



Money
Ready

Annual Report 2024-25

Make money make sense

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Trustees Report

Vision, mission and values

Money Ready: We make money make sense

Money Ready is a financial education charity dedicated to creating a financially fluent population. We believe that financial literacy should be considered a right for all because the language of money is a language for life.

Money Ready aims to bridge this gap, working with over 50,000 individuals across the UK every year, delivering expert-led, high-impact financial education programmes on topics such as saving, debt and student finance.

Our vision:

A financially fluent population.

Our mission:

We bring the language of finance to life so that everyone can navigate their money with confidence, no matter where they start.

Our Values:

- Young at heart, serious in intent.
- Stories are the best means of education.
- We live in the real world.

Becoming Money Ready – New identity, same mission

After almost two decades delivering impactful financial education as MyBnk, we were proud to introduce our new name and identity in June 2025: Money Ready.

This change represents more than just a rebrand. It reflects our aim to ensure that people from all backgrounds are prepared to understand, manage, and take control of their finances. In short, we help people become money ready.

Chair & CEO's welcome



At Money Ready, we believe that money is a language for life. Over the 24/25 year, we have continued to put that belief into action, reaching over 58,000 learners across all four nations of the UK.

This was the first year of our new strategy, "Money: A Language for Life", and we are proud of the progress made. We have helped more people build healthy money habits, expanded our audiences and reach, and made our programmes more accessible through innovative initiatives such as The Big Money Ready Lesson. Alongside this, our campaigns, public affairs and policy work has continued to challenge inequality and keep financial education and inclusion firmly on the national agenda.

It has also been a year of transformation within our organisation. In June 2025, we reached a major milestone as we officially became Money Ready and launched our bold, modern and accessible new brand – setting the stage for the next chapter of our journey.

As we move into our 20th year of impact, we do so with renewed ambition and exciting news: a merger with RedSTART Educate. Together, we will extend our reach from ages 4 - 40, ensuring even more people can access the skills, knowledge and confidence to manage their money with confidence at every stage of life.

We want to take this opportunity to thank all our partners and supporters for joining us on this journey and for their unwavering support as we continue our work to build a financially fluent population.

Sincerely,

Asesh Sarkar, Chair

Leon Ward, CEO

Reference & Administrative Details

Trustees:

Asesh Sarkar (Trustee and Chair, retired 17 December 2025)
Rhodri Mason (appointed 1 September 2025, appointed as Chair 17 December 2025)
Sam Sherwin (Treasurer, appointed 24 September 2024)
Kaustav Bhattacharya (retired 23 April 2026)
Suzanna Du Plessis (appointed 24 September 2024)
Robert Gardner (appointed 1 September 2025)
Peter Heneghan (retired 29 April 2026)
Catherine Lane (appointed 1 September 2025, retired 22 April 2026)
Sarah-Jane Mintey
Qalid Mohamed (appointed 24 September 2024)
Nicola Worden
Olamide Majekodunmi (retired 26 June 2025)
Margaret Morrissey (retired 17 December 2024)
Simona Paravani-Mellinghoff (retired 17 December 2024)
Musa Zaghoul (appointed 24 September 2024, retired 17 December 2025)

Chief Executive: Leon Ward

Company Secretary:

Magda Howlett (appointed 20 May 2025)
Stuart Davis (appointed 19 Feb 2025, retired 29 May 2025)
Manfred Meyer (retired 31 October 2024)

Company Registered Number: 6215005

Charity Registered Number, in England and Wales: 1123791; in Scotland: SC050175
Principal and Registered Address: 40 Gracechurch Street, London EC3V 0BT.

Auditors: HaysMac LLP, 10 Queen Street Place, London EC4R 1AG.

Bankers: The Co-operative Bank plc, Head Office, P.O. Box 101, Balloon Street,
Manchester M60 4EP. Lloyds Bank plc, 25 Gresham Street, London EC2V 7H.

The purpose of the charity as set out in our governing document

All purposes which are charitable under the laws of England and Wales including: to act as a resource for young people by providing advice and assistance and organising programmes of educational and other activities as a means of:

- 1) Helping young people to advance in life by developing their skills and capabilities to enable them to participate in society as independent, mature and responsible individuals; or
- 2) Advancing education; or
- 3) Relieving financial hardship.

These activities are undertaken to further the charity's purposes for the public benefit.

Changes in Board Leadership

This report reflects the period of September 2024 to August 2025. During this time Asesh Sarkar was the Chair of Money Ready. In December 2025, Asesh Sarkar stepped down from the Money Ready board after almost six years' service.

The whole Money Ready team and Board of Trustees would like to thank Asesh for his contribution to the organisation and to welcome Rhodri Mason as Chair from December 2025.

Building habits:

Our delivery

58,867

learners supported through our financial education programmes in 2024/25 (1% increase from 2023/24).

2,357

programmes
delivered - over
45 per week

47,472

learners in
primary and
secondary
schools

11,395

young adult
and adult
learners

38,405

hours of
delivery

650

delivery
organisations
partnered with

2,895

money
management
accreditations
awarded

The need

- Over 17 million people in the UK suffer from daily financial anxiety (CAP, Jan 2025)
- Only 2/5 of young adults are financially literate (Money Ready and Compare the Market, 2023).
- 74% of young people said they had not received any financial education in school (Santander UK, Jan 2025)

Building habits:

Programme impact



"Chris was an excellent teacher - he explained things in a way that was easy to understand, and the space was welcoming!"

- Delivery Partner, St Basils in Birmingham



"This course has helped me so much with my money. I've got so many new ideas on how to budget my money, ideas on different savings accounts and bank accounts, and it's just helped me in general feel confident"

- Riley, age 18

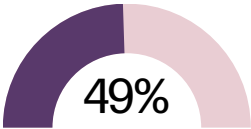


"I will now put savings into a piggy bank and give it to Mum or Dad to look after, so I'm not tempted to spend some. When it's full I will ask my parents to help me set up a savings account which would then lead to more money being earned through interest."

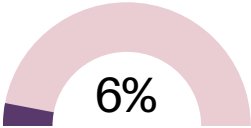
- Oliver, age 11



The financial education gap



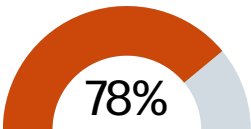
49% of learners had never received financial education before.



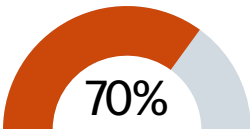
Only 6% recalled previous school-based provision.



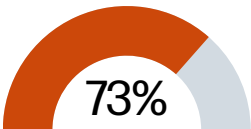
Positive outcomes and behaviour change



improved their financial knowledge

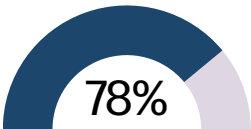


had greater confidence in managing money



intend to manage their money differently

Highly recommended



78% of learners would recommend Money Ready.



100% of host organisations would recommend Money Ready.



**Feedback from 1,716 learners and 202 host organisations across six hubs.*

Expanding reach: Our work across the UK



In Northern Ireland, our offer expanded to Derry/Londonderry and Strabane. The team has also invested in building capacity, with internal media training delivered to boost staff confidence and communication skills.

Northern Ireland hub



Our North team now delivers from the west to east coast, covering Lancashire, Cheshire, North Wales, Yorkshire, Durham and Teesside. The team is leading on innovation with a new 'Plickers' evaluation tool, while developing partnerships to expand sessions on pensions and investments.

North England hub

South hub



The South team extended delivery across Hampshire, Dorset, Somerset, West Sussex and the Isle of Wight, also reaching Bristol for the first time. The focus shifted to post-16 learners, ensuring more young adults receive targeted financial education.

24-25 marked our first full year of operations in Wales, celebrated with a formal launch during Global Money Week. We continued to build a profile across the nation, piloted delivery in prisons, and secured £1m to expand bilingual programmes nationwide.



Wales hub

Expanding reach: Our work across the UK



Our Scotland hub, spanning Glasgow to Aberdeen, deepened key partnerships and delivered its first corporate volunteering sessions. The team also contributed to a Scottish government consultation on the Care Leaver Payment and co-created tailored financial education with women at risk of harm, ensuring lived experience informs our work.

Scotland hub

London & East hub



In London, we delivered with key partners, strengthening relationships and supporting financially vulnerable young people. Delivery also gained momentum in Essex, partnering with Nova and YMCA to reach care leavers and vulnerable young adults with tailored financial education programmes.



We have been building strategic partnerships to embed financial education across the Midlands where it is most needed, including Birmingham Homeless Forum, St Basil's and Birmingham City Council to reach young people under financial strain.

Midlands hub

Increasing accessibility: Developing our education offer

By continually developing our education offer, Money Ready now provides a range of financial education programmes and resources for young people aged 4-40.

Supporting young people on their journey towards employment

With almost half of adults now starting or growing side hustles, we have updated our curriculum and support offer. Redeveloping our Young Adult programmes, we introduced new modules on self-employment and income sources. Seed funding from the Commercial Education Trust also allowed us to trial and scale 'Understanding Money and Work Days,' taking young adults into workplaces to develop work and money skills.



Continuing our digital journey

This year, we focused on creating new digital education content to reach more learners online. Our Money Ready Mondays and Big Money Lesson have significantly expanded our reach, with the latter engaging 1,500 young people who might not otherwise have participated. Building on this success, we plan to run two Big Money Lessons and monthly Money Ready Mondays in the coming year. We are exploring how best to utilise AI in our programmes to analyse data, gather sector insights, and support the design of innovative sessions.



Sign up for
the next Big
Money
Lesson here!



Tackling inequality: Driving systemic change

Campaigns

This year, we delivered powerful campaigns to highlight the value of financial education and literacy:

- **Care About Money (Oct 2024):** Animated film in partnership with the Berkeley Foundation, reaching 30,000+ online and gaining media coverage.
- **Talk Money Week (Nov 2024):** Shared practical money habits with support from partners and influencers, reaching 13,000 and engaging one MP.
- **Stop the Snowball (Dec 2024):** Festive campaign on smart spending, reaching 60,000+ through blogs and social media.
- **Global Money Week (March 2024):** Focused on scams and digital safety via an interactive quiz with Visa and a Wales launch panel, reaching 15,000, engaging one MP, and securing Welsh media coverage.
- **BBC Radio 4 Appeal (July 2024):** Presented by Bobby Seagull, reaching 1.4–1.6M listeners, 35,000 online, raising £4,000+ and amplifying Owen's story (scan the QR code below to listen!).

External relations

Alongside campaigns, we advocated nationally for stronger financial education and inclusion at a policy level:

- We submitted evidence to reviews and inquiries across the UK, calling for guaranteed teaching hours and better accountability in schools.
- Hosted a London roundtable on financial inclusion, attended the Financial Inclusion Commission Breakfast, and co-signed its call for a national strategy.



Tackling inequality: Press highlights



Money Ready and Aberdeen join calls to boost personal finance teaching in schools



Money Ready signs open letter to address the UK's low levels of financial education



Money Ready comments on housing benefit rules



Feature on Money Ready's Scottish programmes



Lowell and Money Ready talk about Christmas spending



MyBnk rebrands to Money Ready

Social media growth

In 2024-25, we invested in our digital team and put a refreshed focus on engaging, creative content, resulting in a 27% increase in followers, an 82% increase in reach, and a 95% increase in engagements compared to the previous business year.



Total followers:
16,678



Reach:
349,282



Likes, shares,
comments: 28,811

Supporters going above and beyond

In 2024/25, thanks to our incredible partners and supporters across the UK, Money Ready reached new heights. From embedding our new brand and delivering the BBC Radio 4 Appeal to announcing our merger, we've raised our profile, built credibility, and unlocked fresh opportunities. None of this would have been possible without the backing of those who believe in our mission.

We are proud and energised by what we've achieved together, from major partnerships to individuals stepping up through challenges like BnkIt!, the London Landmarks Half Marathon, and Darren Collins' Iron Man success. Every effort has helped us take another step towards a financially fluent population.

Corporate volunteering is a vital part of our impact, bringing real-world expertise into the classroom and creating meaningful experiences for our learners. From financial education workshops and bursary panels to Money Ready Mini's and our Understanding Money & Work programme, the skills and commitment of our volunteers have made a lasting difference in the lives of people across the UK.



1,133

volunteer hours
delivered (up from
774.5 in 2023/24)



212

volunteers
engaged (up from
131 in 2023/24)



"Money Ready is doing incredible work to transform financial education across the UK. What always impresses me is not only the quality of the training but also the commitment to reaching young people who are so often overlooked or forgotten. The sessions give young people the knowledge and confidence they need to make informed choices about their money – skills that will stay with them for life. It's clear that Money Ready is closing a vital gap in our education system, and we at Aberdeen Group are delighted to have seen the impact first-hand through our partnership."

- Kirsty Brownlie, Aberdeen Group

Planning for the future

As we look ahead, Money Ready is poised to embark on an exciting chapter. Our 25/26 business plan marks the second year of our new strategic plan, driving forward our mission to deliver impactful financial education and create a financially fluent population. On 1st September 2025, we merged with RedSTART Educate, creating a refreshed, compelling offer of financial education provision for ages 4-40; helping us to meet people at more life stages. RedSTART Educate has formed a new Schools Programme and Delivery Directorate.

By joining forces, we're expanding our reach, enhancing our evidence base, and accelerating innovation across our programmes. This partnership allows us to deliver lifelong financial education – from early years to adulthood – in more communities than ever before.

The merger is supported by robust evidence. The long-term partnership with King's College London has produced some of the UK's most compelling research into early financial education. These insights will now inform and strengthen Money Ready's national impact framework, enabling us to better measure outcomes and evolve to meet learners' needs.

Sarah Marks, former RedSTART CEO and now Schools Programme and Delivery Director at Money Ready, said:

“At RedSTART, our mission has always been to give young people the tools and confidence to manage their money well. By joining forces with Money Ready, we can scale our impact and reach even more schools, families, and communities across the UK. Together, we will be stronger, more innovative, and better able to deliver lasting change in financial education.”



Money Ready is a charity dedicated to creating a financially fluent population. We deliver expert-led, high-impact financial education programmes across the UK.

Money Ready is a charity dedicated to creating a financially fluent population. We deliver expert-led, high-impact financial education programmes across the UK.

Do you want

Do you want to get money ready?

Constitution

The company is registered as a charitable company limited by guarantee and was set up by a Memorandum of Association on 17 April 2007. The company number is 6215005. Money Ready is also a registered charity in England and Wales (number 1123791) and in Scotland (number SC050175).

Method of appointment or election of Trustees

The management of the company is the responsibility of the Trustees who are elected and co-opted under the terms of the Memorandum of the Articles. The Board approve the vision and objectives of the organisation. Plans, budgets and strategies are regularly reviewed and approved. Publications from the Charity Commission and other organisations regarding Trustees' roles and responsibilities are made available and training for the general and specific role of Trustees is available when required. The Board meets quarterly.

Organisational structure and decision making

The Board appoints and delegates the responsibility for the day-to-day management of Money Ready to the CEO, who provides leadership to the organisation. The CEO is responsible to the Board in the execution of duties and leads the Senior Leadership Team, which is organised functionally, consisting of Fundraising and Communications, Programme and Delivery, People and Culture, and Finance and Operations Directorates.

In addition to attending the Trustee Board, trustees chair a Finance Committee, overseeing income and expenditure, and a Risk Committee covering all aspects of risks management.

Public benefit

The Trustees are mindful of their duty under the Charities Act 2011 to ensure that the Charity's activities exist for the public benefit. They have considered Charity Commission guidance on public benefit and are satisfied that the performance and achievements of the Charity during the year have benefited the public.

Fundraising with the public

We are not proactively fundraising with the wider public and do not engage in street, door-to-door or private site fundraising but we do get occasional donations from individuals that know us or hear about us in the media, as employees of partner organisations or through our work. We adhere to the Fundraising Regulator Code of Fundraising Practice. No complaints were made in the reporting period.

Remuneration Policy

Money Ready are committed to ensuring that we pay our staff fairly and in a way which ensures we attract and retain the right skills to have the greatest impact in delivering our charitable objectives. Money Ready's CEO and Directors consider, then propose changes to staff salaries to the Board of Trustees through the Chair for approval. The CEO's salary is set by the Chair of Trustees, taking into account the performance and development of the organisation. In 2023, we became recognised for being a Living Wage Employer and have maintained the accreditation in 2025.

Management of risk

The Senior Leadership Team records the organisations strategic risks in Money Ready's Strategic Risk Register. This is reviewed quarterly and subsequently reported to Money Ready's Risk Committee. As of August 2024, due to mitigations implemented, there were no red rated risks but a number of amber risks that could impact the organisations future. A summary, along with mitigations is presented here. The Trustees are ultimately responsible for risk management at Money Ready. The Senior Leadership Team continually monitors risk, formally updating risk register to be addressed by the Senior Management Team. The Risk Committee meets quarterly to oversee the management of organisational, reputational and other risks.

Risk: Delivery of commitments. Funding and partner relationships are damaged through not being able to meet delivery commitments.

Mitigation: Following a comprehensive strategic review of Money Ready delivery completed in 2023-24 financial year, which to the development of our Money: A Language for Life strategy (launched on September 2024). As well as the rebrand of Money Ready to refresh the organisation's positioning and strengthen our brand identity (launched in June 2025). Money Ready continues to quarterly review the regional hubs delivery plans including the new 'national schedule' which is in place to help better manage capacity flows. Funder commitment tracking is updated throughout the year.

Risk: Major partners do not renew in 2025-26 - total value circa £900k

Mitigation: We have strengthened our Fundraising and Communications Directorate by building more experience, expertise, and capacity into the team. Our focus is on securing more strategic partnerships to enhance long-term sustainability. Recognising the importance of corporate volunteering to many partners, we have also invested in a Volunteering and Partnerships Manager to define our suite of volunteering products and increase our capacity to deliver this work effectively.

Risk: Money Ready cannot retain the talent to fully realise the organisation's business and deliver plans

Mitigation: We have continued the implementation of a common leadership and management framework called Legitimate Leadership and are investing in the learning and development of all colleagues. We have increased salaries to remain competitive in the marketplace and working to strengthen our overall employee value proposition such as becoming a Living Wage Foundation employer, introducing 'Money Ready Bank Holidays' for our colleagues and increasing our face to face get togethers.

Financial Review & Reserves Policy

Income received for the period totalled £3,333k (2024: £4,027k) of which the majority £3,330k; (2024: £4,022k) was received as grants and donations, and the remainder (£3k; 2024: £5k) as interest income. Of this, £2,638k was restricted in nature (2024: £3,225k).

Expenditure totalled £3,749k for the year (2024: £4,166k), of which £2,305k was expenditure on restricted funds (2024: £3,222k).

The charity's funds decreased by £416k (2024: decrease of £139k) to £497k at the end of the year (2024: £912k). Of these, restricted funds represented £250k (2024: £(83k) and unrestricted funds represented £247k (2024: £995k).

During the year, the organisation implemented a change of interpretation of accounting policy in respect of the recognition of grant and donation income. Under the revised policy, income is recognised in accordance with the specific terms and timing set out in the relevant grant and donation agreements, rather than on receipt. As a result, amounts received in advance of the related performance or eligibility periods have been deferred and recognised as deferred income on the statement of financial position. This change has led to a significant increase in deferred income balances at the year end and has materially affected the amount of income recognised in the year, as income is now matched more closely to the periods to which it relates.

In June 2024, Money Ready's trustees set a reserve policy with the aim that unrestricted free reserves will build to cover at least four months of expenditure (equivalent of approximately £1,702k at the end of 2025). Unrestricted free reserves are defined as unrestricted funds excluding fixed assets. Under this definition, the charity had unrestricted free reserves of £174k at the end of the period (2024: £984k). The Trustees are planning income and expenditure budgets to allow the charity to grow its reserves in a sustainable way in order to meet its reserve target over the medium term.

Principal Funding

Principal funding for Money Ready came from Aberdeen, Compare the Market, Berkeley Foundation, Lowell, Saffron Building Society, SGN, Quilter, BGF Foundation, Pimco, Barings, The PA Foundation, the Moondance Foundation, Amber River, BNY, Building Society Trust, Cadent, City Bridge Trust, Commercial Education Trust, Eveson Charitable Trust, Experian, Fidelity, Foresters, Glasgow Life, GSR Foundation, Halbard Trust, Hampden Bank, Hyman's Robertson, Isio, John Lyon's, Kusuma, Man Group, NWYPDT,

Pilkington Charitable Foundation, Rathbones, Safe Deposits Scotland, Skipton Building Society Charitable Foundation, St James's Place Foundation, Swire Charitable Foundation, Taylor Family Foundation, Texel Foundation, The Prokopenya Family Foundation, Wales & West Utilities, Waterloo Foundation, Wells Fargo. A special thank you to all our individual donors.

We have also been fortunate to receive pro bono support in the course of the year, we would like to thank you for the support from Man Group, Quilter, Team Spirit, Google Ad Grants, Allianz, Osborne Clarke and Sidley.

Statement of Responsibilities of the Trustees

The Trustees are responsible for preparing the annual report and the financial statements in accordance with applicable law and regulations.

Company law requires the trustees to prepare financial statements for each financial year. Under that law the trustees have elected to prepare the financial statements in accordance with United Kingdom Generally Accepted Accounting Practice (United Kingdom Accounting Standards and applicable law). Under company law the trustees 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 charitable company, and of the result of the charitable company for that year. In preparing these financial statements, the trustees are required to:

- Select suitable accounting policies and then apply them consistently
- Observe the principles in the Charities SORP
- Make judgements and accounting estimates that are reasonable and prudent
- State whether applicable accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements
- Prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charitable company 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.

So far as each of the Trustees is aware at the time the report is approved:

- There is no relevant audit information of which the Charity's auditors are unaware; and
- The Trustees have taken all steps that they ought to have taken to make themselves aware of any relevant audit information and to establish that the auditors are aware of that information.

This report was approved by the board on 18 May 2026 and signed on its behalf by:

Rhodri Mason
Chair

Independent Auditor's Report to the Members of Money Ready

Opinion

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

In our opinion, the financial statements:

- give a true and fair view of the state of the charitable company's affairs as at 31 August 2025 and of its net movement in funds, including the income and expenditure, for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- have been prepared in accordance with the requirements of the Companies Act 2006 and the Charities and Trustee Investment (Scotland) Act 2005 and regulation 8 of the Charities Accounts (Scotland) Regulations 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 group in accordance with the ethical requirements that are relevant to our audit of the financial statements in the UK, including the FRC's Ethical Standard, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Conclusions relating to going concern

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

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

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

Other information

The trustees are responsible for the other information. The other information comprises the information included in 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 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' Annual Report (which includes the directors' report prepared for the purposes of company law) for the financial year for which the financial statements are prepared is consistent with the financial statements; and
- the directors' report included within the Trustees' Annual Report has been prepared in accordance with applicable legal requirements.

Matters on which we are required to report by exception

In the light of the knowledge and understanding of the group and the parent charitable company and its environment obtained in the course of the audit, we have not identified material misstatements in the Trustees Report (which incorporates the directors' report prepared for the purpose of company law).

We have nothing to report in respect of the following matters in relation to which the Companies Act 2006 and the Charity Accounts (Scotland) Regulations (as amended) require us to report to you if, in our opinion:

- adequate accounting records have not been kept by the charitable company; or
- the charitable company 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 take advantage of the small companies exemption form from the requirement to prepare a strategic report.

Responsibilities of trustees for the financial statements

As explained more fully in the trustees' responsibilities statement set out on page 22, the trustees (who are also the directors of the charitable company for the purposes of company law) are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view, and for such internal control as the trustees determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

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

Auditor's responsibilities for the audit of the financial statements

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or

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

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

Based on our understanding of the charitable company and the environment in which it operates, we identified that the principal risks of non-compliance with laws and regulations related to charity and company laws applicable in England and Wales, and in Scotland, and we considered the extent to which non-compliance might have a material effect on the financial statements. We also considered those laws and regulations that have a direct impact on the preparation of the financial statements such as the Companies Act 2006, the Charities and Trustee Investment (Scotland) Act, the Charities Act 2011, and other factors such as income and sales tax.

We evaluated management's incentives and opportunities for fraudulent manipulation of the financial statements (including the risk of override of controls) and determined that the principal risks were related to posting inappropriate journal entries to revenue and management bias in accounting estimates. Audit procedures performed by the engagement team included:

- Substantive testing to verify the inclusion of income in the correct accounting period and to test the recognition of year-end debtors in income;
- Discussions with management including consideration of known or suspected instances of non-compliance with laws and regulation and fraud;
- Evaluating management's controls designed to prevent and detect irregularities;
- Identifying and testing manual journals, in particularly any unusual items; and
- Challenging assumptions and judgements made by management in their critical accounting estimates.

Because of the inherent limitations of an audit, there is a risk that we will not detect all irregularities, including those leading to a material misstatement in the financial statements or non-compliance with regulation. This risk increases the more that compliance with a law or regulation is removed from the events and transactions reflected in the financial statements, as we will be less likely to become aware of instances

of non-compliance. The risk is also greater regarding irregularities occurring due to fraud rather than error, as fraud involves intentional concealment, forgery, collusion, omission or misrepresentation.

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

Use of our report

This report is made solely to the charitable company's members, as a body, in accordance with Chapter 3 of Part 16 of the Companies Act 2006, section 44(1)(c) of the Charities and Trustee Investment (Scotland) Act 2005 and regulation 10 of the Charities Accounts (Scotland) Regulations 2006. Our audit work has been undertaken so that we might state to the charitable company's members those matters we are required to state to them in an Auditor's report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the charitable company and the charitable company's members, as a body, for our audit work, for this report, or for the opinions we have formed.

Steve Harper (Senior Statutory Auditor)

27 May 2026

For and on behalf of HaysMac LLP, Statutory Auditors, 10 Queen Street Place, London, EC4R 1AG.

STATEMENT OF FINANCIAL ACTIVITIES
(Incorporating Income and Expenditure account)
FOR THE YEAR ENDED 31 AUGUST 2025

	Note	Unrestricted Funds	Restricted Funds	2025 Total	2024 Total Restated
		£	£	£	£
Income from:					
Donations and Legacies	2	451,138	148,273	599,411	109,331
Charitable activities	2	240,808	2,489,402	2,730,210	3,912,980
Bank Interest		3,215	-	3,215	4,512
Total income		695,161	2,637,675	3,332,836	4,026,823
Expenditure on:					
Raising funds	3a	502,068	-	502,068	330,975
Charitable activities – Educational activities	3b	941,556	2,305,190	3,246,746	3,835,151
Total expenditure		1,443,624	2,305,190	3,748,814	4,166,126
Net income and Net Movement in Funds	13	(748,463)	332,485	(415,978)	(139,303)
Reconciliation of funds					
Total funds brought forward at 1 September 2024		995,131	372,532	1,367,663	1,051,721
Prior Year Adjustment	16	-	(455,245)	(455,245)	-
Total funds brought forward restated		995,131	(82,713)	912,418	1,051,721
Total Funds Carried Forward at 31 August 2025		246,668	249,772	496,440	912,418

Comparative figures for 2024 have been restated following the identification of an overstatement of income of £455,245. Further details are provided in Note 16.

The Statement of Financial Activities includes all gains and losses recognised in the year.

The previous year's Statement of Financial Activities can be seen in note 24.

The notes on pages 31 to 38 form part of these financial statements.

BALANCE SHEET (Registered Company No: 6215005)
AS AT 31 AUGUST 2025

	Note	2025		2024 Restated	
		£	£	£	£
Fixed Assets					
Tangible fixed assets	9		16,268		11,090
Intangible fixed assets	10		56,887		-
Current Assets					
Debtors	11	283,797		643,766	
Cash at bank and in hand		<u>1,724,618</u>		<u>892,960</u>	
		2,008,415		1,536,726	
Creditors: amounts falling due within one year	12	<u>(1,585,130)</u>		<u>(635,398)</u>	
NET CURRENT ASSETS			<u>423,285</u>		<u>901,328</u>
TOTAL NET ASSETS			<u>496,440</u>		<u>912,418</u>
CHARITY FUNDS					
Restricted funds	13		249,772		(82,713)
Unrestricted funds	13		<u>246,668</u>		<u>995,131</u>
			<u>496,440</u>		<u>912,418</u>

Comparative figures for 2024 have been restated. Refer to Note 17.

The financial statements have been prepared in accordance with the special provisions of Part 15 of the Companies Act 2006 relating to small companies.

Rhodri Mason
Chair

STATEMENT OF CASH FLOWS
FOR THE YEAR ENDED 31 AUGUST 2025

		2025	2024
	Note	£	£
Cash flows from operating activities:			
Cash flows provided by operating activities	19	898,142	(299,715)
Cash flows from investing activities	20	(66,484)	2,136
Change in cash and cash equivalents in the reporting period		831,658	(297,579)
Cash and cash equivalents at 1 September 2024		892,960	1,190,539
Cash and cash equivalents at 31 August 2025	21	1,724,618	892,960

1 ACCOUNTING POLICIES

1.1 BASIS OF PREPARATION OF FINANCIAL STATEMENTS

The financial statements have been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Statement of Recommended Practice for Charities (Second Edition, effective 1 January 2019), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102), the Charities and Trustee Investment (Scotland) Act 2005, the Charities Accounts (Scotland) Regulation 2006, and the Companies Act 2006.

Money Ready meets the definition of a public benefit entity under FRS 102. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy note(s).

1.2 COMPANY STATUS

The company is a company limited by guarantee. The members of the company are Trustees named in the trustee report. In the event of the company being wound up, the liability in respect of the guarantee is limited to £1 per member of the company.

1.3 PREPARATION OF THE ACCOUNTS ON A GOING CONCERN BASIS

Having considered future budgets and cash flows, the trustees confirm that they have no material uncertainties about the entity's ability to continue as a going concern for the foreseeable future.

The trustees consider that there are no material uncertainties concerning Money Ready's ability to continue as a going concern. Our cash position is healthy and our operation in the financial year 2025-26 is secure, with over 75% of our budgeted costs covered by funder commitments. Several of our multi-year funding has been received and committed by our funders. Money Ready has grown strongly over the last twelve months but are confident that investment in infrastructure and a new organisational structure will support further growth (see the risk management section for more information). We continue to have very positive relationships with key, long-term supporters.

1.4 FUND ACCOUNTING

Restricted funds are funds subject to specific restricted conditions imposed by the donor.

General funds are unrestricted funds which are available for use at the discretion of the Trustees in furtherance of the general objectives of the company and which have not been designated for other purposes.

1.5 INCOME RECOGNITION

Income is included in the Statement of Financial Activities when the company is entitled to the income, it is probable that the income will be received and the amount of income can be measured reliably.

Gifts in kind are donated for distribution and are included at valuation and recognised as income when they are distributed to the projects. Gifts donated for resale are included as income when they are sold.

Donated facilities are included at the value to the company where this can be quantified and a third party is bearing the cost. No amounts are included in the financial statements for the services donated by the volunteers.

Donated services or facilities, which comprise donated services, are included in income at a valuation which is an estimate of the financial cost borne by the donor where such a cost is quantifiable and measurable. No income is recognised where there is no financial cost borne by a third party.

Income tax recoverable in relation to donations received under Gift Aid or deeds of covenant is recognised at the time of the donation.

1 ACCOUNTING POLICIES (continued)

1.6 BASIS OF PREPARATION OF FINANCIAL STATEMENTS

All expenditure is accounted for on an accruals basis and has been included under expense categories that aggregate all costs for allocation to activities.

Where costs cannot be directly attributed to particular activities they have been allocated on a basis consistent with the use of the resources.

Governance costs include those incurred in the governance of the charity in particular those costs associated with constitutional and statutory requirements.

Fundraising costs are those incurred in seeking voluntary contributions and costs of raising grant income and do not include costs of disseminating information in support of the charitable activities. Support costs are those costs incurred

1.7 ASSETS, DEPRECIATION AND AMORTISATION

All assets costing more than £750 are capitalised.

Tangible fixed assets and Intangible assets are stated at cost less depreciation/amortisation. Depreciation/amortisation is provided at rates to write off the cost of fixed assets, less their estimated residual value, over their expected useful lives on the following bases:

Fixtures & Fittings - 25% straight line basis

Computer equipment 33% straight line basis

Development 20% straight line basis

1.8 DEBTORS

Trade and other debtors are recognised at the settlement amount due after any trade discount offered. Prepayments are valued at the amount prepaid net of any trade discounts due.

1.9 CASH AT BANK AND IN HAND

Cash at bank and in hand includes bank accounts, cash and short term highly liquid investments with a short maturity of three months or less from the date of acquisition or opening of the deposit or similar account.

1.10 CREDITORS AND PROVISIONS

Creditors and provisions are recognised where the charity has a present obligation resulting from a past event that will probably result in the transfer of funds to a third party and the amount due to settle the obligation can be measured or estimated reliably. Creditors and provisions are normally recognised at their settlement amount after allowing for any trade discounts due.

1.11 ESTIMATION UNCERTAINTY

In the view of the trustees in applying the accounting policies adopted, no judgements were required that have a significant effect on the amounts recognised in the financial statements nor do any estimates or assumptions made carry a significant risk of material adjustment in the next financial year.

NOTES ON THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 AUGUST 2025

2 ANALYSIS OF INCOME

	Unrestricted	Restricted	Total	Total Restated
	Funds	Funds	2025	2024
	£	£	£	£
Donations and Legacies income				
Donations received	451,138	148,273	599,411	109,331
	451,138	148,273	599,411	109,331
Charitable Activities				
Grants	240,808	2,489,402	2,730,210	3,838,386
Sales to educational institutions	-	-	-	74,594
	240,808	2,489,402	2,730,210	3,912,980
Bank Interest	3,215	-	3,215	4,512
Total	695,161	2,637,675	3,332,836	4,026,823

3a COST OF RAISING FUNDS

	Total	Total
	2025	2024
	£	£
Staff and related costs	466,249	289,352
Other fundraising costs	35,819	41,623
	502,068	330,975

3b CHARITABLE ACTIVITIES (PROGRAMME) - 2025

	Direct	Support	Total
	Costs	Costs	2025
	£	£	£
Staff and related costs	1,726,041	689,544	2,415,585
Programme and evaluation costs	304,136	-	304,136
Rent, services and office costs	-	184,729	184,729
Office administrative costs	-	316,962	316,962
Governance costs (Note 4)	-	25,334	25,334
	2,030,177	1,216,569	3,246,746

NOTES ON THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 AUGUST 2025 (Continued)

3c CHARITABLE ACTIVITIES (PROGRAMME) - 2024

	Direct Costs £	Support Costs £	Total 2024 £
Staff and related costs	2,169,929	775,845	2,945,774
Programme and evaluation costs	218,078	-	218,078
Rent, services and office costs	-	350,247	350,247
Office administrative costs	-	301,878	301,878
Governance costs (Note 4)	-	19,174	19,174
	2,388,007	1,447,144	3,835,151

4 Governance Costs

	Unrestricted Funds £	Restricted Funds £	Total 2025 £	Total 2024 £
Audit fees	25,202	-	25,202	19,174
Trustee's expenses	132	-	132	-
	25,334	-	25,334	19,174

5 Net Income

	2025 £	2024 £
This is stated after charging:		
Depreciation of assets owned by charity:	7,634	-
Audit fees	25,202	19,174

6 Staff Costs

	2025 £	2024 £
Staff costs were as follows:		
Salaries and wages	2,411,976	2,514,238
Social security costs	260,609	236,941
Employer's contribution to defined contribution pension schemes	109,247	95,176
Staff Training	23,165	57,741
Staff Recruitment	19,393	96,542
Staff benefits and other costs	57,443	78,149
	2,881,833	3,078,787

Freelance costs	65,253	174,215
-----------------	--------	---------

	No.	No.
The average monthly number of employees during the year was as follows:	67.5	72

The following number of employees received employee benefits (excluding employer NI and pension costs) during the year between:

	2025 No.	2024 No.
£80,000 to £90,000	2	2
£70,000 to £79,999	-	-
£60,000 to £69,999	1	2

The key management personnel of the charity are considered to be: Chief Executive Officer, Deputy Chief Executive Officer and Fundraising and Communications Director, Programme and Delivery Director, People and Culture Director and Finance and Operations Director.

The total employee benefits including National Insurance and pension contributions of the key management personnel were £403,675 (2024: £309,413).

NOTES ON THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 AUGUST 2025 (Continued)

7 Trustees Remuneration

The charity trustees were not paid or received any other benefits from employment with the charity in the year (2024: £nil). No charity trustee received payment for professional or other services supplied to the charity (2024: £nil).

8 Taxation

The company is exempt from corporation tax on its charitable activities.

9 Tangible Fixed Assets

	Furniture and Fittings	Computer and Other Equipment	Total
	£	£	£
Cost			
At 1 September 2024	1,811	64,538	66,349
Additions	-	10,892	10,892
Disposals	(1,811)	(21,508)	(23,319)
At 31 August 2025	-	53,922	53,922
Depreciation			
At 1 September 2024	1,811	53,448	55,259
Charge for the year	-	5,713	5,713
Disposals	(1,811)	(21,507)	(23,318)
At 31 August 2025	-	37,654	37,654
Net Book Value			
At 31 August 2025	-	16,268	16,268
At 31 August 2024	-	11,090	11,090

All of the above assets are used for charitable purposes.

10 Intangible Fixed Assets

	Website	Software	Total
	£	£	£
Cost			
At 1 September 2024	-	-	-
Additions	38,408	20,400	58,808
At 31 August 2025	38,408	20,400	58,808
Amortisation			
At 1 September 2024	-	-	-
Charge for the year	1,920	-	1,920
At 31 August 2025	1,920	-	1,920
Net Book Value			
At 31 August 2025	36,487	20,400	56,887
At 31 August 2024	-	-	-

11 Debtors: due within one year

	2025	2024
	£	£
Trade debtors	124,276	589,093
Prepayments and accrued income	155,285	41,183
Other debtors	4,236	13,490
	283,797	643,766

NOTES ON THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 AUGUST 2025 (Continued)

12	Creditors: amounts falling due within one year	2025	2024 Restated
		£	£
	Trade Creditors	54,346	175,229
	Social security and other taxes	105,341	4,924
	Other creditors	3,200	-
	Accruals	22,050	-
	Deferred income (see below)	1,400,193	455,245
		1,585,130	635,398
	Deferred income at start of the year	455,245	182,500
	Amount released to income from current activities	(537,894)	(182,500)
	Amount deferred in the year	1,482,842	455,245
	Deferred income at the end of the year	1,400,193	455,245

Deferred income at the end of the year related to grants received in advance for the next accounting period.

13	Movement in Funds 2025	Brought Forward Restated	Income	Expenditure	Carried Forward
		£	£	£	£
	Restricted funds				
	Education workshop delivery funds	(231,985)	2,637,675	(2,155,918)	249,772
	The Money House funds	149,272	-	(149,272)	-
		(82,713)	2,637,675	(2,305,190)	249,772
	Unrestricted Funds				
	General	995,131	695,161	(1,443,624)	246,668
	Total funds	912,418	3,332,836	(3,748,814)	496,440

14	Movement in Funds 2024 (Restated)	Brought Forward	Income Restated	Expenditure	Carried Forward Restated
		£	£	£	£
	Restricted funds				
	Education workshop delivery funds	122,905	1,985,432	(2,340,322)	(231,985)
	The Money House funds	247,152	783,949	(881,829)	149,272
		370,057	2,769,381	(3,222,151)	(82,713)
	Unrestricted Funds				
	General	681,664	1,257,442	(943,975)	995,131
	Total funds	1,051,721	4,026,823	(4,166,126)	912,418

Education workshop delivery funds: Funds to deliver our financial education workshops Money Twist for Key Stages 2/3/4/5, Money Works and Uni Dosh.

The Money House funds: Funding to deliver The Money House project in four London boroughs, Glasgow, Birmingham and Manchester.

Organisation development funds: Funding to improve our organisational systems and processes.

NOTES ON THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 AUGUST 2025 (Continued)

15 Analysis of Net Assets Between Funds - 2025

	Unrestricted Funds	Restricted Funds	Total Funds
	£	£	£
Fixed assets	73,155	-	73,155
Current assets	351,353	1,657,062	2,008,415
Current liabilities	(177,840)	(1,407,289)	(1,585,130)
Net assets at 31 August 2025	246,668	249,772	496,440

16 Prior Year Adjustment

During the year ended 31 August 2025, the charity identified that deferred income relating to the activities of the charity had been incorrectly recognised to restricted donation income in the year ended 31 August 2024.

As a result grant income for the year 2024 was overstated by £455,245, and the deferred income (liabilities) at 31 August 2024 was understated by the same amount.

The comparative figures for 2024 have been restated accordingly. The effect is to reduce reported income and net movement in funds for 2024 by £455,245.

Reconciliation

	As previously reported Unrestricted 2024	As previously reported Restricted 2024	Adjustment	2024 Restated
	£	£	£	£
Income				
Charitable activities	1,143,599	3,224,626	(455,245)	3,912,980
Total income	1,257,442	3,224,626	(455,245)	4,026,823
Net assets	995,131	372,532	(455,245)	912,418
Net income and net movement in funds	313,467	2,475	(455,245)	(139,303)
Creditors: amounts falling due within one year	(170,153)	(10,000)	(455,245)	(635,398)
Restricted funds	-	372,532	(455,245)	(82,713)

17 Analysis of Net Assets Between Funds - 2024 Restated

	Unrestricted Funds	Restricted Funds Restated	Total Funds Restated
	£	£	£
Fixed assets	11,090	-	11,090
Current assets	1,154,194	382,532	1,536,726
Current liabilities	(170,153)	(465,245)	(635,398)
Net assets at 31 August 2024	995,131	(82,713)	912,418

18 Operating Lease Commitments

	Property 2025	2024
	£	£
Less than 1 year	-	110,450
1 - 2 years	-	89,667
2 - 5 years	-	99,133

Money Ready has no current operating leases, the Bath Place office in London office was closed on 3 June 2025, the lease was surrendered.

19 Reconciliation Of Net Income/(Expenditure) To

	2025	2024 Restated
	£	£
Net Cash Flow From Operating Activities		
Net income for the reporting period	(415,978)	(139,303)
Depreciation	5,713	-
Amortisation	1,920	-
Decrease/(Increase) in debtors	359,969	(433,250)
Increase/(Decrease) in creditors	949,732	277,350
Interest Income	(3,215)	(4,512)
Net cash provided by operating activities	898,142	(299,715)

NOTES ON THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 AUGUST 2025 (Continued)

20	Cash Flows From Investing Activities	2025	2024
		£	£
	Purchase of tangible fixed assets	(69,699)	(2,376)
	Interest Income	3,215	4,512
	Net cash (used by) investing activities	(66,484)	2,136

21	Analysis Of Cash and Cash Equivalents	2025	2024
		£	£
	Cash in hand and at bank	1,724,618	892,960

22	Analysis Of Changes in Net Funds	At 1 September 2024 £	Cash flows £	Other non-cash changes £	At 31 August 2025 £
	Cash and bank	892,960	831,658	-	1,724,618

23 Related Parties

There were no related party transactions to be reported in the financial year (2024:nil).

24 Statement Of Financial Activities 2024 Restated

	Unrestricted Funds £	Restricted Funds Restated £	2024 Total Restated £
Income from:			
Donations and Legacies	109,331	-	109,331
Charitable activities	1,143,599	2,769,381	3,912,980
Bank Interest	4,512	-	4,512
Total income	1,257,442	2,769,381	4,026,823
Expenditure on:			
Raising funds	330,975	-	330,975
Charitable activities – Educational activities	613,000	3,222,151	3,835,151
Total expenditure	943,975	3,222,151	4,166,126
Net Movement in Funds	313,467	(452,770)	(139,303)
Reconciliation of funds			
Total funds brought forward at 1 September 2023	681,664	370,057	1,051,721
Total Funds Carried Forward at 31 August 2024	995,131	(82,713)	912,418

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A special thank you to all our individual donors.



Make money make sense

Money Ready is a charity dedicated to creating a financially fluent population. We deliver expert-led, high-impact financial education programmes across the UK.



Money Ready (formerly MyBnk) is a registered charity in England and Wales (No. 1123791) and Scotland (SC050175) and a company limited by guarantee (No. 6215005)