policy and research work which draws on the expert knowledge of our legal team, evidence from our advice services, lived experience panels and academic research. We prioritise issues affecting low income and marginalised women, including migrant and asylum-seeking women.

This year, we published **'Pushed into Poverty'** based on the findings of our fourth annual digital survey of pregnant women and new mothers affected by the cost of living. Almost all respondents (97%) reported worrying about money during pregnancy and maternity leave, 55% reported borrowing money or relying on credit cards to fully fund their maternity leave, and 57% said they had returned to work early for financial reasons.

We supported a lived experience panel to share their experiences of maternity leave on a low income. Panellists spoke at the launch of our 'Pushed into Poverty' report, were interviewed by the media, wrote to their local MPs about their experiences and recorded social media content to support our campaigning and fundraising activities. We briefed 46 MPs for a debate on levels of maternity pay, five of whom mentioned Maternity Action in their speeches.

We ensured the voices of pregnant women and new parents were represented in our responses to four government consultations, and submissions to three parliamentary committees and one international UN committee. Our pro bono law firm volunteers, who helped us answer almost 500 advice emails, also completed a desktop research project on bereavement/pregnancy loss leave and pay entitlements provisions in other countries. This fed into our consultation response on government proposals for bereavement leave, including pregnancy loss.

In partnership with the Royal College of Midwives and the Royal College of Obstetricians and Gynaecologists, we published updated guidance on NHS charging to promote compliance and good practice on NHS charging. We also worked with academics at King's College London and the University of Bristol on the Reproductive Borders and Bordering Reproduction project to develop a series of briefing papers on access to maternity care for migrant women.

Website resources

We maintain over 50 free online **information sheets** on maternity rights at work, maternity benefits, breastfeeding rights, and the entitlements of migrant, asylum seeker and refugee women to housing, income and healthcare. In 2025, our information sheets were viewed over 900,000 times.

Cases studies and feedback

We have received the following feedback from pregnant women and new parents who have used our services this year:

"Made me aware of my rights and allowed me to communicate them to my employer so they gave me the help I needed which then helped to support my mental health and focus on myself."

"[The adviser] has helped me feel less lonely and stronger during all the process that was quite long and draining, especially with a 6-month-old baby to attend to at the same time. Thanks to her I was able to be more assertive with my employer and ultimately I was able to secure another position within the business."

"Helped to resolve the issues with my employer, have a better risk assessment and outcome for a pregnancy plan. Also ensured I was paid whilst I was off with stress for a few days. [Maternity Action] really helped me." "

"The service had a very positive impact on my situation. With [adviser] support, I was able to successfully recover the holiday pay I was owed after maternity leave, which my employer had initially refused to pay. Having … support throughout made a huge difference - I felt so much more confident and less alone in dealing with the situation. She helped me understand my rights clearly and gave me the courage to communicate assertively with my employer. Although I didn't return to the same job, the issue was resolved fairly and my income was protected."

"Thank you! [The adviser] was brilliant from start to finish, I was feeling very alone and confused by my situation and the guidelines. [The adviser] always gave me clear advice and made the time to go through different scenarios and my rights in those. I felt really confident in the advice, and it's [led] to the best outcome I could have had. I've recommended Maternity Action to friends already. Thank you so much!"

"My experience with Maternity Action was exceptional. When I approached them feeling utterly helpless, [the adviser] not only listened but empowered me to understand my case. She handled it with remarkable professionalism, achieving outstanding results swiftly. Organisations like this are true beacons of hope for those in desperate situations. As a single mother, their support has profoundly impacted my family. I cannot thank them enough."

Case study 1
Lucy is a single parent earning £3,500 per month across two jobs. Her part-time employer confirmed Statutory Maternity Pay (SMP) of £177.36 per week for 39 weeks, but she did not qualify for SMP with her full-time employer. This left Lucy worried that she couldn't take maternity leave because she was unsure how she would manage with a new baby.

Lucy felt she may have to return to work sooner than planned to afford living costs, but she had no childcare support and was anxious about the cost of childcare with a new baby. She was distressed and unsure what options were available to her. Lucy contacted Maternity Action and we were able to advise her that she could claim Universal Credit (UC) alongside her SMP to increase her income during maternity leave. We also explained that she could take maternity leave separately from each employer, and that returning to one job would not affect her leave from the other, giving her more flexibility than she realised. We advised Lucy to apply for the Sure Start Maternity Grant, Child Benefit, Council Tax Reduction and Discretionary Housing Payment. Overall, our advice provided Lucy with the reassurance she needed and identified her entitlement to access over £19,000 in financial support across the maternity period, significantly improving Lucy's financial outlook and her confidence in planning her leave and return to work.

Case study 2
Jinka's midwife called our advice line on Jinka's behalf. Jinka had told her midwife that she was worried about money as her employer had told her they were unable to pay her SMP. English is not Jinka's first language and she found it difficult to understand a lot of the written information available on SMP. We called Jinka with the assistance of an interpreter. Although she had been working throughout her pregnancy, she started her job less than 26 weeks before her Expected Week of Childbirth and her employer had told her she could take leave but would not get SMP. Jinka was not told that she could apply for Maternity Allowance or provided with an SMP1 form. With the help of the interpreter, we were able to advise Jinka of her right to maternity pay and help her write a letter to her employer asking for an SMP1 form. We were able to tell her when and how to apply. Jinka felt she needed assistance to complete the paperwork, so we signposted her to local sources of support and the Maternity Allowance Helpline.

Case study 3
Faduma discovered she had been charged for her NHS maternity care when she applied to be a British citizen. The NHS trust had notified the Home Office of the outstanding debt, but Faduma had never received a bill. Faduma's husband was emotionally, physically and sexually abusive towards her. She was raped throughout her marriage, resulting in her becoming pregnant. Faduma was never asked if she had been subject to domestic abuse or sexual violence by the NHS trust. The trust did not have processes in place to identify Faduma as a survivor of sexual violence or domestic abuse and therefore failed to apply the law correctly in her case. As a result of our legal representation, the NHS trust agreed to cancel the invoice and retrospectively apply the violence exemption.

Looking ahead

We have started work on the development of our next strategic plan which we will finalise and launch in 2026. This will focus on diversifying our income and, in particular, building our earned income stream, alongside seeking to better meet the demand for our advice services. We will also continue to build on the work done to strengthen our infrastructure and governance.

Financial review

Principal funding sources

In this period Maternity Action had two major sources of income:
1. Grants and donations from a broad range of sources, including major grant givers such as The National Lottery Community Fund and The Access to Justice Foundation – Improving Lives Through Advice. We also received donations from individuals and corporate partners.
2. Income generating activities, including delivery of training courses.

This year we incurred a deficit of £21,339 (2025: £202,621 restated deficit). The reserves at the end of the reporting period were £242,617 (2025: £263,956 restated) of which £18,014 were restricted (2025: £18,108 restated). The balance on the unrestricted funds was £224,603 (2025: £245,848).

During the reporting year, we changed our accounting policy relating to the recognition of income from charitable activities. This change is to ensure that the income from charitable activities is measured in such a manner as to provide a truer and fairer view of the nature of performance of contracts and funding obligations, within the context of the Charities SORP.

The specific change relates to the application of conditions pertaining to the timing of recognising income, in response to the performance of multi period contracts, and funding agreements. The change has been applied retrospectively, as a prior year adjustment. The comparative figures for the prior years have therefore been restated. The net amount of these changes amounted to £88,413.

The effect on the deficit for the year (year ended 31 January 2025): Income decreased by £88,413, increasing the previously reported deficit from £114,208 to £202,621. Consequently, "Deferred Income" has increased.

At the start of the financial period the retained reserves were therefore £263,956. This results in the reserves at 31 January 2025 being a fairer reflection of the activities and financial position of the charity.

Reserves policy

Maternity Action maintains reserves to meet unexpected spending requirements. The charity is funded by a mix of grants, donations and self-generated funds which fluctuate year to year, making it difficult to accurately project future income. The bulk of Maternity Action's expenditure is on staffing, so costs cannot be swiftly reduced if income is lower than expected. Maternity Action aims to have unrestricted reserves equal to three to six months operating costs and our reserves at year-end are currently equal to three months operating expense. Maternity Action reviews reserves monthly via monthly management accounts and during the preparation of the budget and the mid-year budget review. We then take appropriate action to address any shortfalls or surplus if required.

Investment policy

Aside from reserves, Maternity Action's funds are to be spent in the short term so there are currently no funds for long term investment.

Structure, governance and management

Maternity Action is a company limited by guarantee (number 6478568) and a registered charity (number 1128776) with the Charity Commission and a registered charity in Scotland (number SC048882) with the Scottish Charity Regulator.

The Board of Trustees met six times during the year. The day-to-day management of the organisation is delegated to the Director, Ali Fiddy. The Finance Subcommittee of the Board. which includes the Treasurer, reviews the budget and financial reports on a regular basis and these are reported to the Board at quarterly meetings. The HR Subcommittee makes recommendations on pay scales, grading of posts, appraisal processes, staffing structure and other human resources issues.

Trustee recruitment and induction

New trustees are appointed from time to time by the existing trustees. An assessment of skills gaps relating to the aims and objectives of the charity is regularly completed by the trustees and new members identified. New trustees receive an induction pack consisting of governing documents, an outline of legal and financial responsibilities, detailed financial information, information about the charity's work and staff team.

Risk management

The trustees have given consideration to the major risks to which the charity is exposed and satisfied themselves that systems or procedures are established in order to manage those risks. The charity has established and maintains a detailed risk register including, but not limited to: governance, operations, finances, compliance with law and the external financial climate. This is reviewed at least annually by the trustees. In addition to this, the charity maintains and regularly reviews a wide range of organisational policies and procedures that address mitigating risk. Risk is a standing item at quarterly Board Meetings.

We have AQS accreditation to ensure consistency in the quality of our advice. We update our safeguarding policies and procedures annually and train staff. Safeguarding is a standing item at quarterly Board Meetings.

Events after the end of the reporting period

Particulars of events after the reporting date are detailed in note 27 to the financial statements.

Directors' responsibilities statement

(a) the directors are responsible for preparing the Directors' Report and the financial statements in accordance with applicable law and regulations and in accordance with United Kingdom Generally Accepted Accounting Practice;

(b) company law requires the directors must not approve the financial statements unless they are satisfied that they give a true and fair view of the state of affairs of the charity and of the surplus or deficit profit or loss of the charity for that period;

(c) in preparing the financial statements the directors are required to:

(i) select suitable accounting policies and then apply them consistently;
(ii) make judgements and accounting estimates that are reasonable and prudent;
(iii) state whether applicable accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements; and
(iv) prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in business.

(d) the directors are responsible for keeping adequate accounting records that are sufficient to show and explain the company's transactions and disclose with reasonable accuracy at any time the financial position of the charity and that enable them to ensure that the financial statements comply with the Companies Act.

(e) the directors are responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities; and

(f) where appropriate, the directors are responsible for the maintenance and integrity of the corporate and financial information included on the charity's website.

In the case of CA 06 Co.-s418(2) each of the persons who are directors at the time when the report is approved, the following applies:

(a) so far as each director is aware, there is no relevant audit information (information needed by the company's auditors in connection with preparing their report) of which the company's auditors are unaware; and

(b) each director has taken all the steps that they ought to have taken as a director in order to make themselves aware of any relevant audit information and to establish that the company's auditors are aware of that information.

The auditor is deemed to have been re-appointed in accordance with section 487 of the Companies Act 2006.

Small company provisions

This report has been prepared in accordance with the provisions applicable to companies entitled to the small companies exemption.

The trustees' annual report was approved on 28 October 2026 and signed on behalf of the board of trustees by:

N Pound
Trustee

C Timms
Trustee

Maternity Action

Company Limited by Guarantee

Independent Auditor's Report to the Members of Maternity Action

Year ended 31 January 2026

Opinion

We have audited the financial statements of Maternity Action (the 'charity') for the year ended 31 January 2026 which comprise the statement of financial activities (including income and expenditure account), statement of financial position, statement of cashflows and the related notes, 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 FRS 102 The Financial Reporting Standard applicable in the UK and Republic of Ireland (United Kingdom Generally Accepted Accounting Practice).

In our opinion the audited financial statements:

- give a true and fair view of the state of the charity's affairs as of 31 January 2026 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 accounting standards, including FRS102 The Financial Reporting Standard applicable in the UK and Republic of Ireland; and
- have been prepared in accordance with the requirements of the Companies Act 2006 and the Charities and Trustee Investment (Scotland) Act 2005 and regulation 8 of the Charities Accounts (Scotland) Regulations 2006 (as 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 the charity in accordance with the ethical requirements relating to the audit of the financial statements in the UK, including the Financial Reporting Standards (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 preparation of the financial statements is appropriate.

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

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

Other information

The other information comprises the information included in the trustees' report, other than the financial statements and our auditors report thereon. The trustees are responsible for the other information contained within the trustees' 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.

In connection with our audit of the financial statements, 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. 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' report (incorporating the Directors' Report) for the financial year for which the audited financial statements are prepared is consistent with the audited financial statements; and
- the Directors' 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 charity and its environment obtained in the course of the audit, we have not identified material misstatements in the trustees' report.

We have nothing to report in respect of the following matters in relation to which the Companies Act 2006 and the Charities Accounts (Scotland) Regulations 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 audited 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 trustees were not entitled to prepare the audited financial statements in accordance with the small companies regime and take advantage of the small companies' exemptions in preparing the directors' report and from the requirement to prepare a strategic report.

Responsibilities of trustees

As explained more fully in the trustees' responsibilities statement, the trustees (who are also the directors for the purposes of company law) are responsible for the preparation of the financial statements in accordance with the applicable financial reporting framework 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 audited financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, the trustees are responsible for assessing the charity's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the trustees either intend to liquidate the 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 44(1) of the Charities and Trustee Investment (Scotland) Act 2005 and under the Companies Act 2006 and report in accordance with regulations made under those acts.

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.

As part of an audit in accordance with ISAs (UK), we exercise professional judgment and maintain professional scepticism throughout the audit. We also:

- Identify and assess the risks of material misstatement of the audited financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.

- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the internal control.

- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by the trustees.

- Conclude on the appropriateness of the trustees' use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the charity's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the audited financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the charity to cease to continue as a going concern.

- Evaluate the overall presentation, structure and content of the audited financial statements, including the disclosures, and whether the audited financial statements represent the underlying transactions and events in a manner that achieves fair presentation.

We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

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 design procedures in line with our responsibilities, outlined above, to detect material misstatements in respect or irregularities, including fraud. The extent to which our procedures are capable of detecting irregularities, including fraud is detailed below:

We considered the nature of the charity's industry and its control environment and reviewed the charity's documentation of their policies and procedures relating to fraud and compliance with laws and regulations. We also enquired of management and others within the entity about their own identification and assessment of the risks of irregularities.

We obtained an understanding of the legal and regulatory frameworks that the charity operates in, and identified the key laws and regulations that:

- had a direct effect on the determination of material amounts and disclosures in the financial statements. These included the Companies Act, Charities Act, Charities (Accounts and Reports) Regulations 2008, Health and Safety Act, employment law, pensions legislation, tax legislation, Bribery Act and Slavery Act; and

- do not have a direct effect on the financial statements but compliance with which may be fundamental to the charity's ability to operate or to avoid a material penalty. These included the Charity Commission for England and Wales (Charity Commission) regulations, fundraising regulations and Anti-Money Laundering Regulations (including Proceeds of Crime Act 2002 and Terrorism Act 2000).

We discussed among the audit engagement team regarding the opportunities and incentives that may exist within the organisation for fraud and how and where fraud might occur in the financial statements.

As a result of performing the above, we identified the greatest potential for fraud in the following areas, and our specific procedures performed to address them are described below:

- Recognition of grant income: this involves judgement around whether grants have performance conditions attached to them which have to be met before income can be recognised, as well as judgement over whether or not those conditions have been satisfied. On a sample basis, we have assessed the judgements and estimates made by management in the recognition of this income.

- Appropriate allocation of restricted income: there is a risk that restricted income may not have been identified and allocated as such. We reviewed the allocation of income to restricted or unrestricted funds on initial recognition to ensure restrictions were appropriately identified and applied, and we reviewed fund transfers from restricted to unrestricted funds to assess the rationale for those movements.

In common with all audits under ISAs (UK), we are also required to perform specific procedures to respond to the risk of management override. 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 evaluated the business rationale of any significant transactions that are unusual or outside the normal course of business.

In addition to the above, our procedures to respond to the risks identified included the following:

- reviewing financial statement disclosures by testing to supporting documentation to assess compliance with provisions of relevant laws and regulations described as having a direct effect on the financial statements;
- performing analytical procedures to identify any unusual or unexpected relationships that may indicate risks of material misstatement due to fraud;
- enquiring of management concerning actual and potential litigation and claims, and instances of non-compliance with laws and regulations; and
- reading minutes of meetings of those charged with governance, reviewing internal management reports, reviewing correspondence with HMRC and with the Charity Commission.

Use of our report

This report is made solely to the charity's members, as a body, in accordance with Chapter 3 of Part 16 of the Companies Act 2006 and to the charitable company's trustees, as a body, in accordance with Regulation 10 of the Charities Accounts (Scotland) regulations 2006. Our audit work has been undertaken so that we might state to the charity'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 charity and the charity's members as a body, for our audit work, for this report, or for the opinions we have formed.

John Assie FCCA (Senior Statutory Auditor)
for and on behalf of
Jackson Nicholas Assie Limited
Chartered Certified Accountants and Statutory Auditors
Suite 7, Meridian House
62 Station Road
North Chingford
London E4 7DB

29 October 2026

Maternity Action

Company Limited by Guarantee

Statement of Financial Activities
(including income and expenditure account)

Year ended 31 January 2026

	Note	Unrestricted funds £	2026 Restricted funds £	2026 Total funds £	2025 *(restated)* Total funds £
Income and endowments					
Donations and legacies	**5**	156,119	–	**156,119**	119,791
Charitable activities	**6**	62,164	731,258	**793,422**	672,079
Investment income	**7**	8,816	–	**8,816**	2,199
Total income		227,099	731,258	**958,357**	794,069
Expenditure					
Expenditure on raising funds:					
Costs of raising donations and legacies	**8**	(27,790)	–	**(27,790)**	(26,448)
Expenditure on charitable activities	**9,10**	(235,318)	(716,588)	**(951,906)**	(970,242)
Total expenditure		(263,108)	(716,588)	**(979,696)**	(996,690)
Net expenditure		(36,009)	14,670	**(21,339)**	(202,621)
Transfers between funds	**16**	14,764	(14,764)	**–**	–
Net movement in funds		(21,245)	(94)	**(21,339)**	(202,621)
Reconciliation of funds					
Total funds brought forward as previously reported		245,848	185,026	**430,874**	545,082
Prior year adjustment		–	(166,918)	**(166,918)**	(78,505)
Restated		245,848	18,108	**263,956**	466,577
Total funds carried forward		224,603	18,014	**242,617**	263,956

The statement of financial activities includes all gains and losses recognised in the year.
All income and expenditure derive from continuing activities.

The notes on pages 20 to 35 form part of these financial statements.

Maternity Action

Company Limited by Guarantee

Statement of Financial Position

31 January 2026

	Note	2026 £	2026 £	2025 (restated) £
Current assets				
Debtors	**18**	**27,288**		52,280
Cash at bank and in hand		**373,436**		422,286
		400,724		474,566
Creditors: amounts falling due within one year	**19**	**(158,107)**		(210,610)
Net current assets			**242,617**	263,956
Total assets less current liabilities			**242,617**	263,956
Net assets			**242,617**	263,956
Funds of the charity				
Restricted funds			**18,014**	18,108
Unrestricted funds			**224,603**	245,848
Total charity funds	**22**		**242,617**	263,956

These financial statements have been prepared in accordance with the provisions applicable to companies subject to the small companies' regime.

These financial statements were approved by the board of trustees and authorised for issue on 28 October 2026, and are signed on behalf of the board by:

N Pound
Trustee

C Timms
Trustee

Company Registration Number: 06478568

The notes on pages 20 to 35 form part of these financial statements.

Maternity Action

Company Limited by Guarantee

Statement of Cash Flows

Year ended 31 January 2026

	2026	2025 *(restated)*
	£	£
Cash flows from operating activities		
Net expenditure	**(21,339)**	(202,621)
Adjustments for:		
Other interest receivable and similar income	**(8,816)**	(2,199)
Changes in:		
Trade and other debtors	**24,992**	5,193
Trade and other creditors	**(52,503)**	174,044
Cash generated from operations	**(57,666)**	(25,583)
Interest received	**8,816**	2,199
Net cash used in operating activities & net decrease in cash equivalents	**(48,850)**	(23,384)
Cash and cash equivalents at beginning of year	**422,286**	445,670
Cash and cash equivalents at end of year	**373,436**	422,286

1. General information

The charity is a public benefit entity and a private company limited by guarantee, registered in England and Wales and a registered charity in England and Wales and in Scotland. The address of the registered office is Unit 4, 5-7 Wells Terrace, London, N4 3JU.

2. Statement of compliance

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 (FRS102) in October 2019 and the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS102) and the Charities and Trustee Investment (Scotland) Act 2005 and Regulation 8 of the Charities and Accounts (Scotland) Regulation 2006, the Companies Act 2006 and the UK Generally Accepted Practice as it applies from 1 January 2019.

3. Accounting policies

Basis of preparation

The financial statements have been prepared on the historical cost basis.

The financial statements are prepared in sterling, which is the functional currency of the charity.

Going concern

The trustees have considered the circumstances and projections of the charity, and are satisfied, the going concern basis is appropriate for these financial statements.

It is therefore considered that the Going Concern status remains intact, and there are no material uncertainties, about the charity's ability to continue its operations.

Changes in accounting policies

During the reporting year, the company changed its accounting policy relating to the recognition of income from charitable activities. This change is to ensure that the income from charitable activities is measured in such a manner as to provide a truer and fairer view of the nature of performance of contracts and funding obligations, within the context of the Charities SORP.

The specific change relates to the application of conditions pertaining to the timing, of recognising income, in response to the performance of multi period contracts, and funding agreements, and is referred to, in the "Incoming resources" section of this note.

The change has been applied retrospectively, as a prior year adjustment. Comparative figures for the year ended 31 January 2025 have been restated.

The amount of the net change in the prior years amounted to £88,413.

The effect on the deficit for the year (year ended 31 January 2025): Income decreased by £88,413, increasing the previously reported deficit from (£114,208) to (£202,621). Consequently, "Deferred Income" has increased.

At the start of the financial period the retained reserves were therefore £263,956. This results in the reserves at 31 January 2025 being a fairer reflection of the activities and financial position of the charity.

3. Accounting policies ***(continued)***

Judgements and key sources of estimation uncertainty

The preparation of the financial statements requires management to make judgements, estimates and assumptions that affect the amounts reported. These estimates and judgements are continually reviewed and are based on experience and other factors, including expectations of future events that are believed to be reasonable under the circumstances.

Key judgements include the assessment of whether income is subject to performance-related or time-related conditions and the timing of the recognition.

Other than the assessment of income recognition, no other key judgements have a significant effect.

Fund accounting

Unrestricted funds are available for use at the discretion of the trustees to further any of the charity's purposes.

Designated funds are unrestricted funds earmarked by the trustees for particular future project or commitment.

Restricted funds are subjected to restrictions on their expenditure declared by the donor or through the terms of an appeal and fall into one of two sub-classes: restricted income funds or endowment funds.

Incoming resources

All incoming resources are included in the statement of financial activities when the charity has entitlement to the income (or has an enforceable right to the income); it is probable that the economic benefits associated with the transaction will flow to the charity and the amount can be reliably measured.

Income is classified as either income from donations and grants (non-exchange transactions) or income from contracts for the supply of services (exchange transactions) where the charity receives consideration in return for performance obligations.

Income is recognised in accordance with the nature of the funding agreement as follows:

- income from donations or grants (non-exchange transactions) is recognised when there is evidence of entitlement (or an enforceable right to the income), receipt is probable and its amount can be measured reliably.

  Where income is subject to conditions outside the control of the charity which must be met before the charity is entitled to the funds, income is recognised only when those conditions are met.

  Conditions may include:

  - Performance-related conditions: where specific outputs or outcomes must be delivered before entitlement arises. Income is recognised as these conditions are met (i.e. as the charity satisfies the related performance conditions).

3. Accounting policies ***(continued)***

- Time-related conditions: where entitlement to income arises over a specified period. Income is recognised over the period to which the funding related, as the charity becomes entitled to the income.

- When income is received in advance of meeting these conditions, it is recognised as deferred income within creditors until the conditions are met.

- Income that is subject to restrictions (for example, where funds must be spent for a particular purpose but there are no conditions affecting entitlement) is recognised when the income is receivable and is allocated to the appropriate restricted fund.

- legacy income is recognised when receipt is probable and entitlement is established.

- income from donated goods is measured at the fair value of the goods unless this is impractical to measure reliably, in which case the value is derived from the cost to the donor or the estimated resale value. Donated facilities and services are recognised in the accounts when received if the value can be reliably measured. No amounts are included for the contribution of general volunteers.

- income from contracts for the supply of services (exchange transactions) is recognised with the delivery, or satisfaction of performance obligations, of the contracted service. This is classified as unrestricted funds unless there is a contractual requirement for it to be spent on a particular purpose and returned if unspent, in which case it may be regarded as restricted.

Resources expended

Expenditure is recognised on an accruals basis as a liability is incurred. Expenditure includes any VAT which cannot be fully recovered, and is classified under headings of the statement of financial activities to which it relates:

- expenditure on raising funds includes the costs of all fundraising activities, events, non-charitable trading activities, and the sale of donated goods.

- expenditure on charitable activities includes all costs incurred by a charity in undertaking activities that further its charitable aims for the benefit of its beneficiaries, including those support costs and costs relating to the governance of the charity apportioned to charitable activities.

- other expenditure includes all expenditure that is neither related to raising funds for the charity nor part of its expenditure on charitable activities.

All costs are allocated to expenditure categories reflecting the use of the resource. Direct costs attributable to a single activity are allocated directly to that activity. Shared costs are apportioned between the activities they contribute to on a reasonable, justifiable and consistent basis.

3. Accounting policies ***(continued)***

Tangible assets

Fixed Assets

Fixed assets (excluding investments) are stated at cost less accumulated depreciation. The costs of minor additions or those costing below £1,000 are not capitalised.

Depreciation

Depreciation is calculated so as to write off the cost or valuation of an asset, less its residual value, over the useful economic life of that asset as follows:

Office Equipment	-	Straight line over 4 years
Computer Equipment	-	Straight line over 4 years

Impairment of fixed assets

A review for indicators of impairment is carried out at each reporting date, with the recoverable amount being estimated where such indicators exist. Where the carrying value exceeds the recoverable amount, the asset is impaired accordingly. Prior impairments are also reviewed for possible reversal at each reporting date.

For the purposes of impairment testing, when it is not possible to estimate the recoverable amount of an individual asset, an estimate is made of the recoverable amount of the cash-generating unit to which the asset belongs. The cash-generating unit is the smallest identifiable group of assets that includes the asset and generates cash inflows that largely independent of the cash inflows from other assets or groups of assets.

Financial instruments

A financial asset or a financial liability is recognised only when the entity becomes a party to the contractual provisions of the instrument.

Basic financial instruments are initially recognised at the amount receivable or payable including any related transaction costs, unless the arrangement constitutes a financing transaction, where it is recognised at the present value of the future payments discounted at a market rate of interest for a similar debt instrument.

Current assets and current liabilities are subsequently measured at the cash or other consideration expected to be paid or received and not discounted.

Debt instruments are subsequently measured at amortised cost.

Operating Leases

Rentals payable under operating leases, where substantially all risks and rewards of ownership remain with the lessor, are charged to the Statement of Financial Activities on a straight line basis over the life of the lease.

3. Accounting policies *(continued)*

Defined contribution plans

Contributions to defined contribution plans are recognised as an expense in the period in which the related service is provided. Prepaid contributions are recognised as an asset to the extent that the prepayment will lead to a reduction in future payments or a cash refund.

When contributions are not expected to be settled wholly within 12 months of the end of the reporting date in which the employees render the related service, the liability is measured on a discounted present value basis. The unwinding of the discount is recognised as an expense in the period in which it arises.

4. Limited by guarantee

Maternity Action is a company limited by guarantee and accordingly does not have a share capital.

Every member of the company undertakes to contribute such amount as may be required not exceeding £1 to the assets of the charitable company in the event of its being wound up while he or she is a member, or within one year after he or she ceases to be a member.

5. Donations and legacies

	Unrestricted Funds	**Total Funds 2026**	Unrestricted Funds	Total Funds 2025 *(restated)*
	£	**£**	£	£
Donations				
ShareGift	20,000	**20,000**	–	–
A & O Shearman LLP	10,000	**10,000**	8,000	8,000
Reed Smith LLP	5,000	**5,000**	–	–
Unite the Union	5,000	**5,000**	–	–
Hogan Lovell Cadwalader LLP	5,000	**5,000**	–	–
Farrer & Co LLP	5,000	**5,000**	–	–
Donations under £5000	9,619	**9,619**	17,291	17,291
Other Miscellaneous Donations	50,000	**50,000**	–	–
Grants				
AB Charitable Trust	30,000	**30,000**	30,000	30,000
Norton Rose Fulbright LLP	5,000	**5,000**	–	–
Eleanor Hamilton Educational Trust	5,000	**5,000**	5,000	5,000
Souter Charitable Trust	5,000	**5,000**	–	–
Fulmer Charitable Trust	1,500	**1,500**	–	–
The Joseph Rowntree Charitable Trust	–	**–**	49,500	49,500
IG Advisors	–	–	10,000	10,000
	156,119	**156,119**	119,791	119,791

6. Charitable activities

	Unrestricted Funds	Restricted Funds	**Total Funds 2026**
	£	£	**£**
National Lottery Community Fund - Partnerships	–	253,568	**253,568**
Legal Education Foundation	–	38,983	**38,983**
Department of Health and Social Care	–	48,423	**48,423**
Access to Justice Foundation - ILTA	–	130,326	**130,326**
Legal Education Foundation - Justice First Fellowship	–	28,971	**28,971**
City Bridge Foundation - Propel	–	78,375	**78,375**
Evan Cornish Foundation	–	4,167	**4,167**
Henry Smith Foundation	–	74,386	**74,386**
Unison	–	16,904	**16,904**
Merseyside Community Foundation	–	7,000	**7,000**
Eleanor Rathbone Trust	–	3,000	**3,000**
Cheshire Community Foundation	–	208	**208**
Contract Income	39,000	46,947	**85,947**
Other Income	23,164	–	**23,164**
	62,164	731,258	**793,422**

	Unrestricted Funds	Restricted Funds	Total Funds 2025
	£	£	£
Department of Health and Social Care	–	186,438	186,438
Access to Justice Foundation – ILTA	–	103,762	103,762
National Lottery Community Fund Partnerships	–	82,525	82,525
Legal Education Foundation	–	78,505	78,505
Henry Smith Foundation	–	46,667	46,667
Legal Education Foundation - Justice First Fellowship	–	46,529	46,529
Unison	–	25,000	25,000
Abrdn Financial Fairness Trust	–	24,000	24,000
Bromley Trust	–	20,000	20,000
Yess Law	6,946	–	6,946
Evan Cornish Foundation	–	5,833	5,833
Contract Income	–	17,053	17,053
Other Income	28,821	–	28,821
	35,767	636,312	672,079

7. Investment income

	Unrestricted Funds	**Total Funds 2026**	Unrestricted Funds	Total Funds 2025
	£	**£**	£	£
Bank interest receivable	8,816	**8,816**	2,199	2,199

8. Costs of raising donations and legacies

	Unrestricted Funds	**Total Funds 2026**	Unrestricted Funds	Total Funds 2025
	£	**£**	£	£
Fundraising costs	27,790	**27,790**	26,448	26,448

9. Expenditure on charitable activities by fund type

	Unrestricted Funds	Restricted Funds	**Total Funds 2026**
	£	£	**£**
E&SS Casework Service	505	253,042	**253,547**
NHS Charging Service	16,066	113,718	**129,784**
Policy & Campaigns	73,043	46,096	**119,139**
Core Services	44,905	137,778	**182,683**
E&SS Advice/Health Justice Partnership (HJP)	65,438	100,469	**165,907**
Support costs	35,361	65,485	**100,846**
	235,318	716,588	**951,906**

	Unrestricted Funds	Restricted Funds	Total Funds 2025 *(restated)*
	£	£	£
E&SS Casework Service	7,116	173,907	181,023
NHS Charging Service	53,908	94,369	148,277
Policy & Campaigns	66,601	120,750	187,351
Core Services	43,574	24,157	67,731
E&SS/Health Justice Partnership (HJP)	74,373	210,760	285,133
Support costs	44,909	55,818	100,727
	290,481	679,761	970,242

10. Expenditure on charitable activities by activity type

	Activities undertaken directly	Support costs	**Total funds 2026**	Total fund 2025
	£	£	**£**	£
E&SS Casework Service	253,547	22,114	**275,661**	209,579
NHS Charging Service	129,784	8,030	**137,814**	151,400
Policy & Campaigns	119,139	9,615	**128,754**	245,910
Core Services	182,683	40,045	**222,728**	71,571
E&SS Advice/Health Justice Partnership (HJP)	165,907	16,343	**182,250**	287,084
Governance costs	–	4,699	**4,699**	4,698
	851,060	100,846	**951,906**	970,242

11. Analysis of support costs

	£	**Total 2026**	Total 2025
	£	**£**	£
Staff costs	39,005	**39,005**	43,750
Premises costs	31,109	**31,109**	28,790
Communications and IT costs	11,602	**11,602**	7,605
Finance costs	6,076	**6,076**	3,895
Governance costs	4,698	**4,698**	4,698
Other costs	8,356	**8,356**	11,989
	100,846	**100,846**	100,727

12. Net expenditure

Net expenditure is stated after charging/(crediting):

	2026	2025
	£	£
Operating lease rentals	**25,096**	23,973

13. Auditors remuneration

	2026	2025
	£	£
Fees payable for the audit of the financial statements	**2,349**	2,349
Fee payable for non-audit services	**2,349**	2,349

14. Staff costs

The total staff costs and employee benefits for the reporting period are analysed as follows:

	2026	2025
	£	£
Wages and salaries	**710,263**	726,849
Social security costs	**73,134**	55,579
Employer contributions to pension plans	**56,958**	57,602
	840,355	840,030

The average head count of employees during the year was 26 (2025: 27). The average number of full-time equivalent employees during the year is analysed as follows:

	2026	2025
	No.	No.
Number of staff involved in project work	**17**	19

The number of employees whose remuneration for the year fell within the following bands, were:

	2026	2025
	No.	No.
£60,000 to £69,999	**1**	1

Key Management Personnel

Key management personnel include all persons that have authority and responsibility for planning, directing and controlling the activities of the charity. The total paid to key management personnel for services provided to the charity was £79,152 (2025: £80,057).

15. Trustee remuneration and related party transactions

- No remuneration or other benefits from employment with the charity or a related entity were received by the trustees; or
- No other trustee or other person related to the charity had any personal interest in any contract or transaction entered into by the charity during the year or the previous year.
- No trustee expenses have been incurred

16. Transfers between funds

The transfer from unrestricted fund to restricted funds was to make good funding shortfalls and eliminate negative fund balances, where expenditure has exceeded the balance brought forward and the income for the year, on the relevant fund.

17. Tangible fixed assets

	Fixtures and fittings £	Equipment £	**Total £**
Cost			
At 1 February 2025 (as restated) and 31 January 2026	21,678	921	**22,599**
Depreciation			
At 1 February 2025 and 31 January 2026	21,678	921	**22,599**
Carrying amount			
At 31 January 2026	–	–	**–**
At 31 January 2025	–	–	–

18. Debtors

	2026	2025
	£	£
Trade debtors	**13,320**	4,150
Prepayments and accrued income	**8,218**	42,290
Other debtors	**5,750**	5,840
	27,288	52,280

19. Creditors: amounts falling due within one year

	2026	2025 *(restated)*
	£	£
Trade creditors	**1,829**	2,040
Accruals and deferred income	**137,855**	189,538
Social security and other taxes	**16,615**	18,225
Other creditors	**1,808**	807
	158,107	210,610

The charity has no pension liability.

20. Deferred income

	2026	2025 *(restated)*
	£	£
At 1 February 2025	**188,038**	–
Amount released to income	**(188,038)**	–
Amount deferred in year	**137,855**	188,038
At 31 January 2026	**137,855**	188,038

21. Pensions and other post-retirement benefits

Defined contribution plans

The amount recognised in income or expenditure as an expense in relation to defined contribution plans was £56,958 (2025: £57,602).

22. Analysis of charitable funds

Unrestricted funds

	At 1 Feb 2025	Income	Expenditure	Transfers	Prior year adjustments	**At 31 Jan 2026**
	£	£	£	£	£	**£**
General Funds	245,848	227,099	(263,108)	14,764	–	**224,603**
	245,848	227,099	(263,108)	14,764	–	**224,603**

	At 1 Feb 2024	Income	Expenditure	Transfers	Prior year adjustments	At 31 Jan 2025
	£	£	£	£	£	£
General Funds	395,383	157,757	(316,929)	9,637	–	245,848
	395,383	157,757	(316,929)	9,637	–	245,848

Analysis of charitable funds ***(continued)***

Restricted funds

	At 1 Feb 2025	Income	Expenditure	Transfers	Prior year adjustments	**At 31 Jan 2026**
	£	£	£	£	£	**£**
Legal Education Foundation	1,949	38,983	(40,929)	–	–	**3**
Department of Health (DHSC)	–	48,423	(32,061)	(16,362)	–	–
Henry Smith Foundation	29,135	74,386	(69,506)	–	(23,333)	**10,682**
Evan Cornish Foundation	10,000	4,167	(10,000)	–	(4,167)	–
National Lottery Community Fund - Partnerships	45,786	253,568	(255,947)	–	(41,262)	**2,145**
Access to Justice Foundation - ILTA	46,238	130,326	(130,326)	–	(46,238)	–
Unison	–	16,904	(16,904)	–	–	–
GMEC	22,947	20,000	(20,154)	154	(22,947)	–
Legal Education Foundation Justice First Fellowship	28,971	28,971	(28,973)	2	(28,971)	–
Asylum Support Health Justice Partnership	–	22,947	(24,389)	1,442	–	–
City Bridge Foundation - Propel	–	78,375	(73,250)	–	–	**5,125**
Merseyside Community Foundation	–	7,000	(7,000)	–	–	–
Oxleas NHS Foundation Trust	–	4,000	(3,969)	–	–	**31**
Eleanor Rathbone Trust	–	3,000	(3,000)	–	–	**–**
Cheshire Community Foundation	–	208	(180)	–	–	**28**
	185,026	731,258	(716,588)	(14,764)	(166,918)	**18,014**

22. Analysis of charitable funds *(continued)*

	At 1 Feb 2024	Income	Expenditure	Transfers	Prior year adjustments	At 31 Jan 2025
	£	£	£	£	£	£
Legal Education Foundation (Restated)	–	78,505	(76,556)	–	–	1,949
London Legal Support Trust	8	–	(8)	–	–	–
Department of Health (DHSC)	–	186,438	(189,194)	2,756	–	–
Henry Smith Foundation	–	46,667	(40,865)	–	–	5,802
City Bridge Foundation	15,568	–	(15,568)	–	–	–
Trust for London	10,260	–	(10,260)	–	–	–
Evan Cornish Foundation	–	5,833	–	–	–	5,833
National Lottery Community Fund - Partnerships	–	82,525	(78,001)	–	–	4,524
Access to Justice Foundation - Community Justice	7,678	–	–	(7,678)	–	–
Abrdn Financial Fairness Trust	–	24,000	(19,284)	(4,716)	–	–
Access to Justice Foundation - ILTA	–	103,762	(103,762)	–	–	–
Bromley Trust	10,250	20,000	(30,250)	–	–	–
Unison	–	25,000	(25,001)	1	–	–
GMEC	–	17,053	(17,053)	–	–	–
Legal Education Foundation Justice First Fellowship	6,620	46,529	(53,149)	–	–	–
City Bridge Foundation - Propel	20,810	–	(20,810)	–	–	–
	71,194	636,312	(679,761)	(9,637)	=	18,108

22. Analysis of charitable funds ***(continued)***

Purposes of Restricted Income Funds

A B Charitable Trust - Funds for advice to women affected by NHS charging.

Abrdn Financial Fairness Trust - Funds for a policy and influencing project on maternity pay and benefits.

Access to Justice Foundation (Community Justice Fund) - Funds to sustain advice services.

Access to Justice Foundation (Improving Lives Through Advice (ILTA)) - Funds to enable delivery of specialist social welfare legal advice.

Bromley Trust - Funds to support advice to women affected by NHS charging.

Cheshire Community Foundation – Funding was to support the expanding outreach and specialist support across Cheshire and Warrington. This funding supports one day a month of outreach and advice delivery to Warrington residents for twelve months.

City Bridge Foundation - Funds to provide advice on employment and social security in London.

City Bridge Foundation (Propel) - Towards the costs of an outreach worker, and advice worker and associated expenses towards an exploration if the intersectional disadvantages faced by pregnant women and new mother.

Department of Health and Social Care - Funds to support the Health Justice Partnership in the Greater Manchester area.

Eleanor Rathbone Charitable Trust – Funds towards the cost of running the Maternity Rights Advice Service.

Evan Cornish Foundation - Funding towards the Asylum Support Health Justice Partnership.
GMEC - This is a contribution to the DHSC project.

Henry Smith Foundation - Funds for providing legal representation and advocacy support for expectant or new mothers with a migrant asylum seeker or refugee status from across the UK.

Legal Education Foundation - Funds for challenging systemic unfairness in the NHS charging regime.

Legal Education Foundation (Justice First Fellowship) - Funds for the training and qualification of a Justice First Fellow.

London Legal Support Trust - Funds to develop a pro bono clinic

Merseyside Community Foundation – Funds for increasing outreach in areas of Merseyside with low levels of take up of the Maternity Rights Advice Service.

22. Analysis of charitable funds ***(continued)***

National Lottery Community Fund Partnerships - Funds to support our Employment and Social Security Casework Service.

Oxleas NHS Foundation Trust – Funds for the provision of a monthly online advice clinic in partnership with the Maternal Mental Health Occupational Therapy.

Trust for London – Funds for a policy and campaigning project to reduce poverty and inequalities amongst low-income mothers living in London.

23. Analysis of net assets between funds

	Unrestricted Funds	Restricted Funds	**Total Funds 2026**
	£	£	**£**
Current assets	382,710	18,014	**400,724**
Creditors less than 1 year	(158,107)	–	**(158,107)**
Net assets	224,603	18,014	**242,617**

	Unrestricted Funds	Restricted Funds	Total Funds 2025
	£	£	£
Current assets	456,458	18,108	474,566
Creditors less than 1 year	(210,610)	–	(210,610)
Net assets	245,848	18,108	263,956

24. Prior year adjustments

During the reporting year, the company changed its accounting policy relating to the recognition of income from recognising all the income received in the reporting year regardless of what period the funding related to, to recognising income in the reporting year that relating to the specific period of funding. Any additional income received in excess is to be deferred.

The reason for the change is that management considers the new policy provides more reliable and relevant information about the company's performance, ensuring income arises in a specific period, in accordance with delivery of service conditions.

The amount of the net change in the prior year amounted to £88,413

The change has been applied retrospectively. Comparative figures for the year ended 31 January 2025 have been restated. The effect on the deficit for the year (year ended 31 January 2025): Income decreased by £88,413, increasing the previously reported deficit from (£114,208) to (£202,621). Consequently, “Deferred Income” has increased.

At the start of the financial period the retained reserves were therefore £263,956. This results in the reserves at 31 January 2025 being a fairer reflection of the activities and financial position of the charity.

25. Analysis of changes in net debt

	At 1 Feb 2025	Cash flows	**At 31 Jan 2026**
	£	£	**£**
Cash at bank and in hand	422,286	(48,850)	**373,436**

26. Operating lease commitments

The total future minimum lease payments under non-cancellable operating leases are as follows:

	2026	2025 *(restated)*
	£	£
Not later than 1 year	**22,800**	22,800
Later than 1 year and not later than 5 years	**14,116**	33,544
	36,916	56,344

27. Post balance sheet events

During June 2026 a bill from Castle Water was received totalling £9,566. This was a result of a non-visible leak at the premises of the organisation. The amount involved is being disputed, however, in the meantime, the organisation has agreed to settle the debt monthly over a two-year period. All monies paid will be refunded if the result of the dispute is in favour of the organisation. No financial adjustment has been made to the financial statements as the event took place after the reporting period.

The trustees have considered the likelihood of any other significant post balance sheet events and have concluded that there are none which impact the financial statements.

28. Related parties

There have not been a related party transactions during this or the previous year.

29. Going concern

The trustees have considered the circumstances and projections of the charity, and are satisfied, the going concern basis is appropriate for these financial statements.