



2025

Annual Report

Charity Number: 1106941

Company Number: 05244075



themoneycharity.org.uk

**THE
MONEY
CHARITY**

THE MONEY CHARITY

Report & Financial Statements
For the year ended 31 December 2025

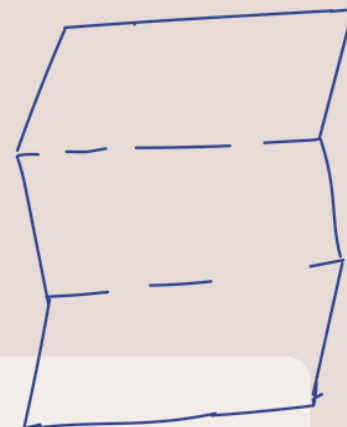


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THE MONEY CHARITY

Reference and Administrative Information



Company Number: 05244075

Charity Number: 1106941

Registered Office and Operational Address: 15 Prescott Place,
London, SW4 6BS

Country of Registration: England & Wales

Country of Incorporation: United Kingdom

Trustees: Trustees, who are also directors under company law, who served during the year and up to the date of this report were as follows:

J S M Basini (Chair)

J Bryan

L J Ellett

R N Nicholls (To 27/01/2026)

J L Norris

Company Secretary:

A Leung Yoon Siung

Key Management Personnel:

M Highman, Chief Executive

Bankers:

The Co-operative Bank plc

16 Saltergate

Lincoln

LN2 1DG

Independent Examiner:

Jonathan Coyle FCA DChA

Sayer Vincent LLP

Chartered Accountants and Statutory Auditor

110 Golden Lane

London

EC1Y 0TG

Chief Executive's Message

2025 was a fairly pivotal year for Financial Education and Financial Capability in the UK, with the long awaited announcement that Financial Education would be added to the primary curriculum and strengthened in the secondary curriculum (both in England). We were delighted to see this come to fruition, as this is something the entire sector has been campaigning for, since we achieved the secondary school milestone back in 2014. As always the devil is in the detail, as to the wording of the curriculum itself, and the implementation of it. And so, we will continue to push for lessons to be learnt from 2014, and for, this time, the changes to really create a stepchange for Financial Education for children and young people.



In addition, financial inclusion continued to be high on the Government's agenda, and I was delighted to represent The Money Charity and the wider sector on the Financial Inclusion Committee throughout the year. The publication of the Financial Inclusion Strategy and the Curriculum Review (including the Government's response to it) all on the same day in November, contained other important announcements affecting our sector, including the ringfencing of £15 million of dormant assets for Financial Capability. Something else that we have long called for and that I pushed for on the Committee. Again we will wait to see the response to Fair4All's consultation as to how they will use those funds, and we hope to play an active part.

But for now, we are pleased to have played a part in getting us to this point.

For The Money Charity itself, 2025 was also an impressive and important year. We reached **just under 40,000 people** (children, young people and adults) and the impressive milestone of reaching over 350,000 people since 2010. It also marked the first year in our new four year strategy to reach more people than ever before. Doubling the number of children and young people we reach and tripling the number of adults through our community work. This ambitious strategy will focus us on the very real need to continue to reach as many people as we can with our vital Workshops and Webinars. We know they work, and we know they can change lives, and help people live happier and more resilient lives as a result. Behind these numbers are thousands of conversations about money - conversations that help people feel more confident, informed and hopeful about their financial futures and achieve their aspirations and dreams.

Our deliberations came in a year where the cost of living continued to dominate the news agenda and people's everyday lives. From food and fuel

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prices to interest rates and mortgages, financial pressures remain a reality for many households, highlighting long-standing challenges in how people in the UK manage and interact with money. Many individuals continue to face difficulties such as an overreliance on credit, unsustainable spending, limited financial understanding and a lack of ability and engagement with effective, robust budgeting and long-term planning. At the same time, we see a growing willingness among individuals and communities to engage more openly with financial matters. Conversations around money are becoming increasingly common, both within households and in wider public discussion, as people seek practical ways to navigate an uncertain economic environment.

One area where this need and demand is particularly evident is in our work with Children and Young People. Through engaging and interactive learning, we introduce children and young people to essential money skills at the ages when key financial behaviours and attitudes often begin to form. In 2025, we brought **1,442.5 hours** of our Financial Education Money Workshops to **33,309 children and young people**, including **1,837 attendees** who attended more than one session with us. Feedback from students, teachers and bookers continues to demonstrate the importance of Financial Education, with **73%** of participants reporting they felt they managed their money well after taking part in our sessions. These amazing achievements are testament to the hard work and dedication of our team and partners. Importantly **59%** of our total delivery hours took place with groups classed as disadvantaged, helping ensure that Financial Education is available to those who may benefit from it most.



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For adults, we bring our delivery to people's Workplaces, or in their Community, often in their context of need. Through 2025, we delivered Financial Wellbeing Workshops across England and Wales, helping adults build the confidence needed to manage their money well. With Workplaces, while we delivered fewer sessions than targeted, we continued to work with employers across a wide range of sectors, and through these partnerships, we were able to support employees with our practical sessions in the places where financial decisions and pressures are often most immediate.

While in our Community work, we came within touching distance of the ambitious targets we set ourselves to expand our reach. Across the year, we reached more people than ever before and delivered the highest level of Workshop activity in our history for Community work as demand soared. Overall across all adult delivery, we delivered sessions to **4,022 adults**, including **549 attendees** who attended more than one session with us, while our total delivery hours were **450**.

While we're rightly proud of these numbers, what inspires us most is the evaluation comments and feedback from the people who attend our Financial Education and Financial Wellbeing Workshops. **These quotes can be found throughout this report from all ages and settings.** They perfectly showcase exactly why we do what we do!

Other key highlights of the year include the development of the Financial Wellbeing Fellowship, which launched in early 2026, in partnership with Capital Group. By building the capacity of charities across the UK to offer bespoke Financial Wellbeing support, the initiative will help extend this work to even more communities.

Our groundbreaking research project with ClearScore and the University of Birmingham was also kicked off this year. It will trial three different routes of financial education, and a control route, live to users of the ClearScore app, and measure the impact on Financial Wellbeing and creditworthiness. We look forward to sharing key findings from this work in the year ahead.

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At the heart of our work is my staff team and our fantastic network of freelance Consultants, whose dedication and expertise make everything we achieve possible, and I'm very grateful to work alongside them. In the year we welcomed four new consultants, with two based in Scotland, joining our wonderful freelance team and enabling us to further extend our reach and start our delivery in Scotland!

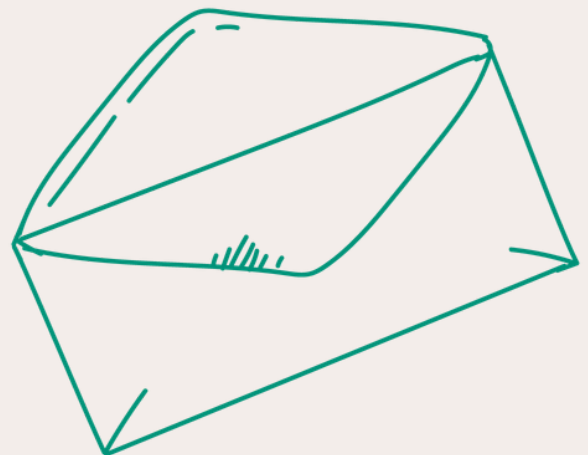
Through all the challenges and successes of the past year, our work remains underpinned and supported by our invaluable and generous funders. Their commitment makes our work possible, and we'd like to extend our sincere thanks to all of them, both new and existing.



Finally, thank you for taking the time to read The Money Charity's Annual Report for 2025. In the pages that follow, we hope we illustrate, both our passion and drive for building Financial Wellbeing in the UK. We support people of all ages, backgrounds and abilities to build the skills, knowledge, attitudes and behaviours needed to make the most of their money. Our goal is simple - to help people feel more in control of their finances and reduce the stress and burden of financial worries, enabling them to live happier, more fulfilled lives. If you would like to support us in this mission, in any way at all, we would be very pleased to hear from you!

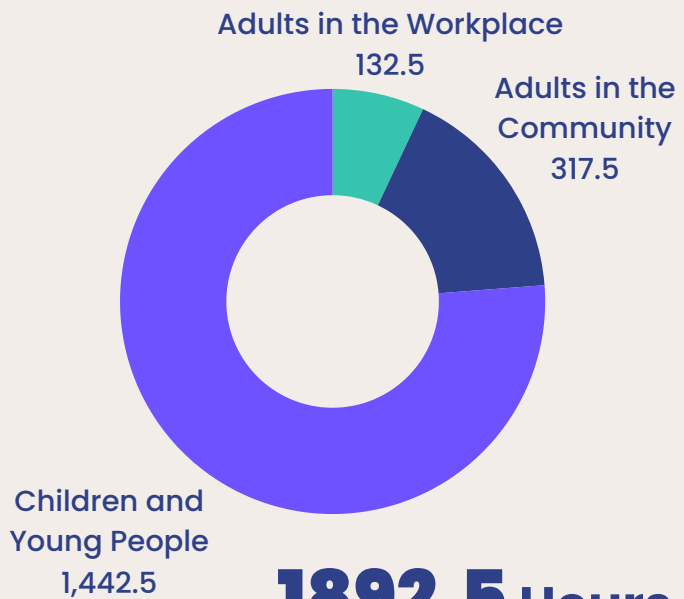
Michelle

Michelle Highman
Chief Executive



2025 Achievements in Numbers

Workshop and Webinar Delivery in 2025



1,442.5
Hours of
Workshops

Delivered to
33,309
Children and
Young People

1892.5 Hours in Total



57 Workplaces



249 Schools &
Colleges



4 Universities



101 Community
Groups &
Charities

(inclusive of Young People & Adult delivery)

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450

**Hours of Workshops
& Webinars**



Delivered to

4,571

**Adults in Workplaces &
Communities**

**317.5 Hours of
Community
Workshops
delivered to**

2,301

People



21.5 Hours of

Workshops delivered to

144

**Adults with Learning
Disabilities and/or Autism**



**132.5 Hours of
Workplace
Workshops
delivered to**

2,270

People

**For Refugee & Asylum
Seeker Programme**

36%

of total Community Hours delivered

33%

of total Adults in Communities reached



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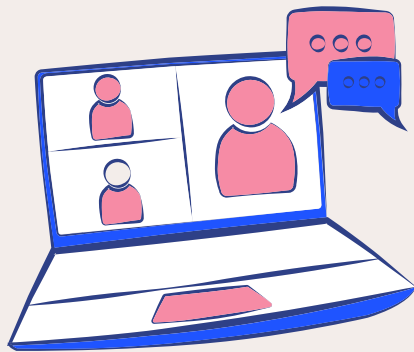
For the year ended 31 December 2025



Children and Young People

92% Face-to-Face

8% Virtual



Workplace

28% Face-to-Face

72% Virtual

Community

86% Face-to-Face

14% Virtual



11,212

Followers on Social Media

2,823

LinkedIn Followers



17,123

Website Visits



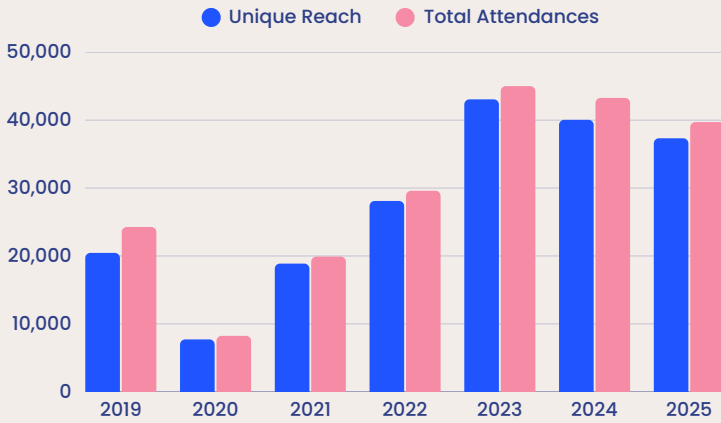
~14,000

Budget Builder Users in Total

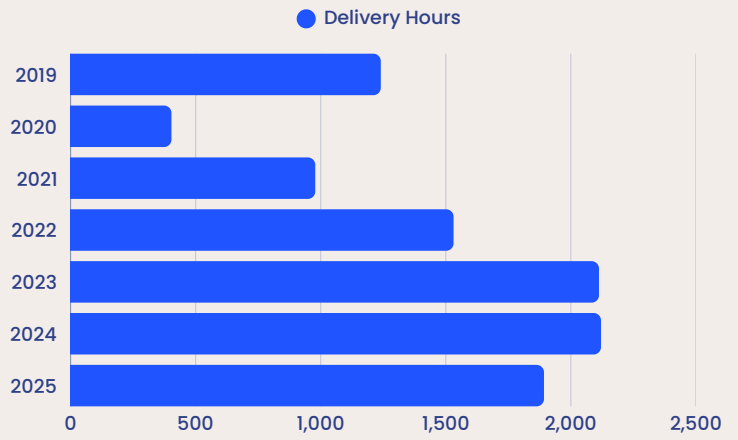
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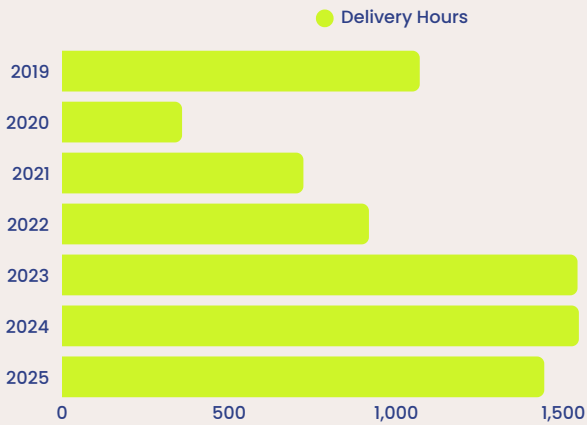
Total Delivery Participants



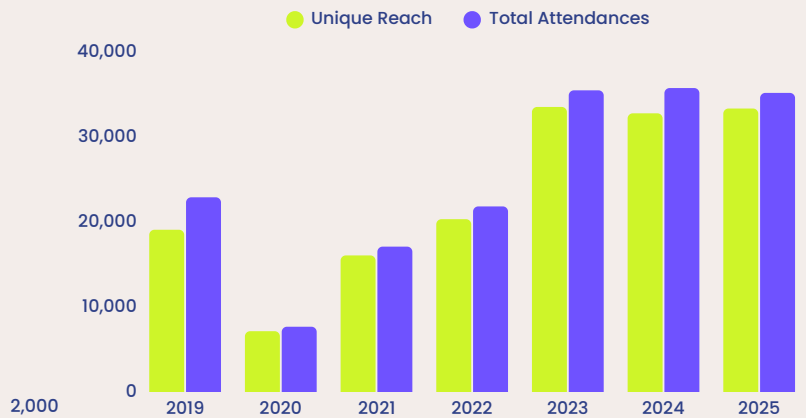
Total Delivery Hours



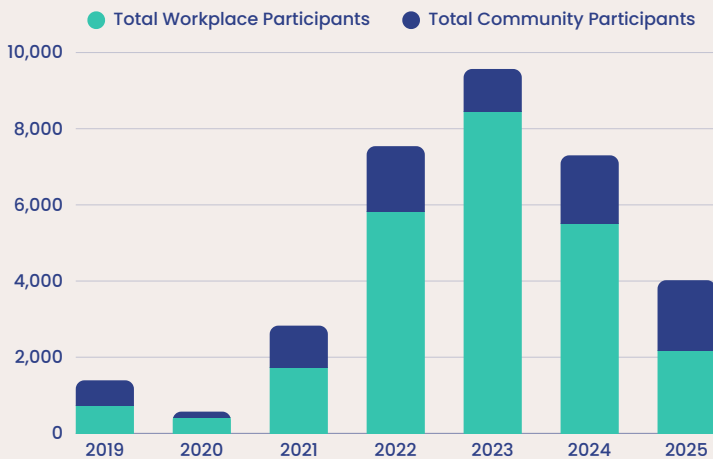
Total Children and Young People Delivery Hours



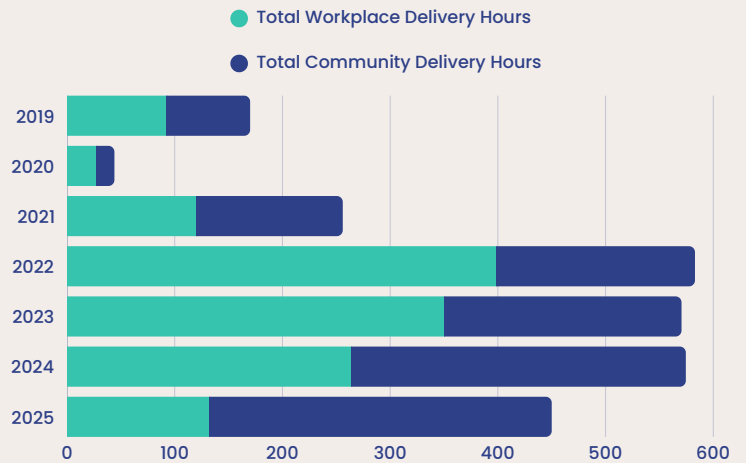
Total Children and Young People Participants



Total Adult Participants (Unique Reach)



Total Adult Delivery Hours



Trustees' Annual Report

The trustees present their report and the financial statements for the year ended 31 December 2025.

Reference and administrative information set out on page 3 forms part of this report. The financial statements comply with current statutory requirements, the memorandum and articles of association and the Statement of Recommended Practice - Accounting and Reporting by Charities: SORP applicable to charities preparing their accounts in accordance with FRS 102.

This trustees' annual report includes a directors' report as required by company law.



Objectives and Activities

Purposes and Aims

The Money Charity is the UK's Financial Capability & Wellbeing charity, providing education, information, advice and guidance to all. Our vision is that everyone achieves Financial Wellbeing by managing their money well. We empower people across the UK to build the skills, knowledge, attitudes and behaviours to make the most of their money throughout their lives; helping them achieve their goals and live a happier, more positive life as a result.

Our charitable objective is the prevention of financial hardship in the United Kingdom for the public benefit, in particular, but not exclusively, by providing money management education, advice and information.

We do this primarily through our own delivery, but also through influencing and supporting others. We develop and deliver products and services that provide education, information and advice on money matters for those in the Workplace, in our Communities and in Education. We also influence and support others to promote Financial Capability and Financial Wellbeing, through Consultancy, policy, research and external-facing communications and media work. We will continue to develop our offering to find innovative and engaging ways to do this and to cover the whole of the UK more comprehensively.

The trustees review the aims, objectives and activities of the charity each year. This report looks at what the charity has achieved and the outcomes of its work in the reporting period. The trustees report the success of each key activity and the benefits the charity has brought to those groups of people that it is set up to help. The review also helps the trustees ensure that the charity's aims, objectives and activities remain focused on its stated purposes.

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The trustees have referred to the guidance contained in the Charity Commission's general guidance on public benefit when reviewing the charity's aims and objectives and in planning its future activities. In particular, the trustees consider how planned activities will contribute to the aims and objectives that have been set.

Everything the charity does focuses on improving the Financial Wellbeing of those in the United Kingdom. Our long-term objectives are to increase individuals' ability to manage and make the most of their money. Day-to-day, our work is focused around four key areas: supporting adults in Workplaces and Communities, supporting Children and Young People, Consultancy work and Influencing others. Our main focus and the area that we spend the majority of our resources on, is the direct delivery of Financial Capability and Financial Wellbeing products and services to people of all ages.

Achievements and Performance

The charity's main activities and who it tries to help are described further below. All its charitable activities focus on Financial Wellbeing, Financial Education and good money management; these are undertaken to further The Money Charity's charitable purposes for the public benefit.

We measure our success in many ways. One of the most important is the number of people we reach with our support and messages, whether this is the number of participants at our Workshops and Webinars, those who read our Manuals and/or Money Statistics reports, or how many access our website or follow our social media channels. We also look at the number and location of schools we work in, the numbers and types of not-for-profit organisations and community groups we partner with, as well as the range of commercial organisations whose staff we can reach with our training. The quality and impact of our delivery is another key benchmark for us. We evaluate all our Workshops and Webinars each year, as well as using independent evaluation when possible, to provide benchmarks for assessment of the impact we are having. We also put weight on the quality and reach of our communications, including consultations, participation in sector groups, alongside other policy and influencing work in the Financial Capability area.

We continually evaluate the impact and effectiveness of all areas of our Workshop delivery, reporting on this quarterly and annually, with reports published and available on our website or on request, while a selection of key findings and highlights follow further below.

Details of some of the key benchmarks and outcomes during the year are described below and in the infographics which follow.





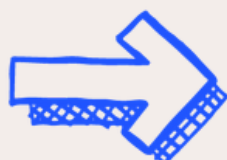
Children and Young People



We need to reach people with Financial Education both before they need it and as they start putting it into practice.

This year we welcomed the Government's response to the Curriculum Review, which announced plans to add Financial Education to the primary curriculum for the first time, and to strengthen it in the secondary curriculum, in England. The review marks a significant step forward for Financial Education. However, as we did so, we are keen to ensure that lessons are learnt from 2014. And that this time, we provide central resources allocated to supporting it, clear and consistent positioning for where in the curriculum it belongs, complementary throughline of the subject in the primary curriculum, evaluation and implementation covered by Ofsted as well as joining the PISA Financial Literacy Assessment.

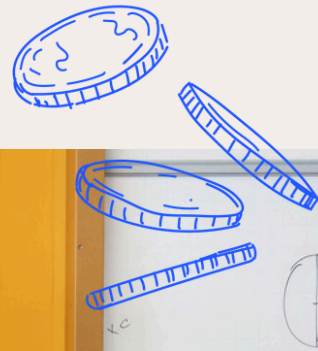
It is important this time we get it right, as data from the Money and Pensions Service's Children and Young People Financial Wellbeing Survey, published in 2023, finds that the same proportion of children and young people across the UK reported having received a meaningful Financial Education as three years ago (47% in 2022 versus 48% in 2019.) That measure was driven by a third (33%) of respondents recalling learning about money in school and finding it useful, with nearly a quarter (24%) having received key elements of Financial Education at home. Only 10% reported having both, suggesting most children and young people only receive meaningful Financial Education at home OR at school, not in a joined-up way, while the data also suggested those receiving it from both sources unsurprisingly showed the highest levels of capability.



Teachers, or those working with children and young people, often tell us how they feel ill-equipped and lacking confidence in helping them find out about how to manage their finances in a rapidly changing world, where money is increasingly virtual and those who go on to university are likely to graduate into a challenging working world, with a starting point of heavy indebtedness. That's why we do what we do, bringing Financial Education experts to children and young people around the country.

Against that backdrop, for helping children and young people to reach their full potential and increase their wellbeing, it is vital that they can grasp early the essential importance of budgeting, financial planning and making well-informed financial decisions.

Financial Education Money Workshops



The session was extremely formative and delivered in the perfect way for our children. The activities were interesting and relevant and the children really enjoyed them and learned a lot.
- Primary teacher

The aim of The Money Charity's Money Workshops is to provide the building blocks to sound money management, helping children and young people to develop the skills, knowledge, attitudes and behaviours they will need so they can make the most of their money throughout their lives. We offer unique and tailored Financial Education Money Workshops designed for children and young people aged between 7-19 years, as well as further sessions suitable for groups of students at University. Our Workshops are designed with flexibility so they can fit easily into timetables or schedules, and which means that teachers and practitioners can pick and choose the topics they think are most relevant to their classes or groups.

Delivered to classroom size groups and larger assemblies, mostly face-to-face, they cover the essentials of staying on top of your money, including using money to achieve your goals, saving, tax, how to read a payslip, understanding credit, money personalities as well as financial products like banking and

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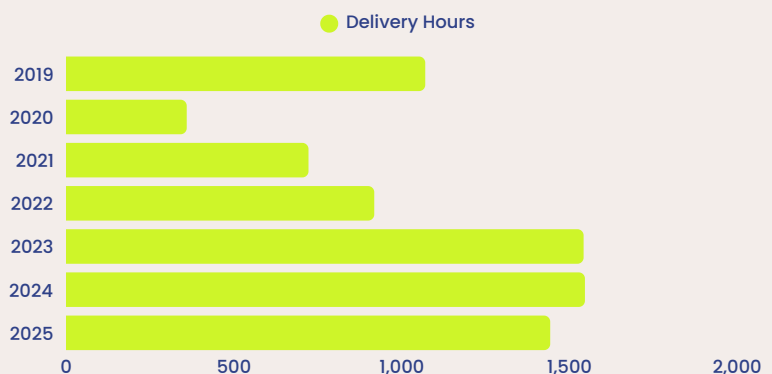
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student finance. Each Workshop includes a range of activities, the chance to debate and discuss, with relevant takeaways for the children and young people. We often deliver as part of designated lesson times, such as during Citizenship, Maths or PSHE, and our Workshops are mapped to the English, Scottish, Welsh and Northern Irish Curricula.

Our Money Workshops are available for schools, colleges, universities and also other youth settings such as charities and community groups that work with children and young people. The majority of our delivery is in traditional educational settings, but through 2025, we also delivered Workshops in special schools, The Red Cross, hospital schools and pupil referral units, as well as to young carers organisations, scout groups and in charities such as Beyond Food. Every session is delivered by one of our expert facilitators, either a member of staff or one of our freelance Consultants, who are based around the country and come from a diverse range of professional backgrounds, from teaching to banking, and even both. This means our presenters have both the expertise and the insight required to know how to make money accessible, engaging and relevant to children and young people.

In 2025, we continued to deliver at pace, maintaining the delivery levels of previous years. If anything we saw increased appetite and demand for our Workshops and our ability to deliver at ever increasing scale is only fettered by available funding. It is heartening to see how much interest and enthusiasm for what we do and how much our Workshops are valued by teachers, charities, children and young people up and down the UK.

Total Children and Young People Delivery Hours



Overall, through the year we achieved a total of **1,442.5 hours** of Workshops, which reached **33,309 unique children and young people** through **35,146 attendees** throughout England, Northern Ireland and Wales. Our Primary Workshop delivery also grew, from **16 hours** in 2024 to **193 hours** in 2025. Of the

year's total delivery, **853 hours**, over a half of our overall total, were delivered to disadvantaged groups, including vulnerable groups of young people, those in schools with an above average percentage receiving Free School Meals and those with special educational needs and disabilities, demonstrating our commitment to ensuring that Financial Education be open and available to all. We were also proud to be recognised with the 2025 Best Project for UK Underserved Communities award at the Money Awareness and Inclusion Awards for our Activity Based Programme, designed for and with young people and adults with learning disabilities!

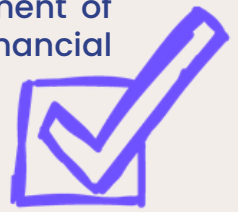


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While our sessions remain hugely popular, as they have been for many years, we always want to stay alive to new possibilities and options of where and how else Financial Education could be effective. That's why we continued to explore new and engaging ways to expand our offer. In 2025 we launched several new and refreshed Workshops. For primary pupils, we introduced The Spending Challenge Workshop for Years 5 & 6 (ages 9-11), meaning we now offer two dedicated Workshops for primary-aged children: The Money Challenge (Years 3 & 4) and The Spending Challenge (Years 5 & 6).

We also launched our Post-16 Money Essentials Assembly Workshop, which enables us to engage large groups of young people in an interactive format while supporting them as they begin to think about the next steps to their financial independence. Alongside this, we rewrote and refreshed our virtual Workshop offer and developed My Money After University Workshop, an interactive session designed to help final-year students understand their finances as they prepare for further financial independence after graduation. Covering a wide range of topics such as student loan repayment, investing and how to read a payslip, the Workshop responds to a pivotal moment of change as young people move into new employment and greater financial responsibility in their lives.



Impact

Learning more about the effectiveness of our Workshops, as well as how they can be improved, is always critical to what we do. We are committed to continuously improving our sessions based on feedback, ensuring they remain relevant, engaging and impactful. In 2025, our evaluation agency helped us progress this and we found that:

- After completing one of our Workshops, **92%** of children and young people said they now knew how to manage their money well, along with a **17%** improvement in their willingness to have conversations about money with other people.
- **84%** of young people said they would recommend our Workshops to others.
- Teachers and booking organisations reported a significant increase in children and young people's ability to manage their money, willingness to talk about money, as well as their confidence in making financial decisions. **91%** would be interested in booking further sessions and **93%** would recommend us to their peers and colleagues.



Resources

While our primary activity for children and young people is Workshop delivery, we also provide digital resources which further complement our overall Financial Education goals, in the shape of our Student Money Manual and our Teacher Resource Packs.

With so many young people receiving little or no Financial Education before managing their own money for the first time as students and against a backdrop of heavy and increasing student debt, we produce our Student Money Manual (SMM) each year as an essential, accessible guide to student finance and how to manage money at university and beyond. It provides key information both for young people who are considering going to university (and may be unsure if they can afford to), as well as those who are already there and are looking for more input into how they manage their finances at this new stage of financial independence.

We also get feedback from parents who say they've appreciated the insights it can give them as a family as they prepare together. The SMM is interactive, engaging and, importantly, completely free to download from our website, greatly increasing its appeal for students being savvy about their cash, which is one of our main goals.

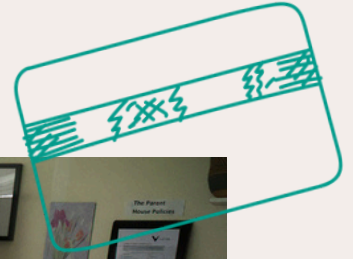
Our Teacher Resource Packs work as a fully functioning, instantly downloadable lesson, which can follow-on from and supplement one of our Workshops, or be used by those who may find it difficult to schedule a session. We have 13 packs in total, focusing on a wide range of accessible Financial Education subjects, suitable for KS3 and KS4 groups. Each pack is designed to fit into the curriculum, with the flexibility to fit into different lesson lengths, meaning teachers are facilitated in delivering engaging material, which has been developed with the benefit of our expertise and experience, to their classes.



**I think these are good life lessons that people should learn about and experience at such an age, as we will soon be going out into the world and finding things out.
- KS4 Student**



Adults



We help adults of all ages, backgrounds and stages of life to improve their Financial Wellbeing in a variety of ways.

Although now part of the curriculum, most adults never received any Financial Education during school, university, or as part of an apprenticeship scheme. According to the Money and Pensions Service, nearly half (**46%**) of UK adults do not feel confident managing their money, and over one-third (**36%**) rate themselves as having low knowledge of financial matters (FCA's Financial Lives Survey 2024). Furthermore, **22% of adults** (approximately 1 in 5) in 2024 felt overwhelmed and stressed dealing with financial matters (a figure unchanged since 2022) and only **44%** of adults feel like they can talk to their friends and family (MaPS). These realities are a key driver behind our continued work in Community settings, to open up conversations about money and empower beneficiaries and service users of the partners we work with to manage their money well.

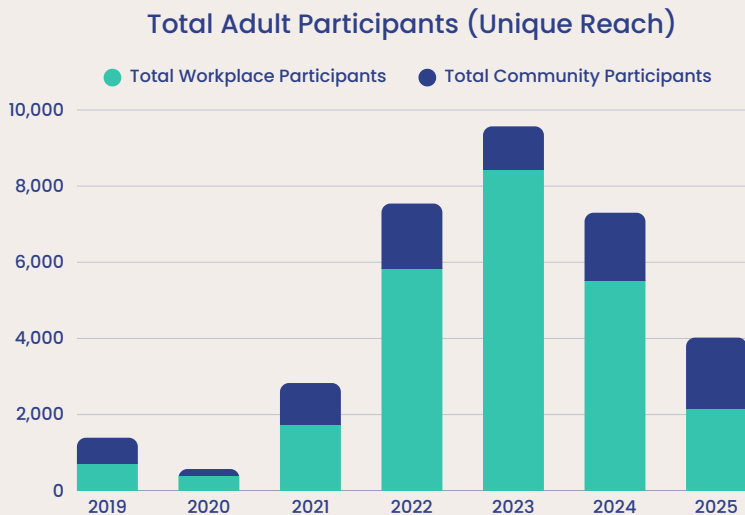
The Workplace remains another key setting in which to support the Financial Wellbeing of individuals during their working lives, for both societal and business reasons. LCP research (published 2025) found that **41%** of employees feel financial worries impact their job performance, and showed a steady increase in employees who do not feel confident about their financial future (from **47%** in 2020 to **53%** in 2024). An increasing body of evidence shows that supporting employees' Financial Wellbeing leads to improved physical and mental health, work performance and productivity. Furthermore, having a Financial Wellbeing strategy in place can help attract talent, with a 2025 CIPD survey finding **65%** of people are looking to their next employer to support and

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improve their Financial Wellbeing. Our independent, impartial viewpoint and track record of workplace delivery means we are ideally placed to help employees build not only financial knowledge and skills, but confidence and positive money habits, without straying into individualised financial advice.

Supporting Adults to Build Financial Wellbeing



In 2025, we reached **4,022 unique adults** through **4,571 attendees** with Financial Wellbeing support through our core offer of Workshops, Webinars and Programmes for particular groups. Alongside keeping up with delivery demand, our Adult Financial Wellbeing team worked diligently to continue refreshing and reshaping our content to better suit the requests we were receiving, proactively responding to the needs and interests of our attendees.

During the year we launched our new session Our Relationship with Money, which takes a reflective approach to money matters and helps people understand the psychology behind their financial behaviours and the links between money and mental health. In March, we celebrated International Women's Day by hosting a free open Women & Money webinar, welcoming 85 attendees.

Financial Wellbeing in the Workplace

Following the spike of demand in 2023, we have returned to steadier levels of Workplace delivery in 2025, fostering both longstanding and new partnerships including in sectors where our face-to-face offer and holistic charity perspective is particularly valuable. With continuing inflationary headwinds and financial pressures arising from NI changes,

many employers have unfortunately cut wellbeing budgets or looked to tech-based solutions to provide a cheaper level of limited and generic support. But with financial difficulties for individuals continuing, and persistent in-work poverty across the country, the case for impactful intervention remains clear.



Throughout the year, we delivered a total of **132.5 hours** of Workshops and Webinars, through running **104 sessions**. Despite delivering fewer sessions than expected, our paid Workplace sessions brought in **£74,670** of income to the charity, further supporting our wider delivery of funded sessions to children and young people and adults in education and community settings. The

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majority of our delivery remains virtual, although we did see some increase in face-to-face sessions across the country, making up **28%** of delivery, up from **23%** last year.

Our year's delivery was across a total of **57 commercial clients**, reaching **2,169 unique adults** through **2,270 attendees** with our Workshops and Webinars. We partnered with a diverse range of organisations from many sectors, including financial services, construction, healthcare, hospitality, education, charity, the armed forces and trade unions. Another key highlight was the launch of our new tailored session, Financial Wellbeing for Early Careers, designed to empower those at the start of their professional journeys featuring the topics of influencers, housing costs and cryptocurrency. We also delivered our in-depth Money Mentoring Programme to clients in the energy, charity and public sector. This diverse list truly demonstrates the reach, quality and prestige of our offering.



As part of our focus on tackling in-work poverty, we were also pleased to partner with the Drinks Trust this year to enhance access to Financial Wellbeing for those working in the hospitality sector. We also contributed to wider conversations around workplace Financial Wellbeing. In a webinar hosted by Payfit, we spoke to HR professionals from **47** companies about the importance of clear and simple payslips as a first step to supporting workforce Financial Wellbeing. At the London Foundation for Banking & Finance (LFBF)'s autumn conference, we were also honoured to share insights on the workplace Financial Wellbeing landscape and advocate for more access to Financial Wellbeing support.

Probably the most interesting training I've done. The pace was great as it gave plenty of opportunity for discussion and sharing of personal experiences and stories. - Workplace partner

Our Workplace delivery remains a critical part of our overall offer, as it allows us to effectively reach a diverse and meaningful portion of the UK's adult population during their working lives. Moreover, picking up on our vision in that we truly work with everyone, people from different backgrounds and from all ages and stages of life, we believe that our Workplace offering represents the best chance and perhaps only way to meet with the 'average' mainstream UK adult, who would not otherwise be impacted by our work with children and young people or with those in need.

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Financial Wellbeing in the Community

Thanks to the support from our funders, our Community Financial Wellbeing Workshops offer charities, community groups and voluntary organisations the opportunity to access valuable training for their beneficiaries at no cost. This is of particular value this year due to funding pressures in the wider charity sector. We have a wealth of experience and expertise delivering Workshops and Programmes, which enable these organisations to truly empower those they support.

I've learned a lot of practical skills and techniques that have really boosted my confidence and understanding when supporting young people with money management.
- Community partner

Using relevant examples and materials, our non-judgemental and interactive sessions cover a wide range of topics, from money habits and attitudes, budgeting and planning your everyday finances, to building Financial Resilience and achieving longer-term goals through saving, borrowing and pensions. The Workshops, designed for groups of up to 20, are empowering and aspirational, with a focus on developing and applying the skills, knowledge, confidence and behaviours that make up Financial Capability and therefore improving Financial Wellbeing. During Workshops, participants are introduced to a range of tools, resources and other organisations offering information and support, and are encouraged to take positive action to help them to manage their money well, whatever their starting point.

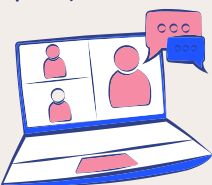
In 2025, we made significant progress in growing our Community delivery, with a record **317.5 hours** over **177 sessions**. This delivery was achieved by partnering with **84** charities, community groups and public sector organisations of which **49** were new partners. In total we reached a record **1,853 unique adults** through **2,301 attendees**, the highest number of people we've delivered in a Community setting, a great step towards achieving the challenging targets we set ourselves to triple our reach in the Community by 2028. To further support this growth, during the year, we recruited a dedicated Community Training Officer. We also generated **£19,120** of income through Programme partnerships with a range of councils, employability programmes, housing associations and charities.



Workplace

28% Face-to-Face

72% Virtual



Community

86% Face-to-Face

14% Virtual

Notably in contrast to our Workplace delivery, the majority of demand continues to be for in-person face-to-face delivery, with these bookings making up **86%** of Community delivery, increasing from **79%** last year.



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We also continue to innovate in our delivery, focusing on the specific needs of new cohorts. Our Refugee & Asylum Seeker Programme has been running for several years and has continued to grow. In 2025, we delivered **58 Workshops** as part of this programme, up from **48 Workshops** last year and accounting for **33%** of our total Community delivery, including delivering **25 Workshops** to refugee women in Bradford, Coventry and Leeds as part of World Jewish Relief's STEP Forward initiative. We also delivered Workshops from the Refugee and Asylum Seeker Programme to students such as at West Thames College, and residents of Tower Hamlets and Charnwood Councils. Over the year **65 participants** joined over four sessions of the webinar version of our Refugee & Asylum Seeker Programme, enabling individuals from a range of organisations and locations to take part.



**21.5 Hours of
Workshops delivered to
144
Adults with Learning
Disabilities and/or Autism**

Alongside this, we moved award-winning our Activity-Based Workshops, which are tailor-made for children and young people with Special Educational Needs (SEN) and adults with Learning Disabilities and/or Autism, from a pilot to a core part of our offering. Despite funding challenges, we delivered **14 Workshops** totalling **21.5 hours**, through **8** valued partners and reaching **144 adults with learning disabilities and/or autism**. We were delighted to share our learning from this initiative in a webinar with MaPS' Money Guiders Network, attended by **74** individuals passionate about improving Financial Wellbeing support in this area.

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Impact

Measuring our impact and independently evaluating the quality of our Workshops and Programmes remains an integral part of how we ensure our work supports our Theory of Change. Analysis undertaken by our impact and evaluation partner demonstrated that:

- Community attendees reported a **21%** improvement in their ability to manage their money, and were **33%** more willing to talk about money.
- On the Workplace side, participants reported similarly positive outcomes and these figures were **19%** and **25%** respectively.
- **90%** of Community session participants, and **95%** of employees attending our Workplace sessions, said they would recommend The Money Charity to others.
- **87%** of participants of our Community sessions left the sessions feeling that they could manage their money well, an increase of **21%**.
- 57% of attendees of our Workplace sessions left the workshop feeling less worried about money.
- Overall attendees of our Workplace and Community sessions rated them **4.7 out of 5**.
- **79%** of attendees of our Workplace sessions and **87%** of attendees of our Community sessions would be interested in more workshops, with investing as the most requested topic for further learning.
- **86%** of attendees of our Programme for Refugees & Asylum Seekers left knowing where to go for financial support.



The Money Manual

Our Money Manual, fully reviewed, redesigned and rewritten in 2023, sits alongside our Student Money Manual as an additional vital resource for adults freely available to download on our website and distributed free of charge to all Workshop attendees. The Money Manual is not only full of key product information, handy tips and suggestions to help adults to manage their money, but also sets out a Financial Wellbeing roadmap for people to follow in order to feel in control with all aspects of their financial lives.



Special Projects

Financial Wellbeing Fellowship



This year we were delighted to build an exciting new partnership with Capital Group to launch the Financial Wellbeing Fellowship, with the official launch event in early 2026. The Fellowship is a 3 year partnership, which will build the capacity of charities in the UK to offer bespoke Financial Wellbeing support to the community members that they serve.

Over the three years, we will create a network of 60 Financial Wellbeing Changemaker Charities. We will provide each of those charities with in-depth training to develop and enhance their skills in providing support and guidance around money, and to embed their learnings in the wider work of their organisations, by designing Financial Wellbeing offers that meet the needs of their community members. Each charity will also receive a tailored package of direct to beneficiary training and consultancy support from The Money Charity to complement and develop their offerings. They will also have the opportunity to join and build a network with the other Fellows to continue their learning and development, share best practice and continue to receive direct input and support from The Money Charity.

This programme reflects a shared commitment to improving Financial Wellbeing and confidence across our communities, and we are excited about the positive and lasting impact we can achieve for both the charities we work with and the people they support.

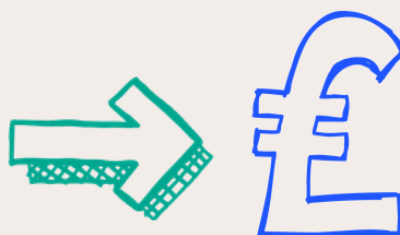
Financial Education and Creditworthiness Study with ClearScore & University of Birmingham

Funded by the Aviva Foundation, we have partnered with ClearScore to launch a year-long study which aims to quantify the impact of Financial Education on Financial Wellbeing and creditworthiness in 2025. Designed by the Centre on Household Assets and Savings Management (CHASM) at the University of Birmingham, the study will use the Field Trial methodology, a gold-standard evaluation technique that allows them to assess the causal impact of our Financial Wellbeing content.

Around **8,000** ClearScore users are expected to take part in the study. Participants will be randomly assigned into one of four routes: a chat route, a storyboard with videos route, a webinar route or a control route. As part of the research, we developed content used across the three routes with the control route only seeing existing ClearScore content. Participants will then be asked to complete a survey at the start and end of the study to understand their current feelings about money and if this has changed following the education received. Other key indicators such as credit scores will also be collected to measure any changes in financial behaviour.



A small pilot has taken place in early 2026 to test the set up processes in preparation for the full study. We look forward to launching the full study and seeing the key findings in 2026, as this ground-breaking research will help advance academic understanding and provide robust evidence that can be used to shape future practices amongst stakeholders seeking to improve Financial Capability, wellbeing, creditworthiness and potentially provide increased access to cheaper credit.



Consultancy

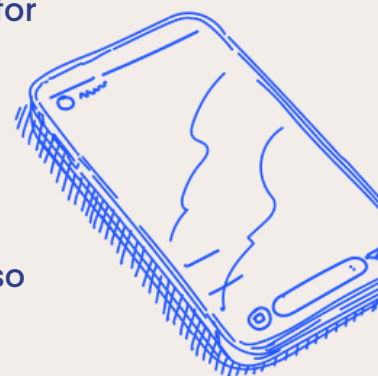
Our Consultancy work enables us to extend our impact beyond our Workshop and Webinar delivery, supporting all sorts of organisations to embed Financial Wellbeing into their products, services and communications. With our long Consultancy history, we offer our unique perspective, experience and expertise to add real insight and value to organisations working on a project or product.

This can take many forms, from providing support in building e-learning or a Financial Wellbeing hub, to creating strong, engaging Financial Education content or resources, such as a new resource helping parents who want to talk about money with their children. Others may be looking to develop a new money management app, seeking a critical friend who can help them ask the right questions about a new project or product, or looking for consumer and sector insights from our Financial Wellbeing perspective.

Whether it's a one-off project or a whole suite of work, our experienced team and network of Consultants can bring a unique combination of sector knowledge and practical expertise to any organisation. By working in collaboration with many trusted organisations, we are also able to amplify positive, aspirational Financial Wellbeing messages and reach wider audiences in meaningful, accessible ways. It allows us to represent and advocate for the consumers we work with, whilst improving practices and products that they may interact with.

This year, we were commissioned to deliver a variety of Financial Capability focused content for others, including:

- Resources for a Savings Club Financial Education programme for families for one of our partners to deliver through their staff as volunteers.
- Lesson content and training for a group of special educational needs schools.
- Content for a cancer charity, and other financial services organisations and charities.
- Sitting on Bristow & Sutor's Independent Advisory Panel and also taking part in various panels organised by Three Hands.
- Reviewing and providing Financial Education expertise for the creation of new Financial Education qualifications for exam boards.



While our Consultancy work is a key aspect of our income generation, it also truly benefits our clients too. As well as gaining access to our expert support, clients have the additional bonus of knowing that they're supporting the wider work of The Money Charity, helping us deliver more Workshops to those that most need them, enabling us to continue producing valuable resources and speaking up on Financial Education and Wellbeing.



Policy and Research



Our Policy and Research work complements our main objective of helping people from all walks of life to stay on top of their money. Through advocacy, contributing to policy consultations and working with financial service providers, we encourage developments that make money fairer, as well as easier to understand and manage. As a small national charity with a big vision, these allow us to influence policy-makers, regulators and key decision-makers, encourage others to provide Financial Capability support and ultimately help improve the financial lives of people across the UK.

This year there were two significant announcements that affected our work that we worked hard to influence. Published on the same day, the Government's Financial Inclusion Strategy and the Curriculum Review were both big steps forward for Financial Education and Wellbeing in the UK. We were pleased in 2024 when our Chief Executive Michelle was asked to be a member of the Government's Financial Inclusion Committee. The Committee was formed to support the Government in developing its Financial Inclusion Strategy with, importantly, Financial Education and Financial Capability explicitly included in its remit. As the only Financial Education and Wellbeing charity represented on the Committee, Michelle advocated for Financial Education to be added to the primary curriculum and for a portion of the dormant assets to be ringfenced for Financial Capability. We were therefore delighted when both of these were included as important parts of the Strategy.

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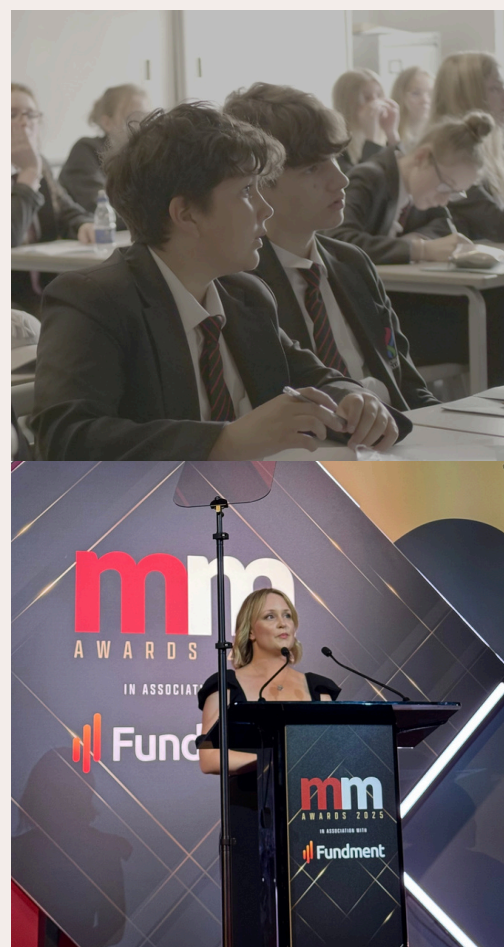
The Government's response to the Curriculum Review set out their intention that Financial Education should be added to the primary curriculum and strengthened in the secondary curriculum (both in England). We have long called for this and strongly welcome its inclusion from 2028. However, learning from the lessons of its original introduction to the secondary curriculum in 2014 will be important to ensure that, this time, a step change in Financial Education in schools is truly achieved. We know that this did not happen in 2014 and so, we have been liaising with the Department of Education and others to bring our voices to calls for a much better and well thought through implementation, with training and funding available for schools, as well as making sure we get the curriculum itself right. We will continue to try to influence this in 2026 and beyond.

The ring fencing of £15 million of Dormant Assets for Financial Capability initiatives, to be distributed via Fair4All Finance from 2026 is also hugely significant. There has been no ringfenced Financial Capability funding for adults for 15-20 years since the demise of the first National Strategy. We welcomed and responded to Fair4All's consultation about how best to use the assets, as well as speaking on a panel at their Delivering Financial Inclusion Together conference in November. We look forward to hearing the results of the consultation and playing our part in 2026.

More broadly, we are co-founders and members of the Youth Financial Capability Group (YFCG) alongside our fellow children and young people Financial Education charities. We responded to the APPG on Financial Education for Young People's call for evidence, and attended various events and conferences throughout the year. We are also members of the FCA's Consumer Network.

In addition, in 2025, we increased our presence and profile in other ways, with members of our team featured on podcasts, delivering guest webinars/talks as well as appearances on BBC News & Radio, and featuring in The Independent, Big Issue and more throughout the year. We were also nominated to be the inaugural charity partner of the Headlinemoney Awards, the annual event celebrating the best in financial and consumer journalism.

Finally, we played our part in a number of awareness raising days and weeks which align with our work, such as Talk Money Week, the #PensionAttention campaign and UK Savings Week. We also engaged with key events which offer opportunities to highlight different areas of our delivery, such as Young Carers Action Day, UK Charity Week and National Apprenticeship Week.



Development and Communications



This year we launched our new four year strategy that covers 2025–2028, focusing on growing the Financial Wellbeing support we provide to children, young people and adults across the UK. Alongside implementing the new strategy, we've established a new Development team to help drive our vision forward.



Our Website and Social Media

The Money Charity's main delivery objective is to ensure Financial Capability support is available to everyone who needs it. We also strive to raise awareness of Financial Wellbeing and Financial Education through a range of channels, including our website, social media, emails and press releases. With the world becoming increasingly digital, we continue to develop our digital presence so that these channels effectively showcase our work and reach wider audiences.

Our website aims to provide clear, friendly and accessible information, alongside our resources, services and tools. Over the year the site received nearly **17,123 visits** to around **43,166 pages** from more than **10,444 unique visitors**. It was encouraging to see these steady levels of engagement as we continued to dedicate resources, consideration and development time to improving, updating and developing vital user-focused aspects of our site. In addition, our free online Budget Builder keeps engaging many more people with taking their first steps into budgeting, with around **14,000 users in total**. Building on this momentum, we're excited to be launching a new website in 2026 alongside a refreshed brand, which will strengthen our identity, further improve the user experience and better support our audiences.

Our social media channels continued to grow steadily. In 2025, we made a strategic decision to prioritise LinkedIn as the primary social media channel, enabling us to effectively reach key audiences. We saw continued strong growth on LinkedIn, which maintained its upward trend with over **20% growth**. By year's end, our LinkedIn community has grown to over **2,800 followers**. Our other channels also saw growth, with our total social following having increased to well over **11,200**.

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The Money Statistics

For two decades, we have been crunching data from a wide range of statistical sources each month to offer “The Money Statistics”, our uniquely insightful and objective round-up of the most important numbers relating to money, debt, credit, tax and benefits, housing and the wider UK economy.

The value of The Money Statistics lies not only in the varied and engaged audience they reach, but the stories they allow us to tell about the UK’s Financial Wellbeing. By bringing together complex information in a clear and accessible format, the reports provide an objective and impartial resource for the press, policymakers and the public, highlighting key trends and vital issues affecting households across the country. Unsurprisingly, the numbers through 2025 continued to paint a picture of the main challenges for many UK consumers and households. We were also able to look at varied aspects, from mortgages to renting, bills to inflation, employment to Financial Education. The publication remains one of our vital ways of raising awareness of complex financial challenges and generating further positive discussion and hope for change.



In 2025, The Money Statistics continued to achieve strong reach and engagement. The publication was received by around **6,000 subscribers** every month with the readership growing, but more importantly with consistently strong rates of those who receive the report both opening it and then reading on. This clearly demonstrates the value our audiences place on our independent analysis and commentary. While the report is directly delivered to these people each month, the content spreads far and wide beyond that, with a variety of sources sharing and making use of them in both their professional and personal lives. Many organisations, media outlets and individuals will quote from them or use them as vital research or evidence, as well as key launching points into their own stories and presentations. For example, the December 2025 edition of The Money Statistics has also been cited in a BBC Radio 4 Money episode on Child Benefit and Credit Cards.

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The Money Statistics remains one of the most popular pages on our website, alongside the homepage, and is one of the things for which we are best known. Thanks to the support of Vanquis Banking Group, we were able to revive the report in 2025 and their continued sponsorship will enable us to produce this popular publication for at least the next few years.



Funding

We have continued to benefit from support from many of our much-valued existing funders, some of whom have supported our work for many years, such as Robinhood, Vanquis Banking Group, TopCashback, ClearScore, Aldermore Bank, and Bristow & Sutor. We also continued and developed our partnerships with organisations like CISI Future Foundation, the National Lottery Community Fund, the Openwork Foundation, Zopa Bank and St. James's Place.



In 2025 we warmly welcomed, amongst others, Capital Group, the Aviva Foundation, Sopra Steria, the AKO Foundation, Chesnara Plc, the Worshipful Company of Insurers, Quotezone/Seopa, who were either new or returning funders.

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Beneficiaries of Our Services

The beneficiaries of our services are people of all ages and backgrounds across the UK. Our face-to-face and virtual delivery in schools, colleges, universities, community groups and workplaces takes place in England, Scotland, Wales, and Northern Ireland. Our digital and printed information and resources are available across the UK.



Financial Review

Overall income for the year amounted to **£911,697 (2024 £622,273)** with an expenditure for the period of **£779,601 (2024 £690,988)**. Net income was **£132,096** compared with net expenditure of £68,715 in 2024. Net unrestricted income amounted to **£40,376 (2024 £27,816)**.

Net assets of the charity amounted to **£397,506 (2024 £265,410)** at 31 December 2025, comprising **£223,799 (2024 £183,423)** of unrestricted reserves and **£173,707 (2024 £81,987)** of restricted reserves. At year-end, there were no material commitments of unrestricted reserves not provided for as a liability in the accounts.

2025 was a really strong year for us financially, with our total income increasing by **47%**, primarily as a result of growth in restricted income. We made a net overall, restricted and unrestricted surplus for the first time in a

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number of years. Most importantly for the fourth year running we made an unrestricted surplus, bolstering our unrestricted reserves further. In addition we signed a number of multi-year grant agreements including some where the funds were received for the whole project upfront in 2025. The unearned element of these funds has been recognised as a liability under deferred income.

As a result, we have had significant bank balances throughout 2025. We currently use a number of at-hand bank accounts and short-term deposits which we actively manage in order to provide a mix of instant access, security and reasonable investment income. At year-end total bank balances were **£677,444 (2024 £293,976)**, comprising **£532,066 (2024 £293,976)** in at-hand bank accounts and **£145,378 (2024 £nil)** in short term deposits.

Our financial position in the future will depend on a number of factors, primarily our ability to continue to raise funds, build our earned income and manage our cost base, as well as to retain our staff and keep achieving desirable outcomes for those we support, while evidencing this for our funders and the wider community.

Principal Risks and Uncertainties

Our most significant risk continues to be that we will not be able to generate sufficient income to deliver our planned activities. This has increased this year as we have set out an ambitious new strategy for 2025-2028. So although we have had a successful year and found new and increased levels of funding we will need to continue on this increased trajectory if we are to achieve our plans.



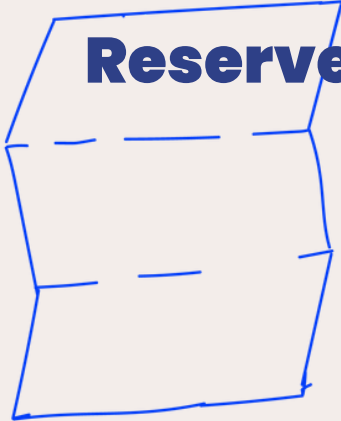
More broadly, this year, Financial Wellbeing continues to be topical and necessary, following the cost of living crisis, and with the advent this year of the Government's Financial Inclusion Strategy, we expect that to continue over the next few years.

However it is still the case that it continues to be difficult to raise funds in the Financial Capability & Wellbeing sector. Although what we do is valued by our beneficiaries and beyond, the debate as to who should pay for it carries on. The focus of the Money and Pensions Service remains on crisis debt solutions and pensions, rather than the more preventative work we do. There is therefore still no sustainable long-term funding source for this sector. We were pleased to see £15 million of dormant assets were ringfenced for adult financial capability and we await further announcements regarding what this means in practice. We believe it's important that the dormant assets scheme should fund Financial Education & Financial Capability initiatives that reach people at all life stages, starting from early years and extending into and throughout adulthood.

In addition, our new 2025–2028 strategy for growth, will ensure that we are investing more than ever before in our fundraising, communications and marketing functions. As these are not directly funded by anyone, we are likely to need to use some of our reserves to fund this initially. There is a risk that we do not receive the intended returns on this investment and do not see the intended increase in donations and delivery as a result. Whilst we believe that this is a reasonable and necessary step, there is a risk that it results in a loss.

Thirdly there is a risk in expanding the charity to recruitment, retention and expertise in these newer and expanding areas. We are also aware that our staff are the backbone of the charity. We awarded an across-the-board pay rise again in April. We were one of the first 100 employers to become a Living Pension employer in 2023 and are also a Living Wage employer.

Reserves Policy and Going Concern



It is the policy of the charity that the unrestricted funds not committed or invested in tangible fixed assets (the free reserves) held, should be between three and six months of our unrestricted expenditure excluding that which relates to activities generating income (between £157,327 and £314,655 as calculated at the date of signing this report). We exclude expenditure relating to activities generating income when calculating total unrestricted expenditure.

In the event of closure, we would not be liable for expenditure linked to income generating activities, unless the expenditure had income attached to it which would offset the liability. An annual review of the policy will be conducted.

In December 2025, unrestricted free reserves had increased to **£222,270 (2024 £180,557)**, which represents **4.2 months** worth of reserves. We had expected to use some of our reserves in 2025 to support the development of the new strategy but in fact did not need to and so we were able to continue to rebuild our reserves following the events of 2020, so this increase is welcomed.

We have calculated this number on a cautious and forward-looking basis by using unrestricted free reserves as at the end of 2025 and average predicted unrestricted expenditure (as defined above) for the next 12 months from the date of signing this report.

As mentioned above in the risk section, we are investing in our fundraising, communications and marketing functions in 2026 and we do so knowing that this may entail investing some of our reserves to achieve this in the short term.

We continue to be successful in securing both restricted project funding and unrestricted funding including a number of multi-year partnerships. Early indications suggest that this will continue into 2026. In addition we continue to generate income from financial wellbeing training and consultancy. Should

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our hopes for maintaining income over the next 12 months not be met, our reserves are sufficient to cover the difference in the short-term.

Overall we are comfortable that the charity is a going concern for at least the next 12 months with no material uncertainties.

Plans for the Future

In 2024 we conducted a strategic review of the charity to set a strategic and forward direction for 2025 to 2028. This reaffirmed our commitment to focusing on achieving Financial Wellbeing for all those we work with, through our tried and tested methods, such as Workshops and other resources, whilst adapting and innovating to ensure our relevance and that we remain engaging. We intend to focus on:



- focusing on our fundraising, marketing and communications functions, in order to enable us to achieve the other three objectives;
- doubling delivery for our Children and Young People Money Workshops;
- tripling delivery for our Adults in the Community Financial Wellbeing Workshops;
- maintaining earned income through Financial Wellbeing Workshops to Adults in the Workplace and developing ecosystem projects.



As set out above, 2025 has been a successful foundational year, with a focus on putting the building blocks for growth in place, as well as significantly increasing our income, and delivering a number of multi-year partnerships. In 2026 a number of those items will come to fruition, with a launch of a refreshed brand and website, a new CRM and the go live parts of both of the new projects we kicked off in 2025, as well as a steady increase in our business as usual delivery hours (if funding allows).

Structure, Governance and Management

The organisation is a charitable company limited by guarantee, incorporated on 28 September 2004 and registered as a charity on 23 November 2004. The company was established under a memorandum of association which established the objects and powers of the charitable company and is governed under its articles of association. All trustees give their time voluntarily and receive no benefits from the charity.

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In 2025, no expenses were reimbursed directly to trustees and the charity incurred **£3,737 (2024 £315)** in trustees expenses, details of which can be found in note 5 of the financial statements.

The governing body is the Board of Trustees. Four board meetings were held during the year, two of which were virtual meetings and two were hybrid meetings conducted from The Money Charity's office and ClearScore's office, the office of the Chair of the Board of Trustees. The charity's trustees and senior management attended these meetings.

The Chief Executive who is appointed by the trustees, manages the day-to-day operation of The Money Charity's activities under delegated authority. The Chief Executive is responsible for maintaining the direction of the organisation thus ensuring the charity's objectives are achieved.

At year-end, the Chief Executive was supported by eleven staff, of whom eight were part-time. The charity's staff are all based at our head office in Clapham, London but are all currently working in a hybrid way.



Appointment of Trustees

The directors of the company are charity trustees for the purpose of charity law and under the company's Articles are known as members of the board. The board ensures that when admitting trustees, it takes into account the need for trustees to contribute to the skills and balance of the board as a whole. Recruitment is normally conducted on an open basis, unless a particular skill or need is identified which is best fulfilled by a known individual. Trustees are formally elected to post by the current trustees.

No new trustees were recruited in 2025.

Trustee Induction and Training

New trustees are inducted through a combination of face-to-face or virtual meetings and the provision of an induction pack.

Remuneration Policy for Key Management Personnel

The Chief Executive's remuneration was set by the trustees on appointment in 2011 and did not increase between then and 2022. In 2022 for the first time since her appointment, we decided to award an across the board cost of living pay increase and we have done the same each year since. All four pay increases included the Chief Executive.

Statement of Responsibilities of the Trustees

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

Company law requires the trustees to prepare financial statements for each financial year which 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 the 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 then apply them consistently
- Observe the methods and principles in the Charities SORP
- Make judgements and estimates that are reasonable and prudent
- State whether applicable UK Accounting Standards and statements of recommended practice have been followed, subject to any material departures disclosed and explained in the financial statements
- Prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in operation

The trustees are responsible for keeping adequate accounting records that 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.

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For the year ended 31 December 2025

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

Members of the charity guarantee to contribute an amount not exceeding £1 to the assets of the charity in the event of winding up. The total number of such guarantees at 31 December 2025 was **5 (2024: 5)**. The trustees are members of the charity but this entitles them only to voting rights. The trustees have no beneficial interest in the charity.

These accounts have been prepared in accordance with the provisions applicable to companies subject to the small companies' regime.

The trustees' annual report has been approved by the trustees on **29 April 2026** and signed on their behalf by

Justin Basini
Chair of the Board of Trustees

THE MONEY CHARITY

Thank you to all our funders, in particular:

AKO Foundation	Longhurst
Aldermore Bank	The MSE Charity
Aviva Foundation	The National Lottery Community Fund
Bristow & Sutor	The Openwork Foundation
Capital Group	Planit Financial
Charlotte Bonham-Carter Charitable Trust	Quotezone / Seopa
Chesnara Plc / Countrywide Assured	Robinhood
CISI Future Foundation	Sopra Steria
ClearScore Group	St. James's Place
Community Foundation Surrey	TopCashback
Coreco	Vanquis Banking Group
Fortify Wealth	The Worshipful Company of Insurers
Garfield Weston Foundation	Zopa Bank

We also gratefully acknowledge:

Donations from Ascot Lloyd, Billericay Baptist Church, Bind, The Blunt Trust, PayFit, PRA Group, Research in Finance and Tithe

Event fundraising from Headline Money Awards attendees, Money Marketing Awards attendees and Open Banking Expo Awards ticket sales & attendees

Employee Giving from Google, MFS, IRESS and UKG

Our many individual supporters and all those who use The Money Charity's services



Independent Examiner's Report to the Trustees of The Money Charity

I report to the trustees on my examination of the accounts of The Money Charity for the year ended 31 December 2025.

This report is made solely to the trustees as a body, in accordance with the Charities Act 2011. My examination has been undertaken so that I might state to the trustees those matters I am required to state to them in an independent examiner's report and for no other purpose. To the fullest extent permitted by law, I do not accept or assume responsibility to anyone other than the charity and the trustees as a body, for my examination, for this report, or for the opinions I have formed.

Responsibilities and Basis of Report

As the charity trustees of the Company 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 the Company's accounts carried out under section 145 of the 2011 Act and in carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Charities Act 2011 ('the 2011 Act').

Independent Examiner's Statement

Since the Company's gross income exceeded £250,000 your examiner must be a member of a body listed in section 145 of the 2011 Act. I confirm that I am qualified to undertake the examination because I am a member of The Institute of Chartered Accountants in England and Wales, which is one of the listed bodies.

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

1. Accounting records were not kept in respect of the Company as required by section 386 of the 2006 Act; or
2. The accounts do not accord with those records; or

The **MONEY** Charity Annual Report

For the year ended 31 December 2025

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.

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.

Signed:

Name: Jonathan Coyle FCA DChA

Address: Sayer Vincent LLP, 110 Golden Lane,
London, EC1Y 0TG

DATE: 22 May 2026



The **MONEY** Charity Annual Report

For the year ended 31 December 2025

The Money Charity

Statement of financial activities (incorporating an income and expenditure account)

For the year ended 31 December 2025

		Unrestricted	Restricted	2025	Unrestricted	Restricted	2024
	Note	£	£	Total	£	£	Total
				£			£
Income from:							
Donations		23,540	-	23,540	40,709	-	40,709
Charitable activities							
Core activities	2	325,117	558,744	883,861	281,982	297,247	579,229
Other Income		828	-	828	-	-	-
Investments		3,468	-	3,468	2,335	-	2,335
Total income		352,953	558,744	911,697	325,026	297,247	622,273
Expenditure on:							
Raising funds	3a	64,326	-	64,326	23,423	-	23,423
Charitable activities							
Core activities	3a	248,251	467,024	715,275	273,787	393,778	667,565
Total expenditure		312,577	467,024	779,601	297,210	393,778	690,988
Net income/(expenditure) for the year	4	40,376	91,720	132,096	27,816	(96,531)	(68,715)
Reconciliation of funds:							
Total funds brought forward		183,423	81,987	265,410	155,607	178,518	334,125
Total funds carried forward		223,799	173,707	397,506	183,423	81,987	265,410

All of the above results are derived from continuing activities. There were no other recognised gains or losses other than those stated above. Movements in funds are disclosed in Note 12 to the financial statements.

The **MONEY** Charity Annual Report

For the year ended 31 December 2025

The Money Charity

Balance sheet

Company no. 05244075

As at 31 December 2025

	Note	£	2025 £	£	2024 £
Fixed assets:					
Tangible assets	8		1,529		2,866
			1,529		2,866
Current assets:					
Debtors	9	10,824		27,629	
Short term deposits		145,378		-	
Cash at bank and in hand		532,066		293,976	
			688,268	321,605	
Liabilities:					
Creditors: amounts falling due within one year	10	292,291		59,060	
Net current assets			395,977		262,544
Total net assets	12a		397,506		265,410
The funds of the charity:					
Restricted income funds	13a		173,707		81,987
Unrestricted income funds:					
General funds		223,799		183,423	
Total unrestricted funds			223,799		183,423
Total charity funds			397,506		265,410

The opinion of the directors is that the company is entitled to the exemptions conferred by Section 477 of the Companies Act 2006 relating to small companies.

The directors acknowledge the following responsibilities:

- (i) The members have not required the company to obtain an audit of its accounts for the year in question in accordance with section 476
- (ii) The directors acknowledge their responsibilities for complying with the requirements of the Act with respect to accounting records and the preparation of accounts
- (iii) These accounts have been prepared in accordance with the provisions applicable to companies subject to the small companies' regime

Approved by the trustees on **29 April 2026** and signed on their behalf by

Justin Basini
Chair of the Board of Trustees

The **MONEY** Charity Annual Report

For the year ended 31 December 2025

The Money Charity

Statement of cash flows

For the year ended 31 December 2025

	Note	2025 £	£	2024 £	£
Cash flows from operating activities					
Net income/(expenditure) for the reporting period (as per the statement of financial activities)		132,096		(68,715)	
Depreciation charges		1,335		1,361	
Dividends, interest and rent from investments		(3,468)		(2,335)	
Decrease/(increase) in debtors		16,805		(3,918)	
Increase/(decrease) in creditors		233,231		(8,245)	
Net cash provided by/(used in) operating activities		380,000		(81,851)	
Cash flows from investing activities:					
Dividends, interest and rents from investments		3,468		2,335	
Net cash provided by investing activities		3,468		2,335	
Change in cash and cash equivalents in the year		383,468		(79,516)	
Cash and cash equivalents at the beginning of the year		293,976		373,492	
Cash and cash equivalents at the end of the year		677,444		293,976	

The Money Charity

Notes to the financial statements

For the year ended 31 December 2025

1 Accounting policies

a) Statutory information

The Money Charity is a charitable company limited by guarantee and is incorporated in England and Wales. The registered office address is 15 Prescott Place, London, SW4 6BS.

b) Basis of preparation

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) – (Charities SORP FRS 102), The Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Companies Act 2006.

Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy or note.

In applying the financial reporting framework, the trustees have made a number of subjective judgements, for example in respect of significant accounting estimates. Estimates and judgements are continually evaluated and are based on historical experience and other factors, including expectations of future events that are believed to be reasonable under the circumstances. The nature of the estimation means the actual outcomes could differ from those estimates. Any significant estimates and judgements affecting these financial statements are detailed within the relevant accounting policies below.

c) Public benefit entity

The charity meets the definition of a public benefit entity under FRS 102.

d) Going concern

The trustees consider that there are no material uncertainties about the charity's ability to continue as a going concern.

The trustees do not consider that there are any sources of estimation uncertainty at the reporting date that have a significant risk of causing a material adjustment to the carrying amounts of assets and liabilities within the next reporting period.

e) Income

Income is recognised when the charity has entitlement to the funds, any performance conditions attached to the income have been met, it is probable that the income will be received and that the amount can be measured reliably.

The Money Charity

Notes to the financial statements

For the year ended 31 December 2025

1 Accounting policies (continued)

Income from government and other grants, whether 'capital' grants or 'revenue' grants, is recognised when the charity has entitlement to the funds, any performance conditions attached to the grants have been met, it is probable that the income will be received and the amount can be measured reliably and is not deferred.

Income received in advance of the provision of a specified service is deferred until the criteria for income recognition are met.

On receipt, donated gifts, professional services and donated facilities are recognised on the basis of the value of the gift to the charity which is the amount the charity would have been willing to pay to obtain services or facilities of equivalent economic benefit on the open market; a corresponding amount is then recognised in expenditure in the period of receipt.

f) Interest receivable

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.

g) Fund accounting

Restricted funds are to be used for specific purposes as laid down by the donor. Expenditure which meets these criteria is charged to the fund.

Unrestricted funds are donations and other incoming resources received or generated for the charitable purposes.

Designated funds are unrestricted funds earmarked by the trustees for particular purposes.

h) Expenditure and irrecoverable VAT

Expenditure is recognised once there is a legal or constructive obligation to make a payment to a third party, it is probable that settlement will be required and the amount of the obligation can be measured reliably. Expenditure is classified under the following activity headings:

- Costs of raising funds relate to the costs incurred by the charity in inducing third parties to make voluntary contributions to it, as well as the cost of any activities with a fundraising purpose
- Expenditure on charitable activities includes the costs of delivering services and other educational activities undertaken to further the purposes of the charity and their associated support costs
- Other expenditure represents those items not falling into any other heading

Irrecoverable VAT is charged as a cost against the activity for which the expenditure was incurred.

The Money Charity

Notes to the financial statements

For the year ended 31 December 2025

1 Accounting policies (continued)

i) Allocation of support costs

Resources expended are allocated to the particular activity where the cost relates directly to that activity. However, the cost of overall direction and administration of each activity, comprising the salary and overhead costs of the central function, is apportioned on the following basis which are an estimate, based on staff time, of the amount attributable to each activity.

• Charitable core activities	79.5%
• Raising funds	8.5%
• Support costs	12.0%

Governance costs are the costs associated with the governance arrangements of the charity. These costs are associated with constitutional and statutory requirements and include any costs associated with the strategic management of the charity's activities.

j) Operating leases

Rental charges are charged on a straight line basis over the term of the lease.

k) Tangible fixed assets

Items of equipment are capitalised where the purchase price exceeds £500. Depreciation costs are allocated to activities on the basis of the use of the related assets in those activities. Assets are reviewed for impairment if circumstances indicate their carrying value may exceed their net realisable value and value in use. Major components are treated as a separate asset where they have significantly different patterns of consumption of economic benefits and are depreciated separately over its useful life.

Depreciation is provided at rates calculated to write down the cost of each asset to its estimated residual value over its expected useful life. The depreciation rates in use are as follows:

• Computer equipment and software	25% Straight line
• Furniture, fixtures and fittings	25% Reducing balance

l) Debtors

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

m) Short term deposits

Short term deposits includes cash balances that are invested in accounts with a maturity date of between 3 and 12 months.

n) Cash at bank and in hand

Cash at bank and cash in hand includes cash and short term highly liquid investments with a short maturity of 3 months or less from the date of acquisition or opening of the deposit or similar account.

The **MONEY** Charity Annual Report

For the year ended 31 December 2025

The Money Charity

Notes to the financial statements

For the year ended 31 December 2025

1 Accounting policies (continued)

o) Creditors and provisions

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

p) 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.

q) Pensions

The charitable company operates a defined contribution pension scheme. Contributions payable to the charitable company's pension scheme are charged to the Statement of Financial Activities in the period to which they relate.

2 Income from charitable activities

			2025			2024
	Unrestricted	Restricted	Total	Unrestricted	Restricted	Total
	£	£	£	£	£	£
Grants	178,335	558,744	737,079	98,756	297,247	396,004
Consultancy	41,719	-	41,719	52,674	-	52,674
Money Manual	271	-	271	18	-	18
Training	104,792	-	104,792	130,534	-	130,534
	<u>325,117</u>	<u>558,744</u>	<u>883,861</u>	<u>281,983</u>	<u>297,247</u>	<u>579,230</u>

The **MONEY** Charity Annual Report

For the year ended 31 December 2025

The Money Charity

Notes to the financial statements

For the year ended 31 December 2025

3a Analysis of expenditure (current year)

	Raising funds	Charitable core activities	Governance costs	Support costs	2025 Total	2024 Total
	£	£	£	£	£	£
Staff costs (Note 5)	37,572	352,204	-	53,277	443,053	408,099
Other related staff and governance costs	-	-	3,737	7,731	11,468	2,021
Restricted direct costs	-	212,758	-	-	212,758	188,507
Unrestricted direct costs	-	34,815	-	-	34,815	40,368
Fundraising and other charitable activities	17,215	16,679	-	-	33,894	10,122
Insurance	-	-	-	1,280	1,280	1,349
Office costs	-	-	-	2,145	2,145	3,311
Website, IT and printing	-	-	-	8,772	8,772	8,372
Rent	-	-	-	20,004	20,004	20,004
Legal and HR support fees	-	-	150	4,419	4,569	2,401
Independent examination fees	-	-	5,508	-	5,508	5,072
Depreciation	-	-	-	1,335	1,335	1,363
	54,787	616,456	9,395	98,963	779,601	690,988
Support costs	9,539	89,424	-	(98,963)	-	-
Governance costs	-	9,395	(9,395)	-	-	-
Total expenditure 2025	64,326	715,275	-	-	779,601	
Total expenditure 2024	23,423	667,565	-	-		690,988

Restricted direct costs relate to expenses incurred on the charity's restricted projects as listed in Note 13. Unrestricted direct costs relate to expenses incurred on the charity's income generating activities.

The **MONEY** Charity Annual Report

For the year ended 31 December 2025

The Money Charity

Notes to the financial statements

For the year ended 31 December 2025

3b Analysis of expenditure (prior year)

	Raising funds £	Charitable core activities £	Governance costs £	Support costs £	2024 Total £
Staff costs (Note 5)	13,904	345,182	-	49,013	408,099
Other related staff and governance costs	-	-	315	1,706	2,021
Restricted direct costs	-	188,507	-	-	188,507
Unrestricted direct costs	-	39,108	-	1,261	40,368
Fundraising and other charitable activities	6,083	4,039	-	-	10,122
Insurance	-	-	-	1,349	1,349
Office costs	-	-	-	3,311	3,311
Website, IT and printing	-	-	-	8,372	8,372
Rent	-	-	-	20,004	20,004
Legal and HR support fees	-	-	34	2,367	2,401
Independent examination fees	-	-	5,072	-	5,072
Depreciation	-	-	-	1,363	1,363
	19,987	576,835	5,421	88,745	690,988
Support costs	3,436	85,309	-	(88,745)	-
Governance costs	-	5,421	(5,421)	-	-
Total expenditure 2024	23,423	667,565	-	-	690,988

The **MONEY** Charity Annual Report

For the year ended 31 December 2025

The Money Charity

Notes to the financial statements

For the year ended 31 December 2025

4 Net expenditure for the year

This is stated after charging / (crediting):

	2025	2024
	£	£
Depreciation	1,335	1,361
Operating lease rentals payable:		
Property	20,004	20,004
Independent Examiner's remuneration (excluding VAT)		
Independent Examination fees	4,700	4,500
	4,700	4,500

5 Analysis of staff costs, trustee remuneration and expenses, and the cost of key management

Staff costs were as follows:

	2025	2024
	£	£
Salaries and wages	373,639	335,753
Social security costs	34,017	34,642
Employer's contribution to defined contribution pension schemes	34,024	36,167
Other forms of employee benefits	1,373	1,537
	443,053	408,099

One employee received employee benefits exceeding £60,000 during the year (2024: one).

The key management personnel of the charity in the current and prior financial year comprised the Chief Executive Officer and unremunerated charity trustees. Total employee benefits for the Chief Executive Officer (including pension contributions and employer's national insurance) were £80,054 (2024: £76,851).

The charity trustees were neither paid nor received any other benefits from employment with the charity in the year (2024: £nil). No charity trustee received payment for professional or other services supplied to the charity (2024: £nil).

The charity incurred £3,737 in trustees expenses in 2025 (2024: £315), £867 related to hospitality expenses and £2,870 to training and development expenses. £1,075 of which were received as gifts in kind, therefore £2,662 being the actual trustees expenses incurred by the charity. No expenses were reimbursed to charity trustees during the year (2024: £nil).

The Money Charity

Notes to the financial statements

For the year ended 31 December 2025

6 Staff numbers

The average number of employees (head count based on number of staff employed) during the year was 10 (2024: 10).

7 Related party transactions

Aggregate donations from related parties were £40,000 (2024: £38,865), all of which were restricted grants.

Justin Basini is the Chief Executive Officer & Co-Founder of ClearScore. The charity received two grants of £35,000 and £5,000 respectively from ClearScore in 2025, totalling £40,000 (2024: £38,865). In 2024 the charity received a donation of £750 from Aro Finance, which was acquired by ClearScore in January 2025.

Gifts in kind of a value to the charity of £5,363 was received from ClearScore in 2025 (2024: £4,000), £575 related to trustees' hospitality, £500 to trustees' training and development, £2,663 to venue hire (including catering) and £1,625 to IT equipment.

In addition, ClearScore is the lead partner in the Financial Education & Creditworthiness Study funded by the Aviva Foundation. This meant that ClearScore passed £155,000 of the funding received from the Aviva Foundation to the charity in 2025, £39,849 of which was spent on evaluation conducted by the project's evaluation partner, Centre on Household Assets and Savings Management (CHASM) at the University of Birmingham.

Jonny Bryan is the Head of EMEA Partner Channel Sales at UKG, and the charity received one donation of £200 from UKG, as part of their giving initiative to charity in lieu of Christmas gifts, in 2025.

The **MONEY** Charity Annual Report

For the year ended 31 December 2025

The Money Charity

Notes to the financial statements

For the year ended 31 December 2025

8 Tangible fixed assets

Cost	Computer equipment and software £	Total £
At the start of the year	10,768	10,768
Additions in year	-	-
Disposals in year	(905)	(905)
At the end of the year	9,863	9,863
Depreciation		
At the start of the year	7,904	7,904
Charge for the year	1,335	1,335
Eliminated on disposal	(905)	(905)
At the end of the year	8,334	8,334
Net book value		
At the end of the year	1,529	1,529
At the start of the year	2,864	2,864

All of the above assets are used for charitable purposes.

9 Debtors

	2025	2024
	£	£
Trade debtors	10,361	22,670
Other debtors	463	4,959
	10,824	27,629

The **MONEY** Charity Annual Report

For the year ended 31 December 2025

The Money Charity

Notes to the financial statements

For the year ended 31 December 2025

10 Creditors: amounts falling due within one year

	2025	2024
	£	£
Trade creditors	45,475	39,035
Accruals	16,771	16,255
Deferred income (Note 11)	230,045	3,770
	292,291	59,060

11 Deferred income

Deferred income includes unrestricted income received during the financial year towards Financial Education and Wellbeing Training which took place in Q1 2026 and restricted income received towards the Financial Wellbeing Fellowship which is being spread across 2026, 2027 and 2028.

	2025	2024
	£	£
Balance at the start of the year	3,770	5,905
Amount released to income in the year	(3,770)	(5,905)
Amount deferred in the year	230,045	3,770
Balance at the end of the year	230,045	3,770

12a Analysis of net assets between funds (current year)

	General unrestricted	Restricted	Total funds
	£	£	£
Tangible fixed assets	1,529	-	1,529
Net current assets	222,270	173,707	395,977
Net assets at 31 December 2025	223,799	173,707	397,506

The **MONEY** Charity Annual Report

For the year ended 31 December 2025

The Money Charity

Notes to the financial statements

For the year ended 31 December 2025

12b Analysis of net assets between funds (prior year)

	General unrestricted £	Restricted £	Total funds £
Tangible fixed assets	2,866	-	2,866
Net current assets	180,557	81,987	262,544
Net assets at 31 December 2024	183,423	81,987	265,410

13a Movements in funds (current year)

	At 1 January 2025 £	Income & gains £	Expenditure & losses £	Transfers £	At 31 December 2025 £
Restricted funds:					
Financial Education Training with Children & Young People	49,255	300,452	(277,868)	-	71,839
Financial Wellbeing Training with Adults	32,732	84,092	(69,958)	-	46,866
Financial Wellbeing Fellowship	-	19,200	(19,200)	-	-
Financial Education & Creditworthiness Study	-	155,000	(99,998)	-	55,002
Total restricted funds	81,987	558,744	(467,024)	-	173,707
Unrestricted funds:					
General funds	183,423	352,953	(312,577)	-	223,799
Total unrestricted funds	183,423	352,953	(312,577)	-	223,799
Total funds	265,410	911,697	(779,601)	-	397,506

The narrative to explain the purpose of each fund is given at the foot of the note below.

The **MONEY** Charity Annual Report

For the year ended 31 December 2025

The Money Charity

Notes to the financial statements

For the year ended 31 December 2025

13b Movements in funds (prior year)

	At 1 January 2024 £	Income & gains £	Expenditure & losses £	Transfers £	At 31 December 2024 £
Restricted funds:					
Financial Education Training with Children & Young People	141,135	210,617	(302,496)	-	49,255
Financial Wellbeing Training with Adults	37,383	86,631	(91,282)	-	32,732
Total restricted funds	178,518	297,247	(393,778)	-	81,987
Unrestricted funds:					
General funds	155,607	325,026	(297,210)	-	183,423
Total unrestricted funds	155,607	325,026	(297,210)	-	183,423
Total funds	334,125	622,273	(690,988)	-	265,410

Purposes of restricted funds:

Financial Education Training with Children & Young People in Education and the Community

To provide free direct delivery training and resources (primarily our Money Workshops) to children and young people in schools, colleges and community groups across the UK.

Financial Wellbeing Training with Adults in the Community

To provide free direct delivery training and resources (primarily our Workshops and Webinars) to adults across the UK aimed both directly at individuals who want to learn to manage money well, and the intermediaries, such as charities and community groups, who help them.

Financial Wellbeing Fellowship

To provide free training to charities across the UK to help them build their capacity to offer bespoke Financial Wellbeing support to their beneficiaries.

Financial Education & Creditworthiness Study

To support a year-long study aimed at quantifying the impact of Financial Education on Financial Wellbeing and Creditworthiness.

The **MONEY** Charity Annual Report

For the year ended 31 December 2025

The Money Charity

Notes to the financial statements

For the year ended 31 December 2025

14 Operating lease commitments payable as a lessee

The charity's total future minimum lease payments under non-cancellable operating leases is as follows for each of the following periods

	2025	2024
	£	£
Less than one year	-	-
One to five years	-	-
	<u>-</u>	<u>-</u>
	<u>-</u>	<u>-</u>

15 Legal status of the charity

The charity is a company limited by guarantee and has no share capital. The liability of each member in the event of winding up is limited to £1.

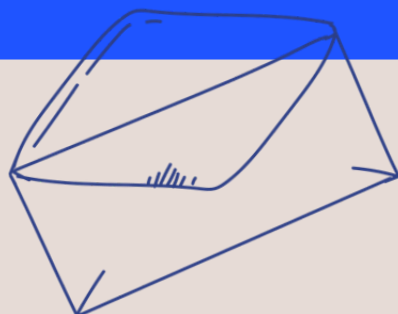


Thanks for reading!

To support our work in 2026 and be part of building the UK's Financial Wellbeing, please visit themoneycharity.org.uk

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0207 062 8933



**THE
MONEY
CHARITY**