

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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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

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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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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.

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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.

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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.

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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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"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.

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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.

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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.

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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

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

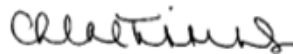
Small company provisions

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

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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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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.

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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.

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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	23,973	25,665
	<u>23,973</u>	<u>25,665</u>

13. Auditors remuneration

	2025	2024
	£	£
Fees payable for the audit of the financial statements	2,349	2,262
Fee payable for non-audit services	2,349	2,262
	<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	726,849	724,960
Social security costs	55,579	59,978
Employer contributions to pension plans	57,602	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	19	16
	<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	1	1
	<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	<u>395,383</u>	<u>157,757</u>	<u>(316,929)</u>	<u>9,637</u>	<u>245,848</u>
	At 1 February 2023 £	Income £	Expenditure £	Transfers £	At 31 January 2024 £
General Funds	<u>369,942</u>	<u>329,148</u>	<u>(286,368)</u>	<u>(17,339)</u>	<u>395,383</u>

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)	—	—
	<u>149,699</u>	<u>724,725</u>	<u>(679,761)</u>	<u>(9,637)</u>	<u>185,026</u>

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	<u>245,848</u>	<u>185,026</u>	<u>430,874</u>

	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>

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.