

MATERNITY ACTION

England & Wales · Charity number 1128776

Details

Status	Registered
Legal form	Charitable company
Company number	06478568
Registered	2009-03-24
Register	View on the Charity Commission register

Contact

Address	Unit 4 5-7 Wells Terrace London N4 3JU
Phone	02072532288
Email	info@maternityaction.org.uk
Website	www.maternityaction.org.uk

Activities

Objects: 1 THE PROTECTION AND PROMOTION OF THE GOOD PHYSICAL AND MENTAL HEALTH OF PREGNANT WOMEN, NEW PARENTS AND YOUNG CHILDREN BYA) PROMOTING AND CARRYING OUT RESEARCH FOR THE PUBLIC BENEFIT AND PUBLISHING OR OTHERWISE DISSEMINATING THE USEFUL RESULTS OF SUCH RESEARCHB) 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 MATERIALS2 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

Activities: Maternity Action works to challenge inequality and promote wellbeing for pregnant women, new mothers and their families. Maternity Action provides telephone advice and web-based information on maternity and parental rights; training for health professionals, advisers and community workers;and undertakes research, policy and campaigning.

Classification

- **How:** Provides Advocacy/advice/information, Sponsors Or Undertakes Research, Other Charitable Activities
- **What:** General Charitable Purposes, Education/training, The Advancement Of Health Or Saving Of Lives
- **Who:** Children/young People, Other Defined Groups

Geography

- **Area of benefit:** UNDEFINED. IN PRACTICE, NATIONAL.
- Northern Ireland
- Scotland
- Throughout England And Wales

Finances

Period end	Income	Expenditure	Assets	Employees
2025-01-31	£882,482	£996,690	£430,874	27
2024-01-31	£1,037,482	£1,047,417	£545,082	28
2023-01-31	£853,857	£781,886	£555,017	25
2022-01-31	£568,001	£638,142	£483,046	23
2021-01-31	£922,429	£590,317	£553,187	17

Trustees

Name	Role	Appointed
Nicola Louise Pound	Chair	2022-10-12
Alice Claire Webb		2019-03-28
Ayesha Mohsin		2022-01-10
CHLOE TIMMS		2020-10-19
Emma Marie Popo		2024-04-08
Janet Francesca Maria HANKIN		2022-10-12
Lois Ann Davies		2024-04-08
Nicole Valentinuzzi		2022-10-12
Sabeez Malik		2024-04-08

MATERNITY ACTION

England & Wales - Charity number 1128776

Accounts

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

Maternity Action
Company Limited by Guarantee
Audited Financial Statements
31 January 2025

Jackson & Jackson
A trading name of Jackson Nicholas Assie Ltd
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 2025

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Maternity Action
Company Limited by Guarantee
Trustees' Annual Report (Incorporating the Director's Report)
Year ended 31 January 2025

TRUSTEES REPORT (01.02.2024-31.01.2025)

CHAIR'S STATEMENT

2024 marked 15 years since Maternity Action's inception, providing an opportunity to reflect on all the organisation has achieved in upholding and furthering the rights of pregnant women and new parents. We also said goodbye to our founding Director, Ros Bragg. We are grateful for the enormous contribution Ros made to the sector as a result of her unwavering commitment to improving the experiences of pregnant women and new parents, particularly those on low incomes or facing multiple disadvantage. We were pleased to welcome Ali Fiddy as our new Director. She brings a wealth of experience as a lawyer and senior leader in the charity sector.

From a funding perspective, we were delighted to secure some multi-year funding for our advice services, but the funding landscape has been challenging more generally, with a number of funders closing to new applications while they review their strategy, shifting their focus or wishing to fund new organisations or projects.

We have, as always, struggled to meet demand for our advice services. However, we are proud to have supported over 3,000 pregnant women and new parents this year. We completed a review of our employment and social security advice services to ensure that we understand unmet demand and are delivering advice in the most efficient way. This has resulted in some changes to our model of delivery and improvements to our data collection and reporting, so that we have a clearer picture of who we are helping.

Our own research has shown that the cost-of-living crisis has continued to be felt acutely by our beneficiaries. This has resulted in more complex benefits queries and we have also seen an increasing overlap between our employment/social security work and our immigration work. We are pleased to have been able to provide a holistic service to the women affected.

During the year we had a change of government, which impacted our policy priorities. We were pleased to work closely with civil servants and parliamentarians on the Employment Rights Bill.

Alongside our service delivery and influencing work, we have taken steps this year to strengthen our infrastructure and governance arrangements, including through a review of our HR and organisational policies and procedures, the implementation of an HR IT system and improved support for our staff with the introduction of an employee assistance programme.

None of what we have achieved this year would have been possible without the hard work of our dedicated staff team and volunteers, and the generosity of our funders and supporters, so I'd like to take this opportunity to thank them.

I am also grateful to the trustees who served this year, including three new trustees who joined the Board in April 2024. Emma Popo, Lois Davies and Sabeez Malik have backgrounds in health inequalities and employment law.

As we enter the final year of the organisation's current strategy, we look forward to commencing work on the development of our plans for the next strategic period.

Nikki Pound
Chair of Trustees

Maternity Action
Company Limited by Guarantee
Trustees' Annual Report (Incorporating the Director's Report) *(continued)*
Year ended 31 January 2025

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 2025.

Reference and administrative details

Registered charity name	Maternity Action
Charity registration number	1128776
Company registration number	06478568
Principal office and registered office	Unit 4 5-7 Wells Terrace London N4 3JU

The trustees

Lois Davies	(Appointed 8 April 2024)
Janet Hankin	
Sabeez Malik	(Appointed 8 April 2024)
Ayesha Mohsin	
Emma Popo	(Appointed 8 April 2024)
Nicola Pound	
Chloe Timms	
Nicole Valentinuzzi	
Alice Webb	

Senior Management Team	Rosalind Bragg – Director	(Resigned 31 May 2024)
	Alison Fiddy – Director	(Appointed 1 June 2024)

Auditor	Jackson Nicholas Assie Limited Chartered Certified Accountants & statutory auditor Suite 7, Meridian House 62 Station Road Chingford London E4 7BA
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Bankers	Unity Trust Bank Nine Brindleyplace Birmingham B1 2JB
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Maternity Action
Company Limited by Guarantee
Trustees' Annual Report (Incorporating the Director's Report) *(continued)*
Year ended 31 January 2025

OBJECTIVES AND ACTIVITIES & 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

Maternity Action delivers 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.

Maternity Action

Company Limited by Guarantee

Trustees' Annual Report (Incorporating the Director's Report) *(continued)*

Year ended 31 January 2025

We place a strong emphasis on partnership working to enable us to reach those who most need our advice. We have maternity Health Justice Partnerships in place in Cheshire and Merseyside and Greater Manchester and East Cheshire. We have formal partnerships with Greater Manchester Law Centre, YESS Law and a number of law firms.

We engage in research, policy and campaigning for change, including through strategic litigation. We have built partnerships with frontline charities and user-led groups, and with unions and health professional organisations.

Our online information, advice and casework services are delivered exclusively by trained staff who are barristers, solicitors and advice workers. We work with the Employment Lawyers Association and pro bono lawyers to deliver our Mumsnet clinics. We have volunteers who support our campaigns and policy work.

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.

ACHIEVEMENTS AND PERFORMANCE

Advice services

We supported 3,170 pregnant women and new parents across our advice services during this financial year. Of those who responded to our post-advice evaluation survey:

- 97% reported an increased awareness of their rights.
- 96% expressed greater confidence in exercising their rights.
- 84% reported that their stress levels had decreased after getting our advice.
- 100% would recommend Maternity Action to friends and family

We were pleased to achieve the AQS standard for advice and casework, covering both our employment and NHS charging work.

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 are referred on to our casework service.

Maternity Action

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Trustees' Annual Report (Incorporating the Director's Report) *(continued)*

Year ended 31 January 2025

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. We commenced our second partnership in Greater Manchester and East Cheshire in 2023. This is being delivered in partnership with local maternity services and the Greater Manchester Law Centre. In 2024, we piloted a new Health Justice Partnership, working with occupational therapists in the perinatal mental health team at a South London hospital to deliver an online outreach advice service for women experiencing difficulties at work during pregnancy, maternity leave and on return to work.

Our **pro bono email advice service**, established in 2020, has increased our capacity to deliver advice. We recruit and train volunteer lawyers with partner law firms, A&O Shearman, Hogan Lovells, Reed Smith and Farrer & Co. In 2021, our service won the Law Works Best New Pro Bono Activity award. During 2024, we trained 109 law firm volunteers from our four partner law firms and we currently have 467 volunteers on the platform.

During the year, we responded to 2,492 employment and social security enquiries. Sixty-one per cent of these were telephone and email advice queries with concerns around Statutory Maternity Pay and Maternity Allowance the most common issues. 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 £547,859.65.

We were delighted to reinstate our employment and social security **casework service** from October 2024 having secured five-year funding from The National Lottery Community Fund. Working in partnership with the charity YESS Law, this will enable us to support 1000 women to remain in work during pregnancy and early motherhood. The service supports women to resolve disputes directly with their employer wherever possible, seeking to preserve the employment relationship and to build women's confidence to exercise their legal rights. This year, we provided in-depth casework support to 80 women, achieving financial outcomes totalling £335,404.06. We also developed group-based peer support and more specialist support for casework clients who have experienced mental health problems and baby loss.

Working in partnership with the Employment Lawyers Association, we delivered online advice clinics through the parenting site Mumsnet to 63 pregnant women and new parents this year. Advice is delivered by a panel of volunteer lawyers, recruited and trained by us.

Advice for migrant asylum-seeking women

Our **Maternity Care Access Advice Service** is a unique, specialist service for women affected by charging for NHS maternity care. Maternity charging is an aspect of the Government's 'hostile environment' policies and charges for standard maternity care start at £7,500. Women affected by charging commonly commence care late and miss appointments, increasing the risks to mother and baby.

This year, we responded to 477 requests for advice on NHS charging and provided legal representation and intensive casework support to an additional 87 women, successfully securing the cancellation or write-off of NHS charges totalling £478,680.30. Over 55% of the women we supported with NHS charging casework had an annual income of less than £10,000.

We have continued to deliver training and second-tier advice to various frontline advice agencies and health professionals working with migrant women through our **Migrant Women's Rights Service**. This year, we responded to 169 queries on a variety of topics, including benefits and immigration status, asylum support and destitution payments.

Maternity Action

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Trustees' Annual Report (Incorporating the Director's Report) *(continued)*

Year ended 31 January 2025

This year also saw us launch a 12-month pilot maternity Health Justice Partnership for asylum-seeking women in Greater Manchester and East Cheshire. Working closely with maternity and voluntary services, the **Asylum Support Service** is supporting asylum seeking women who are pregnant or new mothers to access asylum support, subsistence support, healthcare and broader support services.

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 completed our third annual digital survey of pregnant women and new mothers affected by the cost of living. The majority of respondents (73%) reported worrying about money during pregnancy and maternity leave, 62% reported borrowing money or relying on credit cards to fully fund their maternity leave, and 59% said they had returned to work early for financial reasons. These survey findings formed the basis of our manifesto calls for the General Election to 'End Pregnancy Poverty' by investing more in Statutory Maternity Pay and benefits and strengthening protections at work for pregnant women and new mothers. This work was informed by a lived experience panel with recent experience of pregnancy and maternity leave.

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.

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. This year, our information sheets were viewed over 1.3 million times.

We were pleased to work in partnership with Manchester-based community organisations on translations of our most commonly used factsheets improving their accessibility for pregnant women and new parents whose first language is not English.

Cases studies and feedback

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

"[Maternity Action adviser] was incredibly helpful and helped ease a lot of my anxiety around the situation. Maternity Action need more funding so they can help more people in these awful situations. I had to call over 40 times across 3 days before I could get through." Service user – employment and social security national helpline.

"This service is fantastic, I felt like somebody actually cared about my situation. She listened and the information she provided was very thorough. The lady was very knowledgeable, and I feel much more confident dealing with this situation now." Service user – employment and social security national helpline.

"I am very happy for the help you gave me. You are accurate, fast, sure and thank you for everything you have done for me. Thank You!" Service user – NHS charging advice service.

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Trustees' Annual Report (Incorporating the Director's Report) *(continued)*

Year ended 31 January 2025

"I was able to challenge my employer's decision about my eligibility to Statutory Maternity Pay to which after Maternity Actions support I was able to be granted in full. This then enabled me to make a decision which meant I could leave my current job which was really affecting my emotional and physical health." Service user - employment casework service

Case studies

Our outreach worker met a client at her antenatal clinic. She was an asylum seeker living with her British Citizen partner and was unaware of her eligibility for weekly asylum support payments and additional pregnancy related payments from the Home Office. We provided guidance and assisted her to successfully apply for these payments, resulting in her receiving £54.43 per week - support she would not have otherwise accessed.

Given the household's mixed immigration status and varying eligibility for benefits, we also advised her on the options and implications of her partner applying for mainstream child benefits once their baby is born.

This case study highlights the impact of our outreach work in antenatal clinics and partnerships with maternity teams. By reaching women who might not otherwise access our services, we help to ensure they receive the financial support they're entitled to - an essential step in reducing poverty and addressing maternal health inequalities.

In September 2024 we were contacted by the midwifery team at Tameside hospital asking for urgent assistance for a new mother who had given birth 4 days earlier. The woman had an outstanding asylum claim. She had made an application for interim accommodation from the Home Office but had not received a decision. The woman was clinically ready for discharge and had been notified by the hospital that she would be discharged that day despite being street homeless. The midwifery team had made contact with Migrant Help about her homelessness but had received no response. We took the case on and dealt with it as an emergency. Having established contacts with Migrant Help, we immediately escalated the case to a senior manager highlighting the safeguarding risks and asked that the case be prioritised as a matter of urgency. As a result of our intervention, the family were taken to a hotel the same evening.

Maternity Action
Company Limited by Guarantee
Trustees' Annual Report (Incorporating the Director's Report) *(continued)*
Year ended 31 January 2025

FINANCIAL REVIEW

Principal funding sources

In this period Maternity Action had two major sources of income:

1. Grant and donations from a broad range of sources, including major grant givers such as The National Lottery Community Fund, Department of Health and Social Care and The Access to Justice Foundation - ILTA. We also received donations from individuals and corporate partners.
2. Income generating activities, including training courses, and review or preparation of specialist information for third party organisations.

This year we incurred a deficit of £114,208 (2024: £9,935 deficit). The reserves at the end of the reporting period were £430,874 (2024: £545,082) of which £185,026 were restricted (2024: £149,699). The balance on the unrestricted funds was £245,848 (2024: £395,383).

Reserves policy

Maternity Action maintains reserves to meet unexpected spending requirements. Maternity Action 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. Maternity Action reviews reserves bi-annually during the preparation of the budget and the mid-year budget review and takes appropriate action to address any shortfalls or surplus.

The unrestricted reserves in this period reflects the timing of some grants, which will be spent in the following financial year, and efforts to increase reserves in line with our reserves policy.

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.

Maternity Action

Company Limited by Guarantee

Trustees' Annual Report (Incorporating the Director's Report) *(continued)*

Year ended 31 January 2025

PLANS FOR FUTURE YEARS

Over the coming year we will develop our next strategic plan and explore ways to diversify our funding streams. We also plan to build on the work completed this year to strengthen our infrastructure and governance, implement the recommendations of the review of our advice services and improve the accessibility of our website so that it's easier for our beneficiaries to find the information they need.

STRUCTURE, GOVERNANCE AND MANAGEMENT

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

The Board of Trustees met five times during the year. The day-to-day management of the organisation is delegated to the Director. From February to May 2024, Ros Bragg was Maternity Action's Director. For the remainder of the year, Ali Fiddy was Maternity Action's Director. The Treasurer reviews the budget and financial reports on a regular basis and these are reported to the Board at quarterly meetings.

The trustees, who are also the directors for the purpose of company law, and who served during the year and up to the date of this report were:

- Nikki Pound (Chair)
- Chloe Timms (Treasurer)
- Lois Davies
- Janet Hankin
- Sabeez Malik
- Ayesha Mohsin
- Emma Popo
- Nicole Valentinuzzi
- Alice Webb

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, and a specific briefing relating to the individual trustee's role on the Board.

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 our quarterly Board meetings.

Maternity Action
Company Limited by Guarantee
Trustees' Annual Report (Incorporating the Director's Report) *(continued)*
Year ended 31 January 2025

Events after the end of the reporting period

Particulars of events after the reporting date are detailed in note 26 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
- (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 he ought to have taken as a director in order to make himself aware of any relevant audit information and to establish that the company's auditors are aware of that information

Maternity Action
Company Limited by Guarantee
Trustees' Annual Report (Incorporating the Director's Report) *(continued)*
Year ended 31 January 2025

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

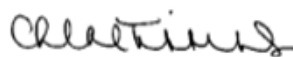
Small company provisions

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 25 September 2025 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 2025

Opinion

We have audited the financial statements of Maternity Action (the 'charity') for the year ended 31 January 2025 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 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 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.

In common with many other charities of this size and nature the auditors are used to assist with the preparation of the financial statements.

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.

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Company Limited by Guarantee

Independent Auditor's Report to the Members of Maternity Action *(continued)*

Year ended 31 January 2025

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.

Maternity Action

Company Limited by Guarantee

Independent Auditor's Report to the Members of Maternity Action *(continued)*

Year ended 31 January 2025

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.

Maternity Action

Company Limited by Guarantee

Independent Auditor's Report to the Members of Maternity Action *(continued)*

Year ended 31 January 2025

- 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 of 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.

Maternity Action

Company Limited by Guarantee

Independent Auditor's Report to the Members of Maternity Action *(continued)*

Year ended 31 January 2025

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

26 September 2025



Maternity Action
Company Limited by Guarantee
Statement of Financial Activities
(including income and expenditure account)
Year ended 31 January 2025

			2025		2024
	Note	Unrestricted funds £	Restricted funds £	Total funds £	Total funds £
Income and endowments					
Donations and legacies	5	119,791	–	119,791	284,738
Charitable activities	6	35,767	724,725	760,492	752,744
Investment income	7	2,199	–	2,199	–
Total income		<u>157,757</u>	<u>724,725</u>	<u>882,482</u>	<u>1,037,482</u>
Expenditure					
Expenditure on raising funds:					
Costs of raising donations and legacies	8	(26,448)	–	(26,448)	(26,734)
Expenditure on charitable activities	9,10	(290,481)	(679,761)	(970,242)	(1,020,683)
Total expenditure		<u>(316,929)</u>	<u>(679,761)</u>	<u>(996,690)</u>	<u>(1,047,417)</u>
Net expenditure		<u>(159,172)</u>	<u>44,964</u>	<u>(114,208)</u>	<u>(9,935)</u>
Transfers between funds		9,637	(9,637)	–	–
Net movement in funds		<u>(149,535)</u>	<u>35,327</u>	<u>(114,208)</u>	<u>(9,935)</u>
Reconciliation of funds					
Total funds brought forward		395,383	149,699	545,082	555,017
Total funds carried forward		<u>245,848</u>	<u>185,026</u>	<u>430,874</u>	<u>545,082</u>

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 33 form part of these financial statements.

Maternity Action
Company Limited by Guarantee
Statement of Financial Position
31 January 2025

	Note	2025 £	£	2024 £
Current assets				
Debtors	18	52,280		135,978
Cash at bank and in hand		<u>422,286</u>		<u>445,670</u>
		474,566		581,648
Creditors: amounts falling due within one year	19	<u>(43,692)</u>		<u>(36,566)</u>
Net current assets			430,874	545,082
Total assets less current liabilities			<u>430,874</u>	<u>545,082</u>
Net assets			<u>430,874</u>	<u>545,082</u>
Funds of the charity				
Restricted funds			185,026	149,699
Unrestricted funds			<u>245,848</u>	<u>395,383</u>
Total charity funds	22		<u>430,874</u>	<u>545,082</u>

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 25 September 2025, and are signed on behalf of the board by:

N Pound

N Pound
Trustee

C Timms

C Timms
Trustee

Company Registration Number: 06478568

The notes on pages 20 to 33 form part of these financial statements.

Maternity Action
Company Limited by Guarantee
Statement of Cash Flows
Year ended 31 January 2025

	2025 £	2024 £
Cash flows from operating activities		
Net expenditure	(114,208)	(9,935)
<i>Adjustments for:</i>		
Depreciation of tangible fixed assets	—	4,093
Other interest receivable and similar income	(2,199)	—
Accrued expenses	(9,250)	144,838
<i>Changes in:</i>		
Trade and other debtors	93,248	(79,657)
Trade and other creditors	6,826	11,950
Cash generated from operations	(25,583)	71,289
Interest received	2,199	—
Net cash (used in)/from operating activities & net (decrease)/Increase in cash equivalents	(23,384)	71,289
Cash and cash equivalents at beginning of year	445,670	374,381
Cash and cash equivalents at end of year	422,286	445,670

Maternity Action
Company Limited by Guarantee
Notes to the Financial Statements
Year ended 31 January 2025

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. 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) issued 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 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 entity.

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.

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.

No judgements (apart from those involving estimations) has been made by the management in the process of applying the entity's accounting policies and that have the most significant effect on the amounts recognised in the financial statements.

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.

Maternity Action
Company Limited by Guarantee
Notes to the Financial Statements *(continued)*
Year ended 31 January 2025

3. Accounting policies *(continued)*

Incoming resources

All incoming resources are included in the statement of financial activities when entitlement has passed to the charity; it is probable that the economic benefits associated with the transaction will flow to the charity and the amount can be reliably measured. The following specific policies are applied to particular categories of income:

- income from donations or grants is recognised when there is evidence of entitlement to the gift, receipt is probable and its amount can be measured reliably.
- 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 is recognised with the delivery 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.

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.

Maternity Action
Company Limited by Guarantee
Notes to the Financial Statements *(continued)*
Year ended 31 January 2025

3. Accounting policies *(continued)*

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.

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.

Maternity Action
Company Limited by Guarantee
Notes to the Financial Statements *(continued)*
Year ended 31 January 2025

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 2025 £	Unrestricted Funds £	Total Funds 2024 £
Donations				
A O Shearman LLP	8,000	8,000	—	—
Donations under £5000	17,291	17,291	8,691	8,691
Grants				
The Joseph Rowntree Charitable Trust	49,500	49,500	58,050	58,050
AB Charitable Trust	30,000	30,000	22,000	22,000
IG Advisors	10,000	10,000	35,000	35,000
Eleanor Hamilton Education Trust	5,000	5,000	5,000	5,000
Cheshire & Merseyside	—	—	137,400	137,400
Esmee Fairbairn Foundation	—	—	6,000	6,000
Blue Thread	—	—	5,500	5,500
Souter Trust	—	—	5,000	5,000
London Legal Support Trust	—	—	1,337	1,337
City Bridge Foundation	—	—	760	760
	<u>119,791</u>	<u>119,791</u>	<u>284,738</u>	<u>284,738</u>

Maternity Action
Company Limited by Guarantee
Notes to the Financial Statements *(continued)*
Year ended 31 January 2025

6. Charitable activities

	Unrestricted Funds £	Restricted Funds £	Total Funds 2025 £
Department of Health and Social Care	–	186,438	186,438
Access to Justice Foundation - ILTA	–	150,000	150,000
National Lottery Community Fund	–	123,787	123,787
Legal Education Foundation – Justice First Fellowship	–	75,500	75,500
Henry Smith Charity	–	70,000	70,000
GMEC LNMS	–	40,000	40,000
Unison	–	25,000	25,000
Abrdn Financial Fairness Trust	–	24,000	24,000
Bromley Trust	–	20,000	20,000
Miscellaneous Income	15,689	–	15,689
Evan Cornish Foundation	–	10,000	10,000
Yess Law	6,946	–	6,946
Affiliation Income	6,142	–	6,142
Settlement Income	5,750	–	5,750
Training Income	1,000	–	1,000
Commissioned work	240	–	240
	<u>35,767</u>	<u>724,725</u>	<u>760,492</u>

Maternity Action
Company Limited by Guarantee
Notes to the Financial Statements *(continued)*
Year ended 31 January 2025

6. Charitable activities *(continued)*

	Unrestricted Funds £	Restricted Funds £	Total Funds 2024 £
Department of Health and Social Care	–	167,982	167,982
National Lottery Community Fund	–	104,487	104,487
Legal Education Foundation	–	78,500	78,500
Trust for London	–	62,900	62,900
Legal Education Foundation - Justice First Fellowship	–	57,000	57,000
City Bridge Foundation	–	50,500	50,500
City Bridge Foundation – Propel	–	50,000	50,000
Access to Justice Foundation (HALS)	–	43,500	43,500
Miscellaneous Income	27,140	–	27,140
Abrdn Financial Fairness Trust	–	26,523	26,523
A O Foundation	–	25,000	25,000
Bromley Trust	–	20,000	20,000
GMEC LNMS	–	10,000	10,000
Rosa Voices from the frontline	–	7,000	7,000
Secondments	6,906	–	6,906
Affiliation Income	5,500	–	5,500
Strategic Legal Fund (ILPA)	–	4,942	4,942
Settlement Income	3,600	–	3,600
Commissioned work	990	–	990
Training Income	274	–	274
	<u>44,410</u>	<u>708,334</u>	<u>752,744</u>

7. Investment income

	Unrestricted Funds £	Total Funds 2025 £	Unrestricted Funds £	Total Funds 2024 £
Bank interest receivable	<u>2,199</u>	<u>2,199</u>	<u>–</u>	<u>–</u>

8. Costs of raising donations and legacies

	Unrestricted Funds £	Total Funds 2025 £	Unrestricted Funds £	Total Funds 2024 £
Fundraising costs	<u>26,448</u>	<u>26,448</u>	<u>26,734</u>	<u>26,734</u>

Maternity Action
Company Limited by Guarantee
Notes to the Financial Statements *(continued)*
Year ended 31 January 2025

9. Expenditure on charitable activities by fund type

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

	Unrestricted Funds £	Restricted Funds £	Total Funds 2024 £
E&SS	51,654	239,935	291,589
I&A	70,214	86,472	156,686
Policy & Campaign	58,983	124,729	183,712
Core	28,298	4,941	33,239
Health Justice Partnership (HJP)	9,399	237,253	246,652
Support costs	41,086	67,719	108,805
	<u>259,634</u>	<u>761,049</u>	<u>1,020,683</u>

10. Expenditure on charitable activities by activity type

	Activities undertaken directly	Support costs	Total funds 2025 £	Total fund 2024 £
E&SS	181,023	28,556	209,579	314,530
I&A	148,277	3,123	151,400	169,200
Policy & Campaign	187,351	58,559	245,910	198,312
Core	67,731	3,840	71,571	48,881
Health Justice Partnership (HJP)	285,133	1,951	287,084	285,235
Governance costs	–	4,698	4,698	4,525
	<u>869,515</u>	<u>100,727</u>	<u>970,242</u>	<u>1,020,683</u>

11. Analysis of support costs

	£	Total 2025 £	Total 2024 £
Staff costs	43,750	43,750	42,441
Premises	28,790	28,790	32,731
Communications and IT	7,605	7,605	6,895
Finance costs	3,895	3,895	6,150
Governance costs	4,698	4,698	4,524
Other costs	11,989	11,989	16,064
	<u>100,727</u>	<u>100,727</u>	<u>108,805</u>

Maternity Action
Company Limited by Guarantee
Notes to the Financial Statements *(continued)*
Year ended 31 January 2025

12. Net expenditure

Net expenditure is stated after charging/(crediting):

	2025	2024
	£	£
Depreciation of tangible fixed assets	–	4,093
Operating lease rentals	<u>23,973</u>	<u>25,665</u>

13. Auditors remuneration

	2025	2024
	£	£
Fees payable for the audit of the financial statements	<u>2,349</u>	2,262
Fee payable for non-audit services	<u>2,349</u>	<u>2,262</u>

14. Staff costs

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

	2025	2024
	£	£
Wages and salaries	<u>726,849</u>	724,960
Social security costs	<u>55,579</u>	59,978
Employer contributions to pension plans	<u>57,602</u>	58,675
	<u>840,030</u>	<u>843,613</u>

The average head count of employees during the year was 27 (2024: 28). The average number of full-time equivalent employees during the year is analysed as follows:

	2025	2024
	No.	No.
Number of staff involved in project work	<u>19</u>	<u>16</u>

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

	2025	2024
	No.	No.
£60,000 to £69,999	<u>1</u>	<u>1</u>

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 compensation paid to key management personnel for services provided to the charity was £80,057 (2024: £69,376).

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

Maternity Action
Company Limited by Guarantee
Notes to the Financial Statements *(continued)*
Year ended 31 January 2025

16. Transfers between funds

The transfer from unrestricted fund to restricted fund was to make good funding shortfalls and eliminate negative fund balances. The transfer to unrestricted funds is to make good prior year related expenditure incurred from unrestricted funds.

17. Tangible fixed assets

	Fixtures and fittings £	Equipment £	Total £
Cost			
At 1 February 2024 and 31 January 2025	<u>21,678</u>	<u>921</u>	<u>22,599</u>
Depreciation			
At 1 February 2024 and 31 January 2025	<u>21,678</u>	<u>921</u>	<u>22,599</u>
Carrying amount			
At 31 January 2025	<u>—</u>	<u>—</u>	<u>—</u>
At 31 January 2024	<u>—</u>	<u>—</u>	<u>—</u>

18. Debtors

	2025 £	2024 £
Trade debtors	4,150	97,963
Prepayments and accrued income	42,290	32,161
Other debtors	5,840	5,854
	<u>52,280</u>	<u>135,978</u>

19. Creditors: amounts falling due within one year

	2025 £	2024 £
Trade creditors	2,040	4,824
Accruals and deferred income	22,620	1,200
Social security and other taxes	18,225	16,353
Other creditors	807	14,189
	<u>43,692</u>	<u>36,566</u>

There is no other pension liability other than those disclosed within other creditors above.

20. Deferred income

	2025 £	2024 £
Amount deferred in year	<u>21,120</u>	<u>—</u>

Maternity Action
Company Limited by Guarantee
Notes to the Financial Statements *(continued)*
Year ended 31 January 2025

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 £57,602 (2024: £58,675).

22. Analysis of charitable funds

Unrestricted funds

	At 1 February 2024 £	Income £	Expenditure £	Transfers £	At 31 January 2025 £
General Funds	395,383	157,757	(316,929)	9,637	245,848

	At 1 February 2023 £	Income £	Expenditure £	Transfers £	At 31 January 2024 £
General Funds	369,942	329,148	(286,368)	(17,339)	395,383

Restricted funds

	At 1 February 2024 £	Income £	Expenditure £	Transfers £	At 31 January 2025 £
Legal Education Foundation	78,505	–	(76,556)	–	1,949
London Legal Support Trust	8	–	(8)	–	–
Department of Health (DHSC)	–	186,438	(189,194)	2,756	–
Henry Smith Charity	–	70,000	(40,865)	–	29,135
City Bridge Foundation	15,568	–	(15,568)	–	–
Trust for London	10,260	–	(10,260)	–	–
Evan Cornish Foundation	–	10,000	–	–	10,000
National Lottery Community Fund	–	123,787	(78,001)	–	45,786
Access to Justice - Community Justice	7,678	–	–	(7,678)	–
Abrdn Financial Fairness Trust	–	24,000	(19,284)	(4,716)	–
Access to Justice Foundation (ILTA)	–	150,000	(103,762)	–	46,238
Bromley Trust	10,250	20,000	(30,250)	–	–
Unison	–	25,000	(25,001)	1	–
GMEC	–	40,000	(17,053)	–	22,947
LEF Justice First Fellowship	6,620	75,500	(53,149)	–	28,971
City Bridge Foundation - Propel	20,810	–	(20,810)	–	–
	149,699	724,725	(679,761)	(9,637)	185,026

Maternity Action
Company Limited by Guarantee
Notes to the Financial Statements *(continued)*
Year ended 31 January 2025

22. Analysis of charitable funds *(continued)*

	At 1 February 2023 £	Income £	Expenditure £	Transfers £	At 31 January 2024 £
Legal Education Foundation	5	78,500	–	–	78,505
London Legal Support Trust	8	–	–	–	8
Department of Health (DHSC)	36,969	167,982	(218,560)	13,609	–
Henry Smith Charity	–	–	–	–	–
City Bridge Foundation	17,421	50,500	(52,353)	–	15,568
Trust for London	7,128	62,900	(59,768)	–	10,260
AB Charitable Trust	2,175	–	(2,175)	–	–
National Lottery Community Fund - Partnerships	10,619	104,487	(115,107)	1	–
Access to Justice - Community Justice	14,547	–	(6,869)	–	7,678
AO Foundation	–	25,000	(25,000)	–	–
Abrdn Financial Fairness Trust	–	26,523	(30,250)	3,727	–
Access to Justice Foundation (HALS)	39,766	43,500	(83,268)	2	–
Bromley Trust	10,040	20,000	(19,790)	–	10,250
Unison	36,397	–	(36,397)	–	–
GMEC	10,000	10,000	(20,000)	–	–
Strategic Legal Fund (ILPA)	–	4,942	(4,942)	–	–
Legal Education Foundation Justice First Fellowship	–	57,000	(50,380)	–	6,620
City Bridge Foundation - Propel	–	50,000	(29,190)	–	20,810
London Rosa – Voices from the Frontline	–	7,000	(7,000)	–	–
	<u>185,075</u>	<u>708,334</u>	<u>(761,049)</u>	<u>17,339</u>	<u>149,699</u>

Maternity Action
Company Limited by Guarantee
Notes to the Financial Statements *(continued)*
Year ended 31 January 2025

22. Analysis of charitable funds *(continued)*

Purposes of Restricted Income Funds

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

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

Henry Smith Charity - 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 (Justice First Fellowship) - Funds for the training and qualification of a Justice First Fellow.

Evan Cornish Foundation - Funding towards the Asylum Support Health Justice Partnership.

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

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

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

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

A O Foundation - Funds to support advice for women affected by NHS charging.

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

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

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

Access to Justice Foundation (Help Accessing Legal Support (HALS)) - Funds to support advice services.

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

Unison - Funds to support policy and influencing work on the impact of the cost-of-living crisis on low-income mothers.

GMEC - This is a contribution to the DHSC project.

Strategic Legal Fund (ILPA) - Funding for strategic legal intervention relating to our casework.

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.

Voices from the Frontline (ROSA) - Funds to create campaign videos sharing women's stories of NHS charging.

Maternity Action

Company Limited by Guarantee

Notes to the Financial Statements *(continued)*

Year ended 31 January 2025

22. Analysis of charitable funds *(continued)*

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

23. Analysis of net assets between funds

	Unrestricted Funds £	Restricted Funds £	Total Funds 2025 £
Current assets	289,540	185,026	474,566
Creditors less than 1 year	(43,692)	—	(43,692)
Net assets	245,848	185,026	430,874

	Unrestricted Funds £	Restricted Funds £	Total Funds 2024 £
Tangible fixed assets	—	—	—
Current assets	431,949	149,699	581,648
Creditors less than 1 year	(36,566)	—	(36,566)
Net assets	395,383	149,699	545,082

24. Analysis of changes in net debt

	At 1 Feb 2024 £	Cash flows £	At 31 Jan 2025 £
Cash at bank and in hand	<u>445,670</u>	<u>(23,384)</u>	<u>422,286</u>

Maternity Action
Company Limited by Guarantee
Notes to the Financial Statements *(continued)*
Year ended 31 January 2025

25. Operating lease commitments

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

	2025	2024
	£	£
Not later than 1 year	22,800	22,800
Later than 1 year and not later than 5 years	33,544	13,300
	<u>56,344</u>	<u>36,100</u>

26. Post balance sheet events

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

27. Related parties

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

28. 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.

MATERNITY ACTION

England & Wales - Charity number 1128776

Accounts

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

Maternity Action
Company Limited by Guarantee
Audited Financial Statements
31 January 2024

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 2024

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Maternity Action
Company Limited by Guarantee
Trustees' Annual Report (Incorporating the Director's Report)
Year ended 31 January 2024

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 2024.

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

Heather Wakefield	(Retired 4 September 2023)
Chloe Timms	
Nicole Valentinuzzi	
Nicola Pound	
Janet Hankin	
Sabeez Malik	(Appointed 8 April 2024)
Emma Popo	(Appointed 8 April 2024)
Lois Davies	(Appointed 8 April 2024)
Alice Webb	
Ayesha Mohsin	

Senior Management Team	Rosalind Bragg - Director	(Resigned 31 May 2024)
	Alison Fiddy – Director	(Appointed 1 June 2024)

Auditor	Jackson Nicholas Assie Limited Chartered Certified Accountants & Statutory Auditor Suite 7, Meridian House 62 Station Road Chingford London E4 7BA
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Bankers	Unity Trust Bank Nine Brindley Place Birmingham B1 2HB
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Maternity Action
Company Limited by Guarantee
Trustees' Annual Report (Incorporating the Director's Report) *(continued)*
Year ended 31 January 2024

Objectives and activities

The Memorandum and Articles of Association of Maternity Action 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 and Strategic Report:

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.

Maternity Action
Company Limited by Guarantee
Trustees' Annual Report (Incorporating the Director's Report) *(continued)*
Year ended 31 January 2024

What we do

Maternity Action delivers 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.

We place a strong emphasis on partnership working to enable us to reach those who most need our advice. We have Maternity Health Justice Partnerships in place in Cheshire and Merseyside and Greater Manchester and East Cheshire. We have formal partnerships with Greater Manchester Law Centre and YESS Law.

We engage in research, policy and campaigning for change, including through strategic litigation. We have built partnerships with frontline charities and user-led groups, and with unions and health professional organisations.

Our online information, advice and casework services are delivered exclusively by trained staff who are barristers, solicitors and advice workers. We work with the Employment Lawyers Association and pro bono lawyers to deliver our Mumsnet clinics. We have volunteers who support our campaigns and policy work, and who provide expert advice on management issues.

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.

Achievements and performance

Employment and social security advice

Through our **Maternity Rights Advice Service**, our team of employment lawyers and welfare rights advisers deliver advice on rights at work, maternity pay and benefits for low-income families. 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 are referred on to our casework service.

Our service is unique in providing free, integrated, expert advice on social security and employment, including the complex entitlements of migrant families.

Maternity Action

Company Limited by Guarantee

Trustees' Annual Report (Incorporating the Director's Report) *(continued)*

Year ended 31 January 2024

Maternity Action commenced the first **Maternity Health Justice Partnership** in Cheshire and Merseyside in 2022, in which our expert legal advice was embedded in maternity services. We commenced our second partnership in Greater Manchester and East Cheshire in 2023. This is being delivered in partnership with local maternity services and the Greater Manchester Law Centre.

Our **pro bono email advice service**, established in 2020, has increased our capacity to deliver advice. We recruit and train volunteer lawyers with partner law firms, Allen & Overy, Shearman & Sterling (as of 1 May 2024, A&O Shearman), Hogan Lovells and Reed Smith. In 2021, our service won the Law Works Best New Pro Bono Activity award. During 2023, we trained 119 law firm volunteers from our four partner law firms and we currently have 340 volunteers on the platform.

In 2023, we answered a total of 3,100 calls and emails. Demand for our advice services remains high and the national advice line is oversubscribed – answering one in four unique callers. We are seeking funding for further regional services and increased national service capacity to meet the continuing high levels of need.

In a survey of service users in 2023, 94% of respondents reported increased awareness of their rights, 92% reported feeling more confident and 82% reported feeling less stressed as a result of the advice they received. The service has a high impact, with 59% of callers reporting taking action after their advice call, and a further 33% saying they planned to do so. 75% reported positive impacts on employment and income within four weeks of the call. Callers reported keeping their job, receiving maternity pay and benefits, resolving health and safety problems, and negotiating a better redundancy process.

Callers are predominantly low-income earners, with 52% earning below £30,000, 4% dependent on their partners and 3% reliant on benefits. Service users are disproportionately likely to be from Black and minority ethnic backgrounds (22%), including 3% Black or Black British African, and 3% Asian or Asian British Indian.

Tiff, a single parent with two children, was referred by her midwife to our advice service in her third trimester. She had already started maternity leave early ahead of giving birth and had applied, and started receiving, maternity allowance. Tiff was unaware of the impact of claiming maternity allowance on her existing universal credit claim and how it would make her much worse off. She was also worried about her employer's treatment of her role and wasn't sure what her employment status was or if she had been incorrectly told to be self-employed despite her work set-up matching that of an employee. At the time of referral, Tiff was shocked about the impact maternity allowance had on her existing benefits and the financial implications of this. She also had the additional worry of knowing her unborn baby was unwell which had resulted in her starting her maternity leave early.

Our adviser was able to provide reassurance to Tiff on accessing additional financial support around the travel costs for the increased number of hospital visits she was having to make during her pregnancy, and was able to advise on other benefits she might be entitled to. In addition, our adviser explained how Tiff's universal credit claim would increase again with her maternity allowance coming to an end.

Given the complexity of the employment issues Tiff had raised, we were able to refer her to our specialist employment and social security casework team for additional legal support to ensure her employment rights were protected.

Maternity Action

Company Limited by Guarantee

Trustees' Annual Report (Incorporating the Director's Report) *(continued)*

Year ended 31 January 2024

Working in partnership with the Employment Lawyers Association, Maternity Action delivers a quarterly **online, pro bono legal clinic** on maternity rights and benefits through the parenting website Mumsnet. In 2023, the clinic answered 66 queries and raised awareness about taking action to challenge maternity discrimination.

Our employment and social security **casework and peer support service** provides legal representation to pregnant women and new parents who require additional support to resolve disputes at work and entitlements to statutory pay and benefits. This is achieved through a partnership with the charity, YESS Law. The service is delivered by in-house legal teams in both charities.

The casework service supports women to resolve disputes directly with their employer wherever possible, seeking to preserve the employment relationship and to build women's confidence to exercise their legal rights. Peer supporters offer one-to-one support for women pursuing action, recognising the significant emotional barriers to women taking action during pregnancy and while caring for a new baby. Peer support is only offered to women receiving legal representation.

In 2023, we closed 172 cases. In the three years to August 2023 the service provided casework representation to 620 women and recouped £2.4 million in unpaid wages, maternity pay and settlement agreements.

We represented two clients at tribunal hearings in 2023 following refusal of maternity allowance. One case found that DWP had wrongly refused maternity allowance following a stillbirth and the other case found that DWP had wrongly disqualified a self-employed woman who worked more than ten days during her maternity allowance period. We are seeking improved guidance as a result of these cases.

In 2023, we represented a number of migrant care workers with Health and Care Skilled Worker visas. In two cases, their maternity allowance claims had been wrongly refused. As skilled workers have no recourse to public funds this was their only source of income during their maternity leave and they were facing destitution. In two other cases, care workers had seen a reduction in hours after telling their employers of their pregnancy. This affected their ability to qualify for maternity pay and in one case her employer stopped providing work prior to her maternity leave.

We deliver **training and capacity building** on employment rights and social security to frontline charities and unions. In 2023, we commenced a 12 month pilot Propel project to build capacity in frontline charities supporting marginalised pregnant women and new mothers.

Maternity Action maintains 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 2023, our information sheets were viewed over two million times. The information sheets are prepared by our in-house legal team and are kept scrupulously up to date. We have translated our three key information sheets into eight community languages: French, Chinese (Mandarin), Greek, Polish, Portuguese, Romanian, Spanish and Tagalog (Filipino).

Maternity Action
Company Limited by Guarantee
Trustees' Annual Report (Incorporating the Director's Report) *(continued)*
Year ended 31 January 2024

Advice for migrant and asylum seeking women

Our **Maternity Care Access Advice Service** is a unique, specialist service for women affected by charging for NHS maternity care. Maternity charging is an aspect of the Government's 'hostile environment' policies and charges for standard maternity care start at £7,500. Women affected by charging commonly commence care late and miss appointments, increasing the risks to mother and baby. In 2023, we responded to 496 requests for advice, delivering delivered legal representation and intensive casework support to a further 85 women.

Women sought advice on accessing hospital care and GP services, their liability for charges for maternity care, the likely cost of care and help to negotiate a repayment plan. Many of the women contacting the service are in vulnerable circumstances and not in contact with support services. We identify women's needs and assist them to access further expert advice on housing and immigration and hands-on support from local services.

"Thank you very much for your support, time and effort I also want to say thank you to everyone in the office of the Maternity Action."

Of women receiving intensive casework in 2023, 97% had incomes of less than £30,000, 100% were from Black and minoritised ethnic backgrounds and 19% disclosed that they were survivors of violence.

The service is highly effective. In 2023, we secured cancellation or write-off of over £345,000 of NHS charges for women we represented. Cancellations took place where NHS Trusts had charged women who were entitled to free care and where they had failed to identify women covered by exemptions for survivors of violence and trafficking. Write-offs were secured for destitute women who were manifestly unable to pay.

Keisha contacted the team just after she had fled an abusive partner. She was pregnant, staying with friends and had decided not to attend any further antenatal appointments as she was told she was going to receive a bill of over £8000. An adviser spent time with Keisha over a series of appointments to build up trust. Keisha disclosed serious and sustained domestic and sexual abuse. The adviser sent submissions to the Overseas Visitor Team asking that the team exempt Keisha from NHS charges because the care was caused by sexual abuse. The Overseas Visitor Team cancelled the charges.

In 2024, we will launch a Maternity Health Justice Partnership for **asylum seeking women** in Greater Manchester and East Cheshire. This service will work closely with maternity and voluntary services to support asylum seeking women to access asylum support, subsistence support, healthcare and support services.

Through our **Migrant Women's Rights Service**, we deliver training and 'second tier' advice to frontline charities and health professionals on the rights of migrant and asylum-seeking women to housing, income and healthcare. In 2023, we advised 227 midwives and community workers.

Maternity Action
Company Limited by Guarantee
Trustees' Annual Report (Incorporating the Director's Report) *(continued)*
Year ended 31 January 2024

Research, policy and campaigns

Maternity Action undertakes thoughtful policy and research work which draws on the expert knowledge of our legal team, evidence from our advice services, our Lived Experience panels and discussion groups, and academic research. We prioritise issues affecting low income and marginalised women, including migrant and asylum seeking women.

In 2023, we adopted our **Lived Experience strategy**, which aims to strengthen the voice and influence of pregnant women and new parents in our organisation, particularly those with Lived Experience of low income and inequality. The strategy sets out actions in relation to our Board and staff team, setting strategic directions, and developing both our policy and campaigning work and our advice services.

We undertook research into the impact of the **cost of living crisis** on pregnant women and new mothers. The project was guided by our Lived Experience panel which was made up of women with recent experience of maternity and economic stress.

We released the second of our surveys of pregnant women and new mothers affected by the cost of living. This found that 71% of respondents reported worrying about money during pregnancy and maternity leave, up from 64% in our 2022 survey. Over half (55%) struggled to purchase essentials. The proportion of women who had borrowed money or relied on credit cards increased from 51% to 60% and the amount borrowed increased. The number returning to work early for financial reasons also increased, from 42% to 58% of respondents.

We produced our report, *A Perfect Storm*, which documented women's experiences and presented a series of recommendations for change. These covered rates of maternity pay and benefits, eligibility for maternity pay and benefits, changes to employment law to better protect pregnant workers and increased access to advice on maternity rights. The report also made recommendations to improve support for migrant and asylum seeking mothers.

We produced a detailed review of the academic literature on the impact of poverty and economic stress on maternal health, relationships and gender equality: *The impact on mothers and families of low maternity payments and the cost of living crisis: a literature review*.

Early evidence from this project was quoted in the June 2023 Petitions Committee debate on increasing the rate of maternity pay. We held two regional webinars on the cost of living and maternity in London and Manchester, with further webinars planned for 2024.

We provided oral and written evidence to the Women and Equalities Select Committee inquiry into equalities and the UK asylum process. Our evidence was quoted in the report and supported recommendations to improve data collection, increase rates of **asylum support** and restrict dispersal of asylum seeking women who are pregnant or new mothers. Our submission drew on our 2022 research, *Maternal Health: exploring the lived experiences of pregnant women seeking asylum*.

Maternity Action is the voluntary sector representative on the joint Home Office and NHS England committee on maternal health for asylum seeking women.

Maternity Action

Company Limited by Guarantee

Trustees' Annual Report (Incorporating the Director's Report) *(continued)*

Year ended 31 January 2024

We successfully influenced the Government to release the long overdue evaluation of **Shared Parental Leave** which commenced in 2018. This found that take-up by fathers was less than 4% and largely limited to well-paid, White professional men. We have continued to advocate for our 6+6+6 model for reform of maternity, paternity and parental leave which is simple, preserves mothers' rights while enhancing fathers' rights, and is based on individual rights, addressing many of the deficits in the current model. We were invited to speak about parental leave at the Venice Forum, which is an international collaboration aiming to build the case for investment in maternal, neonatal and child health.

Maternity Action continues to campaign for an end to **charging vulnerable women for NHS maternity care**. We released a series of videos of women's stories of maternity charging. These provide powerful personal testimony of the harsh impact of charging on migrant women in vulnerable circumstances. We worked with the Royal College of Midwives and the Royal College of Obstetricians and Gynaecologists on an update to our *Access Guide* for NHS Trusts, due for release in 2024. We supported local groups and local authority contacts seeking to improve practice on charging in their local NHS Trust.

Strategic litigation

Maternity Action continues to undertake strategic casework to strengthen maternity rights and clarify the law.

We worked with DPG solicitors on the successful High Court challenge on payment of cash support to asylum seeking parents accommodated in hotels: HA [2023] EWHC 1876 (Admin). This resulted in pregnant women in hotel accommodation receiving £3/week and payments of between £3 and £5/week for parents of young children.

We worked with DPG solicitors on a challenge to the level of asylum support for pregnant women and new parents: AO CO/1553/2023. This challenge prompted the Home Office to review these payments and to increase them to £4.25/week for pregnant women and £4.50 - £8.50/week for parents of young children.

We worked with Bhatt Murphy Solicitors on the successful High Court challenge to the unwritten Home Office policy of detaining people with outstanding NHS debts on return to the UK: MXB [2023] EWHC 1272 (Admin). We assisted in identifying suitable claimants and provided a detailed witness statement.

Financial Review

Principal funding sources

In this period Maternity Action had two major sources of income:

1. Grant and donations from broad range of sources including major grant givers such as Esmée Fairbairn Foundation, The National Lottery Community Fund, the Legal Education Foundation, the Access to Justice Foundation, the Allen & Overy Foundation, City Bridge Trust and the Department of Health and Social Care. We also received donations from individuals and corporate partners.
2. Income generating activities including training courses, and review or preparation of specialist information for third party organisations.

This year we incurred a deficit of £9,935 (2023: £71,971 surplus). The reserves at the end of the reporting period were £545,082 (2023: £555,017) of which £149,699 were restricted (2023: £185,075). The balance on the unrestricted funds were £395,383 (2023: £369,942).

Maternity Action
Company Limited by Guarantee
Trustees' Annual Report (Incorporating the Director's Report) *(continued)*
Year ended 31 January 2024

Reserves Policy

Maternity Action maintains reserves to meet unexpected spending requirements. Maternity Action 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 expenses. Maternity Action reviews reserves bi-annually during the preparation of the budget and the mid-year budget review and takes appropriate action to address any shortfalls or surplus. The increase in unrestricted reserves in this period reflects the timing of some grants, which will be spent in the following financial year, and efforts to increase reserves in line with our reserves policy.

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.

Plans for future years

Maternity Action plans to continue to deliver advice and information services, and undertake policy and campaigning and strategic litigation work.

We plan to refresh our website with a view to making it more accessible and easier to navigate, explore ways to diversify our income streams and start work on our next strategic plan. We want to increase our reach, ensuring we can support the women who need us most and in a way that best meets their needs.

2024 will also see a change of Director for Maternity Action as Ros Bragg will be stepping down at the end of May 2024.

Structure, governance and management

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

The Board of Trustees met five times during the year. The Finance sub-committee, and HR sub-committee also met five times during the year. The day-to-day management of the organisation is delegated to the Director. During the course of the year, our Director was Ros Bragg. The Treasurer reviews the budget and financial reports on a regular basis and these are reported to the Board at quarterly meetings.

The trustees, who are also the directors for the purpose of company law, and who served during the year and up to the date of this report were:

- Heather Wakefield
- Nikki Pound
- Chloe Timms
- Alice Webb
- Nicole Valentinuzzi
- Janet Hankin
- Ayesha Mohsin

Maternity Action
Company Limited by Guarantee
Trustees' Annual Report (Incorporating the Director's Report) *(continued)*
Year ended 31 January 2024

Trustees 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, and a specific briefing relating to the individual trustee's role on the Board.

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 applied for 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 our quarterly Board meetings.

Events after the end of the reporting period

Particulars of events after the reporting date are detailed in note 25 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;

Maternity Action

Company Limited by Guarantee

Trustees' Annual Report (Incorporating the Director's Report) *(continued)*

Year ended 31 January 2024

- (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 he ought to have taken as a director in order to make himself 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.

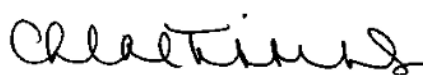
Small company provisions

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 19 September 2024 and signed on behalf of the board of trustees by:



N Pound
Trustee
24/10/24



C Timms
Trustee
24/10/24

Maternity Action
Company Limited by Guarantee
Independent Auditor's Report to the Members of Maternity Action
Year ended 31 January 2024

Opinion

We have audited the financial statements of Maternity Action (the 'charity') for the year ended 31 January 2024 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 2024 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.

In common with many other charities of this size and nature the auditors are used to assist with the preparation of the financial statements.

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.

Maternity Action

Company Limited by Guarantee

Independent Auditor's Report to the Members of Maternity Action *(continued)*

Year ended 31 January 2024

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.

Maternity Action

Company Limited by Guarantee

Independent Auditor's Report to the Members of Maternity Action *(continued)*

Year ended 31 January 2024

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.

Maternity Action

Company Limited by Guarantee

Independent Auditor's Report to the Members of Maternity Action *(continued)*

Year ended 31 January 2024

- 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 of 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.

Maternity Action

Company Limited by Guarantee

Independent Auditor's Report to the Members of Maternity Action *(continued)*

Year ended 31 January 2024

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

20 September 2024

Maternity Action
Company Limited by Guarantee
Statement of Financial Activities
(including income and expenditure account)
Year ended 31 January 2024

		Unrestricted funds £	2024 Restricted funds £	Total funds £	2023 Total funds £
	Note				
Income and endowments					
Donations and legacies	5	284,738	–	284,738	212,720
Charitable activities	6	44,410	708,334	752,744	641,137
Total income		<u>329,148</u>	<u>708,334</u>	<u>1,037,482</u>	<u>853,857</u>
Expenditure					
Expenditure on raising funds:					
Costs of raising donations and legacies	7	(26,734)	–	(26,734)	19,789
Expenditure on charitable activities	8,9	(259,634)	(761,049)	(1,020,683)	762,097
Total expenditure		<u>(286,368)</u>	<u>(761,049)</u>	<u>(1,047,417)</u>	<u>781,886</u>
Net (expenditure)/income		<u>42,780</u>	<u>(52,715)</u>	<u>(9,935)</u>	<u>71,971</u>
Transfers between funds		(17,339)	17,339	–	–
Net movement in funds		<u>25,441</u>	<u>(35,376)</u>	<u>(9,935)</u>	<u>71,971</u>
Reconciliation of funds					
Total funds brought forward		369,942	185,075	555,017	483,046
Total funds carried forward		<u>395,383</u>	<u>149,699</u>	<u>545,082</u>	<u>555,017</u>

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 33 form part of these financial statements.

Maternity Action
Company Limited by Guarantee
Statement of Financial Position
31 January 2024

	Note	2024 £	£	2023 £
Fixed assets				
Tangible fixed assets	17		–	4,093
Current assets				
Debtors	18	135,978		204,959
Cash at bank and in hand		445,670		374,381
		<u>581,648</u>		<u>579,340</u>
Creditors: amounts falling due within one year	19	<u>(36,566)</u>		<u>(28,416)</u>
Net current assets			<u>545,082</u>	<u>550,924</u>
Total assets less current liabilities			<u>545,082</u>	<u>555,017</u>
Net assets			<u>545,082</u>	<u>555,017</u>
Funds of the charity				
Restricted funds			149,699	185,075
Unrestricted funds			395,383	369,942
Total charity funds	21		<u>545,082</u>	<u>555,017</u>

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 19 September 2024, and are signed on behalf of the board by:

N Pound

N Pound
Trustee
24/10/24

Company Registration Number: 06478568

C Timms

C Timms
Trustee
24/10/24

The notes on pages 20 to 33 form part of these financial statements.

Maternity Action
Company Limited by Guarantee
Statement of Cash Flows
Year ended 31 January 2024

	2024 £	2023 £
Cash flows from operating activities		
Net income	(9,935)	71,971
<i>Adjustments for:</i>		
Depreciation of tangible fixed assets	4,093	4,094
Accrued expenses/(income)	144,838	(105,863)
<i>Changes in:</i>		
Trade and other debtors	(79,657)	(16,178)
Trade and other creditors	11,950	7,147
Cash generated from operations	71,289	(38,829)
Net cash from/ (used in) operating activities & Net increase/(decrease) in cash equivalents	71,289	(38,829)
Cash and cash equivalents at beginning of year	374,381	413,210
Cash and cash equivalents at end of year	<u>445,670</u>	<u>374,381</u>

Maternity Action
Company Limited by Guarantee
Notes to the Financial Statements
Year ended 31 January 2024

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. 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) issued 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 Accounts (Scotland) Regulation 2006, the Companies Act 2006 and 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 entity.

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.

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.

No judgements (apart from those involving estimations) has been made by the management in the process of applying the entity's accounting policies and that have the most significant effect on the amounts recognised in the financial statements.

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.

Maternity Action
Company Limited by Guarantee
Notes to the Financial Statements *(continued)*
Year ended 31 January 2024

3. Accounting policies *(continued)*

Incoming resources

All incoming resources are included in the statement of financial activities when entitlement has passed to the charity; it is probable that the economic benefits associated with the transaction will flow to the charity and the amount can be reliably measured. The following specific policies are applied to particular categories of income:

- income from donations or grants is recognised when there is evidence of entitlement to the gift, receipt is probable and its amount can be measured reliably.
- 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 is recognised with the delivery 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.

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.

Maternity Action
Company Limited by Guarantee
Notes to the Financial Statements *(continued)*
Year ended 31 January 2024

3. Accounting policies *(continued)*

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.

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.

Maternity Action

Company Limited by Guarantee

Notes to the Financial Statements *(continued)*

Year ended 31 January 2024

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 2024 £	Unrestricted Funds £	Total Funds 2023 £
Donations				
IGA	—	—	30,000	30,000
Donations under £5000	8,691	8,691	14,126	14,126
Grants				
Cheshire & Merseyside	137,400	137,400	70,000	70,000
The Joseph Rowntree Charitable Trust	58,050	58,050	—	—
IGA	35,000	35,000	—	—
AB Charitable Trust	22,000	22,000	20,000	20,000
Esmee Fairbairn Foundation	6,000	6,000	60,000	60,000
Blue Thread	5,500	5,500	—	—
Eleanor Hamilton	5,000	5,000	6,000	6,000
Souter Trust	5,000	5,000	—	—
London Legal Trust	1,337	1,337	1,134	1,134
Unison	—	—	250	250
City Bridge	760	760	4,655	4,655
A O Foundation	—	—	1,000	1,000
NHS	—	—	800	800
Kick Start (DWP)	—	—	4,755	4,755
	<u>284,738</u>	<u>284,738</u>	<u>212,720</u>	<u>212,720</u>

Maternity Action
Company Limited by Guarantee
Notes to the Financial Statements *(continued)*
Year ended 31 January 2024

6. Charitable activities

	Unrestricted Funds £	Restricted Funds £	Total Funds 2024 £
Department of Health and Social Care	–	167,982	167,982
National Lottery Community Fund	–	104,487	104,487
Legal Education Foundation	–	78,500	78,500
Justice First	–	57,000	57,000
Trust for London	–	62,900	62,900
City Bridge – Propel	–	50,000	50,000
City Bridge	–	50,500	50,500
Access to Justice Foundation	–	43,500	43,500
Abrdn Financial	–	26,523	26,523
A O Foundation	–	25,000	25,000
Bromley Trust	–	20,000	20,000
GMEC	–	10,000	10,000
ROSA – Voices from Front Line	–	7,000	7,000
Secondments – Yess Law	6,906	–	6,906
Affiliation Income	5,500	–	5,500
Strategic Legal Fund (ILPA)	–	4,942	4,942
Settlement Income	3,600	–	3,600
Commissioned work	990	–	990
Training Income	274	–	274
Miscellaneous Income	27,140	–	27,140
	<u>44,410</u>	<u>708,334</u>	<u>752,744</u>

Maternity Action
Company Limited by Guarantee
Notes to the Financial Statements *(continued)*
Year ended 31 January 2024

6. Charitable activities *(continued)*

	Unrestricted Funds £	Restricted Funds £	Total Funds 2023 £
National Lottery Community Fund	–	209,838	209,838
Access to Justice Foundation	–	87,000	87,000
Unison	–	60,000	60,000
Department of Health & Social Care	–	52,804	52,804
Trust for London	–	51,500	51,500
City Bridge Trust	–	49,499	49,499
A O Foundation	–	27,500	27,500
Abrdn Financial	–	23,000	23,000
Bromley Trust	–	20,000	20,000
Legal Education Foundation	–	17,850	17,850
Access to Justice – Community Justice	–	14,672	14,672
GMEC	–	10,000	10,000
Training, Affiliation and related Income	17,474	–	17,474
	<u>17,474</u>	<u>623,663</u>	<u>641,137</u>

7. Costs of raising donations and legacies

	Unrestricted Funds £	Total Funds 2024 £	Unrestricted Funds £	Total Funds 2023 £
Fundraising costs	<u>26,734</u>	<u>26,734</u>	<u>19,789</u>	<u>19,789</u>

Maternity Action
Company Limited by Guarantee
Notes to the Financial Statements *(continued)*
Year ended 31 January 2024

8. Expenditure on charitable activities by fund type

	Unrestricted Funds £	Restricted Funds £	Total Funds 2024 £
E&SS	51,654	239,935	291,589
I&A	70,214	86,472	156,686
Policy & Campaign	58,983	124,729	183,712
Core	28,298	4,941	33,239
Health Justice Partnership (HJP)	9,400	237,253	246,652
Support costs	41,085	67,719	108,805
	<u>259,634</u>	<u>761,049</u>	<u>1,020,683</u>
	Unrestricted Funds £	Restricted Funds £	Total Funds 2023 £
E&SS	73,964	282,013	355,977
I&A	34,055	92,750	126,805
Policy & Campaign	45,635	109,541	155,176
Core	10,644	–	10,644
Health Justice Partnership (HJP)	–	12,835	12,835
Support costs	42,083	58,577	100,660
	<u>206,381</u>	<u>555,716</u>	<u>762,097</u>

9. Expenditure on charitable activities by activity type

	Activities undertaken directly	Support costs	Total funds 2024 £	Total fund 2023 £
E&SS	291,589	22,941	314,530	395,031
I&A	156,686	12,514	169,200	149,542
Policy & Campaign	183,712	14,600	198,312	179,383
Core	33,239	15,642	48,881	17,842
Health Justice Partnership (HJP)	246,652	38,583	285,235	15,835
Governance costs	–	4,525	4,525	4,464
	<u>911,878</u>	<u>108,805</u>	<u>1,020,683</u>	<u>762,097</u>

Maternity Action
Company Limited by Guarantee
Notes to the Financial Statements *(continued)*
Year ended 31 January 2024

10. Analysis of support costs

	£	Total 2024	Total 2023
	£	£	£
Staff costs	42,441	42,441	41,358
Premises	32,731	32,731	31,448
Communications and IT	6,895	6,895	9,955
Finance costs	6,150	6,150	3,008
Governance costs	4,524	4,524	4,464
Other costs	16,064	16,064	10,427
	<u>108,805</u>	<u>108,805</u>	<u>100,660</u>

Analysis of governance costs

	Audit Fee	Accountancy Fees	Total 2024	Total 2023
	£	£	£	£
Governance costs	<u>2,262</u>	<u>2,262</u>	<u>4,464</u>	<u>4,464</u>

11. Analysis of grants

	2024	2023
	£	£
Grants to institutions		
Grants to institutions - Yess Law	—	49,000
Total grants	<u>—</u>	<u>49,000</u>

The grants were paid to the organisation to obtain services to assist in carrying out activities.

12. Net income

Net income is stated after charging/(crediting):

	2024	2023
	£	£
Depreciation of tangible fixed assets	4,093	4,094
Operating lease rentals	<u>25,665</u>	<u>24,334</u>

13. Auditors remuneration

	2024	2023
	£	£
Fees payable for the audit of the financial statements	2,262	2,232
Fees payable for non-audit services	<u>2,262</u>	<u>2,232</u>

14. Staff costs

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

	2024	2023
	£	£
Wages and salaries	724,960	551,983
Social security costs	59,978	40,951
Employer contributions to pension plans	<u>58,675</u>	<u>44,571</u>
	<u>843,613</u>	<u>637,505</u>

Maternity Action
Company Limited by Guarantee
Notes to the Financial Statements *(continued)*
Year ended 31 January 2024

14. Staff costs *(continued)*

The average head count of employees during the year was 28 (2023: 25). The average number of full-time equivalent employees during the year is analysed as follows:

	2024	2023
	No.	No.
Number of staff involved in project work	<u>16</u>	<u>8</u>

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

	2024	2023
	No.	No.
£60,000 to £69,999	<u>1</u>	<u>—</u>

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 £69,376 (2023: £55,497).

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 fund was to make good funding shortfalls and eliminate negative fund balances.

17. Tangible fixed assets

	Fixtures and fittings £	Equipment £	Total £
Cost			
At 1 February 2023 and 31 January 2024	<u>21,678</u>	<u>921</u>	<u>22,599</u>
Depreciation			
At 1 February 2023	17,585	921	18,506
Charge for the year	<u>4,093</u>	<u>—</u>	<u>4,093</u>
At 31 January 2024	<u>21,678</u>	<u>921</u>	<u>22,599</u>
Carrying amount			
At 31 January 2024	<u>—</u>	<u>—</u>	<u>—</u>
At 31 January 2023	<u>4,093</u>	<u>—</u>	<u>4,093</u>

Maternity Action
Company Limited by Guarantee
Notes to the Financial Statements *(continued)*
Year ended 31 January 2024

18. Debtors

	2024	2023
	£	£
Trade debtors	97,963	15,750
Prepayments and accrued income	32,161	183,449
Other debtors	5,854	5,760
	<u>135,978</u>	<u>204,959</u>

19. Creditors: amounts falling due within one year

	2024	2023
	£	£
Trade creditors	4,824	1,453
Accruals and deferred income	1,200	5,000
Social security and other taxes	16,353	10,975
Other creditors	14,189	10,988
	<u>36,566</u>	<u>28,416</u>

There is no other pension liability other than those disclosed within other creditors above.

20. 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 £58,675 (2023: £44,571).

21. Analysis of charitable funds

Unrestricted funds

	At 1 February 2023	Income	Expenditure	Transfers	At 31 January 2024
	£	£	£	£	£
General Funds	369,942	329,148	(286,368)	(17,339)	395,383

	At 1 February 2022	Income	Expenditure	Transfers	At 31 January 2023
	£	£	£	£	£
General Funds	366,907	230,194	(226,170)	(989)	369,942

Maternity Action
Company Limited by Guarantee
Notes to the Financial Statements *(continued)*
Year ended 31 January 2024

21. Analysis of charitable funds *(continued)*

Restricted funds

	At 1 February 2023 £	Income £	Expenditure £	Transfers £	At 31 January 2024 £
Legal Education Foundation	5	78,500	–	–	78,505
London Legal Support Trust	8	–	–	–	8
Department of Health (DHSC)	36,969	167,982	(218,560)	13,609	–
City Bridge Trust	17,421	50,500	(52,353)	–	15,568
Trust for London	7,128	62,900	(59,768)	–	10,260
AB Charitable Trust	2,175	–	(2,175)	–	–
Lottery	10,619	104,487	(115,107)	1	–
Access to Justice - Community Justice	14,547	–	(6,869)	–	7,678
AO Foundation	–	25,000	(25,000)	–	–
Abrdn Financial	–	26,523	(30,250)	3,727	–
Access to Justice Foundation	39,766	43,500	(83,268)	2	–
Bromley Trust	10,040	20,000	(19,790)	–	10,250
Unison	36,397	–	(36,397)	–	–
GMEC	10,000	10,000	(20,000)	–	–
Strategic Legal Fund (ILPA)	–	4,942	(4,942)	–	–
Justice First	–	57,000	(50,380)	–	6,620
City Bridge Trust - London Propel	–	50,000	(29,190)	–	20,810
London Rosa	–	7,000	(7,000)	–	–
	<u>185,075</u>	<u>708,334</u>	<u>(761,049)</u>	<u>17,339</u>	<u>149,699</u>

Maternity Action
Company Limited by Guarantee
Notes to the Financial Statements *(continued)*
Year ended 31 January 2024

21. Analysis of charitable funds *(continued)*

	At 1 February 2022 £	Income £	Expenditure £	Transfers £	At 31 January 2023 £
Legal Education Foundation	–	17,850	(17,845)	–	5
London Legal Support Trust	5,000	–	(4,992)	–	8
Department of Health (DHSC)	–	52,804	(15,835)	–	36,969
City Bridge Trust	24,392	49,499	(56,470)	–	17,421
Trust for London	18,439	51,500	(62,811)	–	7,128
AB Charitable Trust	2,175	–	–	–	2,175
National Lottery	19,437	209,838	(218,656)	–	10,619
Access to Justice - Community Justice	21,696	14,672	(21,821)	–	14,547
A O Foundation	25,000	27,500	(52,500)	–	–
Abrdn Financial	–	23,000	(23,989)	989	–
Access to Justice Foundation	–	87,000	(47,234)	–	39,766
Bromley Trust	–	20,000	(9,960)	–	10,040
Unison	–	60,000	(23,603)	–	36,397
GMEC	–	10,000	–	–	10,000
	<u>116,139</u>	<u>623,663</u>	<u>(555,716)</u>	<u>989</u>	<u>185,075</u>

Purposes of Restricted Income Funds

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

Legal Education Foundation – Funds to undertake a project on Health Justice Partnership.

London Legal Support Trust – Funds to develop a pro bono clinic.

AB Charitable Trust – Funds for advice to women affected by NHS charging.

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

A O Foundation – Funds to support advice for women affected by NHS charging.

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

Access to Justice (Community Justice) – Funds to sustain advice services.

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

Access to Justice (Help Accessing Legal Support (HALS)) – Funds to support advice services

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

Maternity Action
Company Limited by Guarantee
Notes to the Financial Statements *(continued)*
Year ended 31 January 2024

21. Analysis of charitable funds *(continued)*

Unison – Funds to support policy and influencing work on the impact of the cost-of-living crisis on low-income mothers.

GMEC – This is a contribution to the DHSC project.

Strategic Legal Fund – For the training and qualification of a Justice First Fellow.

City Bridge Foundation (London new mothers) – 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.

Voices from the Frontline (ROSA) – To create campaign videos sharing women's stories of NHS charging.

City Bridge Trust – Funds to provide advice on employment and social security in London.

22. Analysis of net assets between funds

	Unrestricted Funds £	Restricted Funds £	Total Funds 2024 £
Tangible fixed assets	–	–	–
Current assets	431,949	149,699	581,648
Creditors less than 1 year	(36,566)	–	(36,566)
Net assets	<u>395,383</u>	<u>149,699</u>	<u>545,082</u>

	Unrestricted Funds £	Restricted Funds £	Total Funds 2023 £
Tangible fixed assets	4,093	–	4,093
Current assets	394,265	185,075	579,340
Creditors less than 1 year	(28,416)	–	(28,416)
Net assets	<u>369,942</u>	<u>185,075</u>	<u>555,017</u>

Maternity Action
Company Limited by Guarantee
Notes to the Financial Statements *(continued)*
Year ended 31 January 2024

23. Analysis of changes in net debt

	At 1 Feb 2023	Cash flows	At 31 Jan 2024
	£	£	£
Cash at bank and in hand	374,381	71,289	445,670

24. Operating lease commitments

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

	2024	2023
	£	£
Not later than 1 year	22,800	23,000
Later than 1 year and not later than 5 years	13,300	—
	<u>36,100</u>	<u>23,000</u>

25. Post balance sheet events

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

26. Related parties

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

27. 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.

MATERNITY ACTION

England & Wales - Charity number 1128776

Accounts

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

Maternity Action
Company Limited by Guarantee
Financial Statements
31 January 2023

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 2023

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Maternity Action
Company Limited by Guarantee
Trustees' Annual Report (Incorporating the Director's Report)
Year ended 31 January 2023

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 2023.

Reference and administrative details

Registered charity name	Maternity Action
Charity registration number	1128776
Company registration number	06478568
Scottish charity registration	SC048882
Principal office and registered office	Unit 4 5-7 Wells Terrace London N4 3JU

The trustees

Susan Bewley	(Retired 20 October 2022)
Heather Wakefield	(Retired 4 September 2023)
Chloe Timms	
Nicole Valentinuzzi	(Appointed 12 October 2022)
Nicola Pound	(Appointed 25 October 2022)
Janet Hankin	(Appointed 12 October 2022)
Alice Webb	
Emma Game	(Retired 14 January 2023)
Ayesha Mohsin	

Senior Management Team	Rosalind Bragg – Director
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Auditor	Jackson Nicholas Assie Limited Chartered Certified Accountants & statutory auditor Suite 7, Meridian House 62 Station Road Chingford London E4 7BA
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Bankers	Unity Trust Bank Nine Brindley Place Birmingham B1 2HB
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Maternity Action
Company Limited by Guarantee
Trustees' Annual Report (Incorporating the Director's Report) *(continued)*
Year ended 31 January 2023

Structure, governance and management

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

The Board of Trustees met four times during the year. The day-to-day management of the organisation is delegated to the Director, Ros Bragg. The Treasurer reviews the budget and financial reports on a regular basis and these are reported to the board at quarterly meetings.

Our online information, telephone and email advice and casework services for women are delivered exclusively by trained staff who are barristers, solicitors and advice workers. We work with the Employment Lawyers Association and pro bono lawyers to deliver our online Mumsnet clinics. We have volunteers who support our campaigns and policy work and who provide expert advice on management issues.

Trustees Recruitment and Induction

New trustees are appointed from time to time by the existing trustees. An annual assessment of skills gaps relating to the aims and objectives of the charity is completed by the trustees and new members identified. New trustees receive an induction pack comprising governing documents, legal and financial responsibilities, detailed financial information, programme and staffing of the charity, and specific briefing relating to that trustee's role on the Board.

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.

Objectives and activities

The Memorandum and Articles of Association of Maternity Action 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

Maternity Action
Company Limited by Guarantee
Trustees' Annual Report (Incorporating the Director's Report) *(continued)*
Year ended 31 January 2023

Vision and mission & Strategic Report

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.

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.

Maternity Action

Company Limited by Guarantee

Trustees' Annual Report (Incorporating the Director's Report) *(continued)*

Year ended 31 January 2023

Achievements and performance

Maternity Action delivers expert legal advice on the rights of 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.

We place a strong emphasis on partnership working to enable us to reach those who most need our advice. In 2022, we commenced the first maternity Health Justice Partnership in the UK, working with the Cheshire and Merseyside Woman's Health and Maternity Programme (WHaM).

We engage in research, policy and campaigning for change, including through strategic litigation. We have built partnerships with frontline charities and user-led groups and with unions and health professional organisations.

Employment and social security advice

Through our **Maternity Rights Advice Service**, our team of employment lawyers and advisers deliver advice on rights at work, maternity pay, maternity benefits and breastfeeding rights. 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. Our service is unique in providing integrated, expert advice on social security and employment, including the complex entitlements of migrant families.

Maternity Action delivered a pilot Health Justice Partnership in Cheshire and Merseyside in 2022, in which expert legal advice was embedded in maternity services. An expanded service was commissioned in 2023. We confirmed funding for a second Health Justice Partnership in Greater Manchester and East Cheshire which will be delivered in partnership with local maternity services and the Greater Manchester Law Centre. We are continuing to deliver our London regional service.

*'I'm really grateful for the help. After 3 calls and support [my wife] has got full pay for 6 weeks'
'You've been so clear. I've been asking these exact questions of HR for 4 months and they have not been able to give me a clear answer. It's helpful to know what I am entitled to.'*

Our **pro bono email advice service**, established in 2020, has increased our capacity to deliver advice. We recruit and train volunteer lawyers with partner law firms, Allen & Overy, Hogan Lovells, Reed Smith, and Shearman & Sterling. In 2021, our service won the Law Works Best New Pro Bono Activity award. During 2022, we trained 76 law firm volunteers from our four partner law firms and we currently have 270 volunteers on the platform.

*'Your advice made me feel more informed when speaking to my employer again and it has been sorted, this particular person was obviously trying to pull a fast one. Really appreciate your help.'
'The email I received broke everything down in simpler terms for me as I was struggling to find the answer for my situation anywhere and has been really helpful.'*

In 2022, we answered 2,938 calls and emails. The demand on the service provision remains high and the national advice service remains oversubscribed - answering one in four unique callers during opening hours. We are seeking funding for further regional services and increased national service capacity to meet the continuing high levels of need. A survey of service users in 2022 found that the service has a high impact, with 59% of callers reporting taking action after their advice call, and a further 33% saying they planned to do so. 75% reported positive impacts on employment and income within four weeks of the call. Callers report keeping their job, receiving maternity pay and benefits, resolving health and safety problems, and negotiating a better redundancy process. Callers are predominantly low-income earners, with 77% below average earnings, and 24% are Black, Asian and minority ethnic.

Maternity Action

Company Limited by Guarantee

Trustees' Annual Report (Incorporating the Director's Report) *(continued)*

Year ended 31 January 2023

Working in partnership with the Employment Lawyers Association, Maternity Action delivers a quarterly **online, pro bono legal clinic** on maternity rights and benefits through the parenting website Mumsnet. In 2022, the clinic answered 45 queries and raised awareness about taking action to challenge maternity discrimination.

Our employment and social security **casework and peer support service** provides legal representation to pregnant women and new parents who require additional support to resolve disputes at work and entitlements to statutory pay and benefits. This is a partnership project with the charity, YESS. The service is delivered by in-house legal teams in both charities.

The casework service supports women to resolve disputes directly with their employer wherever possible, seeking to preserve the employment relationship and to build women's confidence to exercise their legal rights. Peer supporters offer one-to-one support for women pursuing action, recognising the significant emotional barriers to women taking action during pregnancy and while caring for a new baby.

Between its commencement in August 2020 and December 2022, the service has provided legal representation to 513 women and has directly recovered £1.9 million in wages and compensation. 76% of clients had incomes of less than £30,000, including 4% who received only benefits income. 93% of clients reported feeling less stressed as a result of the service and 96% reported feeling more confident to deal with their situation.

An agency worker who worked in a factory was forced onto Statutory Sick Pay when she informed her employer of her pregnancy and could no longer pack and lift heavy boxes. We wrote a letter to the agency setting out her rights to safe suitable alternative work or a maternity suspension. This led to the client receiving full pay for the period in which she had been forced to take sick leave and protected her maternity pay. The client spoke English as a second language.

We helped a client write to her employer and prepare for meetings when her role was changed following a restructure. She felt that she was facing a demotion or redundancy. The employer made changes to the role and she was happy with the result. She said *'I am happy with the resolution. I want to thank you so much for the time and effort you put into helping me with this as I could not have handled this by myself!'*

We deliver **training and capacity building** on employment rights and social security to frontline charities and unions. Our London regional service prioritises work with Black, Asian and minoritised ethnic organisations.

Maternity Action maintains 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 2022, our information sheets were viewed over 1.4 million times. The information sheets are prepared by our in-house legal team and are kept scrupulously up to date. We have translated our three key information sheets into eight community languages: French, Chinese (Mandarin), Greek, Polish, Portuguese, Romanian, Spanish and Tagalog (Filipino).

Advice for migrant and asylum seeking women

Our **Maternity Care Access Advice Service** is a unique, specialist service for women affected by charging for NHS maternity care. Maternity charging is an aspect of the Government's 'hostile environment' policies and charges for standard maternity care start at £7,500. Women affected by charging commonly commence care late and miss appointments, increasing the risks to mother and baby. In 2022, we responded to 526 requests for advice, delivering delivered legal representation and intensive casework support to 85 of these women.

Maternity Action
Company Limited by Guarantee
Trustees' Annual Report (Incorporating the Director's Report) *(continued)*
Year ended 31 January 2023

Women sought advice on accessing hospital care and GP services, their liability for charges for maternity care, the likely cost of care and help to negotiate a repayment plan. Many of the women contacting the service are in vulnerable circumstances and not in contact with support services. We identify women's needs and assist them to access further expert advice on housing and immigration and hands-on support from local services.

'Thank you so much. Its been hard to find this practical information from anywhere - how to access maternity care if you were visiting - the government website and the GP could not tell us this'.

Of women receiving intensive casework, 91% have incomes of less than £30,000, 79% are from Black and minoritised ethnic backgrounds and 47% disclosed that they were survivors of violence. The service is highly effective. In 2022, we secured cancellation or write-off of over £404,000 of NHS charges for women we represented. Cancellations took place where NHS Trusts had charged women who were entitled to free care and where they had failed to identify women covered by exemptions for survivors of violence and trafficking. Write-offs were secured for destitute women who were manifestly unable to pay. We were awarded the 2022 Lexis Nexis Halsbury Award for the Rule of Law for our work on NHS charging for maternity care. The award is designed to recognise and celebrate commitment to the spread of fair and ordered government, law and justice.

'This is really a great, great, great news [that my charges were cancelled.]. I am super happy and grateful to you and your trust for helping the vulnerable women like us. I don't have enough words to thank you for helping me throughout'.

'I don't know if I would cope without [your] help. As I had no shoulder to lean on. As I have no family in the country. Sarah from Maternity Action was my rock'.

We have confirmed funding for a regional advice service for **asylum seeking women**, supporting women to access asylum support, subsistence support, healthcare and support services.

Through our **Migrant Women's Rights Service**, we deliver training and 'second tier' advice to frontline charities and health professionals on the rights of migrant and asylum seeking women to housing, income and healthcare. This service was established in 2017.

Our advice services are **accredited** under the Helplines Partnership. We plan to apply for AQS accreditation in 2023. We update our **safeguarding** policies and procedures annually and train staff. Safeguarding is a standing item at our quarterly Board meetings.

Research, policy and campaigns

Maternity Action undertakes thoughtful policy and research work which draws on the expert knowledge of our legal team, evidence from our advice services, our Lived Experience panels and discussion groups, and academic research. We prioritise issues affecting low income and marginalised women, including migrant and asylum seeking women.

We influenced the Health and Safety Executive and Acas to change their guidance on workplace **health and safety** for pregnant women and new mothers. The guidance now requires employers to undertake this risk assessment, rather than recommending this as good practice. In our 2021 report on health and safety, *Unsafe and Unsupported*, we drew attention to the 2017 CJEU case, Otero Ramos, which held that employers must undertake individual risk assessments for pregnant, new and breastfeeding mothers. This is a significant change which will substantially reduce the number of women forced to work in unsafe conditions or resign their job. Research suggest that around 4% of pregnant women leave their jobs due to unsafe working conditions (EHRC 2016).

We partnered with the TUC to prepare a toolkit on protecting the health, safety and wellbeing of pregnant women in the workplace. We prepared customised toolkits for a further three unions.

Maternity Action
Company Limited by Guarantee
Trustees' Annual Report (Incorporating the Director's Report) *(continued)*
Year ended 31 January 2023

We held a Lived Experience discussion group with **asylum seeking women** to explore issues in asylum support, working with Refugee Women Connect and WAST Manchester. Over 180 people attended the report launch, in which two of the participants spoke about their experiences. The research identified problems with dispersal (relocation) policies, substandard housing, difficulties accessing additional payments and the difficulties of living a healthy lifestyle in these circumstances.

Maternity Action was the voluntary sector representative on the joint Home Office and NHS England committee on maternal health for asylum seeking women. The Lived Experience discussion group report was presented to this committee and informed discussions.

Our research with migrant and asylum seeking women continues to influence policy makers. The 2022 Royal College of Midwives statement on migrant women references Maternity Action research into NHS charging and dispersal of asylum seeking women.

Maternity Action undertook a survey of 1,000 mothers for our **Cost of Living** project. The survey found that 51% relied on a credit card or borrowing from friends or families during their maternity leave, 70% struggled to buy essentials and 2% used a food bank during maternity leave. The survey was reported in Grazia magazine. We commenced work on a literature review on the impact of low income during pregnancy and maternity leave on maternal and child health, gender equality and relationships. We have continued to advocate for an end to the unfair treatment of Maternity Allowance under Universal Credit regulations, which leaves many lower income women up to £5,000 worse off than women with equivalent incomes in receipt of Statutory Maternity Pay.

We held a seminar on the cost of living and migrant and asylum seeking mothers in London, which was the first of a series of regional seminars. Speakers included women with Lived Experience, Project 17, the3million and Asylum Matters.

We continued to pursue release of the long overdue evaluation of **Shared Parental Leave** through Parliamentary Questions. The evaluation commenced in 2018. We have further developed our 6+6+6 model for reform of maternity, paternity and parental leave which is simple, preserves mothers' rights while enhancing fathers' rights, and is based on individual rights, addressing many of the deficits in the current model.

We continued to work with our partner unions, parenting groups and advice agencies to promote our 2021 **Alliance for Maternity Rights Action Plan** to end pregnancy and maternity discrimination in the workplace. The Action Plan, supported by 25 unions and charities, sets out eight key asks for change. The Early Day Motion supporting the Action Plan was supported by 103 MPs.

Maternity Action continues to campaign for an end to **charging vulnerable women for NHS maternity care**. We prepared a detailed briefing on the Department of Health and Social Care Internal Policy Assessment on charging for NHS care and vulnerable groups. In an extraordinary omission, the Internal Policy Assessment was completed without reference to any data held by NHS Trusts. As NHS Trusts both deliver health care and undertake charging, they are well placed to observe the impacts. We continued to raise awareness of poor practice in implementing charging within NHS Trusts, drawing on our 2021 report, *Breach of Trust*.

We worked with local contacts to influence practice within NHS Trusts. We were invited to contribute to a scrutiny process undertaken the Newham Borough Council in relation to Barts Hospital.

Maternity Action
Company Limited by Guarantee
Trustees' Annual Report (Incorporating the Director's Report) *(continued)*
Year ended 31 January 2023

Strategic litigation

Maternity Action continues to undertake strategic casework to clarify the law. In 2022, we represented a self-employed musician who had been wrongly disqualified from Maternity Allowance. The tribunal decided that she was entitled to a reasonable reduction in her Maternity Allowance to reflect the days on which she had worked. She had not returned to her normal working pattern and therefore she remained entitled to some of her maternity pay. This decision provides welcome clarity on entitlement to Maternity Allowance for self-employed women who need to maintain some contact with their businesses or clients and should not face the loss of their maternity pay as a result.

Plans for future years

Maternity Action plans to continue to deliver advice and information services, policy and campaigning and strategic litigation.

Financial Review

Principal funding sources

In this period Maternity Action has had two major sources of income:

- Grants and donations from a broad range of sources including major grant givers such as Esmée Fairbairn, National Lottery, Access to Justice, AO Foundation and the Department of Health and Social Care. We also received donations from individuals and corporate partners.
- Income generating activities included training courses, and review or preparation of information resources.

This year we have incurred a surplus of £71,971 (2022: £70,141 deficit). The reserves at the end of the financial year stood at £555,017 (2022: £483,043) of which £185,075 were restricted (2022: £116,139). The balance on the unrestricted funds were £369,942 (£2022: £366,907).

Reserves policy

Maternity Action maintains reserves to meet unexpected spending requirements. Maternity Action 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 expenses. Maternity Action reviews reserves bi-annually during preparation of the budget and the mid-year budget review and takes appropriate action to address any shortfall or surplus.

The increase in unrestricted reserves in this period reflects the timing of some grants, which will be spent in the following financial year, and efforts to increase reserves in line with our reserves policy.

Investment policy

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

Volunteers

We are grateful to our fifteen volunteers for their contribution to our support services.

Maternity Action
Company Limited by Guarantee
Trustees' Annual Report (Incorporating the Director's Report) *(continued)*
Year ended 31 January 2023

Events after the end of the reporting period

Particulars of events after the reporting date are detailed in note 25 to the financial statements.

Trustees' 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 he ought to have taken as a director in order to make himself aware of any relevant audit information and to establish that the company's auditors are aware of that information

Maternity Action
Company Limited by Guarantee
Trustees' Annual Report (Incorporating the Director's Report) *(continued)*
Year ended 31 January 2023

Auditor

Each of the persons who is a trustee at the date of approval of this report confirms that:

- so far as they are aware, there is no relevant audit information of which the charity's auditor is unaware; and
- they have taken all steps that they ought to have taken as a trustee to make themselves aware of any relevant audit information and to establish that the charity's auditor is 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 not been prepared in accordance with the provisions applicable to companies entitled to the small companies exemption.

The trustees' annual report was approved on 25 October 2023 and signed on behalf of the board of trustees by:

N Pound

C Timms

Chair

Trustee

N Pound

C Timms

Maternity Action
Company Limited by Guarantee
Independent Auditor's Report to the Members of Maternity Action
Year ended 31 January 2023

Opinion

We have audited the financial statements of Maternity Action (the 'charity') for the year ended 31 January 2023 which comprise the statement of financial activities (including income and expenditure account), statement of financial position, statement of cash flows 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 2023 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 Standards 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 that are relevant to our 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.

In common with many other charities of our size and nature we use our auditors to assist with the preparation of the financial statements.

Conclusions relating to going concern

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

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

However, as we cannot predict all future events or conditions and as subsequent events may result in outcomes that are inconsistent with judgements that were reasonable at the time they were made, the absence of reference to a material uncertainty in this auditor's report is not a guarantee that the company will continue in operation.

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

Maternity Action

Company Limited by Guarantee

Independent Auditor's Report to the Members of Maternity Action *(continued)*

Year ended 31 January 2023

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 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 or a material misstatement of the other information. 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 financial statements are prepared is consistent with the 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 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 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.

Maternity Action

Company Limited by Guarantee

Independent Auditor's Report to the Members of Maternity Action *(continued)*

Year ended 31 January 2023

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)(c) 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.

Maternity Action

Company Limited by Guarantee

Independent Auditor's Report to the Members of Maternity Action *(continued)*

Year ended 31 January 2023

- 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 of 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.

Maternity Action

Company Limited by Guarantee

Independent Auditor's Report to the Members of Maternity Action *(continued)*

Year ended 31 January 2023

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

Chingford

26 October 2023

Maternity Action
Company Limited by Guarantee
Statement of Financial Activities
(including income and expenditure account)
Year ended 31 January 2023

			2023		2022
	Note	Unrestricted funds £	Restricted funds £	Total funds £	Total funds £
Income and endowments					
Donations and legacies	5	212,720	–	212,720	165,614
Charitable activities	6	17,474	623,663	641,137	402,387
Total income		<u>230,194</u>	<u>623,663</u>	<u>853,857</u>	<u>568,001</u>
Expenditure					
Expenditure on raising funds:					
Costs of raising donations and legacies	7	19,789	–	19,789	5,808
Expenditure on charitable activities	8,9	206,381	555,716	762,097	632,334
Total expenditure		<u>226,170</u>	<u>555,716</u>	<u>781,886</u>	<u>638,142</u>
Net income/(expenditure)		<u>4,024</u>	<u>67,947</u>	<u>71,971</u>	<u>(70,141)</u>
Transfers between funds		(989)	989	–	–
Net movement in funds		<u>3,035</u>	<u>68,936</u>	<u>71,971</u>	<u>(70,141)</u>
Reconciliation of funds					
Total funds brought forward		366,907	116,139	483,046	553,187
Total funds carried forward		<u>369,942</u>	<u>185,075</u>	<u>555,017</u>	<u>483,046</u>

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 32 form part of these financial statements.

Maternity Action
Company Limited by Guarantee
Statement of Financial Position
31 January 2023

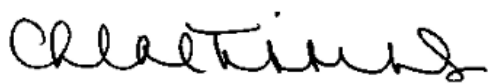
	Note	2023 £	£	2022 £
Fixed assets				
Tangible fixed assets	17		4,093	8,187
Current assets				
Debtors	18	204,959		82,918
Cash at bank and in hand		374,381		413,210
		579,340		496,128
Creditors: amounts falling due within one year	19	28,416		21,269
Net current assets			550,924	474,859
Total assets less current liabilities			555,017	483,046
Net assets			555,017	483,046
Funds of the charity				
Restricted funds			185,075	116,139
Unrestricted funds			369,942	366,907
Total charity funds	21		555,017	483,046

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 25 October 2023, and are signed on behalf of the board by:

C Timms
Trustee

N Pound
Chair




Company Registration Number: 06478568

The notes on pages 20 to 32 form part of these financial statements.

Maternity Action
Company Limited by Guarantee
Statement of Cash Flows
Year ended 31 January 2023

	2023	2022
	£	£
Cash flows from operating activities		
Net income/(expenditure)	71,971	(70,141)
<i>Adjustments for:</i>		
Depreciation of tangible fixed assets	4,094	4,094
Accrued (income)/expenses	(105,863)	119,849
<i>Changes in:</i>		
Trade and other debtors	(16,178)	(6,437)
Trade and other creditors	7,147	(3,626)
Cash generated from operations	(38,829)	43,739
Net cash (used in)/from operating activities	(38,829)	43,739
Net (decrease)/increase in cash and cash equivalents	(38,829)	43,739
Cash and cash equivalents at beginning of year	413,210	369,471
Cash and cash equivalents at end of year	374,381	413,210

Maternity Action
Company Limited by Guarantee
Notes to the Financial Statements
Year ended 31 January 2023

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. 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) issued 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 Accounts (Scotland) Regulation 2006, the Companies Act 2006 and 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 entity.

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

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.

No judgements (apart from those involving estimations) has been made by the management in the process of applying the entity's accounting policies and that have the most significant effect on the amounts recognised in the financial statements.

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.

Maternity Action
Company Limited by Guarantee
Notes to the Financial Statements *(continued)*
Year ended 31 January 2023

3. Accounting policies *(continued)*

Incoming resources

All incoming resources are included in the statement of financial activities when entitlement has passed to the charity; it is probable that the economic benefits associated with the transaction will flow to the charity and the amount can be reliably measured. The following specific policies are applied to particular categories of income:

- income from donations or grants is recognised when there is evidence of entitlement to the gift, receipt is probable and its amount can be measured reliably.
- 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 is recognised with the delivery 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.

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.

Maternity Action
Company Limited by Guarantee
Notes to the Financial Statements *(continued)*
Year ended 31 January 2023

3. Accounting policies *(continued)*

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 year
Computer Equipment	-	Straight line over 4 year

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.

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.

Maternity Action

Company Limited by Guarantee

Notes to the Financial Statements *(continued)*

Year ended 31 January 2023

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 2023 £	Unrestricted Funds £	Total Funds 2022 £
Donations				
IG Advisors	30,000	30,000	30,000	30,000
Donations under £5000	14,126	14,126	7,614	7,614
Grants				
Esmee Fairbairn Foundation	60,000	60,000	60,000	60,000
Unison	250	250	10,000	10,000
University and College Union	—	—	3,000	3,000
City Bridge	4,655	4,655	—	—
AB Charity	20,000	20,000	20,000	20,000
Cheshire & Merseyside	70,000	70,000	—	—
Eleanor Hamilton	6,000	6,000	—	—
A O Foundation	1,000	1,000	—	—
London Legal Support Trust	1,134	1,134	—	—
NHS	800	800	—	—
Kick Start (DWP)	4,755	4,755	—	—
Gwyneth Forrester	—	—	25,000	25,000
Blue Thread	—	—	5,000	5,000
Souter trust	—	—	3,000	3,000
Unison Southwest	—	—	1,000	1,000
Chartered Society of Physiotherapy	—	—	1,000	1,000
	<u>212,720</u>	<u>212,720</u>	<u>165,614</u>	<u>165,614</u>

Maternity Action
Company Limited by Guarantee
Notes to the Financial Statements *(continued)*
Year ended 31 January 2023

6. Charitable activities

	Unrestricted Funds £	Restricted Funds £	Total Funds 2023 £
National Lottery Community Fund	—	209,838	209,838
Department of Health and Social Care	—	52,804	52,804
Legal Education Foundation	—	17,850	17,850
City Bridge Trust	—	49,499	49,499
Trust for London	—	51,500	51,500
Access to Justice – Community Justice	—	14,672	14,672
AO Foundation	—	27,500	27,500
Abrdn	—	23,000	23,000
Access to Justice	—	87,000	87,000
Bromley Trust	—	20,000	20,000
Unison	—	60,000	60,000
GMEC	—	10,000	10,000
Training, Affiliation and related income	17,474	—	17,474
	<u>17,474</u>	<u>623,663</u>	<u>641,137</u>

6. Charitable activities *(continued)*

	Unrestricted Funds £	Restricted Funds £	Total Funds 2022 £
National Lottery Community Fund	—	207,607	207,607
Access to Justice	—	60,000	60,000
City Bridge	—	47,400	47,400
AO Foundation	—	25,000	25,000
Department of Health and Social Care	—	20,000	20,000
Peter Stebbings	—	10,000	10,000
Training Income	6,640	—	6,640
Furlough Grant	—	5,763	5,763
Affiliation Income	2,500	—	2,500
Other Income	17,477	—	17,477
	<u>26,617</u>	<u>375,770</u>	<u>402,387</u>

7. Costs of raising donations and legacies

	Unrestricted Funds £	Total Funds 2023 £	Unrestricted Funds £	Total Funds 2022 £
Fundraising costs	<u>19,789</u>	<u>19,789</u>	<u>5,808</u>	<u>5,808</u>

Maternity Action

Company Limited by Guarantee

Notes to the Financial Statements *(continued)*

Year ended 31 January 2023

8. Expenditure on charitable activities by fund type

	Unrestricted Funds £	Restricted Funds £	Total Funds 2023 £
Employment & Social Security Advice & Casework (E&SS)	73,964	282,013	355,977
Immigration & Asylum Advice & Casework (I&A)	34,055	92,750	126,805
Policy & Campaign	45,635	109,541	155,176
Core	10,644	–	10,644
Health Justice Partnership (HJP)	–	12,835	12,835
Support costs	42,083	58,577	100,660
	<u>206,381</u>	<u>555,716</u>	<u>762,097</u>

	Unrestricted Funds £	Restricted Funds £	Total Funds 2022 £
E&SS	3,000	306,286	309,286
I&A	39,544	40,528	80,072
Policy & Campaign	32,529	88,167	120,696
Core	32,895	6,011	38,906
Health Justice Partnership (HJP)	–	–	–
Support costs	32,006	51,368	83,374
	<u>139,974</u>	<u>492,360</u>	<u>632,334</u>

9. Expenditure on charitable activities by activity type

	Activities undertaken directly £	Grant funding of activities £	Support costs £	Total funds 2023 £	Total fund 2022 £
E&SS	306,977	49,000	39,054	395,031	317,199
I&A	126,805	–	22,737	149,542	114,052
Policy & Campaign	155,176	–	24,207	179,383	166,936
Core	10,644	–	7,198	17,842	28,777
Health Justice Partnership (HJP)	12,835	–	3,000	15,835	–
Governance costs	–	–	4,464	4,464	5,370
	<u>612,437</u>	<u>49,000</u>	<u>100,660</u>	<u>762,097</u>	<u>632,334</u>

10. Analysis of support costs

	Total 2023 £	Total 2022 £
Staff costs	41,358	32,069
Premises	31,448	34,583
Communications and IT	9,955	4,460
Finance costs	3,008	5,370
Governance costs	4,464	5,370
Other costs	10,427	1,522
	<u>100,660</u>	<u>83,374</u>

Maternity Action
Company Limited by Guarantee
Notes to the Financial Statements *(continued)*
Year ended 31 January 2023

Analysis of governance costs

	Audit Fee	Accountancy Fees	Total 2023	Total 2022
	£	£	£	£
Governance costs	<u>2,232</u>	<u>2,232</u>	<u>4,464</u>	<u>5,370</u>

11. Analysis of grants

	2023 £	2022 £
Grants to institutions		
Grants to institutions - Yess Law	<u>49,000</u>	<u>36,950</u>
Total grants	<u>49,000</u>	<u>36,950</u>

The grants were paid to the organisation to obtain services to assist in carrying out activities.

12. Net income/(expenditure)

Net income/(expenditure) is stated after charging/(crediting):

	2023 £	2022 £
Depreciation of tangible fixed assets	<u>4,094</u>	<u>4,094</u>
Operating lease rentals	<u>24,334</u>	<u>17,467</u>

13. Auditors remuneration

	2023 £	2022 £
Fees payable for the audit of the financial statements	<u>2,232</u>	<u>2,685</u>
Fees for non-audit services	<u>2,232</u>	<u>2,685</u>

Maternity Action
Company Limited by Guarantee
Notes to the Financial Statements *(continued)*
Year ended 31 January 2023

14. Staff costs

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

	2023	2022
	£	£
Wages and salaries	551,983	432,947
Social security costs	40,951	29,761
Employer contributions to pension plans	44,571	36,288
	<u>637,505</u>	<u>498,996</u>

The average head count of employees during the year was 25 (2022: 23). The average number of full-time equivalent employees during the year is analysed as follows:

	2023	2022
	No.	No.
Number of staff involved in project work	<u>19</u>	<u>14</u>

No employee received employee benefits of more than £60,000 during the year (2022: Nil).

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 compensation paid to key management personnel for services provided to the charity was £55,497 (2022: £52,015).

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 fund was to make good funding shortfalls and eliminate negative fund balances.

Maternity Action
Company Limited by Guarantee
Notes to the Financial Statements *(continued)*
Year ended 31 January 2023

17. Tangible fixed assets

	Fixtures and fittings £	Equipment £	Total £
Cost			
At 1 February 2022 and 31 January 2023	<u>21,678</u>	<u>921</u>	<u>22,599</u>
Depreciation			
At 1 February 2022	13,491	921	14,412
Charge for the year	<u>4,094</u>	<u>—</u>	<u>4,094</u>
At 31 January 2023	<u>17,585</u>	<u>921</u>	<u>18,506</u>
Carrying amount			
At 31 January 2023	<u>4,093</u>	<u>—</u>	<u>4,093</u>
At 31 January 2022	<u>8,187</u>	<u>—</u>	<u>8,187</u>

18. Debtors

	2023 £	2022 £
Trade debtors	15,750	2,400
Prepayments and accrued income	183,449	74,513
Other debtors	<u>5,760</u>	<u>6,005</u>
	<u>204,959</u>	<u>82,918</u>

19. Creditors: amounts falling due within one year

	2023 £	2022 £
Trade creditors	1,453	4,206
Accruals and deferred income	5,000	5,000
Social security and other taxes	10,975	7,467
Other creditors	<u>10,988</u>	<u>4,596</u>
	<u>28,416</u>	<u>21,269</u>

There is no other pension liability other than those disclosed within other creditors above.

20. 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 £44,571 (2022: £36,288).

Maternity Action
Company Limited by Guarantee
Notes to the Financial Statements *(continued)*
Year ended 31 January 2023

21. Analysis of charitable funds

Unrestricted funds

	At 1 February 2022	Income	Expenditure	Transfers	At 31 January 2023
	£	£	£	£	£
General Funds	<u>366,907</u>	<u>230,194</u>	<u>(226,170)</u>	<u>(989)</u>	<u>369,942</u>

	At 1 February 2021	Income	Expenditure	Transfers	At 31 January 2022
	£	£	£	£	£
General Funds	<u>320,458</u>	<u>192,231</u>	<u>(145,782)</u>	<u>—</u>	<u>366,907</u>

21. Analysis of charitable funds *(continued)*

Restricted funds

	At 1st February 2022	Income	Expenditure	Transfers	At 31st January 2023
	£	£	£	£	£
Legal Education Foundation	—	17,850	(17,845)	—	5
London Legal Support Trust	5,000	—	(4,992)	—	8
Department of Health Henry Smith	—	52,804	(15,835)	—	36,969
City Bridge Trust	24,392	49,499	(56,470)	—	17,421
Trust for London	18,439	51,500	(62,811)	—	7,128
A B Charitable Foundation	2,175	—	—	—	2,175
Strategic Legal Fund	—	—	—	—	—
Barrow Cadbury	—	—	—	—	—
National Community Lottery Fund	19,437	209,838	(218,656)	—	10,619
London Community Fund	—	—	—	—	—
Access to Justice - Community Justice	21,696	14,672	(21,821)	—	14,547
Smallwood Trust	—	—	—	—	—
Furlough Income	—	—	—	—	—
Peter Stebbings	—	—	—	—	—
AO Foundation	25,000	27,500	(52,500)	—	—
Abrdn	—	23,000	(23,989)	989	—
Access to Justice	—	87,000	(47,234)	—	39,766
Bromley Trust	—	20,000	(9,960)	—	10,040
Unison	—	60,000	(23,603)	—	36,397
GMEC	—	10,000	—	—	10,000
	<u>116,139</u>	<u>623,663</u>	<u>(555,716)</u>	<u>989</u>	<u>185,075</u>

Maternity Action
Company Limited by Guarantee
Notes to the Financial Statements *(continued)*
Year ended 31 January 2023

21. Analysis of charitable funds *(continued)*

	At 1st February 2021 £	Income £	Expenditure £	Transfers £	At 31st January 2022 £
Legal Education Foundation	10,368	–	(10,368)	–	–
London Legal Support Trust	5,000	–	–	–	5,000
Department of Health Henry Smith	3,526	20,000	(23,526)	–	–
City Bridge Trust	19,511	–	(19,511)	–	–
Trust for London	21,376	47,400	(44,384)	–	24,392
A B Charitable Foundation	85,602	–	(67,163)	–	18,439
Strategic Legal Fund	2,175	–	–	–	2,175
Barrow Cadbury	3,642	–	(3,642)	–	–
National Community Lottery Fund	15,800	–	(15,800)	–	–
London Community Fund	–	207,607	(188,170)	–	19,437
Access to Justice - Community Justice	19,320	–	(19,320)	–	–
Smallwood Trust	26,001	60,000	(64,305)	–	21,696
Furlough Income	20,000	–	(20,000)	–	–
Peter Stebbings	408	5,763	(6,171)	–	–
AO Foundation	–	10,000	(10,000)	–	–
Abrdn	–	25,000	–	–	25,000
Access to Justice	–	–	–	–	–
Bromley Trust	–	–	–	–	–
Unison	–	–	–	–	–
GMEC	–	–	–	–	–
	<u>232,729</u>	<u>375,770</u>	<u>(492,360)</u>	<u>–</u>	<u>116,139</u>

Maternity Action
Company Limited by Guarantee
Notes to the Financial Statements *(continued)*
Year ended 31 January 2023

Purposes of Restricted Income Funds

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

Legal Education Foundation – Funds to undertake a project on Health Justice Partnerships.

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

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

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

A&O Foundation – Funds to support advice for women affected by NHS charging.

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

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

Abrdn financial fairness trust– Funds for a policy and influencing project on maternity pay and benefits.

Access to Justice (Help Accessing Legal Support (HALS)) - Funds to support advice services.

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

Unison - Funds to support policy and influencing work on the impact of the cost of living crisis on low income mothers.

City Bridge Trust – Funds to provide advice on employment and social security in London.

Peter Stebbings - Funds to the Maternity Rights Advice Service.

Barrow Cadbury – Funds for information, advice and training on migrant women's maternity rights.

Maternity Action
Company Limited by Guarantee
Notes to the Financial Statements *(continued)*
Year ended 31 January 2023

22. Analysis of net assets between funds

	Unrestricted Funds £	Restricted Funds £	Total Funds 2023 £
Tangible fixed assets	4,093	–	4,093
Current assets	394,265	185,075	579,340
Creditors less than 1 year	(28,416)	–	(28,416)
Net assets	369,942	185,075	555,017

	Unrestricted Funds £	Restricted Funds £	Total Funds 2022 £
Tangible fixed assets	8,187	–	8,187
Current assets	379,989	116,139	496,128
Creditors less than 1 year	(21,269)	–	(21,269)
Net assets	366,907	116,139	483,046

23. Analysis of changes in net debt

	At 1 Feb 2022 £	Cash flows £	At 31 Jan 2023 £
Cash at bank and in hand	413,210	(38,829)	374,381

24. Operating lease commitments

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

	2023 £	2022 £
Not later than 1 year	23,000	23,000
Later than 1 year and not later than 5 years	–	23,000
	23,000	46,000

25. Post balance sheet events

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

26. Related parties

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

27. 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.

MATERNITY ACTION

England & Wales - Charity number 1128776

Accounts

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

Maternity Action
Company Limited by Guarantee
Audited Financial Statements
31 January 2022

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 2022

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Maternity Action
Company Limited by Guarantee
Trustees' Annual Report (Incorporating the Director's Report)
Year ended 31 January 2022

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 2022.

Reference and administrative details

Registered charity name	Maternity Action
Charity registration number	1128776
Company registration number	06478568
Scottish charity registration number	SC048882
Principal office and registered office	3-4 Wells Terrace N4 3JU London

The trustees

Alison Macfarlane	(Retired 31 January 2022)
Judith Cook	(Retired 31 January 2022)
Susan Bewley	
Heather Wakefield	
Kelly Faulkner	(Retired 31 January 2022)
Chloe Timms	
Alice Webb	
Emma Game	
Ayesha Mohsin	(Appointed 10 January 2022)

Senior Management Team	Rosalind Bragg - Director
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Auditor	Jackson Nicholas Assie Limited Chartered Certified Accountants & statutory auditor Suite 7, Meridian House 62 Station Road Chingford London E4 7BA Unity Trust Bank Nine Brindleyplace Birmingham B1 2HB
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Maternity Action
Company Limited by Guarantee
Trustees' Annual Report (Incorporating the Director's Report) *(continued)*
Year ended 31 January 2022

Structure, governance and management

Structure, governance and management

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

The Board of Trustees met four times during the year. The day to day management of the organisation is delegated to the Director, Ros Bragg. The Treasurer reviews the budget and financial reports on a regular basis and these are reported to the board at quarterly meetings.

Our online information, telephone and email advice and casework services for women are delivered exclusively by trained staff who are barristers, solicitors and advice workers. We work with the Employment Lawyers Association and pro bono lawyers to deliver our online Mumsnet clinics. We have volunteers who support our campaigns and policy work and who provide expert advice on management issues.

Trustees Recruitment and Induction

New trustees are appointed from time to time by the existing trustees. An annual assessment of skills gaps relating to the aims and objectives of the charity is completed by the trustees and new members identified. New trustees receive an induction pack comprising governing documents, legal and financial responsibilities, detailed financial information, programme and staffing of the charity, and specific briefing relating to that trustee's role on the Board.

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.

Objectives and activities

The Memorandum and Articles of Association of Maternity Action 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

Maternity Action

Company Limited by Guarantee

Trustees' Annual Report (Incorporating the Director's Report) *(continued)*

Year ended 31 January 2022

Vision and mission & Strategic Report

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 empower pregnant women and new parents with information, advice and casework to assert their rights;
- To build the capacity of frontline charities, health professionals, unions and employers to better support pregnant women and new parents;
- To undertake research and policy analysis; and
- To influence law and policy with the aim of reducing poverty, improving health, promoting gender equality and advancing the human rights of pregnant women and new parents.

Values:

- We promote women's rights.
- We value the work that women do.
- We support all women, particularly those who are marginalised.
- We want women's voices to be heard.
- We consistently deliver high quality work which is based on sound evidence.
- We are inclusive and collaborative.

Strategic Plan 2020-2022

Our strategic priorities, as set out in our Strategic Plan 2020-22 are to:

1. Increase access to our advice and information services
2. Increase our support for voluntary organisations, midwives, unions and others to better meet the needs of pregnant women and new mothers
3. Increase the profile and effectiveness of our campaigning
4. Build a sustainable infrastructure to deliver our mission

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.

Maternity Action

Company Limited by Guarantee

Trustees' Annual Report (Incorporating the Director's Report) *(continued)*

Year ended 31 January 2022

- 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 low-income women from diverse ethnic backgrounds. Our research is widely distributed to decision makers, and we regularly meet with policymakers from statutory and voluntary sector organisations.

Achievements and performance

Advice services

Maternity Action delivers advice on employment rights, maternity pay, maternity benefits and breastfeeding rights through our **Maternity Rights Advice Service**. Our team of employment lawyers deliver telephone and email advice on legal rights and provides coaching to support women and their partners to take action to exercise their rights. Our service is unique in providing expert advice on statutory pay and benefits, including the complex entitlements of migrant families, alongside employment advice. This allows us to directly assist families affected by the growing cost of living crisis.

Maternity Action works in partnership with health services and community organisations in a number of regional locations. Our London regional service has been operating since 2019 and outreach is targeted at community organisations working with minority ethnic women. In 2021, we entered into an agreement to deliver an innovative health justice partnership in Cheshire and Merseyside, commencing in mid-2022.

Our **pro bono email advice service**, established in 2020, has increased our capacity to deliver advice. We recruit and train volunteer lawyers with partner law firms, Allen & Overy, Hogan Lovells, Reed Smith and Shearman & Sterling. In 2021, our service won the Law Works Best New Pro Bono Activity award.

In 2021, the national and regional advice services answered 3,400 calls and emails which is a 45% increase on the previous years. Despite the increase in service provision, the national advice service remains oversubscribed, answering one in four unique callers during opening hours. We are seeking funding for further regional services and increased national service capacity to meet the continuing high levels of need.

A survey of callers to the advice services in 2020 found a high level of satisfaction with the service (100% would recommend the service to family and friends). It has a high impact, with 98% of callers reporting taking action after their advice call with 63% positive impacts on employment and income within four weeks of the call. Callers report keeping their job, being placed on furlough or receiving more furlough pay, receiving maternity pay and benefits, resolving health and safety problems, and negotiating a better redundancy process. Callers are predominantly low-income earners, with 77% below average earnings, and 24% are Black, Asian and minority ethnic. This service is accredited under the Helplines Partnership.

"This service has helped me to appeal my case with the refusal for Maternity Allowance which has now been granted. Without the support and guidance from Maternity Action I don't know how I would have coped with the stressful situation I was facing and the financial hardship I experienced."

Maternity Action

Company Limited by Guarantee

Trustees' Annual Report (Incorporating the Director's Report) *(continued)*

Year ended 31 January 2022

Maternity Action delivers a quarterly **online, pro bono legal clinic** on maternity rights and benefits through the parenting website Mumsnet. Maternity Action coordinates the clinic with legal advice provided by volunteer lawyers who are recruited through the Employment Lawyers Association. In 2021, the clinic answered 47 queries.

Women who require additional support to resolve workplace disputes or benefits entitlements are offered legal representation from our **employment and social security casework and peer support service**. The service is delivered in partnership with the charity, YESS, and has three years of confirmed funding from the National Community Lottery.

Between its commencement in August 2020 and December 2021, the service has provided legal representation to 343 women and has directly recovered £1.2 million in wages and compensation. 84% of clients had incomes of less than £30,000, including 8% who received only benefits income. 92% of clients reported feeling less stress as a result of the service and 96% reported feeling more confident to deal with their situation. All women are offered a trained peer supporter to provide emotional support.

"I have been able to achieve a settlement agreement. I got everything I asked for. I made my employer sit up and take notice of me. I was not going quietly and I know my rights. They should not be able to get away with treating people like this."

Maternity Action delivers advice to women affected by NHS charging through the **Maternity Care Access Advice Service**. This service was established in 2016 and provides telephone and email advice to women who have been refused NHS maternity care because of charging or are facing difficulties obtaining a maternity care appointment, and women who have been charged for their care or are worried that they may be charged. Maternity charging is an aspect of the Government's 'hostile environment' policies and charges for standard maternity care start at £7,000.

In 2021, this service responded to 407 requests for advice which is 7% more than the previous year. Women sought advice on accessing hospital care and GP services, if they were liable for charges for maternity care, the likely cost of care and help to negotiate a repayment plan. Intensive casework support was provided to 95 clients in 2021, which is a 67% increase. Maternity Action is seeking funding to expand the service to more effectively meet this need.

We completed an evaluation of the service for the period 2018-2021 and found that 90% of service users had insecure immigration status, over 80% were BAME and service users were in precarious financial circumstances. Of women receiving intensive casework, 44% disclosed that they were survivors of violence. The service was effective in supporting women to access maternity services, reduce stress and resolve their financial situation. A review of 55 cases confirmed that £380,000 of debt had been cancelled or written-off.

"The woman I spoke to told me that [the hospital] will always give me treatment as it is about my baby's care. I was relieved as I had been really stressed during my pregnancy and had been avoiding going to appointments."

Maternity Action delivers 'second tier' advice to voluntary sector workers, midwives and health workers on rights to housing, income and healthcare for migrant, refugee and asylum seeking women who are pregnant or new mothers. In 2021, we recommenced the **Migrant Women's Rights Service**, which we had suspended due to the pandemic. We developed and delivered training for midwives and other clinicians on supporting Afghan women following the arrival of large numbers of Afghan refugees.

Maternity Action was commissioned by the Immigration Law Practitioners Association (ILPA) to provide training on NHS charging for advisers and lawyers.

Maternity Action
Company Limited by Guarantee
Trustees' Annual Report (Incorporating the Director's Report) *(continued)*
Year ended 31 January 2022

Information services

Maternity Action maintains over 50 other 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 2021, our information sheets were viewed over 1.6 million times. The information sheets are prepared by in-house barristers, solicitors and advice workers and are kept scrupulously up to date. We have integrated COVID information into our resources. We translated our three key information sheets into eight community languages: French, Chinese (Mandarin), Greek, Polish, Portuguese, Romanian, Spanish and Tagalog (Filipino). We worked closely with community organisations to undertake translations and promote the resources.

Policy and Campaigning

Maternity Action has an active programme of research, policy and campaigning which focuses on pregnancy and maternity discrimination in the workplace, 'hostile environment' policies including charging for NHS maternity care, and health inequalities.

Continuing our focus on the **impact of the pandemic** on mothers, we released a report, *Unsafe and Unsupported: Workplace health and safety for pregnant women in the pandemic*. The report documented the significant numbers of pregnant women directed to work in unsafe conditions and the gaps and limitations of government guidance and the enforcement mechanisms intended to support these women. The report received coverage on Women's Hour and in the Guardian and prompted the Health and Safety Executive to overhaul its information for new and expectant mothers. We commenced working with the TUC and other unions on new resources to address health and safety risks to pregnant women and new mothers.

Working with our partner unions, parenting groups and advice agencies, we refreshed our Alliance for Maternity Rights Action Plan to end **pregnancy and maternity discrimination** in the workplace. We distilled our campaigning into eight key asks and the Action Plan was formally supported by 25 unions and charities.

We continued to pursue stronger redundancy protections for pregnant women and new mothers, building on the Government's manifesto commitment. We advocated for swift action to replace the failed Shared Parental Leave policy which has a very low take-up of 3% of eligible parents. We further developed our model of maternity and parental leave, which is simple, preserves mothers' rights while enhancing fathers' rights, and is based on individual rights, addressing many of the deficits in the current model. We continued to advocate for Maternity Allowance to be treated in the same way as Statutory Maternity Pay in Universal Credit calculations, avoiding the loss of up to £5,000 to low-income mothers and affecting entitlements to Sure Start Maternity Grant, Best Start Grants and other 'passported' benefits.

Maternity Action campaigned against **charging for NHS maternity care**, which impacts harshly on migrant women. We released a report, *Breach of Trust: a review of the implementation of the NHS charging programme in maternity services in England*, which documented the poor compliance with charging regulations and guidance in NHS Trusts in England. The report led to a credit management company which is widely used by the NHS fundamentally revising its standard letters to patients and issuing an apology. As a result of our series of research reports on maternity charging, the National Child Mortality Database revised its data collection to note if mothers were charged for their maternity care. Maternity Action convenes the Maternity Entitlement Group, which is a campaigning group made up of migrant and asylum groups, unions, health professionals, academics and local organisations.

Maternity Action

Company Limited by Guarantee

Trustees' Annual Report (Incorporating the Director's Report) *(continued)*

Year ended 31 January 2022

Maternity Action continued to campaign for **improvements in asylum support**, particularly the practice of dispersal (relocation) of asylum seeking women multiple times during pregnancy and postnatally. We were the voluntary sector representative on a joint Home Office and NHS England group which was tasked with a substantive review of policies affecting maternal health for asylum seekers. In 2021, we held a 'Pregnant and Destitute' seminar on the impact of hostile environment policies on pregnant women.

Maternity Action completed a multi-year project to promote **Health Justice Partnerships**, which are the integration of social welfare legal advice into health and social care services. This service model helps maternity services to address the social determinants of health, which is of particular importance in the emerging cost of living crisis. We confirmed a partnership with Cheshire and Merseyside Local Maternity System to pilot a maternity health justice partnership in the Wirral, commencing in 2022. This is the first maternity Health Justice Partnership in the UK and provides an invaluable opportunity to demonstrate the impact of the model. Our advice services were profiled in a Kings Fund report on the role of the NHS in combatting poverty.

Maternity Action continued our research and policy work to reduce **health inequalities**. In 2021, we completed our four-year programme of work as one of 21 members of the VCSE Health and Wellbeing Alliance, which is a partnership between the voluntary sector and the Department of Health, Public Health England and NHS England.

Strategic litigation

Maternity Action undertakes strategic litigation to support our campaigning objectives. In 2020, Maternity Action commenced a judicial review of the scheme of charging for NHS care. The challenge was not successful however it prompted the Government to commence an internal review of charging policy and vulnerable groups. The initial findings of this review were released in December 2021.

Maternity Action continues to undertake strategic casework which has resulted in changes to Department of Work and Pensions guidance and to the interpretation of HMRC guidance.

Plans for future years

Maternity Action plans to continue to deliver advice and information services, policy and campaigning and strategic litigation. Maternity Action completed a Governance Review in 2020 and is implementing the recommendations. In 2020, Maternity Action completed a review of the way in which the experiences of minority ethnic women inform the work we do and how we do that work, and we are implementing these recommendations.

Financial Review

Principal funding sources

In this period Maternity Action has had two major sources of income:

- Grants and donations from a broad range of sources including major grant givers such as Esmée Fairbairn, National Lottery, Access to Justice, AO Foundation and the Department of Health and Social Care. We also received donations from individuals and corporate partners.
- Income generating activities included training courses, and review or preparation of information resources.

This year we have incurred a deficit of £70,141 (2021: £332,112 surplus). The reserves at the end of the financial year stood at £483,046 (2021: £553,187) of which £116,139 were restricted (2021: £232,729). The balance on the unrestricted funds were £366,907 (£2021: £320,458).

Maternity Action
Company Limited by Guarantee
Trustees' Annual Report (Incorporating the Director's Report) *(continued)*
Year ended 31 January 2022

Reserves policy

Maternity Action maintains reserves to meet unexpected spending requirements. Maternity Action 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 six months operating expenses. Maternity Action reviews reserves bi-annually during preparation of the budget and the mid-year budget review and takes appropriate action to address any shortfall or surplus.

The increase in unrestricted reserves in this period reflects the timing of some grants, which will be spent in the following financial year, and efforts to increase reserves in line with our reserves policy.

Investment policy

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

Volunteers

We are grateful to our volunteers for their contribution to our support services.

Events after the end of the reporting period

Particulars of events after the reporting date are detailed in note 25 to the financial statements.

Maternity Action
Company Limited by Guarantee
Trustees' Annual Report (Incorporating the Director's Report) *(continued)*
Year ended 31 January 2022

Trustees' 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 he ought to have taken as a director in order to make himself aware of any relevant audit information and to establish that the company's auditors are aware of that information

Maternity Action
Company Limited by Guarantee
Trustees' Annual Report (Incorporating the Director's Report) *(continued)*
Year ended 31 January 2022

Auditor

Each of the persons who is a trustee at the date of approval of this report confirms that:

- so far as they are aware, there is no relevant audit information of which the charity's auditor is unaware; and
- they have taken all steps that they ought to have taken as a trustee to make themselves aware of any relevant audit information and to establish that the charity's auditor is 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 20 October 2022 and signed on behalf of the board of trustees by:

H Wakefield

Chair

C Timms

Trustee

Maternity Action
Company Limited by Guarantee
Independent Auditor's Report to the Members of Maternity Action
Year ended 31 January 2022

Opinion

We have audited the financial statements of Maternity Action (the 'charity') for the year ended 31 January 2022 which comprise the statement of financial activities (including income and expenditure account), statement of financial position, statement of cash flows 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 2022 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 Standards 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 that are relevant to our 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.

In common with many other charities of our size and nature we use our auditors to assist with the preparation of the financial statements.

Conclusions relating to going concern

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

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

However, as we cannot predict all future events or conditions and as subsequent events may result in outcomes that are inconsistent with judgements that were reasonable at the time they were made, the absence of reference to a material uncertainty in this auditor's report is not a guarantee that the company will continue in operation

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

Maternity Action

Company Limited by Guarantee

Independent Auditor's Report to the Members of Maternity Action *(continued)*

Year ended 31 January 2022

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 financial statements are prepared is consistent with the 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 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 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.

Maternity Action

Company Limited by Guarantee

Independent Auditor's Report to the Members of Maternity Action *(continued)*

Year ended 31 January 2022

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)(c) 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.

Maternity Action

Company Limited by Guarantee

Independent Auditor's Report to the Members of Maternity Action *(continued)*

Year ended 31 January 2022

- 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 of 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.

Maternity Action

Company Limited by Guarantee

Independent Auditor's Report to the Members of Maternity Action *(continued)*

Year ended 31 January 2022

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

Chingford

London E4 7BA

Date 21 October 2022

Maternity Action
Company Limited by Guarantee
Statement of Financial Activities
(including income and expenditure account)
Year ended 31 January 2022

		Unrestricted funds £	2022 Restricted funds £	Total funds £	2021 Total funds £
	Note				
Income and endowments					
Donations and legacies	5	165,614	–	165,614	306,769
Charitable activities	6	26,617	375,770	402,387	615,660
Total income		<u>192,231</u>	<u>375,770</u>	<u>568,001</u>	<u>922,429</u>
Expenditure					
Expenditure on raising funds:					
Costs of other trading activities	7	5,808	–	5,808	305
Expenditure on charitable activities	8,9	139,974	492,360	632,334	590,012
Total expenditure		<u>145,782</u>	<u>492,360</u>	<u>638,142</u>	<u>590,317</u>
Net (expenditure)/income and net movement in funds		<u>46,449</u>	<u>(116,590)</u>	<u>(70,141)</u>	<u>332,112</u>
Reconciliation of funds					
Total funds brought forward		320,458	232,729	553,187	221,075
Total funds carried forward		<u>366,907</u>	<u>116,139</u>	<u>483,046</u>	<u>553,187</u>

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 19 to 30 form part of these financial statements.

Maternity Action
Company Limited by Guarantee
Statement of Financial Position
31 January 2022

	Note	2022 £	£	2021 £
Fixed assets				
Tangible fixed assets	17		8,187	12,281
Current assets				
Debtors	18	82,918		196,331
Cash at bank and in hand		413,210		369,471
		496,128		565,802
Creditors: amounts falling due within one year	19	(21,269)		(24,896)
Net current assets			474,859	540,906
Total assets less current liabilities			483,046	553,187
Net assets			483,046	553,187
Funds of the charity				
Restricted funds			116,139	232,729
Unrestricted funds			366,907	320,458
Total charity funds	21		483,046	553,187

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 20 October 2022, and are signed on behalf of the board by:

H Wakefield
Trustee

C Timms
Trustee

Company Registration Number: 06478568

The notes on pages 19 to 30 form part of these financial statements.

Maternity Action
Company Limited by Guarantee
Statement of Cash Flows
Year ended 31 January 2022

	2022	2021
	£	£
Cash flows from operating activities		
Net (expenditure)/income	(70,141)	332,112
<i>Adjustments for:</i>		
Depreciation of tangible fixed assets	4,094	4,094
Accrued expenses/(income)	119,849	(145,631)
<i>Changes in:</i>		
Trade and other debtors	(6,437)	(1,187)
Trade and other creditors	(3,626)	1,561
Net cash from operating activities	<u>43,739</u>	<u>190,949</u>
Cash flows from investing activities		
Purchase of tangible assets	<u>—</u>	<u>(16,375)</u>
Net increase in cash and cash equivalents	43,739	174,574
Cash and cash equivalents at beginning of year	<u>369,471</u>	<u>194,897</u>
Cash and cash equivalents at end of year	<u><u>413,210</u></u>	<u><u>369,471</u></u>

Maternity Action
Company Limited by Guarantee
Notes to the Financial Statements
Year ended 31 January 2022

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 Scotland. The address of the registered office is 3-4 Wells Terrace, N4 3JU, London.

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) issued 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 Accounts (Scotland) Regulations 2006, the Companies Act 2006 and 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 entity.

Going concern

The trustees have considered all relevant factors, including the long-term impact of COVID-19 on the charity's activities and have concluded there is no significant impact on the organisation.

It is therefore considered that the going concern status remains intact and there are no material uncertainties about the charity's ability to continue.

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.

No judgements (apart from those involving estimations) has been made by the management in the process of applying the entity's accounting policies and that have the most significant effect on the amounts recognised in the financial statements.

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.

Maternity Action
Company Limited by Guarantee
Notes to the Financial Statements *(continued)*
Year ended 31 January 2022

3. Accounting policies *(continued)*

Incoming resources

All incoming resources are included in the statement of financial activities when entitlement has passed to the charity; it is probable that the economic benefits associated with the transaction will flow to the charity and the amount can be reliably measured. The following specific policies are applied to particular categories of income:

- income from donations or grants is recognised when there is evidence of entitlement to the gift, receipt is probable and its amount can be measured reliably.
- 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 is recognised with the delivery 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.

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.

Maternity Action
Company Limited by Guarantee
Notes to the Financial Statements *(continued)*
Year ended 31 January 2022

3. Accounting policies *(continued)*

Depreciation

Depreciation is calculated so as to write off the cost 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.

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.

Maternity Action

Company Limited by Guarantee

Notes to the Financial Statements *(continued)*

Year ended 31 January 2022

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 2022 £	Unrestricted Funds £	Total Funds 2021 £
Donations				
Donations under £5000	7,614	7,614	19,194	19,194
Grants				
The Joseph Rowntree Charitable Trust	–	–	171,375	171,375
Esme Fairbairn Foundation	60,000	60,000	85,000	85,000
IGA	30,000	30,000	–	–
Gwyneth Forrester	25,000	25,000	–	–
AB Charity	20,000	20,000	15,000	15,000
City Bridge	–	–	11,200	11,200
Unison	10,000	10,000	–	–
Blue Thread	5,000	5,000	–	–
University and College Union	3,000	3,000	5,000	5,000
Souter Trust	3,000	3,000	–	–
Unison Southwest	1,000	1,000	–	–
Chartered Society of Physiotherapy	1,000	1,000	–	–
	<u>165,614</u>	<u>165,614</u>	<u>306,769</u>	<u>306,769</u>

6. Charitable activities

	Unrestricted Funds £	Restricted Funds £	Total Funds 2022 £
National Lottery Community Fund	–	207,607	207,607
Access to Justice	–	60,000	60,000
City Bridge	–	47,400	47,400
AO Foundation	–	25,000	25,000
Department of Health and Social Care	–	20,000	20,000
Peter Stebbings	–	10,000	10,000
Training Income	6,640	–	6,640
Furlough Grant	–	5,763	5,763
Affiliation Income	2,500	–	2,500
Other Income	17,477	–	17,477
	<u>26,617</u>	<u>375,770</u>	<u>402,387</u>

Maternity Action

Company Limited by Guarantee

Notes to the Financial Statements *(continued)*

Year ended 31 January 2022

6. Charitable activities *(continued)*

	Unrestricted Funds £	Restricted Funds £	Total Funds 2021 £
National Lottery Community Fund	–	105,397	105,397
Trust for London	–	100,000	100,000
City Bridge	–	46,000	46,000
London Community Fund	–	75,628	75,628
Access to Justice	–	60,000	60,000
Department of Health and Social Care	–	55,987	55,987
Legal Education Foundation	–	40,703	40,703
Henry Smith Charity	–	37,500	37,500
Barrow Cadbury	–	34,000	34,000
Furlough Grants	–	21,785	21,785
Smallwood Trust	–	20,000	20,000
NHS England	10,950	–	10,950
Evan Cornish	–	3,000	3,000
Other Income	3,127	–	3,127
Affiliation Income	1,000	–	1,000
London Legal Support Trust	–	583	583
	<u>15,077</u>	<u>600,583</u>	<u>615,660</u>

7. Costs of other trading activities

	Unrestricted Funds £	Total Funds 2022 £	Unrestricted Funds £	Total Funds 2021 £
Fundraising costs	<u>5,808</u>	<u>5,808</u>	<u>305</u>	<u>305</u>

8. Expenditure on charitable activities by fund type

	Unrestricted Funds £	Restricted Funds £	Total Funds 2022 £
E&SS	3,000	306,286	309,286
I&A	39,544	40,528	80,072
Policy & Campaign	32,529	88,167	120,696
Core	32,895	6,011	38,906
Support costs	32,006	51,368	83,374
	<u>139,974</u>	<u>492,360</u>	<u>632,334</u>

	Unrestricted Funds £	Restricted Funds £	Total Funds 2021 £
E&SS	47,895	153,010	200,905
I&A	21,172	67,630	88,802
Policy & Campaign	37,977	121,327	159,304
Core	16,338	52,181	68,519
Support costs	17,396	55,086	72,482
	<u>140,778</u>	<u>449,234</u>	<u>590,012</u>

E&SS – Employment and Social Security Advice and Casework

I&A – Immigration and Asylum Advice and Casework

Maternity Action

Company Limited by Guarantee

Notes to the Financial Statements *(continued)*

Year ended 31 January 2022

9. Expenditure on charitable activities by activity type

	Activities undertaken directly	Grant funding of activities	Support costs	Total funds 2022	Total fund 2021
	£	£	£	£	£
E&SS	248,557	36,950	31,692	317,199	228,850
I&A	101,094	—	12,958	114,052	99,048
Policy & Campaign	149,230	—	17,706	166,936	181,650
Core	13,129	—	15,648	28,777	75,448
Governance costs	—	—	5,370	5,370	5,016
	<u>512,010</u>	<u>36,950</u>	<u>83,374</u>	<u>632,334</u>	<u>590,012</u>

Analysis of support costs

	2022 £	2021 £
Staff costs	32,069	27,543
Premises/office costs	34,583	29,718
Legal and professional	5,370	5,074
Telephone/Internet	4,460	3,624
Other	6,892	6,523
	<u>83,374</u>	<u>72,482</u>

10. Analysis of governance costs

	Audit Fee £	Accountancy Fees £	Total 2022 £	Total 2021 £
Governance costs	<u>2,685</u>	<u>2,685</u>	<u>5,370</u>	<u>5,016</u>

11. Analysis of grants

	2022 £	2021 £
Grants to institutions		
Grants to institutions - Yess Law	36,950	43,150
Total grants	<u>36,950</u>	<u>43,150</u>

The grants were paid to the organisations to obtain services to assist in carrying out activities.

12. Net (expenditure)/income

Net (expenditure)/income is stated after charging/(crediting):

	2022 £	2021 £
Depreciation of tangible fixed assets	4,094	4,094
Operating lease rentals	<u>17,467</u>	<u>17,250</u>

Maternity Action
Company Limited by Guarantee
Notes to the Financial Statements *(continued)*
Year ended 31 January 2022

13. Auditors remuneration

	2022	2021
	£	£
Fees payable for the audit of the financial statements	2,685	2,054
Fees for non-audit services	2,685	2,068

14. Staff costs

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

	2022	2021
	£	£
Wages and salaries	432,947	379,746
Social security costs	29,761	25,654
Employer contributions to pension plans	36,288	29,864
	498,996	435,264

The average head count of employees during the year was 23 (2021: 20). The average number of full-time equivalent employees during the year is analysed as follows:

	2022	2021
	No.	No.
Number of staff involved in project work	14	12

No employee received employee benefits of more than £60,000 during the year (2021: Nil).

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 compensation paid to key management personnel for services provided to the charity was £52,015 (2021: £51,165).

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

Transfers from restricted funds to unrestricted funds was to reclassify funding.

Maternity Action
Company Limited by Guarantee
Notes to the Financial Statements *(continued)*
Year ended 31 January 2022

17. Tangible fixed assets

	Fixtures and fittings £	Equipment £	Total £
Cost			
At 1 February 2021 and 31 January 2022	<u>21,678</u>	<u>921</u>	<u>22,599</u>
Depreciation			
At 1 February 2021	9,397	921	10,318
Charge for the year	<u>4,094</u>	<u>–</u>	<u>4,094</u>
At 31 January 2022	<u>13,491</u>	<u>921</u>	<u>14,412</u>
Carrying amount			
At 31 January 2022	<u>8,187</u>	<u>–</u>	<u>8,187</u>
At 31 January 2021	<u>12,281</u>	<u>–</u>	<u>12,281</u>

18. Debtors

	2022 £	2021 £
Trade debtors	2,400	4,385
Prepayments and accrued income	74,513	189,282
Other debtors	<u>6,005</u>	<u>2,664</u>
	<u>82,918</u>	<u>196,331</u>

19. Creditors: amounts falling due within one year

	2022 £	2021 £
Trade creditors	4,206	7,122
Accruals and deferred income	5,000	5,001
Social security and other taxes	7,467	–
Other creditors - net wages liability	<u>–</u>	815
Other creditors – pension liability	<u>4,596</u>	<u>11,958</u>
	<u>21,269</u>	<u>24,896</u>

There is no other pension liability other than those disclosed within other creditors above.

20. 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 £36,288 (2021: £29,864).

Maternity Action
Company Limited by Guarantee
Notes to the Financial Statements *(continued)*
Year ended 31 January 2022

21. Analysis of charitable funds

Unrestricted funds

	At 1 February 2021	Income	Expenditure	Transfers	At 31 January 2022
	£	£	£	£	£
General Funds	320,458	192,231	(145,782)	—	366,907

	At 1 February 2020	Income	Expenditure	Transfers	At 31 January 2021
	£	£	£	£	£
General Funds	141,569	321,846	(141,083)	(1,874)	320,458

Restricted funds

	At 1 February 2021	Income	Expenditure	Transfers	At 31 January 2022
	£	£	£	£	£
The Baring Foundation	—	—	—	—	—
Legal Education Foundation	10,368	—	(10,368)	—	—
London Legal Support Trust	5,000	—	—	—	5,000
Department of Health Henry Smith	3,526	20,000	(23,526)	—	—
City Bridge Trust	19,511	—	(19,511)	—	—
Trust for London	21,376	47,400	(44,384)	—	24,392
A B Charitable Foundation	85,602	—	(67,163)	—	18,439
Strategic Legal Fund	2,175	—	—	—	2,175
EHRC	3,642	—	(3,642)	—	—
Barrow Cadbury	—	—	—	—	—
Evan Cornish	15,800	—	(15,800)	—	—
Lottery	—	—	—	—	—
London Community Fund	—	207,607	(188,170)	—	19,437
Access to Justice	19,320	—	(19,320)	—	—
Smallwood Trust	26,001	60,000	(64,305)	—	21,696
Furlough Income	20,000	—	(20,000)	—	—
Peter Stebbings	408	5,763	(6,171)	—	—
AO Foundation	—	10,000	(10,000)	—	—
	—	25,000	—	—	25,000
	232,729	375,770	(492,360)	—	116,139

Maternity Action
Company Limited by Guarantee
Notes to the Financial Statements *(continued)*
Year ended 31 January 2022

21. Analysis of charitable funds *(continued)*

	At 1 February 2020 £	Income £	Expenditure £	Transfers £	At 31 January 2021 £
The Baring Foundation	7,319	–	(7,319)	–	–
Legal Education Foundation	6,054	40,703	(36,389)	–	10,368
London Legal Support Trust	5,138	583	(721)	–	5,000
Department of Health Henry Smith	9,651	55,987	(62,112)	–	3,526
City Bridge Trust	15,371	37,500	(33,360)	–	19,511
Trust for London	9,474	46,000	(34,098)	–	21,376
A B Charitable Foundation	20,614	100,000	(35,012)	–	85,602
Strategic Legal Fund	2,175	–	–	–	2,175
EHRC	3,642	–	–	–	3,642
Barrow Cadbury	68	–	(68)	–	–
Evan Cornish	–	34,000	(18,200)	–	15,800
Lottery	–	3,000	(3,000)	–	–
London Community Fund	–	105,397	(107,271)	1,874	–
Access to Justice	–	75,628	(56,308)	–	19,320
Smallwood Trust	–	60,000	(33,999)	–	26,001
Furlough Income	–	20,000	–	–	20,000
Peter Stebbings	–	21,785	(21,377)	–	408
AO Foundation	–	–	–	–	–
	<u>79,506</u>	<u>600,583</u>	<u>(449,234)</u>	<u>1,874</u>	<u>232,729</u>

Maternity Action
Company Limited by Guarantee
Notes to the Financial Statements *(continued)*
Year ended 31 January 2022

21. Analysis of charitable funds *(continued)*

Purposes of Restricted Income Funds

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

Legal Education Foundation - Funds to develop 'just in time' information for pregnant women on maternity rights at work, to be delivered through apps and email notification services.

Baring Foundation - Funds to support grassroots organisations to ensure vulnerable migrant women obtain essential care and services.

Joseph Rowntree Charitable Trust - Funds for policy and advocacy work on access to maternity care for migrant women.

London Legal Support Trust - Funds to develop a pro bono clinic supporting migrant, refugee and asylum-seeking women affected by NHS charging.

EHRC - Funds to support engagement with CEDAW.

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

Department of Health - Funds to support involvement in VCSE Health and wellbeing Alliance.

Public Health Backgrounds - Funds to undertake a research project with low-income women from diverse ethnic backgrounds.

Peter Stebbings – Funds to the Maternity Rights Advice Service

AO Foundation – Maternity Care Access Advice Service

22. Analysis of net assets between funds

	Unrestricted Funds £	Restricted Funds £	Total Funds 2022 £
Tangible fixed assets	8,187	–	8,187
Current assets	379,989	116,139	496,128
Creditors less than 1 year	(21,269)	–	(21,269)
Net assets	366,907	116,139	483,046
	Unrestricted Funds £	Restricted Funds £	Total Funds 2021 £
Tangible fixed assets	12,281	–	12,281
Current assets	333,073	232,729	565,802
Creditors less than 1 year	(24,896)	–	(24,896)
Net assets	320,458	232,729	553,187

Maternity Action
Company Limited by Guarantee
Notes to the Financial Statements *(continued)*
Year ended 31 January 2022

23. Analysis of changes in net debt

	At 1 Feb 2021	Cash flows	At 31 Jan 2022
	£	£	£
Cash at bank and in hand	<u>369,471</u>	<u>43,739</u>	<u>413,210</u>

24. Operating lease commitments

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

	2022	2021
	£	£
Not later than 1 year	23,000	23,000
Later than 1 year and not later than 5 years	23,000	46,000
	<u>46,000</u>	<u>69,000</u>

25. Post balance sheet events

The trustees have considered the likelihood of any negative subsequent events arising from the impact of COVID-19 and have concluded that the incidence of such events is likely to be minimal.

26. Related parties

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

27. Going concern (covid-19)

The trustees have been carrying out a continuous assessment of the long-term impact of COVID-19 on the operations of the charity, and considered the risks and threats posed.

The trustees are satisfied that to date, the threat to operations has been minimal and has not significantly reduced the effectiveness of the organisation.

The trustees have also considered the non-COVID-19 related circumstances and projections of the charity, and are satisfied, that the going concern basis, is appropriate for these financial statements.

MATERNITY ACTION

England & Wales - Charity number 1128776

Accounts

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

Maternity Action
Company Limited by Guarantee
Audited Financial Statements
31 January 2021

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 2021

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Maternity Action

Company Limited by Guarantee

Trustees' Annual Report (Incorporating the Director's Report)

Year ended 31 January 2021

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 2021.

Reference and administrative details

Registered charity name	Maternity Action
Charity registration number	1128776
Company registration number	06478568
Scottish Charity Registration number	SC048882
Principal office and registered office	3-4 Wells Terrace London N4 3JU

The trustees

Alison Macfarlane	
Judith Cook	
Susan Bewley	
Sarah LaPham	(Retired 15 March 2020)
Briony Horvath	(Retired 22 October 2020)
Claire Gilbert	(Retired 25 March 2020)
Heather Wakefield	
Kelly Faulkner	(Appointed 13 October 2020)
Chloe Timms	(Appointed 19 October 2020)
Alice Webb	
Emma Game	(Appointed 19 October 2020)

Senior Management Team	Rosalind Bragg - Director
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Auditor	Jackson Nicholas Assie Limited Chartered Certified Accountants & statutory auditor Suite 7, Meridian House 62 Station Road Chingford London E4 7BA
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Bankers	Unity Trust Bank Nine Brindley Place Birmingham B1 2BH
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Maternity Action

Company Limited by Guarantee

Trustees' Annual Report (Incorporating the Director's Report) *(continued)*

Year ended 31 January 2021

Structure, governance and management

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

The Board of Trustees met four times during the year. The day to day management of the organisation is delegated to the Director, Ros Bragg. The Treasurer reviews the budget and financial reports on a regular basis and these are reported to the board at quarterly meetings.

Our online information, telephone and email advice and casework services for women are delivered exclusively by trained staff who are barristers, solicitors and advice workers. We work with the Employment Lawyers Association and pro bono lawyers to deliver our online Mumsnet clinics. We have volunteers who support our campaigns and policy work and who provide expert advice on management issues.

Trustees Recruitment and Induction

New trustees are appointed from time to time by the existing trustees. An annual assessment of skills gaps relating to the aims and objectives of the charity is completed by the trustees and new members identified. New trustees receive an induction pack comprising governing documents, legal and financial responsibilities, detailed financial information, programme and staffing of the charity, and specific briefing relating to that trustee's role on the Board.

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.

Objectives and activities

The Memorandum and Articles of Association of Maternity Action 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

Maternity Action

Company Limited by Guarantee

Trustees' Annual Report (Incorporating the Director's Report) *(continued)*

Year ended 31 January 2021

Vision and mission & Strategic Report

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 empower pregnant women and new parents with information, advice and casework to assert their rights;
- To build the capacity of frontline charities, health professionals, unions and employers to better support pregnant women and new parents;
- To undertake research and policy analysis; and
- To influence law and policy with the aim of reducing poverty, improving health, promoting gender equality and advancing the human rights of pregnant women and new parents.

Values:

- We promote women's rights
- We value the work that women do.
- We support all women, particularly those who are marginalised
- We want women's voices to be heard.
- We consistently deliver high quality work which is based on sound evidence.
- We are inclusive and collaborative.

Strategic Plan 2020-2022

Our strategic priorities, as set out in our Strategic Plan 2020-22 are to:

1. Increase access to our advice and information services
2. Increase our support for voluntary organisations, midwives, unions and others to better meet the needs of pregnant women and new mothers
3. Increase the profile and effectiveness of our campaigning
4. Build a sustainable infrastructure to deliver our mission

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.

Maternity Action

Company Limited by Guarantee

Trustees' Annual Report (Incorporating the Director's Report) *(continued)*

Year ended 31 January 2021

- 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 low income women from diverse ethnic backgrounds. Our research is widely distributed to decision makers and we regularly meet with policymakers from statutory and voluntary sector organisations.

Achievements and performance

Impact of the Covid pandemic

Maternity Action's advice services faced unprecedented demand in the pandemic. Maternity Action moved swiftly to establish online FAQs on key questions, to deliver training to voluntary sector and union advisers on maternity and parental rights in the pandemic and to increase advice service capacity. Maternity Action engaged in policy and campaigning to secure changes to the Coronavirus Job Retention Scheme, Self-Employment Income Support Scheme and other guidance to better support pregnant women and new mothers. As Maternity Action has a longstanding commitment to flexible working, the organisation had a smooth transition to remote working.

Advice services

Maternity Action delivers advice on employment rights, maternity pay, maternity benefits and breastfeeding rights through the **Maternity Rights Advice Service**. The UK-wide service provides telephone advice on legal rights and provides coaching to support women and their partners to take action to exercise their rights. The London regional service provides a similar service to those who live or work in London. Email advice is provided through our new pro bono email advice service.

In 2020, the national and regional service answered 2,350 calls which is a 15% increase on the previous year. The services remain significantly over subscribed. The national service was able to answer one in eight callers to the service during opening hours. Maternity Action is seeking funding to expand this service to meet the high levels of need.

A survey of callers to the services in 2020 found a high level of satisfaction with the service (100% would recommend the service to family and friends). It has a high impact, with 98% of callers reporting taking action after their advice call with 63% positive impacts on employment and income within four weeks of the call. Callers report keeping their job, being placed on furlough or receiving more furlough pay, receiving maternity pay and benefits, resolving health and safety problems, and negotiating a better redundancy process. Callers are predominantly low income earners, with 77% below average earnings, and 24% are Black, Asian and minority ethnic. This service is accredited under the Helplines Partnership.

Patricia's employer refused to furlough her when she was pregnant and told her to go on Statutory Sick Pay. After speaking to Maternity Action, she emailed her employer with the bullet points on her rights and links to the Maternity Action information sheets. "They agreed to put me on furlough and I am now £500 better off a month. This made a massive difference."

In 2020, Maternity Action established a **pro bono email advice service** to increase the capacity of the advice service. Maternity Action commenced building partnerships with four city law firms and recruiting and training volunteer lawyers.

Maternity Action

Company Limited by Guarantee

Trustees' Annual Report (Incorporating the Director's Report) *(continued)*

Year ended 31 January 2021

Maternity Action delivers a quarterly **online, pro bono legal clinic** on maternity rights and benefits through the parenting website Mumsnet. Maternity Action coordinates the clinic with legal advice provided by volunteer lawyers who are recruited through the Employment Lawyers Association. The clinic answered 60 queries in 2020.

"I have solid grounds for my grievance case now which I didn't have previously. Even though I know I had a strong case I've been really struggling to find the information needed. The advice had been exceptionally helpful and I'm very grateful for it."
Feedback from a Mumsnet clinic user

Maternity Action established an **employment and social security casework and peer support service** for women who require additional support to resolve workplace disputes. The service is delivered in partnership with the charity, YESS, and has confirmed three years of funding from the National Community Lottery. In 2020, the service supported 160 women and trained 19 peer supporters to provide emotional support to women pursuing legal action.

Of the women receiving casework support, over half were experiencing maternity discrimination, a third were facing redundancy, and a quarter were dealing with situations that were caused or exacerbated by the pandemic. One in five were seeking help with health and safety concerns and a similar proportion were struggling to access Statutory Maternity Pay. By the end of 2020, 105 cases had been resolved bringing in £425,000 in settlements and outstanding pay.

"Well, I got the money that was owed to me and I have managed to remain employed. The lawyer was brilliant. She totally kept me in the loop, and she took on pursuing the issue just at the right time, as I was about to give birth. After negotiation with MA lawyer, I got the full amount owed to me. The process took a total of about two weeks from the point when the lawyer got involved." *Feedback from a casework client*

Maternity Action delivers advice to women affected by NHS charging through the **Maternity Care Access Advice Service**. This service was established in 2016 and provides telephone and email advice to women who have been refused NHS maternity care because of charging or are facing difficulties obtaining a maternity care appointment, and women who have been charged for their care or are worried that they may be charged. Maternity charging is an aspect of the Government's 'hostile environment' policies and charges for standard maternity care start at £7,000.

In 2019, this service responded to 380 requests for advice, which is 11% more than the previous year. Women sought advice on accessing hospital care and GP services, if they were liable for charges for maternity care, the likely cost of care and help to negotiate a repayment plan. The service is effective in reaching women who are socially and economically vulnerable, with 78% of callers reporting annual incomes of less than £10,000. This included women who are destitute or in receipt of local authority support. 85% of service users are Black, Asian and minority ethnic. Intensive casework support was provided to 57 clients in 2020. Of these women, 43% disclosed that they were survivors of violence: 17% disclosed domestic violence, 7% disclosed sexual violence, 8% had disclosed FGM and 6% disclosed an experience of trafficking.

The increasing demand for the service is a result of our training and outreach programme which is enabling us to reach an increasing number of vulnerable women. Maternity Action is seeking funding to expand the service to more effectively meet this need.

Maternity Action

Company Limited by Guarantee

Trustees' Annual Report (Incorporating the Director's Report) *(continued)*

Year ended 31 January 2021

"The advisor I spoke to made me feel a lot better. I had been really stressed during my second and third trimester. They explained lots of things to me and I was more aware of what I was entitled too. I was relieved [after speaking with MA] as I had been really fearful before. I knew more of what my rights were, and what care I should get."

Feedback from a client

Maternity Action delivers 'second tier' advice to voluntary sector workers, midwives and health workers on rights to housing, income and healthcare for migrant, refugee and asylum seeking women who are pregnant or new mothers. In 2020, we suspended the **Migrant Women's Rights Service** for six months due to the pandemic then developed a new model to support remote service delivery.

Maternity Action was commissioned by the Immigration Law Practitioners Association (ILPA) to provide training on NHS charging for advisers and lawyers.

Maternity Action convenes the **Legal Working Group** which is an expert group of lawyers working on maternity and parental rights

Information services

In response to the unprecedented demands emerging from the Covid pandemic, we swiftly prepared an FAQs page to answer some of callers' most pressing questions: health and safety adjustments at work; benefits to help pay rent and other bills; maternity pay and benefits for self-employed women; Statutory Maternity Pay and Maternity Allowance; maternity leave and return to work; furlough; redundancy and insolvency during the pandemic; and model letters to raise health and safety issues with an employer or agency. These COVID FAQs were then translated into 6 other languages (Polish, Romanian, Tagalog, Spanish, Portuguese and Greek) to ensure they were accessible to as many groups as possible. The FAQs were viewed over 853,000 times in 2020 and were recommended in the Royal College of Obstetricians and Gynaecologists' guidance for parents.

Maternity Action has over 50 other 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. The information sheets are prepared by in-house barristers, solicitors and advice workers and are kept scrupulously up to date.

In 2020, our employment and social security information sheets were viewed over 1.4 million times. The most viewed information sheets were: Redundancy during pregnancy and maternity leave (191,000), Maternity pay questions (142,000), Money for parents and babies (110,000). The information sheets for migrant, asylum seeker and refugee women were viewed over 130,000 times.

Policy and Campaigning

Maternity Action has an active programme of research, policy and campaigning which focuses on pregnancy and maternity discrimination in the workplace, 'hostile environment' policies including charging for NHS maternity care, and health inequalities. During 2020, our work was primarily driven by our response to the pandemic, particularly in the areas of employment, maternity pay and benefits.

Pregnant women were declared to be a 'vulnerable group' in the pandemic (*Health Protection (Coronavirus, Restrictions) (England) Regulations 2020*) however the Coronavirus Job Retention Scheme and Self-Employed Income Support Schemes did not consider the specific circumstances of pregnant women and new mothers and no guidance was issued to employers on managing pregnant workers. As a result, women were wrongly placed on unpaid leave or badly paid sick leave instead of being offered safe working conditions or fully paid maternity suspension, as required by law. Many women were not offered furlough or were paid at a proportion of their maternity pay, rather than their regular wages.

Maternity Action

Company Limited by Guarantee

Trustees' Annual Report (Incorporating the Director's Report) *(continued)*

Year ended 31 January 2021

Maternity Action was in regular correspondence with the Government seeking changes to guidance and regulations. We wrote a total of 26 letters to Ministers and resourced a number of Parliamentary Questions. Maternity Action successfully influenced the Government to amend the guidance to give parents returning from leave access to the furlough scheme, for calculations to be based on normal income rather than maternity pay and to release guidance on health and safety for pregnant workers in the pandemic. Maternity Action made submissions to inquiries by the Business Energy and Industrial Strategy Select Committee, the Women and Equalities Select Committee, Petitions Committee and the Joint Committee on Human Rights. Maternity Action was invited to give oral evidence to the Women and Equalities Select Committee.

Maternity Action continued campaigning to end **pregnancy and maternity discrimination** in the workplace. Maternity Action released a report, *Insecure Labour*, on the experiences of pregnant women and new mothers in insecure work, including short term and zero hours contracts. The report was based on interviews with 10 women and a detailed review of gaps in legal protections. We advocated for reforms to the failed policy of Shared Parental Leave which has a very low take-up of 3% of eligible parents. Maternity Action developed a new model of maternity and parental leave which is simple, preserves mothers' rights while enhancing fathers' rights, and is based on individual rights, addressing many of the deficits in the current model. Maternity Action continued to pursue stronger redundancy protections for pregnant women and new mothers, following a Government commitment made in 2018. Maternity Action advocated for Maternity Allowance to be treated in the same way as Statutory Maternity Pay in Universal Credit calculations, avoiding the loss of up to £5,000 to low income mothers and affecting entitlements to Sure Start Maternity Grant, Best Start Grants and other 'passported' benefits. Our Early Day Motion on this issue was supported by 119 MPs from eight political parties. Maternity Action was invited to speak at the TUC National Women's Conference and twice invited to speak to their Equalities Officers network.

Maternity Action convenes the Alliance for Maternity Rights, which is a campaigning group made up of unions, parenting groups and advice agencies.

Maternity Action supported wider voluntary sector campaigning against **'hostile environment'** policies during the pandemic. Maternity Action delivered a virtual 'Pregnant and Destitute' seminar on the hostile environment policies affecting pregnant women and new mothers. We continued to campaign against charging for NHS maternity care. Our Early Day Motion on NHS charging was supported by 101 MPs from seven political parties.

Maternity Action convenes the Maternity Entitlement Group, which is a campaigning group made up of migrant and asylum groups, unions, health professionals, academics and local organisations.

Maternity Action undertakes research and policy work to reduce **health inequalities**. Maternity Action is one of 21 members of the VCSE Health and Wellbeing Alliance, which is a partnership between the voluntary sector and the Department of Health, Public Health England and NHS England. Maternity Action continued work on a project to promote Health Justice Partnerships, which are the integration of social welfare legal advice into health and social care services. This service model helps maternity services to address the social determinants of health.

Maternity Action

Company Limited by Guarantee

Trustees' Annual Report (Incorporating the Director's Report) *(continued)*

Year ended 31 January 2021

Strategic litigation

Maternity Action undertakes strategic litigation to support our campaigning objectives. In 2020, Maternity Action pursued a judicial review of the scheme of charging for NHS care. This was a substantial undertaking with three witness statements from Maternity Action drawing on our research work and witness statements from another ten organisations and researchers. The challenge was not successful however it prompted the Government to commence an internal review of aspects of charging policy. Maternity Action also supported the Child Poverty Action Group in a judicial review of the unfair treatment of Maternity Allowance in Universal Credit regulations.

Maternity Action continues to undertake strategic casework which has resulted in changes to Department of Work and Pensions guidance and to the interpretation of HMRC guidance.

Governance

Maternity Action completed a Governance Review in 2020 and will implement the recommendations. Finance and HR Committees were established in 2020. Maternity Action commenced work on a review of the way in which the experiences of minority ethnic women inform the work we do and how we do that work.

Plans for future years

Maternity Action plans to continue to deliver advice and information services, policy and campaigning and strategic litigation.

Financial review

Principal funding sources

In this period, Maternity Action has had two major sources of income:

- Grants and donations from a broad range of sources including major grant givers such as Trust for London, Esmée Fairbairn, Joseph Rowntree Charitable Trust, Legal Education Foundation and the Department of Health and Social Care. We also received donations from individuals and corporate partners.
- Income generating activities include training courses and review or preparation of information resources.

Overall, it has been a successful year for Maternity Action. The total surplus during the year was £332,112 (2020: deficit of £36,372) of which £178,889 (2020: Deficit £32,137) were unrestricted. The charity's total reserves stood at £553,187 (2020: 221,075) at the end of the financial year which is an increase of £332,112 from the prior year, the amount of reserves related to unrestricted funds increased from £141,569 in 2020 to £320,458 in 2021.

Maternity Action
Company Limited by Guarantee
Trustees' Annual Report (Incorporating the Director's Report) *(continued)*
Year ended 31 January 2021

Reserves policy

Maternity Action maintains reserves to meet unexpected spending requirements. Maternity Action 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 six months operating expenses. Maternity Action reviews reserves bi-annually during preparation of the budget and the mid-year budget review and takes appropriate action to address any shortfall or surplus.

The increase in unrestricted reserves in this period reflects the timing of some grants, which will be spent in the following financial year, and efforts to increase reserves in line with our reserves policy.

Investment policy

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

Restricted income

As required under the SORP, two multi-year grants have been accrued as income in 2021. This has substantially increased both income for this year and the balance of restricted funds. These funds will be spent in the next two financial years in line with restrictions.

Volunteers

We are grateful to our volunteers for their contribution to our support services.

Events after the end of the reporting period

Particulars of events after the reporting date are detailed in note 26 to the financial statements.

Maternity Action

Company Limited by Guarantee

Trustees' Annual Report (Incorporating the Director's Report) *(continued)*

Year ended 31 January 2021

Trustees' responsibilities statement

The trustees, who are also directors for the purposes of company law, are responsible for preparing the trustees' report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

Company law requires the charity trustees to prepare financial statements for each year which give a true and fair view of the state of affairs of the charitable company and the incoming resources and application of resources, including the income and expenditure, 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 applicable Charities SORP;
- make judgments and accounting estimates that are reasonable and prudent;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in business.

The trustees are responsible for keeping adequate accounting records that are sufficient to show and explain the charity's transactions and disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Auditor

Each of the persons who is a trustee at the date of approval of this report confirms that:

- so far as they are aware, there is no relevant audit information of which the charity's auditor is unaware; and
- they have taken all steps that they ought to have taken as a trustee to make themselves aware of any relevant audit information and to establish that the charity's auditor is 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 27 October 2021 and signed on behalf of the board of trustees by:



Heather Wakefield

Chair

28 October 2021



Chloe Timms

Treasurer

28 October 2021

Maternity Action

Company Limited by Guarantee

Independent Auditor's Report to the Members of Maternity Action

Year ended 31 January 2021

Opinion

We have audited the financial statements of Maternity Action (the 'charity') for the year ended 31 January 2021 which comprise the statement of financial activities (including income and expenditure account), statement of financial position, statement of cash flows 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 financial statements:

- give a true and fair view of the state of the charity's affairs as at 31 January 2021 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 charity in accordance with the ethical requirements that are relevant to our audit of the financial statements in the UK, including the FRC's Ethical Standard, and the provisions available for small entities, in the circumstances set out below, 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.

In common with many other charities of our size and nature we use our auditors to assist with the preparation of the financial statements.

Conclusions relating to going concern

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

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

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

Maternity Action

Company Limited by Guarantee

Independent Auditor's Report to the Members of Maternity Action *(continued)*

Year ended 31 January 2021

Other information

The trustees are responsible for the other information. The other information comprises the information included in the annual report, other than the financial statements and our auditor's report thereon. The trustees are responsible for the other information. 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 audit or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether there is a material misstatement in the financial statements or a material misstatement of the other information. 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 financial statements are prepared is consistent with the financial statements; and
- the Directors' report has been prepared in accordance with applicable legal requirements.
- in the previous accounting period the directors of the company were not required to have the financial statements to be audited and hence the opening balances and comparatives have been unaudited.

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 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 trustees 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 directors' report and from the requirement to prepare a strategic report.

Maternity Action

Company Limited by Guarantee

Independent Auditor's Report to the Members of Maternity Action *(continued)*

Year ended 31 January 2021

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

In preparing the financial statements, the trustees are responsible for assessing the charity's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the trustees either intend to liquidate the charity 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.

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 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.

Maternity Action

Company Limited by Guarantee

Independent Auditor's Report to the Members of Maternity Action *(continued)*

Year ended 31 January 2021

- 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 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 financial statements, including the disclosures, and whether the 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.

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. 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
Chingford
London E4 7BA



Date 28 October 2021

Maternity Action
Company Limited by Guarantee
Statement of Financial Activities
(including income and expenditure account)
Year ended 31 January 2021

		Unrestricted funds £	2021 Restricted funds £	Total funds £	2020 Total funds £
	Note				
Income and endowments					
Donations and legacies	5	306,769	–	306,769	117,344
Charitable activities	6	15,077	600,583	615,660	298,831
Total income		<u>321,846</u>	<u>600,583</u>	<u>922,429</u>	<u>416,175</u>
Expenditure					
Expenditure on raising funds:					
Costs of other trading activities	7	305	–	305	216
Expenditure on charitable activities	8,9	140,778	449,234	590,012	452,331
Total expenditure		<u>141,083</u>	<u>449,234</u>	<u>590,317</u>	<u>452,547</u>
Net income/(expenditure)		<u>180,763</u>	<u>151,349</u>	<u>332,112</u>	<u>(36,372)</u>
Transfers between funds		(1,874)	1,874	–	–
Net movement in funds		<u>178,889</u>	<u>153,223</u>	<u>332,112</u>	<u>(36,372)</u>
Reconciliation of funds					
Total funds brought forward		141,569	79,506	221,075	257,447
Total funds carried forward		<u>320,458</u>	<u>232,729</u>	<u>553,187</u>	<u>221,075</u>

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 18 to 30 form part of these financial statements.

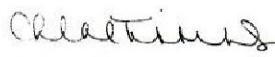
Maternity Action
Company Limited by Guarantee
Statement of Financial Position
31 January 2021

	Note	2021 £	2020 £
Fixed assets			
Tangible fixed assets	18	12,281	—
Current assets			
Debtors	19	196,331	45,042
Cash at bank and in hand		<u>369,471</u>	<u>194,897</u>
		565,802	239,939
Creditors: amounts falling due within one year	20	<u>(24,896)</u>	<u>(18,864)</u>
Net current assets		540,906	221,075
Total assets less current liabilities		553,187	221,075
Net assets		<u>553,187</u>	<u>221,075</u>
Funds of the charity			
Restricted funds		232,729	79,506
Unrestricted funds		<u>320,458</u>	<u>141,569</u>
Total charity funds	22	<u>553,187</u>	<u>221,075</u>

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 27 October 2021, and are signed on behalf of the board by:


Heather Wakefield
Trustee
28 October 2021


Chloe Timms
Trustee
28 October 2021

Company Registration Number: 06478568

The notes on pages 18 to 30 form part of these financial statements.

Maternity Action
Company Limited by Guarantee
Statement of Cash Flows
Year ended 31 January 2021

	2021 £	2020 £
Cash flows from operating activities		
Net income/(expenditure)	332,112	(36,372)
<i>Adjustments for:</i>		
Depreciation of tangible fixed assets	4,094	—
Accrued income	(145,631)	(41,275)
<i>Changes in:</i>		
Trade and other debtors	(1,187)	23,155
Trade and other creditors	1,561	(5,709)
Net cash flow from/(used in) operating activities	<u>190,949</u>	<u>(60,201)</u>
Cash flows from investing activities		
Purchase of tangible assets	(16,375)	—
Net increase/(decrease) in cash and cash equivalents	174,574	(60,201)
Cash and cash equivalents at beginning of year	194,897	255,098
Cash and cash equivalents at end of year	<u>369,471</u>	<u>194,897</u>

Maternity Action
Company Limited by Guarantee
Notes to the Financial Statements
Year ended 31 January 2021

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. The address of the registered office is 3-4 Wells Terrace, N4 3JU, London.

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) issued in October 2019 and the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS102) and the Charities Act 2011, the Companies Act 2006 and 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 entity.

Going concern

The trustees have considered the impact of COVID-19 on the charities activities and have concluded there is no long-term impact on the Organisation. As a result, it is considered that the going concern status remains intact.

There are no other material uncertainties about the charity's ability to continue.

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.

No judgements (apart from those involving estimations) has been made by the management in the process of applying the entity's accounting policies and that have the most significant effect on the amounts recognised in the financial statements are as follows:

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.

Maternity Action
Company Limited by Guarantee
Notes to the Financial Statements *(continued)*
Year ended 31 January 2021

3. Accounting policies *(continued)*

Incoming resources

All incoming resources are included in the statement of financial activities when entitlement has passed to the charity; it is probable that the economic benefits associated with the transaction will flow to the charity and the amount can be reliably measured. The following specific policies are applied to particular categories of income:

- income from donations or grants is recognised when there is evidence of entitlement to the gift, receipt is probable and its amount can be measured reliably.
- 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 is recognised with the delivery 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.

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.

Maternity Action
Company Limited by Guarantee
Notes to the Financial Statements *(continued)*
Year ended 31 January 2021

3. Accounting policies *(continued)*

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, Fixture & Fittings	-	Straight line over 4 year
Computer Equipment	-	Straight line over 4 year

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.

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.

Maternity Action

Company Limited by Guarantee

Notes to the Financial Statements *(continued)*

Year ended 31 January 2021

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 2021 £	Unrestricted Funds £	Total Funds 2020 £
Donations				
Donations under £5000	19,194	19,194	14,844	14,844
Grants				
Esmée Fairbairn Foundation	85,000	85,000	50,000	50,000
The Joseph Rowntree Charitable Trust	171,375	171,375	37,500	37,500
Unison	—	—	10,000	10,000
University and College Union	5,000	5,000	5,000	5,000
City Bridge	11,200	11,200	—	—
AB Charity	15,000	15,000	—	—
	<u>306,769</u>	<u>306,769</u>	<u>117,344</u>	<u>117,344</u>

6. Charitable activities

	Unrestricted Funds £	Restricted Funds £	Total Funds 2021 £
National Lottery Community Fund	—	105,397	105,397
Trust for London	—	100,000	100,000
City Bridge	—	46,000	46,000
London Community Fund	—	75,628	75,628
Access to Justice	—	60,000	60,000
Department of Health and Social Care	—	55,987	55,987
Legal Education Foundation	—	40,703	40,703
The Baring Foundation	—	—	—
Commissioned work	—	—	—
Barrow Cadbury	—	34,000	34,000
A B Charity	—	—	—
Henry Smith Charity	—	37,500	37,500
Furlough Grants	—	21,785	21,785
Smallwood Trust	—	20,000	20,000
NHS England	10,950	—	10,950
Evan Cornish	—	3,000	3,000
Sundry Income	3,127	—	3,127
Affiliations	1,000	—	1,000
London Legal Support Trust	—	583	583
	<u>15,077</u>	<u>600,583</u>	<u>615,660</u>

Maternity Action

Company Limited by Guarantee

Notes to the Financial Statements *(continued)*

Year ended 31 January 2021

6. Charitable activities *(continued)*

	Unrestricted Funds £	Restricted Funds £	Total Funds 2020 £
Legal Education Foundation	–	22,723	22,723
Department of Health and Social Care	–	74,013	74,013
Trust for London	–	54,760	54,760
City Bridge Trust	–	44,800	44,800
Henry Smith Charity	–	37,500	37,500
The Baring Foundation	–	18,600	18,600
Strategic Legal Fund (SLF)	–	13,087	13,087
A B Charity	–	10,000	10,000
Commissioned work	7,650	–	7,650
Equality and Human Rights Commission (EHRC)	–	5,370	5,370
London Legal Support Trust	–	2,040	2,040
Affiliations and other fees	360	–	360
Barrow Cadbury	–	–	–
Sundry Income	7,928	–	7,928
	<u>15,938</u>	<u>282,893</u>	<u>298,831</u>

7. Costs of other trading activities

	Unrestricted Funds £	Total Funds 2021 £	Unrestricted Funds £	Total Funds 2020 £
Fundraising costs	<u>305</u>	<u>305</u>	<u>216</u>	<u>216</u>

8. Expenditure on charitable activities by fund type

	Unrestricted Funds £	Restricted Funds £	Total Funds 2021 £
Support of pregnant women	136,878	448,118	584,996
Support costs	3,900	1,116	5,016
	<u>140,778</u>	<u>449,234</u>	<u>590,012</u>

	Unrestricted Funds £	Restricted Funds £	Total Funds 2020 £
Support of pregnant women	164,612	284,258	448,870
Support costs	591	2,870	3,461
	<u>165,203</u>	<u>287,128</u>	<u>452,331</u>

There is no separate analysis of significant activities, as there are no discernible delineations in the activities, and they are therefore most meaningfully construed as one activity.

Maternity Action

Company Limited by Guarantee

Notes to the Financial Statements *(continued)*

Year ended 31 January 2021

9. Expenditure on charitable activities by activity type

	Activities undertaken directly £	Grant funding of activities £	Support costs £	Total funds 2021 £	Total fund 2020 £
Support of pregnant women	541,846	43,150	–	584,996	448,870
Governance costs	–	–	5,016	5,016	3,461
	<u>541,846</u>	<u>43,150</u>	<u>5,016</u>	<u>590,012</u>	<u>452,331</u>

10. Analysis of support costs

	Board Meetings Costs £	Audit Fee £	Accountancy Fees £	Professional Fees £	Total 2021 £	Total 2020 £
Governance costs	<u>474</u>	<u>2,054</u>	<u>2,068</u>	<u>420</u>	<u>5,016</u>	<u>3,461</u>

11. Analysis of grants

	2021 £	2020 £
Grants to institutions		
Grants to institutions - Yess Law	<u>43,150</u>	–
Total grants	<u>43,150</u>	–

12. Net income/(expenditure)

Net income/(expenditure) is stated after charging/(crediting):

	2021 £	2020 £
Depreciation of tangible fixed assets	4,094	–
Operating lease rentals	<u>17,250</u>	–

13. Auditors remuneration

	2021 £	2020 £
Fees payable for the audit of the financial statements	2,054	–
Fees for non-audit services	<u>2,068</u>	–

14. Independent examination fees

	2021 £	2020 £
Fees payable to the independent examiner for: Independent examination of the financial statements	<u>–</u>	<u>3,413</u>

Maternity Action
Company Limited by Guarantee
Notes to the Financial Statements *(continued)*

Year ended 31 January 2021

15. Staff costs

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

	2021	2020
	£	£
Wages and salaries	379,746	310,323
Social security costs	25,654	22,450
Employer contributions to pension plans	29,864	22,604
	<u>435,264</u>	<u>355,377</u>

The average head count of employees during the year was 20 (2020: 17). The average number of full-time equivalent employees during the year is analysed as follows:

	2021	2020
	No.	No.
Number of staff involved in project work	<u>12</u>	<u>10</u>

No employee received employee benefits of more than £60,000 during the year (2020: Nil).

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 £51,165 (2020: £41,416)

16. 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.

17. Transfers between funds

Transfers from unrestricted funds to restricted funds are to make good funding shortfalls and eliminate negative fund balances.

18. Tangible fixed assets

	Fixtures and fittings £	Equipment £	Total £
Cost			
At 1 February 2020	5,303	921	6,224
Additions	16,375	–	16,375
At 31 January 2021	<u>21,678</u>	<u>921</u>	<u>22,599</u>
Depreciation			
At 1 February 2020	5,303	921	6,224
Charge for the year	4,094	–	4,094
At 31 January 2021	<u>9,397</u>	<u>921</u>	<u>10,318</u>
Carrying amount			
At 31 January 2021	<u>12,281</u>	<u>–</u>	<u>12,281</u>
At 31 January 2020	<u>–</u>	<u>–</u>	<u>–</u>

Maternity Action
Company Limited by Guarantee
Notes to the Financial Statements *(continued)*
Year ended 31 January 2021

19. Debtors

	2021	2020
	£	£
Trade debtors	4,385	3,522
Prepayments and accrued income	189,282	39,102
Other debtors	2,664	2,418
	<u>196,331</u>	<u>45,042</u>

20. Creditors: amounts falling due within one year

	2021	2020
	£	£
Trade creditors	7,122	2,627
Accruals and deferred income	5,001	530
Social security and other taxes	—	6,528
Other creditors	12,773	9,179
	<u>24,896</u>	<u>18,864</u>

There is no other pension liability other than those disclosed above.

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 £29,864 (2020: £22,604).

22. Analysis of charitable funds

Unrestricted funds

	At 1 February 2020	Income £	Expenditure £	Transfers £	At 31 January 2021
General Funds	141,569	321,846	(141,083)	(1,874)	320,458

	At 1 February 2019	Income £	Expenditure £	Transfers £	At 31 January 2020
General Funds	173,706	133,282	(165,419)	—	141,569

Maternity Action
Company Limited by Guarantee
Notes to the Financial Statements *(continued)*

Year ended 31 January 2021

22. Analysis of charitable funds *(continued)*

Restricted funds

	At 1 February 2020 £	Income £	Expenditure £	Transfers £	At 31 January 2021 £
The Baring Foundation	7,319	—	(7,319)	—	—
Legal Education Foundation	6,054	40,703	(36,389)	—	10,368
Joseph Rowntree Charitable Trust	—	—	—	—	—
London Legal Support Trust	5,138	583	(721)	—	5,000
Department of Health NHS	9,651	55,987	(62,112)	—	3,526
Henry Smith	—	—	—	—	—
Baring 2	15,371	37,500	(33,360)	—	19,511
City Bridge Trust	—	—	—	—	—
Legal Education Foundation 2	9,474	46,000	(34,098)	—	21,376
Trust for London A B Charitable Foundation	—	—	—	—	—
Strategic Legal Fund	20,614	100,000	(35,012)	—	85,602
EHRC	2,175	—	—	—	2,175
Barrow Cadbury	3,642	—	—	—	3,642
Evan Cornish	68	—	(68)	—	—
Lottery	—	34,000	(18,200)	—	15,800
London Community Fund	—	3,000	(3,000)	—	—
Access to Justice	—	105,397	(107,271)	1,874	—
Smallwood Trust	—	75,628	(56,308)	—	19,320
Furlough Income	—	60,000	(33,999)	—	26,001
	—	20,000	—	—	20,000
	—	21,785	(21,377)	—	408
	<u>79,506</u>	<u>600,583</u>	<u>(449,234)</u>	<u>1,874</u>	<u>232,729</u>

Maternity Action
Company Limited by Guarantee
Notes to the Financial Statements (continued)
Year ended 31 January 2021

22. Analysis of charitable funds (continued)

	At 1 February 2019 £	Income £	Expenditure £	Transfers £	At 31 January 2020 £
The Baring Foundation	38,299	—	(38,302)	3	—
Legal Education Foundation	1,678	9,875	(5,499)	—	6,054
Joseph Rowntree Charitable Trust	2	—	—	(2)	—
London Legal Support Trust	6,601	2,040	(3,503)	—	5,138
Department of Health NHS	9,690	54,013	(54,052)	—	9,651
Henry Smith	4,030	20,000	(24,030)	—	—
Baring 2	23,441	37,500	(45,570)	—	15,371
City Bridge Trust	—	18,600	(11,281)	—	7,319
Legal Education Foundation 2	—	44,800	(35,326)	—	9,474
Trust for London	—	12,848	(12,847)	(1)	—
A B Charitable Foundation	—	54,760	(34,146)	—	20,614
Strategic Legal Fund	—	10,000	(7,825)	—	2,175
EHRC	—	13,087	(9,445)	—	3,642
Barrow Cadbury	—	5,370	(5,302)	—	68
Evan Cornish	—	—	—	—	—
Lottery	—	—	—	—	—
London Community Fund	—	—	—	—	—
Access to Justice	—	—	—	—	—
Smallwood Trust	—	—	—	—	—
Furlough Income	—	—	—	—	—
	<u>83,741</u>	<u>282,893</u>	<u>(287,128)</u>	<u>—</u>	<u>79,506</u>

Maternity Action
Company Limited by Guarantee
Notes to the Financial Statements *(continued)*
Year ended 31 January 2021

22. Analysis of charitable funds *(continued)*

Purposes of Restricted Income Funds

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

Legal Education Foundation - Funds to develop 'just in time' information for pregnant women on maternity rights at work, to be delivered through apps and email notification services.

Baring Foundation - Funds to support grassroots organisations to ensure vulnerable migrant women obtain essential care and services.

Joseph Rowntree Charitable Trust - Funds for policy and advocacy work on access to maternity care for migrant women.

London Legal Support Trust - Funds to develop a pro bono clinic supporting migrant, refugee and asylum-seeking women affected by NHS charging.

EHRC - Funds to support engagement with CEDAW.

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

Department of Health - Funds to support involvement in VCSE Health and wellbeing Alliance.

Public Health Backgrounds - Funds to undertake a research project with low-income women from diverse ethnic backgrounds.

Henry Smith – Funds for advice for women affected by NHS charging.

City Bridge Trust – Funds for advice for employment and social security advice for parents in London.

Access to Justice – Funds for the National Maternity Action Line service and related expenditure.

Strategic Legal Fund – Funds for background research to support strategic litigation.

Barrow Cadbury – Funds for information, advice and training on migrant women's maternity rights.

Evan Cornish – Funds for advice for women affected by NHS charging.

National Community Lottery – Funds for casework and peer support for pregnant women and new mothers at work.

London Community Fund – Funds to deliver information, advice, casework and training on maternity rights in London.

Smallwood Trust – Funding to deliver translated information.

Maternity Action
Company Limited by Guarantee
Notes to the Financial Statements *(continued)*
Year ended 31 January 2021

23. Analysis of net assets between funds

	Unrestricted Funds £	Restricted Funds £	Total Funds 2021 £
Tangible fixed assets	12,281	—	12,281
Current assets	333,073	232,729	565,802
Creditors less than 1 year	(24,896)	—	(24,896)
Net assets	320,458	232,729	553,187

	Unrestricted Funds £	Restricted Funds £	Total Funds 2020 £
Tangible fixed assets	—	—	—
Current assets	160,433	79,506	239,939
Creditors less than 1 year	(18,864)	—	(18,864)
Net assets	141,569	79,506	221,075

24. Analysis of changes in net debt

	At 1 Feb 2020 £	Cash flows £	At 31 Jan 2021 £
Cash at bank and in hand	194,897	174,574	369,471

25. Operating lease commitments

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

	2021 £	2020 £
Not later than 1 year	23,000	—
Later than 1 year and not later than 5 years	46,000	—
	69,000	—

Maternity Action
Company Limited by Guarantee
Notes to the Financial Statements *(continued)*
Year ended 31 January 2021

26. Post balance sheet events

The trustees have considered the likelihood of any negative subsequent events arising from the impact of COVID-19 and have concluded that the incidence of such events is likely to be minimal.

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

27. Related parties

There have not been any related party transactions during the year.

28. Going concern (covid-19)

The trustees have been carrying out a continuous assessment of the impact of COVID-19 on the operations of the charity, and considered the risks and threats posed.

The trustees are satisfied that to date, the threat of operations has been minimal, and whilst working arrangements have been adapted, this has not significantly reduced the effectiveness of the organisation.

The trustees are monitoring events in the country as a whole, and have a protocol in place, to provide a quick response to any changes in the operating environment, but currently do not anticipate any circumstances that significantly curtail the ability of the charity to function.

The trustees have also considered the non COVID-19 related circumstances and projections of the charity, and are satisfied, that the going concern basis, is appropriate for these financial statements.