Company registration number: 07879053
Charity registration number: 1152073

Migrant Legal Action

(A company limited by guarantee)

Annual Report and Financial Statements

for the Year Ended 31 December 2025

Smartax Limited
38 Station Road
North Harrow
Harrow
HA2 7SE

Migrant Legal Action

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Migrant Legal Action

Reference and Administrative Details

Chairman	S K Grewal
Chief Executive Officer	Anna Kouma
Trustees	S K Grewal B E Wagner L Negahbani B M Monji B K Kapadia
Charity Registration Number	1152073
Company Registration Number	07879053
	The charity is incorporated in England.
Registered Office	53 Addington Square London SE5 7LB
Independent Examiner	Smartax Limited 38 Station Road North Harrow Harrow HA2 7SE
Bankers	Natwest 70 Denmark Hill Camberwell London SE5 8SD

Migrant Legal Action

Chairman's statement

Welcome to our annual report

I am happy to present you with Migrant Legal Action's Annual Report for year 2025. Since 1978 Migrant Legal Action and its staff have been for more than 40 years, working determinedly to help our clients to find the best solutions to their immigration issues. This work continued during 2025.

The most important aim of Migrant Legal Action has always been to defend the rights of the most vulnerable members of our community through the taking of legal action. Hence our name is a reflection of this mission and aim. In the recent years financial demands and cost of living have had an immense impact on our clients as well as our work. Thus financial management has become increasingly important to allow us to continue helping our clients. During 2023, we took the decision to downscale our office spaces and therefore approached our landlord, Multi Racial Trust, who agreed for us to approach other organisations in an effort to find an agency who will be suitable to share the building that we occupy. It was our assessment that downscaling the offices will have as an effect that our overheads costs would be reduced and thus the finances of the organisation would become more sustainable. During 2024 we came to an agreement with Southwark Law Centre to start sharing the office premises. Southwark Law Centre moved into Addington Square offices in February 2025.

Our landlord, Multi Racial Trust (MRT), agreed to refresh and rebuild certain parts of the premises in order to make space for interview rooms and to accommodate both organisations. MRT requested us to manage the refurbishment, which commenced in March 2024 and continued throughout the year. Despite the building work, during 2024, Migrant Legal Action has continued assisting clients. The refurbishment finished in February 2025 our clients and staff, are now able to benefit from more purposeful facilities. Migrant Legal Action, together with our funders, partners, and supporters, have continued to pursue its mission to defend the rights of the immigrant community.

This annual report demonstrates how we have continued to work to meet our aims, setting out the measurable results that we have achieved and illustrates how we have continued to work towards financial sustainability of the organisation.

We work to enable and empower our clients, who face immigration, asylum or nationality issues, to better understand their rights as well as obligations. We believe that access to legal advice is an essential tool necessary to empower those in our communities who face multiple disadvantage and complex needs. Provision of appropriate advice, guidance and representations has as its objective to enable clients to take appropriate action to improve their lives. We work toward achieving this by providing high-quality specialist legal advice and representation, which is free or affordable.

Many of our funders continued to step up to help meet the challenges caused by the cost-of-living crisis, including additional funding. Migrant Legal Action is very grateful to Multi Racial Trust for its continued support.

As you will be able to readily see from the report Migrant Legal Action has continued to achieve excellent results and is cost effective. We measure our impact by recording the outcomes that we achieve for individual clients and measuring our performance. This is turn shows the effect that our work has in our local community and in the wider society. We work towards ever increasing effectiveness by the use of technologies, whilst ensuring that we work ethically and protect the privacy of our clients.

We were fortunate to continue receiving the assistance of our volunteer bookkeeper, who during the year has continued to implement internal financial controls as well as reporting and making sure that we increase our financial resilience.

Migrant Legal Action

Chairman's statement

Our work continues to be made possible by our generous and dedicated funders and supporters. Migrant Legal Action has, since it was established more than 40 years ago, been fortunate to have a strong and stable basis of donors and supporters. We remain grateful for your continued trust and generosity and recognise that we would not have been able to continue our work without your support.

I would like to take this opportunity to thank everyone for your continued support during 2025. On behalf of the board of trustees, I would like to extend particular appreciation to our excellent team of staff and volunteers for their continued commitment to the people we serve. I am very pleased that the team has continued to achieve exceptional results for our clients.

The following pages feature our work over the last financial year. During this year we provided specialist casework and representation, including advocacy in court, in 249 cases. We provided advice to 1592 clients on the phone and 2nd tier advice on 75 cases to generalist advisers and community organisations. A very high percentage of our clients, 96%, continue to report that they were happy with our service. During the year we have continued with our dedicated specialist anti-trafficking project.

Working in Partnership
At Migrant Legal Action we are of the view that it is essential that we continue working in partnership with local and national organisations and councils. Such partnerships help us to better respond to our clients' needs, share information and resources. During 2025 we have continued to work together with other agencies both nationally and locally to find the best response and to continue providing the much-needed services to clients who had been affected by the cost-of-living crisis. We continue being a core member of Southwark Legal Advice Network (SLAN) where advice agencies located in the borough work together to establish objectives for the advice sector in Southwark whilst identifying particular areas of need and concern.

During 2025 in partnership with Southwark Law Centre and Cambridge House Law Centre we continued to provide specialist advice services to the residents of Southwark in accordance with our contract with the Borough of Southwark. We also worked closely together with our colleagues at Citizen Advice from whom we continued to accept regular referrals of complex cases. Citizen Advice nationally continues to be the highest referral source to our telephone advice service. Additionally, since 2025, we have been sharing premises with Southwark Law Centre and this has enabled us to establish closer referral links and also develop and learn from each other.

During the year we have received referrals from our partners at Refuge, Hestia, Hackney Migrant Centre, CORAM, PRAXIS, Red Cross, Refugee Council, the No Recourse to Public Funds Team in Southwark, various GP surgeries as well as our local MPs.

We have also continued to support frontline workers who assist service users with their immigration queries and in particular those who are impacted by the NRPF condition. We have also continued to work with frontline agencies to identify and support those who have unresolved immigration status, enabling them to access advice and representations in making applications to regularise their status in the UK.

Migrant Legal Action

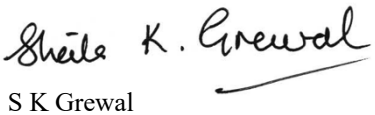
Chairman's statement

Acknowledgements
Migrant Legal Action fundraises for all its work with the most vulnerable clients. We rely on relationships with many partners throughout the country and internationally.

Our trustees sincerely thank all our supporters and donors who make our work possible, including:

- London Borough of Southwark
- The Legal Aid Agency
- Mult-Racial Trust

Finally, we want to thank our partners, staff and volunteers who during 2025 have contributed to our work.



S K Grewal
Chairman and Trustee

Migrant Legal Action

Trustees' Report

The trustees, who are directors for the purposes of company law, present the annual report together with the financial statements and independent examiner's report of the charitable company for the year ended 31 December 2025.

Objectives and activities

Objects and aims

We deliver specialist advice and representation to people facing multiple disadvantages.

We are based in Camberwell, Southwark but work regionally, nationally and internationally. We nevertheless remain firmly rooted in our local community and work closely with the community and other organisations and agencies in Southwark.

Our aim is to tackle social injustice and poverty by:

- Delivering specialist legal assistance, promoting social justice and empowerment to vulnerable people with multiple disadvantages
- Improving the resilience and self-sufficiency of people who are vulnerable and marginalised
- Empowering excluded people to become active participants and contributors in society

Objectives, strategies and activities

During the year, supported by our stakeholders and advisers, we worked towards delivering our business plan which was updated in January 2025. We continued working towards developing and implementing financial systems and controls with the aim of strengthening the organisation’s financial resilience. After reviewing the organisation’s finances, it was concluded that reducing our overhead costs, alongside establishing financial reserves, would contribute to the sustainability of the organisation in the face of continued adverse financial climate.

The plan’s key strategic objectives continue to be:

- Enhance organisational capacity, resilience and sustainability
- Design and provide services that deliver positive impact for individuals, families and communities focusing on those that face severe and multiple disadvantages.

STRATEGIC OBJECTIVE 1

To enhance organisational capacity, resilience and sustainability

Our key achievements in relation to business development targets included:

1. Ensuring that the organisation limits the impact of the cost of living crisis, both in terms of financial sustainability and capacity:

a) Maintained our financial position as follows:

- Continues to limit the financial impact on the organisation inflicted by the impact of living crisis by reducing overheads
- Continued efforts to rebuild our reserves

b) Improved our resilience:

- Continued to implemented monitoring of the organisation's performance and develop measurements of impact
- Continued to implemented mixed working environment for all members of staff enabling them to work remotely as well as in the office
- Ensuring the efficient implementation of the refurbishment project.

STRATEGIC OBJECTIVE 2

Design and provide services that deliver positive impact for individuals, families and communities focusing on those that face severe and multiple disadvantage

Helping people obtain leave to remain, obtain jobs and reunite with their families is at the heart of this objective. During 2025 we continued to focus on clients who have been affected by the increased cost of living and in particular on those who are additionally prejudiced by having NRPF condition imposed on their immigration status.

Our key achievements in relation to affordable, independent, and expert legal services included the following:

- 1667 beneficiaries during the year comprising 249 clients advised face to face and an estimated further 871 family members and children out of which 48% were affected by NRPF status:

1. 96% were "Very Satisfied" with overall level of service
2. 96% also reported increased awareness of their rights and responsibilities because of the advice given

Users were:
1. 58% female and 42% male
2. 78% Black and Minority Ethnic and 22% British White and White Other
3. 56% Living in social housing
4. 19% Homeless
5. 25% Privately renting
6. 65% Lone parents with children
7. 20% Couples with children
8. 46% Unemployed or studying
9. 54% Working [full-time and part-time]

Asylum:
1. 21 new asylum cases opened
2. 15 specialist one-off advice sessions

3. 4 clients represented at Court
4. 12 grants of refugee status
5. 6 successful appeals

Immigration:
1. 170 new immigration cases opened
2. 19 specialist one-off advice sessions
3. 12 clients successfully represented at Appeals Tribunals
4. 152 clients granted leave to remain or indefinite leave to remain

Nationality:
1. 58 new nationality cases opened
2. 5 specialist one-off advice sessions
3. 54 grants of citizenship

Public benefit

Charity trustees have a duty to report in the trustees' annual report on their charity's public benefit. The trustees should demonstrate the following:

- They are clear about what benefits are generated by the activities of the charity. This report sets out the activities carried out by Migrant Legal Action to further its mission.
- The benefits must be related to the objects of the charity: all activities are intended to further Migrant Legal Action's charitable objects, as detailed in the Articles of Association.

The people who receive support are entitled to do so according to criteria set out in the charity's objects: wherever possible, the views and opinions of beneficiaries are sought in the design and implementation of Migrant Legal Action's activities. This approach helps to ensure that projects are targeted at people in need, and that beneficial changes to the lives of people from disadvantaged and excluded communities can be evaluated and assessed.

The trustees confirm that they have complied with the requirements of section 17 of the Charities Act 2011 to have due regard to the public benefit guidance published by the Charity Commission for England and Wales.

Use of volunteers

Volunteers have always been vital in delivering our work and bring their time, energy and enthusiasm to Migrant Legal Action's activities. We aim to ensure that as many people as possible are aware of the volunteering opportunities we offer. We also aim to provide our volunteers with opportunities to acquire skills and experiences that will help them improve their quality of life, develop their professional knowledge and or progress into further education, employment or training.

The majority of our volunteers find out about us through personal recommendation. Our volunteers are not paid for their time, but they are reimbursed for out-of-pocket expenses they incur. All of our volunteers are provided with a confidentiality agreement and a volunteer agreement, defining their goals, our needs, and the level of support or training they will receive.

Because of the continued implementation of remote working, engaging volunteers has become more challenging. During 2025, three volunteers worked with us to provide support in the following areas:

- Book keeping/accounting
- Administrative support

Achievements and performance

During 2025 European Nationals continued to be able to make applications under the EU Settlement Scheme only in exceptional cases, as such applications are now made out of time. This type of applications thus becomes increasingly complex. The amount of clients seeking advice in these circumstances have decreased thus fewer advice calls were received on our advice line from European nationals and their family members needing casework support. Following the closure of the EUSS, we have continued to receive enquiries to submit late applications to the Scheme, but the number of enquiries has been reduced. However, many individuals previously granted pre-settled status are now applying for settled status. Enquiries further relate to application for family permits where family members reside outside the UK and wish to seek to join the EEA family members in the UK.

We have seen a continued demand in callers referred to us by other organisations and those wanting advice on their right to lift limitation on access to public funds or who require assistance in obtaining fee waivers, as many clients reported financial impact of which meant that they were not able to meet the increased application fees and Immigration Health Surcharge imposed on all application for further leave to remain.

ASYLUM AND FAMILY REUNION

Migrant Legal Action remains dedicated to assisting refugees in obtaining status and security in the UK. During 2025, the Home Office continued to try to deal with the large backlog of unresolved asylum cases. We have, however, started to see that applications are being progressed and have continue to be particularly proud of the large percentage of grants made by the Secretary of State without the need to appeal, which this year reached 90%. Unfortunately, clients who had pending asylum claims continued to experience delays due to the large backlog. Particularly extensive delays continue to be faced by those who are referred into National Referral Mechanism, as being potential victims of trafficking. It appears that capacity in relation to representatives able to assist with asylum and family reunion claims is now a real concern.

Moreover, in September 2025, the dicated refugee family reunion route (Appendix Family Reunion) was suspended by the Home Office.

During the year we continued to receive a large number of referrals of asylum and family reunion clients who following a grant of asylum needed assistance with family reunion applications. Following the closure of the family reunion route, these applications have become much more complex human rights claims as many refugees are not able to meet the requirements of Appendix FM. This work remains particularly difficult because of the unavailability of Legal Aid and the need to apply for Exceptional Funding. We are pleased that our applications for exceptional funding on behalf of our vulnerable clients continue to be successful.

IMMIGRATION

We represented 33 clients who were seeking entry clearance for their family members to join them in the United Kingdom. Moreover, we continued assisting clients who face difficulties in obtaining British passport for their children who were born outside the UK. We continued to provide advice and assistance with applications for elderly parents to be allowed to remain in the United Kingdom with their children. This category of applicants continues to be particularly challenging, as since July 2012 the immigration rules for adult dependent relatives have been, in practice, almost impossible to meet. We therefore are experiencing a growing number of clients who require advice in relation to their elderly relatives. We are moreover extremely happy that all our applications for this category of clients have been successful, if not following original application, then on appeal.

We represented 98 clients during 2025 who required assistance with their leave to remain applications where they were unable to afford paying the application fee. We now experience that 85% of our clients who are making human rights-based claims, are not able to meet the Home Office application fees and require assistance with obtaining fee waivers. These applications continue to be challenging because of the high level of scrutiny into client's financial situations. However, many caseworkers continue use of email and telephone during the consideration, which hugely facilitate our ability to resolve queries quickly. We were pleased that almost all of our fee waiver requests during 2025 were successful.

ANTI-TRAFFICKING PROJECT

During 2025 we continued to offer specialist advice to potential victims of trafficking, as part of our anti-trafficking project, which we have run since 2012. We continued to offer free legal advice and representation to victims of trafficking and servitude. During the year we also provided contributed to London Borough of Southwark's Community Safety Team's Modern Slavery Partnership.

The aim of the project continues to be the breaking of the cycle of human trafficking and forced labour by increasing the provision of legal advice, improving the awareness of the issues and contribute to the development of policy in this area.

Victims of trafficking are a group of clients who are often particularly vulnerable, as they are victims of exploitation and often face multiple disadvantages. The delays and poor decision making often lead their re-traumatisation and the biggest challenge is cultivating a relationship of trust between the client and the advisor. As a result of the Home Office's delays in decision making, during 2025 the project resulted in 5 successful outcomes.

JUDICIAL REVIEW

We continue dealing with judicial review claims. During 2025 these consisted of challenges of Home Office's decision to certify our client's human rights' and asylum claims and refusals of fee waivers. All of these continue to be settled in our clients' favour. We have also continued in challenging the Upper Tribunal's refusals of permission to appeal through judicial review.

DEPORATION

We continue representing clients that face deportation following criminal convictions. These clients are often facing lengthy detention under immigration powers and are at high risk of deportation, if unrepresented. Clients we represent have families and children in the UK following very lengthy residence. Some of our clients have received sentences of more than 4 years imprisonment, making their appeals particularly difficult.

Most deportation cases are particularly challenging because of the lack of Legal Aid funding and the need to apply for exceptional funding from the Legal Aid Agency. Deportation cases require particularly detailed preparation and obtaining of detailed expert reports. During 2025 Migrant Legal Action continued its work in assisting this vulnerable group and has made a number of successful exceptional funding applications to be able to represent clients.

CONCLUSION

It has been yet another demanding year, but we have settled in well to our refurbished premises that enable us using our office resources more efficiently. We have further continued to achieve exceptionally good results for our clients.

We look forward to next year with cautious confidence that we will be able to continue working in assisting clients, bringing hope to those who continue to be affected by the cost of living increase in combination with the more and more complex immigration system. We aim to continue fighting for justice for the most vulnerable and marginalised.

Key non-financial performance indicators

We reached a total of 1,667 clients in 2025. Consequently, the number of our service users has remained stable.

Our reach this year was calculated by:
- Recording the numbers of individual people and families who accessed frontline casework service and project during the year: 351 beneficiaries
- Recording the numbers of individual people and families who accessed our specialist advice line. There was no substantial change in the amount of phone calls received, probably due to the unavailability of such service from other providers: 1592 beneficiaries
- Recording the numbers of generalist advisers and community organisations that have contacted us during the year to seek advice in relation to their service users: 75 beneficiaries

Further analysis of performance indicators can be found within the Trustees' Report under objectives, strategies and activities section.

Financial review

The statement of financial activities shows net loss of £5,101 (2024: net income £85,691) for the period. Funds as at 31 December 2025 stand at £83,231 (2024: £88,332).

The details between restricted and unrestricted funds are given in note 12. The trustees consider the state of the charity’s affairs to be satisfactory. The trustees were particularly pleased that Migrant Legal Action has now agreed to share premises with Southwark Law Centre and that the refurbishment project was completed during 2025.

Policy on reserves

The trustees have reviewed the reserves policy to ensure that it is aligned to Migrant Legal Action's strategic plan, and set a policy that requires reserves in a readily realisable form be built to a level that:

- Continuity Planning:

a) Protects the continuity of the organisation's services for beneficiaries in the event of a large variation of income
b) Bridges cash flow problems
c) Provides a buffer to allow contingency actions
d) Addresses spending commitments and potential liabilities in the event of a winding up

- Asset Planning:

a) Provides the funds needed to replace capital assets
b) Provides funds to overlap shortfall of income caused by new recruitment
c) Addresses risks associated with emergencies

- Innovation and Service Investment:

a) Provide funds to enable the organisation to respond to new beneficiaries and/or needs as quickly as possible
b) Enables the organisation to take advantage of opportunities

Having previously drawn from the reserves to grow and deliver Migrant Legal Action's charitable objectives, and implement a business turnaround plan, the trustees recognise that the current level of reserves remains considerably below the desired amount. The risks associated with this lack of reserves have become apparent as a result of the impact of increased overheads, at the same time as the organisation faced a decrease in income from the Legal Aid Agency as well as from fee earning activity. This impact, has however been mitigated by:

- A diversified income portfolio which reduces reliability on any one source of income
- An increase in income sources that, though variable, are more reliable

To address long-term financial sustainability, the trustees have further approached our landlord, Multi Racial Trust, to seek their permission to find another organisation who can share the premises. They have further updated the following liquid reserve targets based on an assessment of the risks and opportunities facing Migrant Legal Action, as well as the current and future needs of beneficiaries:

31-12-2026	£35000	15% of annual expenditure, representing 2-months operating costs
31-12-2027	£51,000	24% of annual expenditure, representing 3-months operating costs
31-12-2028	£68,000	32% of annual expenditure, representing 4-months operating costs

Policy on reserves (cont'd)

At the end of 2025 the organisation has not reached the desired level of reserves set last year. To the contrary the additional overhead costs incurred due to the office reorganisation has meant that the charity has had to use some of its reserves. The trustees have, however, continued with the assistance of volunteer bookkeeper to implement new financial controls and expect that the decrease in the overhead costs will have an impact in the coming financial years. At 31 December 2025, the charity had no free reserves after excluding fixed assets used for charitable activities. The trustees will continue to closely monitor the reserves situation, ensuring that further efforts are put in place during 2026 including:

a) Continued implementation of new accounting and control systems to enable more effective use of financial resources
b) Apply for further funding for core operating costs
c) Reducing work in progress

The trustees will review the required level of reserves on an annual basis, alongside the operating budget. The assessment will take account of income and expenditure risk within the budget, commitments to repay liabilities, and the need to keep sufficient bank balances to be able to manage the day-to-day fluctuations of receipts and payments.

Funds in deficit

Annual budgets are prepared for all activities and we carefully monitor performance against these on a monthly basis in order to ensure that any activity operating at a deficit is carefully supervised and opportunities are taken to mitigate risks and increase unrestricted funds.

Plans for future periods

Aims and key objectives for future periods

Our future plans are to:

1. Enhance organisational capacity, resilience and sustainability by:

a) Completing a business transformation process including:
- Financial analysis and appraisal of existing services
- Implementation of financial monitoring and controls
b) Updating business plan for the period 2026-2028
c) Continuing to diversify our income profile with particular regard to unrestricted earned income
d) Continuing to rebuild our reserves
e) Recruiting further junior member of staff

2. Design and provide services that deliver positive impact for individuals, families and communities facing severe and multiple disadvantages, by:

a) Increasing our impact and reach by:
- Continuing to use our experience gained by delivering frontline services to influence policy in favour of community-led solutions to reach communities facing multiple disadvantages and complex needs
- Continuing to assist families affected by cost of living and changes in immigration law.

b) Improve efficiency by:
- Better use of technology and administrative support services

Going concern

The trustees are of the view that the charity is a going concern for at least the next twelve months from the date of signing these accounts; the charity has neither the intention nor the need to liquidate or curtail materially the scale of its operations.

In assessing whether Migrant Legal Action will continue to have adequate resources available to fund the charity's activities for the foreseeable future, trustees have considered the following:

- The charity has limited general reserves as at the year-end but increased the amount of work in progress.
- More than 50% of income required for 2026 has been secured at the date of signing these accounts
- Our fundraising success continues to be 60%, which is above the sector norm
- The charity has had the benefit of free accommodation provided by the Multi-Racial Trust at 53 Addington Square, this has been confirmed as continuing until at least 31 December 2027.

Migrant Legal Action

Trustees' Report

Trustees and officers

The trustees and officers serving during the year and since the year end were as follows:

Trustees:	S K Grewal
	C V Patel (resigned 1 October 2025)
	B E Wagner
	L Negahbani
	B M Monji
	B K Kapadia (appointed 30 October 2025)
Chairman:	S K Grewal
Chief Executive Officer:	Anna Kouma

Structure, governance and management

Nature of governing document

Migrant Legal Action is a registered charity (registration number 1152073) and is constituted as a company registered in England and Wales and limited by guarantee (registration number 07879053). The company does not have share capital and is limited by the guarantee of the members to a maximum of £3 each. The objects and powers are set out in the Articles of Association.

Recruitment and appointment of trustees

Migrant Legal Action is governed by the charity's trustees, who are also the company's directors (and are collectively called the Board). The Board meets a minimum of four times per year to manage the business of the organisation. It can appoint sub-committees and working groups to operate with delegated responsibilities.

The delegated responsibilities and accountabilities of the Chief Executive, General Secretary and other managers are currently set out in the Organisation's Handbook and in individual job descriptions.

The trustees concentrate on strategic matters, setting overall direction for the organisation, ensuring clear organisational objectives and holding the senior management team to account. This is affected through reporting, both on performance and strategic matters, and formal appraisal of the Chief Executive's performance.

The trustees have reserved certain powers, which only they can exercise. These include those statutory powers that cannot be delegated, such as policies on investment and reserves, and decisions linked to major policy or programme initiatives, strategic planning, and changes to organisational structure.

Induction and training of trustees

The Board completes skills audits in order to assess the skills of the existing trustees, identifies any 'skills gaps' and assesses any skills being lost by the retirement of a trustee. New trustees are recruited through advertising and direct approaches to professionals and other voluntary organisations.

The induction process for new trustees is based on Migrant Legal Action's induction pack, and is designed to acquaint them with our purposes, financial position, work structure, staff and current issues. The induction process includes:

- Meetings with the existing trustees and others involved with the charity such as the CEO, members of staff, beneficiaries and stakeholders.
- One-to-one meetings with the Chair and the CEO after the first few trustees meetings, in order to discuss any questions or issues that may have arisen.

In order to ensure continued development, the trustees are offered the opportunity to attend training on key areas, such as risk and accountability.

Staffing and remuneration

Migrant Legal Action promotes the following standards to ensure our human resource policies:

- Are underpinned by a rigorous assessment methodology and a framework which reflects the very latest workplace trends, essential skills and effective structures required to perform effectively.
- Promote increased awareness of mental health and disability at work and provide ongoing support for the organisation in the recruitment and retention of staff.

Performance Management
We have a performance management and appraisal policy that:
- Promotes a consistent approach to workforce supervision throughout Migrant Legal Action.
- Ensures that supervision is geared to achieving the organisation's objectives.
- Enhances the quality of workforce performance.
- Addresses the personal impact of work on all Migrant Legal Action's staff, volunteers and trainees.

Staff Remuneration
We recognise the importance of being transparent and accountable in all aspects of our work, including how we reward and recognise our staff. Every employee in our organisation earns at least the Living Wage.

The London Living Wage is an hourly rate set independently and updated annually, based on the cost of living in London.

Staffing and remuneration (cont'd)

Staff remuneration (cont'd)
Migrant Legal Action is 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. In deciding on levels of pay the following factors are taken into account:

- The mission, aims, objectives and values of Migrant Legal Action.
- How any decision might impact on the overall pay policy for all staff.
- The type of skills, experience, competences, etc. that our organisation needs.
- A significant increase in responsibilities or major change in job description.
- Our current strategic business plan and how this might affect future needs.
- Our ability to pay.
- Assessment of the individual's performance against expectations, where possible with clear evidence and targets.
- Appropriate available information on pay levels in other charities relative to size, budgets, responsibilities, etc.
- Our track record in recruiting and retaining high-performing staff.
- The likely impact of any decision on our public reputation, especially amongst our service users and stakeholders.

Salaries
During 2025 we had a staff team of 3 full-time and 2 part-time staff. Two members of staff work full time from the office whilst remaining three work remotely part of the week.

For Migrant Legal Action to run successfully, a large range of skills and disciplines are required, and we need to pay appropriately to ensure that we can recruit people with the right skills. We also need to retain them in a competitive market for the long-term, developing them and benefiting from their growing knowledge. This is in preference to the disruption and expense of recruitment, especially as many staff have detailed knowledge that is unique to them in the organisation and could not be quickly replaced. Our staff pay scales are set with this in mind.

The salary of the chief executive is approved by our Board. Every three years the chief executive's salary is reviewed to benchmark it against other charities in London relative to size, budgets, responsibilities and the competitiveness of the employment market. At the same time, we seek to keep salary costs under control.

All other staff salaries are set by our management team, using comparisons with charities of our size in London and taking into account factors including inflation and Migrant Legal Action's financial position. Salaries are openly stated in job adverts. The same benefits, including pensions, and terms and conditions apply to the chief executive as all other staff. We don't apply any form of performance-related pay, nor do we have a bonus scheme.

Major risks and management of those risks

The trustees regularly review and assess the risks faced by Migrant Legal Action in all areas of its work, and plan for the management of those risks. The management ensure that all plans and decisions take into account the possibility of negative outcomes. There is a Risk Register which is supervised and monitored monthly by the CEO, reported on quarterly at meetings of the Board of trustees and reviewed annually by the Board in order to ensure that the material risks to which the charity is exposed are properly evaluated and managed.

Appropriate mitigating actions are implemented by management to address the residual risks, mitigating them to a level the Board considers acceptable.

The Board recognises that, to achieve the objectives of the charity, the nature of some of Migrant Legal Action's work requires acceptance of some risks which are outside our control, that is, risks which cannot be eliminated, so where this happens there is active and clear monitoring of the risk.

The trustees consider that appropriate systems and controls are in place to monitor, manage and mitigate Migrant Legal Action's exposure to risks. These include, among other control mechanisms, maintaining staff awareness of risks by embedding suitable approaches in the budgeting process, the maintaining of reserves and the review of key systems and processes.

Principal Risks and Uncertainties
Our risk assessment and mitigation strategy approach is proactive and:

- Involves the whole organisation in the identification of business risks
- Increases our capability to respond to unforeseen events by integrating risk management with business continuity management
- Provides a register of prioritised risks, ranked for likelihood and impact
- Provides a framework for operational risk management and quarterly reporting
- Integrates scenario planning and disaster recovery
- Updates our risk assessment methodology every 2 years

Principle risks and uncertainties are assessed for impact and likelihood. The highest risk areas have been identified as follows:

- Failure to generate sufficient income
- Failure to effectively manage budget and liquidity
- Loss of staff, resulting in reduction to services
- Major unforeseen expenditure creating significant overspend or a need to make significant and unplanned increase in expenditure
- Failure to maintain day-to-day service provision where service quality, availability and continuity of service is affected by partial or total loss of resources such as staff, equipment, systems, information and premises, which would result in reduced levels of service provision and additional cost, dissatisfied clients and lost business

Migrant Legal Action

Trustees' Report

Statement of trustees' responsibilities

The trustees (who are also the directors of Migrant Legal Action for the purposes of company law) are responsible for preparing the trustees' report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice), including FRS 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland".

Company law requires the trustees to prepare financial statements for each financial year. 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 incoming resources and application of resources, including its income and expenditure, of the charitable company 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 in the Charities SORP;
- make judgements and estimates that are reasonable and prudent;
- state whether applicable accounting standards, comprising FRS 102 have been followed, subject to any material departures disclosed and explained in the financial statements; and
- 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 proper accounting records that can disclose with reasonable accuracy at any time the financial position of the charitable company 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 charitable company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

The trustees are responsible for the maintenance and integrity of the corporate and financial information included on the charitable company's website. Legislation governing the preparation and dissemination of financial statements may differ from legislation in other jurisdictions.

Small companies provision statement

This report has been prepared in accordance with the small companies regime under the Companies Act 2006.

The annual report was approved by the trustees of the charity on 30 October 2026 and signed on its behalf by:

Sheila K. Grewal

S K Grewal
Chairman and Trustee

Migrant Legal Action

Independent Examiner's Report to the trustees of Migrant Legal Action ('the Company')

I report to the charity trustees on my examination of the accounts of the Company for the year ended 31 December 2025.

Responsibilities and basis of report

As the charity's trustees of the Company (and also its directors for the purposes of company law) you are responsible for the preparation of the accounts in accordance with the requirements of the Companies Act 2006 ('the 2006 Act').

Having satisfied myself that the accounts of the Company are not required to be audited under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of your charity's accounts as carried out under section 145 of the Charities Act 2011 ('the 2011 Act'). In carrying out my examination I have followed the Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

Independent examiner's statement

I have completed my examination. I confirm that no matters have come to my attention in connection with the examination giving me cause to believe:

1. accounting records were not kept in respect of Migrant Legal Action as required by section 386 of the 2006 Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the accounting requirements of section 396 of the 2006 Act other than any requirement that the accounts give a 'true and fair view' which is not a matter considered as part of an independent examination; or
4. the accounts have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities [applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)].

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.



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Sajjad Rajan
Smartax Limited
Chartered Certified Accountants and Statutory Auditors

38 Station Road
North Harrow
Harrow
HA2 7SE

30 October 2026

Migrant Legal Action

Statement of Financial Activities for the Year Ended 31 December 2025 (Including Income and Expenditure Account and Statement of Total Recognised Gains and Losses)

	Note	Unrestricted £	Restricted £	Total 2025 £	Total 2024 £
Income and Endowments from:					
Donations and legacies	3	17,735	28,000	45,735	83,660
Charitable activities	4	106,115	53,614	159,729	174,274
Investment income	5	758	-	758	899
Total income		124,608	81,614	206,222	258,833
Expenditure on:					
Charitable activities	16	(157,709)	(53,614)	(211,323)	(173,142)
Total expenditure		(157,709)	(53,614)	(211,323)	(173,142)
Net (expenditure)/income		(33,101)	28,000	(5,101)	85,691
Transfers between funds		41,369	(41,369)	-	-
Net movement in funds		8,268	(13,369)	(5,101)	85,691
Reconciliation of funds					
Total funds brought forward		74,963	13,369	88,332	2,641
Total funds carried forward	12	83,231	-	83,231	88,332

All of the charity's activities derive from continuing operations during the above two periods.

The funds breakdown for 2024 is shown in note 12.

Migrant Legal Action

(Registration number: 07879053)
Balance Sheet as at 31 December 2025

	Note	2025 £	2024 £
Fixed assets			
Tangible assets	8	88,343	55,642
Current assets			
Debtors	9	20,121	23,791
Cash at bank and in hand	10	2,687	76,062
		22,808	99,853
Creditors: Amounts falling due within one year	11	(27,920)	(67,163)
Net current (liabilities)/assets		(5,112)	32,690
Net assets		83,231	88,332
Funds of the charity:			
Restricted income funds			
Restricted funds		-	13,369
Unrestricted income funds			
Unrestricted funds		83,231	74,963
Total funds	12	83,231	88,332

For the financial year ending 31 December 2025 the charity was entitled to exemption from audit under section 477 of the Companies Act 2006 relating to small companies.

Directors' responsibilities:

- The members have not required the charity to obtain an audit of its accounts for the year in question in accordance with section 476; and
- The directors acknowledge their responsibilities for complying with the requirements of the Act with respect to accounting records and the preparation of accounts.

The financial statements on pages 20 to 33 were approved by the trustees, and authorised for issue on 30 October 2026 and signed on their behalf by:

Sheila K. Grewal

S K Grewal
Chairman and Trustee

Migrant Legal Action

Notes to the Financial Statements for the Year Ended 31 December 2025

1 Charity status

The charity is limited by guarantee, incorporated in England, and consequently does not have share capital. Each of the trustees is liable to contribute an amount not exceeding £3 towards the assets of the charity in the event of liquidation.

The address of its registered office is:
53 Addington Square
London
SE5 7LB

These financial statements were authorised for issue by the trustees on 30 October 2026.

2 Accounting policies

Summary of significant accounting policies and key accounting estimates
The principal accounting policies applied in the preparation of these financial statements are set out below. These policies have been consistently applied to all the years presented, unless otherwise stated.

Statement of compliance
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 Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)) (issued in October 2019) - (Charities SORP (FRS 102)), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Companies Act 2006.

Basis of preparation
Migrant Legal Action 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 notes.

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

Going concern
The financial statements have been prepared on a going concern basis.

The trustees assess whether the use of going concern is appropriate i.e. whether there are any material uncertainties related to events or conditions that may cast significant doubt on the ability of the charity to continue as a going concern. The trustees make this assessment in respect of a period of one year from the date of approval of the financial statements.

Exemption from preparing a cash flow statement
The charity has taken advantage of reporting exemptions under FRS 102 and therefore not included a cash flow statement in these financial statements.

Judgements and key sources of estimation uncertainty
In the application of the accounting policies, Trustees are required to make judgement, estimates and assumptions about the carrying value 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 ongoing 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 affected current and future periods.

Income and endowments
All income is recognised once the charity has entitlement to the income, it is probable that the income will be received and the amount of the income receivable can be measured reliably.

Donations and legacies

Donations are recognised when the charity has been notified in writing of both the amount and settlement date. In the event that a donation is subject to conditions that require a level of performance by the charity before the charity is entitled to the funds, the income is deferred and not recognised until either those conditions are fully met, or the fulfilment of those conditions is wholly within the control of the charity and it is probable that these conditions will be fulfilled in the reporting period.

Donated services and facilities

Where services or facilities are provided to the charity as a donation that would normally be purchased from our suppliers, this benefit is included in the financial statements at it's fair value unless it's fair value cannot be reliably measured, then at the cost to the donor or the resale value of goods that are to be sold.

Investment income

Interest on funds held on deposit is included when receivable and the amount can be measured reliably by the charity; this is normally upon notification of the interest paid or payable by the bank

Expenditure
All expenditure is recognised once there is a legal or constructive obligation to that expenditure, it is probable settlement is required and the amount can be measured reliably. All costs are allocated to the applicable expenditure heading that aggregate similar costs to that category. Where costs cannot be directly attributed to particular headings they have been allocated on a basis consistent with the use of resources, with central staff costs allocated on the basis of time spent, and depreciation charges allocated on the portion of the asset’s use. Other support costs are allocated based on the spread of staff costs.

Raising funds

These are costs incurred in attracting voluntary income, the management of investments and those incurred in trading activities that raise funds.

Charitable activities

Charitable expenditure comprises those costs incurred by the charity in the delivery of its activities and services for its beneficiaries. It includes both costs that can be allocated directly to such activities and those costs of an indirect nature necessary to support them.

Support costs

Support costs include central functions such as governance cost, finance and information technology incurred directly in support of expenditure on the objects of the charity. They have been allocated to activity cost categories on a basis consistent with the use of resources.

Governance costs

These include the costs attributable to the charity's compliance with constitutional and statutory requirements, including audit, strategic management and trustees meetings and reimbursed expenses.

Taxation

The charity is considered to pass the tests set out in Paragraph 1 Schedule 6 of the Finance Act 2010 and therefore it meets the definition of a charitable company for UK corporation tax purposes. Accordingly, the charity is potentially exempt from taxation in respect of income or capital gains received within categories covered by Chapter 3 Part 11 of the Corporation Tax Act 2010 or Section 256 of the Taxation of Chargeable Gains Act 1992, to the extent that such income or gains are applied exclusively to charitable purposes.

Tangible fixed assets

Individual fixed assets costing £50.00 or more are initially recorded at cost, less any subsequent accumulated depreciation and subsequent accumulated impairment losses.

Depreciation and amortisation

Depreciation is provided on tangible fixed assets so as to write off the cost or valuation, less any estimated residual value, over their expected useful economic life as follows:

Asset class	Depreciation method and rate
Furniture and equipment	20% Reducing balance
Leasehold improvements	depreciated on a straight-line basis over their estimated useful economic lives, currently 10 years.

Trade debtors

Trade debtors are amounts due from customers for merchandise sold or services performed in the ordinary course of business.

Trade debtors are recognised initially at the transaction price. They are subsequently measured at amortised cost using the effective interest method, less provision for impairment. A provision for the impairment of trade debtors is established when there is objective evidence that the charity will not be able to collect all amounts due according to the original terms of the receivables.

Cash and cash equivalents
Cash and cash equivalents comprise cash on hand and call deposits, and other short-term highly liquid investments that are readily convertible to a known amount of cash and are subject to an insignificant risk of change in value.

Trade creditors
Trade creditors are obligations to pay for goods or services that have been acquired in the ordinary course of business from suppliers. Accounts payable are classified as current liabilities if the charity does not have an unconditional right, at the end of the reporting period, to defer settlement of the creditor for at least twelve months after the reporting date. If there is an unconditional right to defer settlement for at least twelve months after the reporting date, they are presented as non-current liabilities.

Trade creditors are recognised initially at the transaction price and subsequently measured at amortised cost using the effective interest method.

Foreign exchange
Transactions in foreign currencies are recorded at the rate of exchange at the date of the transaction. Monetary assets and liabilities denominated in foreign currencies at the balance sheet date are reported at the rates of exchange prevailing at that date.

Fund structure
Unrestricted income funds are general funds that are available for use at the trustees discretion in furtherance of the objectives of the charity.

Restricted income funds are those donated for use in a particular area or for specific purposes, the use of which is restricted to that area or purpose.

The aims and use of each material restricted fund are set out in note 12 of the financial statements.

Pensions and other post retirement obligations
The charity operates a defined contribution pension scheme which is a pension plan under which fixed contributions are paid into a pension fund and the charity has no legal or constructive obligation to pay further contributions even if the fund does not hold sufficient assets to pay all employees the benefits relating to employee service in the current and prior periods.

Contributions to defined contribution plans are recognised in the Statement of Financial Activities when they are due. If contribution payments exceed the contribution due for service, the excess is recognised as a prepayment.

Financial instruments
The charity only 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 their settlement value with the exception of bank loans, which are subsequently measured at amortised cost using the effective interest method, and investments which are held at fair value.

3 Income from donations and legacies

	Unrestricted funds £	Restricted £	Total 2025 £	Total 2024 £
Donations and legacies;				
Grants from institutions	-	28,000	28,000	70,025
General donations	8,135	-	8,135	4,035
Donated services and facilities	9,600	-	9,600	9,600
	17,735	28,000	45,735	83,660

£13,635 of the prior year income was attributable to unrestricted funds and £70,025 to restricted funds.

4 Income from charitable activities

	Unrestricted funds £	Restricted £	Total 2025 £	Total 2024 £
Legal advice and representation	106,115	53,614	159,729	174,274

£131,878 of the prior year income was attributable to unrestricted funds and £42,396 to restricted funds.

The comparative income of £174,274 has been reclassified from other trading activities to charitable activities to better reflect the nature of the charity's legal services. This has no effect on total income or net assets.

5 Investment income

	Unrestricted funds £	Total 2025 £	Total 2024 £
Interest receivable and similar income;			
Interest receivable on bank deposits	758	758	899

All of the prior year income was attributable to unrestricted funds.

6 Staff costs

The aggregate payroll costs were as follows:

	2025 £	2024 £
Staff costs during the year were:		
Wages and salaries	128,500	124,875
Social security costs	4,019	5,784
Pension costs	2,369	2,420
Other staff costs	100	228
	134,988	133,307

The monthly average number of persons (including senior management / leadership team) employed by the charity during the year was as follows:

	2025 No	2024 No
Case workers	4	5
Administration	1	1
	5	6

No employee received emoluments of more than £60,000 during the year.

The total employee benefits of the key management personnel of the charity were £31,500 (2024 - £31,500).

7 Taxation

The charity is a registered charity and is therefore exempt from taxation.

8 Tangible fixed assets

	Land and buildings £	Furniture and equipment £	Total £
Cost			
At 1 January 2025	55,050	4,968	60,018
Additions	42,775	-	42,775
At 31 December 2025	97,825	4,968	102,793
Depreciation			
At 1 January 2025	-	4,376	4,376
Charge for the year	9,782	292	10,074
At 31 December 2025	9,782	4,668	14,450
Net book value			
At 31 December 2025	88,043	300	88,343
At 31 December 2024	55,050	592	55,642

Included within the net book value of land and buildings above is £Nil (2024 - £Nil) in respect of freehold land and buildings and £88,043 (2024 - £55,050) in respect of leaseholds.

9 Debtors

	2025 £	2024 £
Trade debtors	20,121	23,791

10 Cash and cash equivalents

	2025 £	2024 £
Cash at bank	2,687	76,062

11 Creditors: amounts falling due within one year

	2025 £	2024 £
Trade creditors	14,359	19,685
Other taxation and social security	10,601	3,587
Other creditors	2,960	43,891
	27,920	67,163

12 Funds

	Balance at 1 January 2025 £	Incoming resources £	Resources expended £	Transfers £	Balance at 31 December 2025 £
Unrestricted					
General funds	74,963	124,608	(157,709)	41,369	83,231
Restricted funds					
People of Southwark	-	53,614	(53,614)	-	-
Leasehold project	13,369	28,000	-	(41,369)	-
	13,369	81,614	(53,614)	(41,369)	-
Total funds	88,332	206,222	(211,323)	-	83,231

	Balance at 1 January 2024 £	Incoming resources £	Resources expended £	Transfers £	Balance at 31 December 2024 £
Unrestricted					
General funds	2,641	146,412	(130,746)	56,656	74,963
Restricted funds					
People of Southwark	-	42,396	(42,396)	-	-
Leasehold project	-	70,025	-	(56,656)	13,369
Total funds	2,641	258,833	(173,142)	-	88,332

The specific purposes for which the funds are to be applied are as follows:

Women trafficking - Tackling matters with trafficking specifically involving with women.

People of Southwark - Providing legal assistance to those within the London Borough of Southwark.

Leasehold project - Renovation and maintenance of leasehold premises occupied by the charity.

During the year, £41,369 (2024: £56,656) was transferred from the restricted leasehold project to unrestricted funds. This was to reflect that these funds had been fully spent on their restricted purpose, being the refurbishment of the leasehold premises.

13 Analysis of net assets between funds

	Unrestricted funds £	Restricted £	Total funds 2025 £
Tangible fixed assets	88,343	-	88,343
Current assets	22,808	-	22,808
Current liabilities	(27,920)	-	(27,920)
Total net assets	83,231	-	83,231

	Unrestricted funds £	Restricted funds £	Total funds 2024 £
Tangible fixed assets	55,642	-	55,642
Current assets	86,484	13,369	99,853
Current liabilities	(67,163)	-	(67,163)
Total net assets	74,963	13,369	88,332

14 Analysis of net funds

	At 1 January 2025 £	Cash flows £	At 31 December 2025 £
Cash at bank and in hand	76,062	(73,375)	2,687
Net funds	76,062	(73,375)	2,687

	At 1 January 2024 £	Cash flows £	At 31 December 2024 £
Cash at bank and in hand	18,435	57,627	76,062
Net funds	18,435	57,627	76,062

15 Related party transactions

There were no related party transactions in the year.

16 Expenditure on charitable activities

	Note	Unrestricted funds £	Restricted £	Total 2025 £	Total 2024 £
Direct costs		17,868	-	17,868	2,032
Staff costs		81,374	53,614	134,988	133,307
Allocated support costs	17	55,917	-	55,917	35,388
Governance costs	17	2,550	-	2,550	2,415
		157,709	53,614	211,323	173,142

	Activity undertaken directly £	Activity support costs £	2025 £
Tackling asylum	25,427	17,179	42,606
Tackling trafficking	26,505	17,907	44,412
Tackling immigration	74,185	50,120	124,305
	126,117	85,206	211,323

	Activity undertaken directly £	Activity support costs £	2024 £
Tackling asylum	22,814	13,455	36,269
Tackling trafficking	23,183	13,673	36,856
Tackling immigration	62,912	37,105	100,017
	108,909	64,233	173,142

Included within the expenditure analysed above, are also governance costs of £2,550 (2024 - £2,415) which relate directly to charitable activities. See note 17 for further details.