

# there for you

supporting UNISON members  
when life gets tough



**Annual report & accounts**  
Year ended 31 December 2024

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# General information

## Charity

There for You (working name of UNISON Welfare) is a registered charity no.1023552 and is governed by a Constitution and Rules approved by the Charity Commission on 1 July 1993 and as amended in 1995, 1998, 2001, 2003, 2004, 2011, 2019. It is also a registered charity in Scotland SCO 38305.

## Address

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## Email

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## Website

[UNISON.org.uk/thereforyou](http://UNISON.org.uk/thereforyou)

## Interim Head of Charity

Abigail Coombs  
(until February 2025)

Elizabeth Wischhusen  
(from February 2025)

## Board of Trustees

Eric Atkinson – appointed June 2024

Jayne Bouskill

Mandy Buckley – term ended Feb 2025

Sara Evans

Mark Fisher

Gillian Gibbons – appointed June 2024

Craig Hamilton-Fitzpatrick – appointed June 2024

David Page – end of elected term June 2024

Karen Poole

Debi Potter

Donnie Taylor

Denise Thomas

Maxine Warrican – end of elected term June 2024

Tony Wright

## Auditors

Crowe U.K. LLP  
55 Ludgate Hill  
London  
EC4M 7JW

## Bankers

Unity Trust Bank plc  
Nine Brindley Place  
Birmingham  
B1 2HB

## Solicitors

Withers  
16 Old Bailey  
London EC4M 7EG

## Investment advisors

Brewin Dolphin  
12 Smithfield Street  
London  
EC1A 9BD



# Message from the Chair



I would like to welcome you to this year's Annual Report.

2024 has seen the demand for grants continue to increase, with UNISON members still impacted by the cost-of-living crisis.

This year, as we do every year, we want to reach as many members as we can, but we can only do this with your help. A reminder to everyone to please spread the word and, if you are aware of anyone who is finding life difficult, and struggling financially, then please let them know about what There for You can do for them as our UNISON Welfare charity.

We have completed a review of our investment portfolio to ensure that we are in a good financial position to continue supporting our members through other challenges.

Since Vice Chair Debi and I contacted branches about donations in October, the initial response was encouraging, and we are grateful for all the support that you've given. This has gone some of the way towards helping so many of our members during difficult times.

It has been my pleasure to work with the There for You team. Everyone has shown great dedication and compassion throughout what has been a busy year for them, maintaining a focus and a first-class service to the people who matter most: our members.

I would also like to thank the Board of Trustees, regional welfare committees and branch welfare officers for their positive involvement and for giving up time in their busy lives to help drive the charity forward and provide support locally when it is needed.

Looking ahead to 2025, we are working to expand the support that we offer to our members with two new grant programmes, in addition to the wealth of support we already offer. With your ongoing help, I am confident that we are well positioned to support those who need it most.

Finally, I hope this report gives you some idea of the work we have done and the difference we have made together.

My heartfelt thanks to everyone who has contributed and for the invaluable work that you do.

A handwritten signature in black ink, appearing to read 'Tony Wright'. The signature is stylized and cursive, with a large 'T' and 'W'.

Tony Wright

Chair

# Structure, governance, and management

## Who we are and how we work together

### Board of Trustees

There for You is the working name of UNISON Welfare. The charity is governed by a Board of Trustees who are responsible for:

- the strategic direction and operational oversight of the charity's activities
- compliance with our legal and statutory requirements
- the safe and effective running of the charity.

Of the 12 board members, six are required to be members of UNISON's National Executive Council (NEC). A further six members are elected at the charity's AGM from UNISON's network of welfare activists who are either branch welfare officers or members of the regional welfare committees. Trustees hold office for two years and may be re-elected.

Any vacancy is filled by appointment or election. The Chair and Vice-Chair are appointed by trustees from among their number. The board has agreed that the position of Chair shall be held by an NEC appointed trustee. The Vice-Chair position is held by a trustee elected by the AGM.

All trustees have signed an 'eligibility to serve' declaration form and a declaration of any conflicts of interest. These are reviewed annually. On appointment, trustees are also given the Constitution and Rules, the Trustee Handbook, as well as relevant policies and procedures.

The Board meets quarterly to take all important strategic, policy and financial decisions. At these meetings, trustees receive reports from the head of the charity, as well as from other officers covering specific areas of responsibility. Trustees are responsible for reviewing

the structure, size, and composition of the board, including the skills, knowledge and experience required. Day-to-day management of the charity is delegated to the head of the charity. The Board authorises sub-delegation by the head of the charity to other staff.

The Board met throughout 2024 with regular briefings held in between where the Chair and Vice-Chair were updated on developments.

According to individual skills or areas of interest, trustees are invited to support any sub-committees or working groups. These sub-committees will have their own terms of reference and delegated responsibilities as approved by the Board.



## Trustee induction and training

The charity provides training for trustees including a mandatory induction programme. On induction, new trustees are provided with relevant background information to help familiarise them with their responsibilities covering:

- Their legal obligations under charity law and an overview of their responsibilities
- Understanding the Constitution and Rules
- Understanding key policies
- The committee and decision-making process
- An overview of current and future activities
- Any other information that is relevant at the time of joining the Board.

## Governance

UNISON Welfare takes account of its charitable status, the nature of its activities and risk profile. Internal controls over all forms of financial commitment and expenditure are in place and reviewed regularly. Similarly, processes exist to ensure performance is monitored and that appropriate management information is prepared and reviewed regularly. The systems of internal control are designed to provide reasonable assurance against material misstatement or loss and include:

- an annual budget and operational plan approved by the trustees.
- regular consideration by the trustees of financial results and variances from budget.
- delegation of day-to-day management authority and segregation of duties.
- identification and management of risks.

## Charity Governance Code

The Board has considered the Charity Governance Code and concluded that the charity is compliant with its principles. Areas of improvement are factored into the annual work programme. We believe that good governance is key to the ongoing success of the organisation.

In terms of maintaining high standards of governance and on the back of the adoption of the Charity Governance Code, the Board continues to review and strengthen its governance practices.

## Fundraising

We do not employ professional fundraisers however we do run a lottery and have commissioned Sterling Lotteries Ltd, a licensed ELM (External Lottery Manager) to administer the UNISON Lottery on our behalf. The rules of the lottery have been designed to afford what the Board of Trustees believe to be a reasonable degree of protection and avoid issues such as problem gambling by limiting the amount individuals can play to a maximum of £10 each month.

We have a clear complaints procedure in place and aim to provide a response or an update to any concern within five working days. For the 12 months to 31 December 2024, we received no complaints in relation to our fundraising activities.

## Related parties

None of our trustees receive remuneration or other benefit from their work with the charity, although expenses are paid. Any connection between a trustee and a request for financial assistance under discussion will be disclosed at a Board meeting in the same way as any other contractual relationship with a related party. In the current year, no such related party transactions were reported.

Details of trustee expenses are disclosed in note 9 to the accounts.

## Regional structure

There are 10 regional welfare committees and in the Eastern and East Midlands regions they have replaced their committee with a 'forum' which all branch welfare officers are encouraged to attend. All act as a link between the Board of Trustees and our branch welfare officers who in turn provide support and assistance to our beneficiaries. Their primary role is to encourage and support the branch welfare officers in their work. Members of regional welfare committees and other stakeholders can also serve in an advisory capacity on task groups.

## Valuing volunteers

This report gives an indication of the amount that is achieved considering our modest staff headcount. A large part of this is down to the contribution made by UNISON activists and the network of branch welfare officers – often a key point of contact for members – and our regional welfare committees. Around 700 UNISON members actively support the charity at any one time.

## Key management and personnel

The activities and performance of the charity rely on the commitment and hard work of its valued staff. Overall management responsibility and the day-to-day running of the charity is delegated to the head of the charity who reports to the Board of Trustees, assisted by a team of staff who work hard to turn vision into reality.

In June 2022 Abigail Coombs was appointed on an interim basis to head up the charity, and remained in post until February 2025. Elizabeth Wischhusen was appointed interim head of the charity in February 2025. The head of the charity ensures that the staff team is recruited and supported to provide the skills and expertise needed to run a successful organisation. The average headcount across the period was 12.

There are also nominated staff in the regions who support the regional welfare committees. While their 'welfare' duties are just a small part of a much bigger role that they have within UNISON, they make an important contribution to the charity's overall success.

## Pay policy for senior staff

Our staff are employed by UNISON under its 'terms and conditions'. Staff salaries and pension on-costs form part of their annual donation to the charity. The pay of senior staff is reviewed in the same way as all staff remuneration – on an annual basis and governed by the pay and grading agreement and negotiation arrangements as set out in UNISON's Recognition Agreement.

# Risk management and internal controls

The management and trustees review the major risks which confront the charity at least annually. This includes reviewing the adequacy of the actions being taken in response to each risk.

A formal risk management process to assess business risks and implement risk management strategies is in place and involves identifying the types of risks the charity faces, prioritising them in terms of potential impact and likelihood. Trustees take all reasonable steps to mitigate risk by:

- Operating a risk register.
- Establishing policies, systems, and procedures to mitigate risks identified.
- Providing training in key areas such as GDPR.
- Budgeting and financial reporting which indicate financial performance are reviewed regularly and agreed by the Board.
- Insuring against third party risks.

The Board is satisfied that the major risks facing the Charity have been identified and are being appropriately addressed.

## Key risks include

The charity has a relatively low and stable risk profile with risks that typically can be managed, rather than eliminated. The Board considers the following to be the key risks currently facing the charity:

### Increasing demands for services

In the current climate, this risk represents a significant challenge and is subject to trends. To mitigate this risk:

- Demand is managed as far as possible through regular review of operational statistics and other management information, exploring new fundraising initiatives and discussion with UNISON, our primary donor.

### Sustainable funding

Our financial position is continually under review which ensures that the long-term financial stability of the charity is maintained. To mitigate this risk:

- We continue to strengthen our internal controls and to operate tight budget management with a focus on efficiency and controlling costs.

### Fall in investment returns

A key financial risk for the Charity is a significant loss in value of its investment portfolio. The Charity is a long-term investor with a significant portfolio and can sustain short-term market fluctuations. A significant decline in the value of invested reserves could materially reduce the ability to support beneficiaries in the future. To mitigate this risk:

- Funds are invested in diversified portfolios and are managed by professional fund managers.
- Performance and asset allocation is regularly reviewed using available benchmarking information.
- The Board receive quarterly reports from the Fund Manager and meet with them at least annually.

### Data protection

Ensuring confidentiality remains a fundamental core principle of the service we provide. We pay close attention to data protection risks as a reflection of our concern for our beneficiaries and for the reputation of the service. To mitigate this risk:

- We pay close attention to the regulatory environment and monitor compliance requirements, with particular regard to the requirements of the General Data Protection Regulation (GDPR).

## **Reputational damage**

Reputational damage or unexpectedly being prevented from providing some services. To mitigate this risk:

- Robust processes and procedures are implemented and reviewed. We monitor performance, establish service level agreements with third party service providers as needed and undertake regular staff training.

## **Technology**

The Charity is reliant on its systems to run its operations and these need to be kept up to date. Failing to keep pace with technological developments would present issues for the Charity's operation and continue to impact on our efficiency and turnaround times. Technology underpins and services our financial assistance programme. To mitigate this risk:

- A project to deliver a new case management system, and website capabilities and functions is underway to include the further development of online applications aimed at enabling more members to self-refer.

## **Increasing regulation**

Increasing regulation may constrain the activities of the charity. To mitigate this risk:

- The regulation environment is monitored, relevant matters are brought to the Board's attention and professional advice is sought on key issues where appropriate.

# Objects and principal activities

## The Objects of the Charity **Grant-making policy**

The charity's objects and purpose are defined by our Constitution and Rules as approved by the Charity Commission. These are:

**To help UNISON members and their dependants in such a way as the trustees consider appropriate at times of financial hardship or personal difficulty such as redundancy, bereavement, illness, or relationship breakdown. We also help members with special needs or who may be caring for a relative.**

Most of our charitable work is awarding grants to individuals. Applications are considered in accordance with our financial assistance policy and agreed strategy. Eligibility criteria and the kind of assistance on offer is published on our website. Our key aim is to improve the beneficiary's ability to manage their situation and not to repeatedly request financial support to rely on.

We invite applications through promotion via UNISON and applications are assessed against specific criteria agreed by the Board. The award of financial assistance is based on various criteria:

### **Eligibility**

The applicant must be a UNISON member or their financial dependant.

### **Situation**

The circumstances that have led to hardship including reduced income, caring, bereavements, ill-health, domestic abuse, unsuitable accommodation. Generally, we will only assist where there is unexpected difficulty and wide-ranging support can be provided for example with household bills, grants to replace essential household items that are broken or beyond repair, property adaptations and mobility equipment, and more. Help with the cost of a break following illness or injury for example or for families who are experiencing difficult circumstances. Our breaks form a distinct service under the Wellbeing Breaks programme.

### **Need**

Establishing the specific needs and deciding the financial support that will have most impact which sometimes may not be exactly the help asked for.

### **Alternative assistance**

Applications are also guided by the availability of alternative statutory and voluntary help. This may be an entitlement to benefits, or grants from other charities which, in some cases may be to share the funding or alternatively additional help beyond what we are able to provide.

All applications are subject to an application process which takes into consideration the above criteria as well as length of membership, income, expenditure, and savings. In most cases, we require the last two months' bank statements for all members and their partner (if applicable), so that we have a complete understanding of their situation.

While there are very few restrictions on the number of times someone can apply, a review of previous applications is undertaken including any financial support paid and advice given. All applications are considered objectively on their individual merits and when we do make a grant it is made on an entirely discretionary basis.

At various levels of the organisation, decisions are reviewed to ensure their appropriateness and compliance with the fund's policies and procedures. The trustees also review grant-making policy at regular intervals and staff will refer grants outside their discretion to the trustees where appropriate.

## Advice and assistance

Often, the help and advice offered is all that is needed to empower individuals to deal with their problems and many members value the support they receive from their local branch welfare officer as they give our work a human face. However increasingly, members contact us direct, for advice and assistance with most enquiries dealt with on the same day.

Our financial support often provides the breathing space needed while we work with outside agencies and other parts of UNISON to find longer-term solutions. Many members will have multiple and complex needs and casework potentially can become time-consuming and in common with most grant-giving charities, we always try to ensure applicants are claiming or made aware of their full entitlement to state benefits. Unfortunately, the number of applications received in 2024 made it difficult to deliver the full spectrum of help that we would have wanted.

Applicants with debt problems are referred to UNISON Debtline for specialist advice. The service is provided in partnership with PayPlan, a national debt management service. Self-referrals are also made via a freephone number.

Advisers at PayPlan are aware of the range of help we offer and will refer members to us if they think we might be able to assist with a grant.

## Support for other charities

The charity also administers the Ambulance Service Workers' Hardship Fund. Eligibility is restricted to ambulance personnel who are either members of UNISON, Unite or GMB.

## Our mission

Our mission is to:

- Be an invaluable resource to UNISON.
- Provide quality advice, information, and assistance to UNISON members.
- Offer financial assistance to all UNISON members and their dependants, who are in financial difficulty and meet our criteria for help.
- Deliver services that are flexible, responsive, and relevant.

## Strategic aims

Our strategic aims are to:

- Deliver excellence in governance.
- Manage our finances and increase our income through capitalising on all fundraising opportunities.
- Maintain and expand our services in response to the changing needs of UNISON members.
- Be effective and efficient in everything we do.

# Achievements, activities and performance

## Financial assistance

Our financial support programmes are an essential part of the safety net There for You provides for members to help them through their toughest times.

We understand that sometimes, unexpected or life changing events can turn lives upside down. We also understand that everyone can experience financial difficulties or struggle to meet everyday living costs.

The rise this year in both energy and housing costs, as well as general inflation, has affected so many of our members. Once again, when support was most acutely needed, There for You stepped up to ensure members continued to get financial support.

The recent rise in both energy and housing costs, as well as general inflation, has affected so many of our members. Once again, when support was most acutely needed, There for You stepped up to ensure members continued to get financial support.

In 2024, 2265 members received financial assistance, resulting in £857,193 being awarded in financial support. This reflects the impact that both the increase in energy and housing costs has had, as well as general inflation. Once again, our programme of grants became a critical means of support for many of our most vulnerable members.

So often, a grant is a lifeline for those in need of a helping hand to cope with events totally outside their control which have impacted negatively on their finances. Whatever the issue, we are a safety net for UNISON members. Whether its struggling to put food on the table, paying for everyday essentials, providing support while benefit applications are processed, urgent home repairs or helping pay for the funeral of a loved one.

There for You provides for members to help them through their toughest times.

Grant type summary	£
Crisis payments (member has no money for food or fuel)	700
COVID Response Fund	0
Energy-related grants	168,318
Special payments including hospital travel, car repairs	22,747
Help with essential living costs	149,131
Housing costs	21,774
Household items – white goods and furniture	77,709
Disability, health, medical, wellbeing	7,302
Household maintenance & services	13,766
Clothing	4,675
Priority debt including rent, mortgage, council tax, debt relief and bankruptcy	59,015
School uniform grants	104,775
Winter fuel grants	209,090
Funeral costs	9,574
Buy A Gift	8,617
<b>Total</b>	<b>857,193</b>

## Small grants programme

There for You have run small grant programmes for a number of years: opening up for a finite number of applications with fixed funding. In recent years the majority of applications have been received online, but have opened and closed in a matter of minutes due to overwhelming demand. Feedback from members and BWOs told us that they found it difficult to apply during the day, due to being at work, and the speed applications were filled up made it harder still. That's why in 2024, we changed the format: opening for a 24-hour period

and randomly selecting members who applied to assess their applications, giving everyone a fair chance to apply. Feedback has been overwhelmingly positive: you spoke, we listened.

**What our help meant to members:**

- 66% said it would help to keep on top of their bills and living costs
- 54% said it would ease their stress and anxiety levels
- 53% said it would mean they could put food on the table
- 32% said it gave them some breathing space while looking for additional support or work.
- 46% said it would help pay for rent or mortgage and/or council tax payments

*“I would like to say thank you so much for the financial assistance as per previous email. I really appreciate it. This will go a long way.”*

*“Just to say Thank you so much for your efforts and kindness to make sure I have financial support from There for You. I won't forget your support. My sincere thank you and all the people that made it happen.”*

*“Thank you soo much for your support throughout the entire process and UNISON as a whole. I appreciate. I am going to look out to the charity and the list of capable sponsors.Thank you.”*

*“It was so nice to receive your e-mail advising me that I was eligible for the Well Being Break funds. I have to say I was really surprised at the total amount granted. The prompt attention to my application for support is appreciated very much. It has been so nice to let my son know we can afford to do something special together and not have to worry how we afford it. This will also aid my recovery with health issues by having something to look forward to and not just Hospital and Doctors appointments on the calendar. As a member of UNISON for almost 20 years. The work of UNISON has supported me in so many ways. The support you all give at UNISON, on so many matters often goes without praise or thanks. I really appreciate your help and assistance and look forward to spending a special outing with my son a real treat after what has personally been a very difficult year health wise.”*

*“Thank you so much for the support you have given me and my family it means a lot. We look forward to improving Joe's bedroom and making it a better environment for him to enjoy. Once again thank you.”*

*“Thank you very much for everything”*

*“Thank you so much, I know you will support me. you have never failed me. Please your efforts and time is very well appreciated. Your Kindness and time will never be forgotten.”*

*“Thankyou Maggie I can not express how Gratefull I am for the support from UNISON.”*

*“I can't thank you enough for this. This whole episode has been a nightmare. Thank you ever so much.”*

*“This is so amazing, I cannot thank you enough. Having the rent cleared takes so much stress off.”*

*“Thank you so much for your help! I am incredibly grateful for your support in a very difficult period for me. I was pleasantly surprised and very happy when I saw an email from UNISON, confirming that my application was approved. I want to convey my heartfelt gratitude to all the members of the UNISON for the help and support.”*

*“Thank you so much Nadine! I truly can't say it enough! Thank you for everything.”*

*“Thank you very much, this is going to help me a huge amount whilst I sort a single universal credit application out.”*

*“Thank you so much. That will really help.”*

## **Energy Support Grant**

The increase in cost-of-living prices, teamed with turmoil in international oil prices meant that UNISON members were faced with choices over whether to heat their homes or feed their families. The Trustees took the decision in May 2022 to launch an ambitious target to raise £1 million and to try to help as many members as we could with their energy bills over the next two winters to try to weather the storm. Incredibly, by the end of the year the target had been met and members had begun applying for our

£200 energy support grants. The demand for the grant was overwhelming, and administering the programme proved challenging. Early 2024 saw the completion of the final phase of the Energy Support Fund, with a total spend of £239,160 in the final phase, split across late 2023 and early 2024. Of this, £203,400 was spent on fuel costs and £35,760 was paid out on winter clothing vouchers.

*“This is great and will go towards the ongoing bills until my benefits have been finalised. Really appreciate your help in dealing with this very difficult, upsetting and awful issue of unemployment and debt.”*

## **School uniform grant**

With national and local government help towards school uniform costs varying across the UK, our School Uniform Grant programme has become a vital source of support for many low-paid UNISON members.

In 2024, 1,397 children from 753 families were helped to return to school after the summer break wearing the correct uniform at a total cost of £104,775.

*“Thank you so much, this is truly amazing, we really appreciate this financial support. Thank you again for all your help and UNISON's.”*

*“Thank you for your timely response. Please find attached the completed form. Thank you for the support provided, it's very much appreciated.”*

*“Thank you for letting me know. Hopefully this crisis would never happen again and normality would restore for my family. I'm just grateful you all were able to help when I had no one else to turn too as a single mum. I appreciate you all.”*

*“I want to take this email as an opportunity to thank your self for the hard work you've put in to be able to make my house a home. I'll be forever grateful. Thank you.”*

*“I really can't thank you enough. I'm taking the car Monday I've just called the garage it's going to be in for a week as soon as it's all done I will send invoice. Again many thanks Luke.”*

*“Thank you so much for this help. You don't understand how much this will help me and my family.”*

*“I and my family are grateful to you and UNISON for the help and support given by you to us at this hard time.. We thank you very much....”*

*“Thank you so much Nadine, thats a massive weight off of my shoulders.”*

*Omg Luke this is fantastic, thank you so much, sorry about few rants I had. Would it be possible for me thank [my BWO] also. Regards."*

*"I am so grateful for your response. You have no idea how much this means to us as a family. It will help tremendously."*



*"Thank you so much, I genuinely appreciate your help with this. I cannot be grateful enough. I appreciate that you dealt with this application so swiftly! I am happy for you to share my email with Huggg. Thank you once again."*

*"Thank you for your confirmation. This means alot to my family and I. Well appreciated."*

### **Winter fuel grant**

As members struggled to find the money to pay for essential living costs, we paid out £207,720 in financial assistance as part of the Winter Fuel Grant programme. This helped 913 eligible and successful households with £200 each, with additional £30 vouchers for eligible members to assist with the cost of purchasing warm clothing which went a long way to help alleviate the financial pressures that members were facing.

*"Thank you so much UNISON. I am so grateful for the help that has been rendered to me, not only this but even the advice and effort to see that I was reinstated. May blessings follow you."*

*"My case worker was fantastic in terms of processing my application for financial assistance. From gathering information to finalising the case ,and the services that you offer are amazing. Thank you so much for everything!"*

*"I am here to extend my gratitude to you and the entire UNISON league for the financial support extended towards my living expenses. Ever since I joined UNISON, it has made a great impact in my settlement in U.K. Thank you once again."*

*"Luke I honestly cannot thank you enough. This good news has come as the perfect time. Honestly thank you so so so much. I actually feel like crying."*

*"I am glad to hear the good news. Thank you for your help. The financial assistance will relieve my family of mental and physical stress."*

*"Thank you for all your help and assisting me with those grants they will make a huge difference."*

*"Oh my God, thank you for this. Again i really appreciate all the help that has been provided so much."*

*"I thank you so much for all your help at this very difficult time, it has made a big difference."*

*"Thank you all so much I can't express how grateful I am! I really appreciate it this will help me so much."*

*“Thank you so very much. This is a massive boost for me, and my children will be so grateful to you for this support you have provided. I hope you have an amazing rest of the day and week ahead. And again, thank you. I really do appreciate it.”*

*“Thank you very much for £550. It’ll be helpful. Thank you so much to you all.”*

*“I would like to express my deep gratitude and thanks to you and UNISON for the £500 grant towards food costs for myself and my family. I am extremely grateful thank you.”*

*“Seeing this email has made my day and thank you so much for your help, the wait has been worth it. It’s more than I expected and will really help me cover the costs, my stress and anxiety levels are starting to come down thanks to your help. Once again I’m very thankful Luke, I wish you a great day ahead and a lovely weekend.”*

*“Firstly can I thank you all at UNISON for the much needed help. It removes a huge financial burden and will allow me to find my feet more easily. The offer of the day out voucher is seriously appreciated. My youngest son was left needing surgery after being bitten by a dog this weekend and feel this is exactly what he needs. (It never rains but it pours).”*

*“I have no words to say how thankful I am. I’ve had a huge struggle to give mam the wake she deserves this Friday and didn’t know how I’d make it to my next payday so you have no idea how much this will help.”*

*“Thank you so much for your help with this and your financial assistance. It will help enormously. I’m pleased to say I finally had my operation yesterday so it was a lovely surprise to also receive the money yesterday whilst recovering in hospital.”*

## Financial assistance across the regions

Region	£ Total grants paid
Eastern	51,136
East Midlands	46,888
Greater London	80,893
Northern	52,365
Northern Ireland	100,827
North West	119,661
Scotland	123,598
South East	57,094
South West	31,056
Wales/Cymru	39,751
West Midlands	63,574
Yorkshire & Humberside	90,350
<b>Total</b>	<b>857,193</b>

## Advice and support

The trend over the last decade has been a steady increase in the number of members who are facing challenges that can often seem overwhelming. In addition to one-off grants, our dedicated welfare team continued to advise on a full spectrum of welfare issues including benefits, signposting to other organisations as well as working with other grant-giving charities to maximise the amount of support that can be offered.

*“I am over the moon with the offer of help. I’m truly grateful for this money, it will truly help me out with what is a very difficult time, could you pass my thanks on to the powers to be, once again thank you so much.”*

## Benefits calculator

With over £15 billion in benefits unclaimed last year, many found our benefits calculator a massive help in identifying a range of benefits that they potentially could claim. In total, the online tool was accessed 8,005 times.

## Budget planner

In 2024 our online budget planner provided 352 members with an easy-to-use resource and understanding of what they are earning and spending, where they might be able to cut costs, other useful hints and tips and have better control of their finances.

## Measuring success

One of the difficulties for a charity like UNISON Welfare is to quantify the impact we have on those we help. How much difference does a grant make for someone on a low income struggling to pay their bills, or having to decide between eating and heating? How do you measure the relief someone may get from speaking to their branch welfare officer or one of the many calls taken by our team of staff. From the messages of thanks received, there is no doubt that we truly do make a difference.

*“I just wanted to email you to thank you so very much for this money, I’m speechless at the incredible generosity shown and your kindness and support. This will make the next few months a little easier and have a huge positive impact on my mental health. Thank you again.”*

*“Thank you so much, this is going to be a huge help and takes a massive weight off my shoulders, I really appreciate it.”*

## Operations

In 2024, we continued working on a hybrid basis. We developed our ways of working to ensure staff could use their time efficiently focusing all our energies on helping members. Working closely with UNISON Communications and UNISONdirect, we also ensured that up to date information was available to members, and despite technical challenges, where it was possible to do so we continued with online applications. The project to deliver an updated case management system was re-started in 2022 albeit as part of a wider scoping piece of work: looking at how we work and operate as a charity, and whether changes to our internal process and procedures would benefit our members. We went live with our new case management system in 2024 and have seen a reduction in the time required for administrative tasks.

Our success in balancing improvements to the service with the demand from the members, was down to the hard work and commitment of our staff.

*“Thank you for accepting my application for financial assistance. I am so very grateful and appreciative of this amount that I have received in a grant. I cannot thank you and UNISON charity enough for supporting me at this difficult time in my life. I’ve managed to pay a chunk of the money to my energy bill and the rest of it to my rent which has taken some weight off my shoulders. The money has went along way in helping me. I will send a separate email to say that I would love to accept the day out experience. What a wonderful thing to be offered. Thank you again!”*

*“Thank you and UNISON welfare so so much for the money for the cooker and the oil. I really didn’t expect that and am overwhelmed by your help. This will really help me out of a really difficult time. Words can’t express how much I appreciate it. Thank you also for the list of charities you ve sent me. Thank you Catherine for your kindness during our phone call. I look forward to having a roast dinner soon!!”*

*“You have made me cry - thank you so much this will help us massively right now very much appreciated.”*

*“Thank you for all your time and support with me. This money will help me paying something towards outstanding bills which will help me.”*

*“Thanks for sending the reply out yesterday, following on from the call with my work about going to zero pay really had me down, this was the bit of GOOD news I really needed.”*

*“Thank you so much I cried when I read this ad I’ve struggled and too proud to ask for help but needed help thank you.”*

*“My sincere thanks and gratitude to you and the team for this result! Your help has been much appreciated, this gives my income some breathing room now, as my SE income continues to grow. I’ll get the white goods form completed and sent asap. Many thanks again, have a great day.”*

## Working in partnership

### UNISON Debtline

We continued to offer professional debt and budgeting service through our partnership with PayPlan – providers of debt solutions and free impartial debt advice to UNISON members. PayPlan is accredited by the FCA (Financial Conduct Authority). The service helps members with managing their money and debts by reducing or delaying bills payments, including credit cards where necessary. One of their aims is to help members in building financial resilience.

In 2024, 900 members contacted UNISON Debtline. The advice members received included:

- Budgeting
- Income maximisation, including advice on claiming benefits
- Flexible debt management plans
- Individual Voluntary Arrangements, trust deeds, bankruptcy etc.

Of those that used the service, 23.1% stated the reasons they were struggling with debt was due to increased cost of living; in a change from 2023, the most common reason for seeking advice was illness/injury with 30.8% of members seeking support due to this. The individual average level of debt was just over £12,000.

Building on our work in 2022 to improve our referral process, we ensured we had a Debtline presence at numerous UNISON events and conferences. It is hoped that as a result, more members will take advantage of the help and support that is available through UNISON Debtline.

## Branch welfare officers and regional welfare committees

Newly appointed branch welfare officers still access our online module ‘Introduction to There for You’ which provides an overview of how to get started in the role, how we operate and the services on offer. In addition, branch welfare officers are required to complete the online GDPR module.

After three years without specific branch welfare officer training, 2024 saw our

staff delivering six online courses, consisting of two half day sessions. We are delighted that 57 branch welfare officers signed up and successfully completed the training.

Whilst the overwhelming number of members continue to apply to the charity direct, the branch welfare officer role remains vital in providing local support to those members who are particularly vulnerable.

Our national network of Regional Welfare Committees continued to hold most meetings virtually.

Various members of the Board of Trustees act as ‘link trustees’ with specific regions and have attended numerous regional committee meetings in 2024: speak to branch welfare officers directly about their role and what more the charity could do to help our members.

## Raising awareness

We are acutely aware that communicating with those most in need is vital. In 2024, a key focus of our work was to increase engagement and build awareness of the help that is on offer. Wherever possible, UNISON Welfare was promoted within UNISON media and events.

- Each edition of UNISON’s in-house magazine contained adverts and occasional articles about how the charity is helping members.
- Targeted emails and social media campaigns aimed at raising awareness especially about help available through our small grants programme and Energy Support Fund continued to be widely publicised and was a contributory factor in the number of enquiries and high volume of applications.
- A regular bulletin gives updates to branch welfare activists and regional welfare committees.
- A regular branch secretary mailing gives updates and key dates for branches to publicise to their members.

*“Thank you very much for your email and for the assistance you have provided, greatly appreciated.”*

# Looking ahead to 2025

We will focus our energies in the areas that really matter to our members and allow us to support more people. Plans include:

- Review options and internal processes for ensuring we have the services and financial support in place to help more members.
- Continue to implement the recommendations from the governance review of the charity.
- Do more to raise awareness and take up of the benefits calculator and budgeting tool.
- Continue to deliver online training to increase the number of trained branch welfare officers.
- Increase the number of grants awarded through our small grants programmes.
- Continue to develop the new case management system to deliver further improvements.
- Look to develop an online application form for our main financial assistance grants.
- Use the union's Organising Space to showcase our guidance and toolkits as well as encourage discussions on best practice for welfare in the branches.
- Engage positively with our regional welfare committees, consider the role they have in UNISON Welfare's success and how communication can be improved going forward.
- Improve our online presence which tells our story better, allowing those seeking help more easily to understand what we do, how we do it and how they can access help.



# Where our money comes from

It was another fantastic year for the charity and altogether, a magnificent £1,779,278 was raised during 2024.

## Annual donation

UNISON provides the single largest donation to UNISON Welfare. In 2024 we received a £1,057,199 donation, plus £58,300 donation in kind which includes accommodation and other services free of charge.

## UNISON Lottery

The UNISON Lottery produces a regular annual income generating £120,073. From this, £36,000 was paid in prize money. The surplus is used to support the grants programmes.

# Financial review

For the year ended 31 December 2024, the total funds of the charity have increased by 3.7% and amounted to £9,499,638 (2023: £9,152,452) of which £9,344,629 (2023: £8,868,948) are the unrestricted and designated funds of the charity.

Gains on investments totalling £564,090 (2023: gains £314,728) contributed to the overall movements in funds and are entirely attributable to unrestricted funds.

The Statement of Financial Activities and the Balance Sheet provide further details of the charity's financial performance for the year and its financial position at the year end.

## Income

Incoming resources for the year amounted to £1,779,278 (2023: £1,635,701). This represents an increase of £143,577 (8.5%) compared to the previous financial year. Restricted income represents less than 0.3% of total income and there are no plans in 2025 for specific funding requests.

In 2024, the main source of financial support of £1,057,199 came from UNISON (2023: £943,669) together with an additional donation-in-kind of £58,300 (2023: £63,800). This donation-in-kind includes accommodation and other services received free of charge from UNISON to an estimated value.

The total donation received from branches amounted to £275,962 (2023: £248,087).

Lottery income was stable showing an increase of £3,360 to £120,073 (2023: £116,713).

No legacy income was received this year (2023: £0). This demonstrates the unpredictable nature of such and therefore cannot be relied upon as a consistent or reliable source of income.

Investment income had a small increase of £4,883 (2.0%) bringing the total to £258,643 (2023: £253,760).

## Expenditure

The total expenditure for the year was £1,996,181 (2023: £1,809,344), which is an increase of 10%.

Unrestricted grant payments increased by £169,842 (31% increase) to a total of £723,700 (2023: £553,858). The restricted grant payments amounted to £133,493 (2023: £281,951) showing a decrease of £148,458 (53% decrease), bringing the total grant payments made to £857,193 (2023: £835,809). Three restricted grant programs were run during the year, which included Winter Fuel, Energy Support, and School Uniform. The Energy Support fund has now been fully expended.

The analysis of these costs is shown in the Statement of Financial Activities (SOFA) and the Notes to the Accounts representing the areas of remit and what the expenditure is for.

## Investment policy and performance

Our investments had a total value of £9,406,397 on 31 December 2024 (2023: £8,974,026) after capital withdrawn during the year totalling £345,000. This represents a total increase (net of fees) of 8.7% compared to the Asset Risk Consultants (ARC) steady growth charity index estimate for 2024 of 8.8%.

2024 finished on a positive note with headline indices registering healthy gains for the year in spite of turbulence on a number of fronts. Whilst markets made progress in 2024, gains have not been evenly distributed with the vast bulk of returns focused around the AI (Artificial Intelligence) sector.

Our investment approach aims to invest globally to maintain the capital value, at least in line with inflation. It is expected that the overall income return from the portfolio will be in the region of 3% and the wish is to maintain income at this level, whilst keeping a low to medium risk profile for the portfolio overall. Our primary investment objectives include:

- Aim to support the current

programme and provide funds without eroding capital growth.

- Overall, a balanced approach between income and capital returns should be adopted but with a targeted total return of CPI plus 2.5%, over a 3-year rolling period.
- Aim to make the funds “self-sufficient” in future, to provide reserves which would fund its grant programme over a number of years.
- Performance of both portfolios will be measured against market-derived indices “Asset Risk Consultants” (ARC) using an industry-wide peer group benchmark to evaluate performance. These will be reported on a quarterly basis.
- Employing investment managers who can develop stable portfolio that align with our long-term objectives.

Brewin Dolphin (BD), an investment management company, has continued to manage the Charity’s investments on a fully discretionary basis. Throughout the year, the portfolio has been managed at a diversified mid-level risk.

BD are required to consider the Charity’s request to apply ethical considerations when selecting investments. The Trustees have specifically directed that the Charity’s investments must not include companies primarily engaged in debt collection, armament manufacturing, supply or trading, poor human rights records, fossil fuels (10% of turnover from tar sand or oil shale) and pornography.

The investments consist of two portfolios, combined in Note 11: a longer-term portfolio with a majority of equities, and a second portfolio with 75% invested in bonds.

To ensure that the asset allocation meets the objectives, and performance meets expectations, investment manager reports are reviewed quarterly. In addition, an annual discussion takes place regarding asset allocation or to advise on a change in risk profile.

A risk assessment exercise was undertaken towards the end of the year with Crowe Financial Planning UK Limited and the results were outlined in an Investment Policy Statement (IPS) in February 2025 .

## Reserves

At 31 December 2024, the total reserves amounted to £9,499,638 (2023: £9,152,452) of which £9,076,225 (2023: £8,557,594) are unrestricted, £268,404 (2023: £311,354) are designated funds and £155,009 (2023: £283,503) are restricted funds.

The majority of the Charity’s reserves are held in the form of investments.

The income generated from these investments is essential to provide support for both present and future beneficiaries.

The trustees review the charity’s reserves policy each year as part of the budget process.

Our policy remains to maintain reserves that cover at least five years of average grant expenditure, which is currently around £5.0 million. We recognise that our current level of reserves of £9.5 million exceeds this target, but the Board has agreed that this is appropriate due to the anticipated high demand for financial support over the next few years, and the Charity’s need to draw down on investments to maintain the current level of grant payments. We must be prepared to support our members who may face financial difficulties due to rising living costs, especially those who already live on tight budgets.

## Financial expectations and plans for 2025

Income raised throughout the year was essentially unrestricted funds, providing the charity with the flexibility to use its funds to best meet its strategic objectives. This is especially crucial during economic downturns, allowing the charity to use its spending where it is most needed. The restricted income was minimal and the vestiges of the successful Energy Support Appeal from 2022 were finally expended.

Like all similar charities, UNISON Welfare faces numerous trends, threats and opportunities that are expected to continue well into the future. The Trustees have identified several key priorities:

- As the demand for assistance provided to UNISON members increases, it will be required to maintain adequate cash reserves
- We will maintain a focus on ongoing review of funding arrangements to ensure sustainable capacity for the future, given the limited potential for significant income growth.
- Careful management of the investment portfolio, with income secured to enable further development of the charity.
- Increasing long-term participation in the lottery is an objective.

The Trustees are confident that the charity is well-equipped to meet the challenges ahead.

# Statement of trustees' responsibilities

Charity law requires the trustees to prepare financial statements for each financial year in accordance with United Kingdom Generally Accepted Accounting Practice (United Kingdom Accounting Standards and applicable law). The financial statements are required by law to give a true and fair view of the state of affairs of the charity and, of the surplus or deficit of the charity, for that period. In preparing these financial statements, the trustees are required to:

- Select suitable accounting policies and apply them consistently.
- Observe the methods and principles of the Charities Statement of Recommended Practice (SORP).
- Make judgements and estimates that are reasonable and prudent.
- State whether applicable accounting standards and statements of recommended practice have been followed subject to any departures disclosures and explained in the financial statement.
- Prepare the accounts on the going concern basis, unless it is inappropriate to presume that the charity will continue to operate.

The trustees are responsible for keeping proper 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 statement comply with the Charities Act 2011, the Charities and Trustee Investment (Scotland) Act 2005 and Regulations 6 and 8 of the Charities Accounts (Scotland). 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.

Approved by the Board of Trustees, and signed on its behalf on 06 June 2025 by

A handwritten signature in black ink, appearing to read 'Tony Wright', with a large, stylized flourish at the end.

Tony Wright  
Chair of the Board of Trustees

# Independent auditor's report to the trustees of UNISON Welfare

## Opinion

We have audited the financial statements of UNISON Welfare for the year ended 31 December 2024 which comprise the Statement of Financial Activities, the Balance Sheet, the Cash Flow statement, 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 UNISON Welfare's affairs as at 31 December 2024 and of its 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 Charities Act 2011 and the Charities and Trustee Investment (Scotland) Act 2005 and Regulations 6 and 8 of the Charities Accounts (Scotland) Regulations 2006 (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 UNISON Welfare 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 trustee's 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 UNISON Welfare'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 contained within the annual report. The other information comprises the information included in the annual report, other than the financial statements and our auditor's report thereon. Our opinion on the financial statements does not cover the other information and, except to the extent otherwise explicitly stated in our report, we do not express any form of assurance conclusion thereon.

Our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements, or our knowledge obtained in the audit or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether this gives rise to a material misstatement in the financial

statements themselves. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact.

We have nothing to report in this regard.

## **Matters on which we are required to report by exception**

We have nothing to report in respect of the following matters in relation to which the Charities (Accounts and Reports) Regulations 2008 and the Charities Accounts (Scotland) Regulations 2006 requires us to report to you if, in our opinion:

- The information given in the financial statements is inconsistent in any material respect with the trustees' report; or
- Sufficient and proper accounting records have not been kept by UNISON Welfare; or
- The financial statements are not in agreement with the accounting records and returns; or
- We have not received all the information and explanations we require for our audit.

## **Responsibilities of trustees**

As explained more fully in the trustees' responsibilities statement, the trustees 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 UNISON Welfare'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 of the Charities Act 2011, and section 44(1)(c) of the Charities and Trustee Investment (Scotland) Act 2005 and report in accordance with the Acts and relevant regulations made or having effect thereunder.

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 be expected to influence the economic decisions of users taken on the basis of these financial statements.

Details of the extent to which the audit was considered capable of detecting irregularities, including fraud and non-compliance with laws and regulations are set out below.

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](http://www.frc.org.uk/auditorsresponsibilities). This description forms part of our auditor's report.

## **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 identified and assessed the risks of material misstatement of the financial statements from irregularities, whether due to fraud or error, and discussed these between our audit team members.

We then designed and performed audit procedures responsive to those risks including obtaining audit evidence

sufficient and appropriate to provide a basis for our opinion.

We obtained an understanding of the legal and regulatory frameworks within which UNISON Welfare operates, focusing on those laws and regulations that have a direct effect on the determination of material amounts and disclosures in the financial statements. The laws and regulations that have a direct effect on the determination of material amounts and disclosures in the financial statements. The laws and regulations we considered in this context were the Charities Act 2011 and The Charities and Trustee Investment (Scotland) Act 2005 together with the Charities SORP (FRS 102). We assessed the required compliance with these laws and regulations as part of our audit procedures on the related financial statement items.

In addition, we considered provisions of other laws and regulations that do not have a direct effect on the financial statements but compliance with which might be fundamental to UNISON Welfare's ability to operate or to avoid a material penalty. We also considered the opportunities and incentives that may exist with UNISON Welfare for fraud. The laws and regulations we considered in this context for the UK operations were employment and taxation legislation and General Data Protection Regulations (GDPR).

Auditing standards limit the required audit procedures to identify non-compliance with these laws and regulations to enquiry of the Trustees and other management and inspection of regulatory and legal correspondence, if any.

We identified the greatest risk of material impact on the financial statements from irregularities, including fraud, to be within recognition of income and the override of controls by management. Our audit procedures to respond to these risks included enquiries of management and the Board about their own identification and assessment of the risks of irregularities, sample testing on the posting of journals, reviewing accounting estimates for biases, reviewing regulatory correspondence with the Charity Commission, and reading minutes of meetings of those charged with governance.

Owing to the inherent limitations of an audit, there is an unavoidable risk

that we may not have detected some material misstatements in the financial statements, even though we have properly planned and performed our audit in accordance with auditing standards. For example, the further removed non-compliance with laws and regulations (irregularities) is from the events and transactions reflected in the financial statements, the less likely the inherently limited procedures, required by auditing standards would identify it. In addition, as with any audit, there remained a higher risk of non-detection of irregularities as these may involve collusion, forgery, intentional omissions, misrepresentations or the override of internal controls. We are not responsible for preventing non-compliance and cannot be expected to detect non-compliance with all laws and regulations.

## Use of our report

This report is made solely to the charity's trustees, as a body, in accordance with Part 4 of the Charities (Accounts and Reports) Regulations 2008 and Regulation 10 of the Charities Accounts (Scotland) Regulations 2006. Our audit work has been undertaken so that we might state to the charity's trustees 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 trustees as a body for our audit work, for this report, or for the opinions we have formed.

Crowe U.K. LLP

Crowe U.K. LLP  
Statutory Auditor  
55 Ludgate Hill  
London  
EC4M 7JW

**Date: 18 September 2025**

# Statement of Financial Activities

FOR THE YEAR ENDED 31 DECEMBER 2024

	Notes	Unrestricted Funds £	Restricted Funds £	2024 Total £	2023 Total £
<b>INCOME</b>					
<b>Donations and legacies:</b>					
Donation from UNISON	2	1,057,199	-	<b>1,057,199</b>	943,669
Donation from UNISON in kind	2	58,300	-	<b>58,300</b>	63,800
Other donations	2	275,962	5,000	<b>280,962</b>	248,087
Grants		-	-	-	-
<b>Income from charitable activities:</b>					
Providing advice and support to members and their dependants		1,077	-	<b>1,077</b>	1,621
<b>Income from other trading activities:</b>					
Lottery Income		120,073	-	<b>120,073</b>	116,713
<b>Investment income</b>	3	258,643	-	<b>258,643</b>	253,760
<b>Other income</b>		3,024	-	<b>3,024</b>	8,051
<b>Total</b>		<b>1,774,278</b>	<b>5,000</b>	<b>1,779,278</b>	1,635,701
<b>EXPENDITURE</b>					
<b>Cost of raising funds:</b>					
Generating voluntary income		49,626	-	<b>49,626</b>	47,846
Investment manager and other fees		45,362	-	<b>45,362</b>	43,250
<b>Expenditure on charitable activities:</b>					
Providing advice and support to members and their dependants	4	1,767,700	133,494	<b>1,901,194</b>	1,718,248
<b>Total</b>		1,862,688	133,494	<b>1,996,181</b>	1,809,344
Net (losses)/gains on investments		564,090	-	<b>564,090</b>	314,728
<b>Net income/expenditure</b>		<b>475,681</b>	<b>(128,494)</b>	<b>347,187</b>	141,086
Transfer between funds		-	-	-	-
<b>Net movement in funds</b>		<b>475,681</b>	<b>(128,494)</b>	<b>347,187</b>	141,086
<b>Reconciliation of funds:</b>					
Funds brought forward		8,868,948	283,503	9,152,451	9,011,366
<b>Balance carried forward</b>		<b>9,344,629</b>	<b>155,009</b>	<b>9,499,638</b>	9,152,452

There were no gains during the year other than as stated above. All activities are continuing.

# BALANCE SHEET

## AS AT 31 DECEMBER 2024

	Notes	2024 £	2024 £	2023 £
<b>FIXED ASSETS</b>				
Investments	10	<u>9,406,397</u>		<u>8,974,026</u>
			<b>9,406,397</b>	8,974,026
<b>CURRENT ASSETS</b>				
Loans to members (due after one year)		62,415		90,550
Debtors	11	17,547		25,907
Cash at bank and in hand		<u>54,486</u>		<u>125,769</u>
			<b>134,448</b>	242,226
<b>CREDITORS:</b>				
Amounts falling due within one year	12		<u>41,206</u>	<u>63,800</u>
<b>NET CURRENT ASSETS</b>			<b>93,244</b>	178,426
<b>NET ASSETS</b>			<u><b>9,499,638</b></u>	<u>9,152,452</u>
<b>FUNDS</b>				
<b>Unrestricted</b>				
General	13		<b>9,076,225</b>	8,557,595
Designated	13		<b>268,404</b>	311,354
			<u><b>9,344,629</b></u>	<u>8,868,949</u>
<b>Restricted</b>	13		<b>155,009</b>	283,503
<b>TOTAL FUNDS</b>			<u><b>9,499,638</b></u>	<u>9,152,452</u>

Approved by the Board of Trustees and authorised for issue and signed on its behalf on 06 June 2025 by:



**Tony Wright**

Chair of the Board of Trustees

## STATEMENT OF CASH FLOWS FOR THE YEAR ENDED 31 DECEMBER 2024

	Notes	2024 £	2023 £
<b>Cash flow from operating activities:</b>			
<b>Net cash provided/(used in) by operating activities</b>	17	<b><u>(461,643)</u></b>	<b><u>(408,621)</u></b>
<b>Cash flow from investing activities:</b>	10		
Dividends, interest and rents from investments		258,643	253,760
Reinvested dividends, drawdowns / injections, fees		131,719	(599,865)
<b>Net cash provided by investing activities</b>		<b><u>390,362</u></b>	<b><u>(346,105)</u></b>
Increase / (Decrease) in cash and cash equivalent in the year		(71,281)	(754,726)
Cash and cash equivalent at the beginning of the year		125,769	880,495
<b>Cash and cash equivalent at the end of the year</b>		<b><u>54,488</u></b>	<b><u>125,769</u></b>

# 1. ACCOUNTING POLICIES

## a. Basis of accounting

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 (FRS 102) and the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102) and the Charities Act 2011 and UK Generally Accepted Practice as it applies from 1 January 2015.

The financial statements have been prepared to give a 'true and fair' view and have departed from the Charities (Accounts and Reports) Regulations 2008 only to the extent required to provide a 'true and fair view'. This departure has involved following Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102).

## b. Critical accounting judgement and key sources of estimation uncertainty

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

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

In the view of the Trustees, no assumptions concerning the future or estimation uncertainty affecting assets and liabilities at the balance sheet date are likely to result in a material adjustment to their carrying amounts in the next financial year.

## c. Going concern

The Trustees approve the annual budgets and periodic forecasts to ensure there is sufficient working capital to meet the charity's obligations over the subsequent 12 months. The charity meets its ordinary working capital requirements through its existing cash balances. Having regard to the above, the current cash position, and the expected cashflow over the following 12 months the Trustees believe it is appropriate to adopt a going concern basis of accounting in preparing the financial statements.

## d. Income

All incoming resources are recognised once the charity has entitlement to the resources, it is probable (more likely than not) that the resources will be received and the monetary value of incoming resources can be measured with sufficient reliability.

## e. Income from legacies

Legacies are accounted for as income at the earlier of the legacy being received or where the receipt of the legacy is probable and reliably measurable.

Where the charity has been notified of material legacies which have not been included in the SOFA because the conditions for recognition have not been met, this fact and an estimate of the amounts receivable has been disclosed in the notes to the accounts.

## **f. Donations in kind**

Goods and services received at no cost for which UNISON Welfare would otherwise have to pay for are recognised in the financial statements at the value to the charity where this can be reasonably quantified.

## **g. Grants**

Grants are charged to the Statement of Financial Activities in the period in which beneficiaries are notified and so a constructive obligation is entered into by the charity.

## **h. Expenditure**

Costs of raising funds comprise those costs directly attributable to managing the investment portfolio and fundraising costs.

Costs of charitable activities include grants, plus an apportionment of staff and overhead costs. Governance costs are those associated with constitutional and statutory requirements.

## **i. Investments**

Fixed asset investments are stated at mid-market value at the balance sheet date.

## **j. Fund accounting**

**Restricted funds** arise from grants and donations given to UNISON Welfare for specific areas and activities of the charity's work in furthering its objectives. The aim and use of each material restricted fund are set out in Note 14.

**Unrestricted funds** include the general funds of UNISON Welfare and arise from surpluses of income over expenditure, which may be used at the discretion of the Trustees in accordance with the objectives of the charity.

**Designated funds** comprise unrestricted funds that had been set aside by the Trustees for particular purposes.

The change in the market value of investments between the value at the start of the year or date of acquisition (if this is during the year) and the year end is recorded as an unrealised gain or loss in the financial statements. Realised gains reflect the difference between the value of an investment at the start of the year and the proceeds received on disposal. Unrealised and realised gain and losses are shown net in the Statement of Financial Activities.

## **k. Financial instruments**

UNISON Welfare has financial assets and financial liabilities of a kind that qualify as basic financial instruments. Basic financial instruments are initially recognised at transaction value and subsequently measured at amortised cost using the effective interest method. Financial assets held at amortised cost, comprise cash at bank and in hand, together with trade and other debtors. Financial assets measured at Fair Value at the Balance sheet date are represented by Listed equity investments, with gains and losses being recognised within income and expenditure through the Profit and Loss Account. Financial liabilities held at amortised cost, comprise bank loans and overdraft, trade and other creditors.

## **l. Charity information**

The Charity is registered with the Charity Commission in the England and Wales and Scotland (registration numbers: 1023552 and SCO38305) and operates from its registered office address 130 Euston Road, London, NW1 2AY.

## 2. DONATIONS, LEGACIES AND GRANTS

	2024 £	2023 £
Donation from UNISON – Staff	913,085	657,690
Cash Funding from UNISON	144,114	285,979
Donation from UNISON in kind	58,300	63,800
Other donations	280,962	248,087
Grants	-	-
	<b>1,396,461</b>	<b>1,255,556</b>

UNISON Welfare receives office space and a number of services free of charge from UNISON to an estimated value of £58,300 per annum which have been recognised as Donations in kind.

## 3. INVESTMENT INCOME

	2024 £	2023 £
Dividends and interest from investment portfolio	258,643	253,760
	<b>258,643</b>	<b>253,760</b>

## 4. CHARITABLE ACTIVITIES

### Providing advice and support to members and their dependents

	Notes	2024 £	2023 £
Grants	5	857,193	835,809
Staff Costs	7	910,138	736,273
Support Costs	8	133,863	146,166
		<b>1,901,194</b>	<b>1,718,248</b>

## 5. GRANTS

	2024 £	2024 £	2024 £	2023 £
	Unrestricted/ Designated	Restricted	Total	Total
Health	3,748	-	<b>3,748</b>	2,634
Wellbeing breaks	3,554	8,616	<b>12,170</b>	7,962
Household	91,475	-	<b>91,475</b>	86,891
Debt and bankruptcy	59,015	-	<b>59,015</b>	53,577
Funeral expenses	9,574	-	<b>9,574</b>	17,839
Income subsidy	149,131	-	<b>149,131</b>	133,010
Living Costs	49,896	-	<b>49,896</b>	27,506
School Uniform	104,775	-	<b>104,775</b>	63,500
Utility Support	252,532	124,877	<b>377,409</b>	442,890
	<b>723,700</b>	<b>133,493</b>	<b>857,193</b>	835,809

All beneficiaries of grants during the year were individuals

## 6. TRAINING

Training costs include expenditure directly attributable to the volunteer training and information programme and the Annual General Meeting.

## 7. STAFF COSTS

	2024 £	2023 £
Salaries	<b>612,077</b>	539,677
Employers NI Costs	<b>58,642</b>	51,683
Pension Costs	<b>161,528</b>	134,552
Consultants costs	<b>77,891</b>	10,360
	<b>910,138</b>	736,272

The average number of employees during the period was 12 (2023 - 11).

UNISON Welfare considers its key management personnel to be Head of UNISON Welfare.

The total earnings, including employer pension and employer national insurance contributions received by key management personnel amounted to £105,804 (2023: £97,235).

Pension contributions in respect of higher paid employee amounted to £21,191 (2023: £19,495).

In the year expenditure, £23,547 (2023: £0) was recognized in respect of termination payments.

### The number of higher paid employees was:

	2024 No.	2023 No.
Between £70,000 - £80,000	<b>1</b>	0
Between £60,000 - £70,000	<b>1</b>	1
	<b>2</b>	1

## 8. SUPPORT COSTS

	2024 £	2023 £
Office rent	55,000	55,000
Promotion & Advertising	7,508	-
Travelling and subsistence	540	5,045
Staff training	1,033	2,527
Office expenses	27,281	46,716
Software support	5,057	9,962
Governance Costs (Note 9)	37,443	26,917
	<b>133,862</b>	<b>146,167</b>

## 9. GOVERNANCE COSTS

	2024 £	2023 £
Statutory audit fees (excl.VAT)	16,070	15,300
Legal and Professional fees	3,675	574
Trustees' expenses	13,404	9,279
	<b>33,149</b>	<b>25,153</b>

During the year 13 trustees (2023: 10) have claimed expenses or had their expenses met by the charity. In total £13,404 (2023: £9,279) were reimbursed to trustees or paid directly to third parties. Trustees' expenses related to travel, accommodation, subsistence and insurance costs.

None of the Trustees received remuneration during this or the previous year.

## 10. INVESTMENTS

	2024 £	2023 £
Market value at start of year	8,974,026	8,059,433
Cash injections (transfers in)	-	400,000
Cash withdrawals (transfers out)	(345,000)	-
Investment managers' fee	(45,362)	(43,250)
Investment Income	258,643	253,760
Unrealised and realised gains	564,090	304,083
<b>Market value at end of year</b>	<b>9,406,397</b>	<b>8,974,026</b>

## 11. DEBTORS

	2024 £	2023 £
Trade Debtors	717	3,536
Amounts owed by UNISON	4,663	5,979
Prepayments & Accrued income	3,650	1,828
Buy-A-Gift	8,517	14,564
	<u>17,547</u>	<u>25,907</u>

## 12. CREDITORS

	2024 £	2023 £
Trade creditors	1,438	1,894
Amounts owed to UNISON	442	6,055
Accruals and deferred income	39,326	55,851
	<u>41,206</u>	<u>63,800</u>

## 13. ANALYSIS OF CHARITABLE FUNDS

### Analysis of movements in funds

	Balance at 1 January 2024 £	Income £	Expenditure £	Investment gains £	Transfer between funds £	Balance at 31 December 2024 £
<b>Unrestricted funds</b>						
General funds	8,557,594	1,774,278	(1,819,738)	564,090	-	<b>9,076,225</b>
Designated funds	311,354	-	(42,950)	-	-	<b>268,404</b>
<b>Total unrestricted funds</b>	<u>8,868,948</u>	<u>1,774,278</u>	<u>(1,862,688)</u>	<u>564,090</u>	<u>-</u>	<u><b>9,344,629</b></u>
<b>Restricted funds</b>						
Bucket and spade appeal	86,513	-	(6,853)	-	-	<b>79,660</b>
2010 Centenary	32,531	-	-	-	-	<b>32,531</b>
CSIS Short Break	4,063	-	(554)	-	-	<b>3,509</b>
Silent Witness domestic abuse	35,519	-	(1,209)	-	-	<b>34,310</b>
CHSA LAOS Bursary	-	5,000	-	-	-	<b>5,000</b>
Energy Support	124,877	-	(124,877)	-	-	<b>-</b>
<b>Total restricted funds</b>	<u>283,503</u>	<u>5,000</u>	<u>(133,494)</u>	<u>-</u>	<u>-</u>	<u><b>155,009</b></u>
<b>Total funds</b>	<u>9,152,452</u>	<u>1,779,278</u>	<u>(1,996,181)</u>	<u>564,090</u>	<u>-</u>	<u><b>9,499,638</b></u>

### Analysis of movements in funds - previous year

	Balance at 1 January 2023 £	Income £	Expenditure £	Investment gains £	Transfer between funds £	Balance at 31 December 2023 £
<b>Unrestricted funds</b>						
General funds	7,948,111	1,615,001	(1,338,747)	314,728	18,501	<b>8,557,594</b>
Designated funds	500,000	-	(188,646)	-	-	<b>311,354</b>
<b>Total unrestricted funds</b>	<u>8,448,111</u>	<u>1,615,001</u>	<u>(1,527,393)</u>	<u>314,728</u>	<u>18,501</u>	<u><b>8,868,948</b></u>
<b>Restricted funds</b>						
Bucket and spade appeal	90,242	-	(3,729)	-	-	<b>86,513</b>
2010 Centenary	32,531	-	-	-	-	<b>32,531</b>
CSIS Short Break	4,315	-	(252)	-	-	<b>4,063</b>
Silent Witness domestic abuse	36,779	-	(1,260)	-	-	<b>35,519</b>
CHSA Healthcare Support Appeal	28,911	-	(10,410)	-	(18,501)	<b>-</b>
Energy Support	370,477	20,700	(266,300)	-	-	<b>124,877</b>
<b>Total restricted funds</b>	<u>563,255</u>	<u>20,700</u>	<u>(281,951)</u>	<u>-</u>	<u>(18,501)</u>	<u><b>283,503</b></u>
<b>Total funds</b>	<u>9,011,366</u>	<u>1,635,701</u>	<u>(1,809,344)</u>	<u>314,728</u>	<u>-</u>	<u><b>9,152,452</b></u>

## Description of Designated funds:

**Energy Support Designated Fund** - The Board of Trustees passed a resolution in 2022 to set up a Designated Energy Support Fund to fund future grant payments to beneficiaries. £500,000 were transferred into this designated fund from the general unrestricted fund.

## Description of restricted funds:

**Bucket and Spade Appeal** – Representing funds raised for breaks for UNISON families experiencing difficulty and distress.

**CSIS Short Break** – A contribution towards the cost of organising a ‘healthy break’ aimed at women suffering the effects of domestic abuse.

**Silent Witness Domestic Abuse** – Funds raised by UNISON’s 2009-10 President for the purposes of offering respite breaks for UNISON women suffering the effects of domestic abuse.

**2010 Centenary** – These funds have been donated to help to subsidise the costs of activities associated with the centenary and beyond. These funds were donated in part to subsidise centenary associated and fundraising activities. The balance was provided for the purpose of delivering on any project linked to the programme of developing new services.

**Make A Child Smile** – Funds raised by UNISON’s 2011-12 President for the purposes of offering breaks for children in need. The fund will not necessarily be restricted to UNISON members and the scope of activity will be dependent on the amount raised.

**CSIS LAOS Bursary** – Grant received to complement existing bursary schemes and help members complete or aid their studies.

**Energy Support Fund** - Fund was established in 2022 to support UNISON members struggling with rising energy bills. The funds were finally expended in 2024.

## 14. ANALYSIS OF NET ASSETS BETWEEN FUNDS

### Analysis of movement in funds

	Unrestricted funds £	Restricted funds £	Total funds £
Intangible fixed assets	-	-	-
Investments	9,406,397	-	<b>9,406,397</b>
Net current assets	(61,765)	155,009	<b>93,244</b>
<b>Total assets</b>	<b>9,344,632</b>	<b>155,009</b>	<b>9,499,641</b>

### Analysis of movement in funds – previous year

	Unrestricted funds £	Restricted funds £	Total funds £
Intangible fixed assets	-	-	-
Investments	8,974,026	-	<b>8,974,026</b>
Net current assets	(105,077)	283,503	<b>178,426</b>
<b>Total assets</b>	<b>8,868,949</b>	<b>283,503</b>	<b>9,152,452</b>

## 15. RELATED PARTIES

As reported on page 3, the Board of Trustees are elected substantially from the UNISON NEC and the regional and branch network. The objects of the charity provide support to the members of UNISON and UNISON together with its branches donates the majority of the funding.

## 16. ROLE OF VOLUNTEERS

The Charity benefits greatly from the involvement and support of its many volunteers, details of which are given in our annual report. In accordance with FRS 102 and the Charities SORP (FRS 102), the economic contribution of general volunteers is not recognised in the accounts due to the absence of any reliable measurement basis.

## 17. RECONCILIATION OF NET MOVEMENT IN FUNDS TO NET CASH FLOW FROM OPERATING ACTIVITIES

	2024 £	2023 £
<b>Net (expenditure)/income as per the statement of financial activities</b>	<b>347,187</b>	141,086
<b>Adjusted for:</b>		
Impairment	-	-
Losses / (gains) on investments	<b>(564,090)</b>	(314,728)
Dividends, interest and rents from investments	<b>(258,643)</b>	(253,760)
Decrease in loans to members in debtors	<b>28,136</b>	2,816
Increase in debtors	<b>8,360</b>	(16,863)
(Decrease) / increase in creditors	<b>(22,593)</b>	32,828
<b>Net cash provided by/(Used in) operating activities</b>	<b>(461,643)</b>	(408,621)

## 18. STATEMENT OF FINANCIAL ACTIVITIES FOR THE YEAR ENDED 31 DECEMBER 2023

	Notes	Unrestricted Funds £	Restricted Funds £	2023 Total £
<b>INCOME</b>				
<b>Donations and legacies:</b>				
Donation from UNISON	2	943,669	-	<b>943,669</b>
Donation from UNISON in kind	2	63,800	-	<b>63,800</b>
Other donations	2	227,387	20,700	<b>248,087</b>
Grants		-	-	-
<b>Income from charitable activities:</b>				
Providing advice and support to members and their dependants		1,621	-	<b>1,621</b>
<b>Income from other trading activities:</b>				
Lottery Income		116,713	-	<b>116,713</b>
<b>Investment income</b>	3	253,760	-	<b>253,760</b>
<b>Other income</b>		8,051	-	<b>8,051</b>
<b>Total</b>		<b>1,615,001</b>	<b>20,700</b>	<b>1,635,701</b>
<b>EXPENDITURE</b>				
<b>Cost of raising funds:</b>				
Generating voluntary income		47,846	-	<b>47,846</b>
Investment manager and other fees		43,250	-	<b>43,250</b>
<b>Expenditure on charitable activities:</b>				
Providing advice and support to members and their dependants	4	1,436,297	281,951	<b>1,718,248</b>
<b>Total</b>		<b>1,527,393</b>	<b>281,951</b>	<b>1,809,344</b>
Net (losses)/gains on investments		314,728	-	<b>314,728</b>
<b>Net income/expenditure</b>		<b>402,336</b>	<b>(261,251)</b>	<b>141,086</b>
Transfer between funds		18,501	(18,501)	-
<b>Net movement in funds</b>		<b>420,838</b>	<b>(279,752)</b>	<b>141,086</b>
<b>Reconciliation of funds:</b>				
Funds brought forward		8,448,111	563,255	9,011,366
<b>Balance carried forward</b>		<b>8,868,949</b>	<b>283,503</b>	<b>9,152,452</b>

