

Annual Report and Accounts **2021**



# CONTENTS

<b>1.</b>	Foreword by the Chair of the Association	1
<b>2.</b>	Our activities 2020/21	
•	Support and promote an effective system of complaint handling and redress	2
•	Protect the role of an ombudsman as the 'best practice' model	3
•	Provide an authoritative voice and promote best practice	5
•	Support open and transparent accountability	7
<b>3.</b>	Governance	8
•	Annual General Meeting 2020	8
•	Board	8
•	Validation Committee	8
<b>4.</b>	Membership	9
•	Changes in membership	9
•	Members of the Association as at 31 March 2021	10
<b>5.</b>	Financial statement 2020/21	11

## **The Vision of the Association is that throughout the public and private sectors:**

- It is straightforward and simple for people to complain.
- People making a complaint are listened to and treated fairly.
- A complaint is dealt with quickly, fairly and effectively at the earliest stage by suitably trained staff.
- People have access to an ombudsman in all areas of consumer and public services.
- The learning from a complaint is used to improve services.

## **The objects of the Association are to:**

- 1) Support and promote an effective system of complaint handling and redress in the United Kingdom, Ireland, Britain's Crown Dependencies and Britain's Overseas Territories.
- 2) Encourage, develop and protect the role of an ombudsman in both the public and private sectors as the 'best practice' model for resolving complaints, according recognition through membership.
- 3) Provide an authoritative voice and promote best practice and policy for those involved in complaint handling and redress to ensure an effective service for the public.
- 4) Support open and transparent accountability and endorse principles of good complaint handling.

# FOREWORD

# Foreword by the Chair of the Association

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**I**t is an understatement to say that 2020/21 was challenging. The greatest impact of course fell on those who lost a loved one during the pandemic and on those in the health and social care sector who worked so hard to nurse, save, and protect us.

The secondary impact of the various lockdowns across the different nations and territories also took a toll. Trying to juggle work life from home whilst also homeschooling, caring for other family members, and isolating when 'pinged' became the reality for many. Two comments from colleagues at different times in the year struck me: "This isn't working from home; this is trying to do our best in exceptional circumstances" and "Working from home? I feel more like I'm living in the office".

The isolation from friends and family and the absence of social interaction with colleagues had a severe impact on many people's mental health and whilst there might not be many upsides to the global pandemic, hopefully one of them is the end of any remaining stigma around mental health and asking for help when you need it.

In that context it would seem churlish to focus on the things that unfortunately we were not able to do in 2020/21 – the cancellation of the 2020 Conference, not being able to meet up in person or the projects that were put on hold – so rather I'd like to highlight the positive things that we did do.

The main focus of the OA's work during 2020/21 was the relaunch of our public facing website and the creation of the 'OA Community'; a new online area for members to

network and share best practice. Delivered on time and on budget, the website will be a great tool to help us deliver our objectives.

The Ombuds Day videos in October were another great example of how as a sector we can work together to reinforce and amplify the messages we are all trying to deliver.

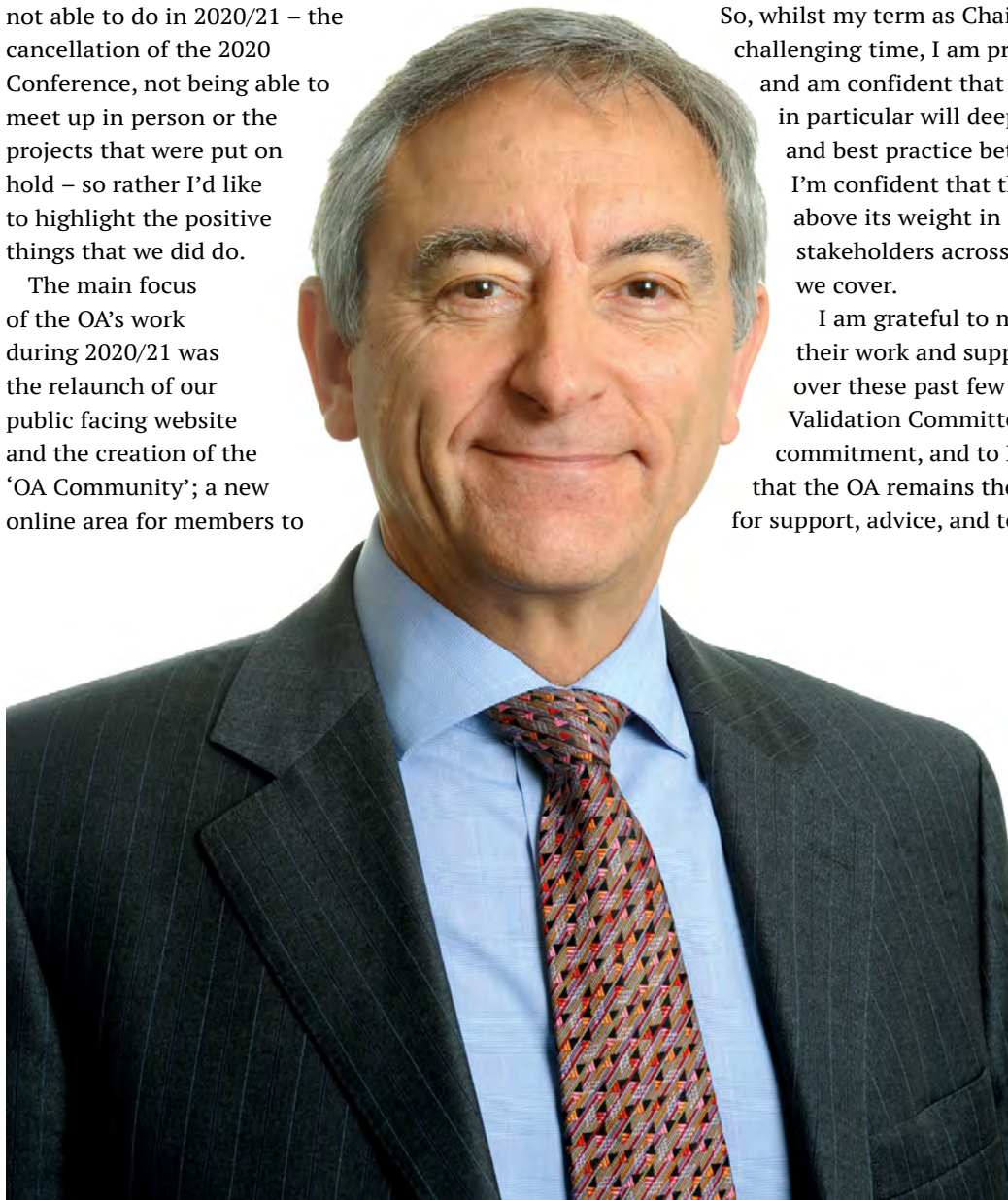
Despite the restrictions on meeting in person and the inevitable de-prioritisation of some areas of work we still managed to successfully influence government policy on redress and that should come to fruition in the UK with the establishment of an ombudsman covering the new homes sector and, hopefully, one for the gambling sector as well.

I am also especially pleased that the creation of the Senior Leaders' Network and the use of the OA's Zoom account meant that we were still able to facilitate networking and the sharing of best practice during the Covid lockdown.

And I'm particularly looking forward to the first winner of the Outstanding Contribution Award being announced and the award becoming a regular fixture going forward to recognise the fantastic work that so many in our sector do.

So, whilst my term as Chair of the OA coincided with this challenging time, I am proud of what we have achieved and am confident that the new online OA Community in particular will deepen the sharing of experiences and best practice between members. More broadly, I'm confident that the OA will continue to punch above its weight in influencing policy makers and stakeholders across all the sectors and nations that we cover.

I am grateful to my fellow Board members for their work and support in helping steer the OA over these past few years, to the members of the Validation Committee for their time, expertise, and commitment, and to Donal and Maz for ensuring that the OA remains the place that we can all turn to for support, advice, and to be challenged.



A handwritten signature in blue ink that reads "Anthony Arter".

**Anthony Arter**

Ombudsman Association Chair  
Pensions Ombudsman and  
Pension Protection  
Fund Ombudsman

# OUR ACTIVITIES

**Support and promote an effective system of complaint handling and redress in the United Kingdom, Ireland, Britain's Crown Dependencies and Britain's Overseas Territories.**

## Review of strategic issues

Initial work was undertaken in August and September to review which sectors the OA should focus on in order to prioritise those where our influence was most likely to help achieve our *Vision* that people have access to an ombudsman in all areas of consumer and public services. The Policy Network discussed further at their meeting in October and the OA Board's Strategic Issues Sub-Committee met in November to discuss how we could best deliver our *Vision* and *Objectives*.

## UK Administrative Justice Council (AJC)

Through his position on the Steering Group, the Chief Executive has continued to inform the work of the AJC to ensure it reflects the expertise of the ombudsman community in its discussions and activities. There were several Steering Group and full Council meetings during the year, all taking place online. As many colleagues will be aware, Rosemary Agnew, Scottish Public Services Ombudsman, has subsequently been appointed to the role of Deputy-Chair of the Council, strengthening the input from the ombudsman sector.

There were also a number of key webinars

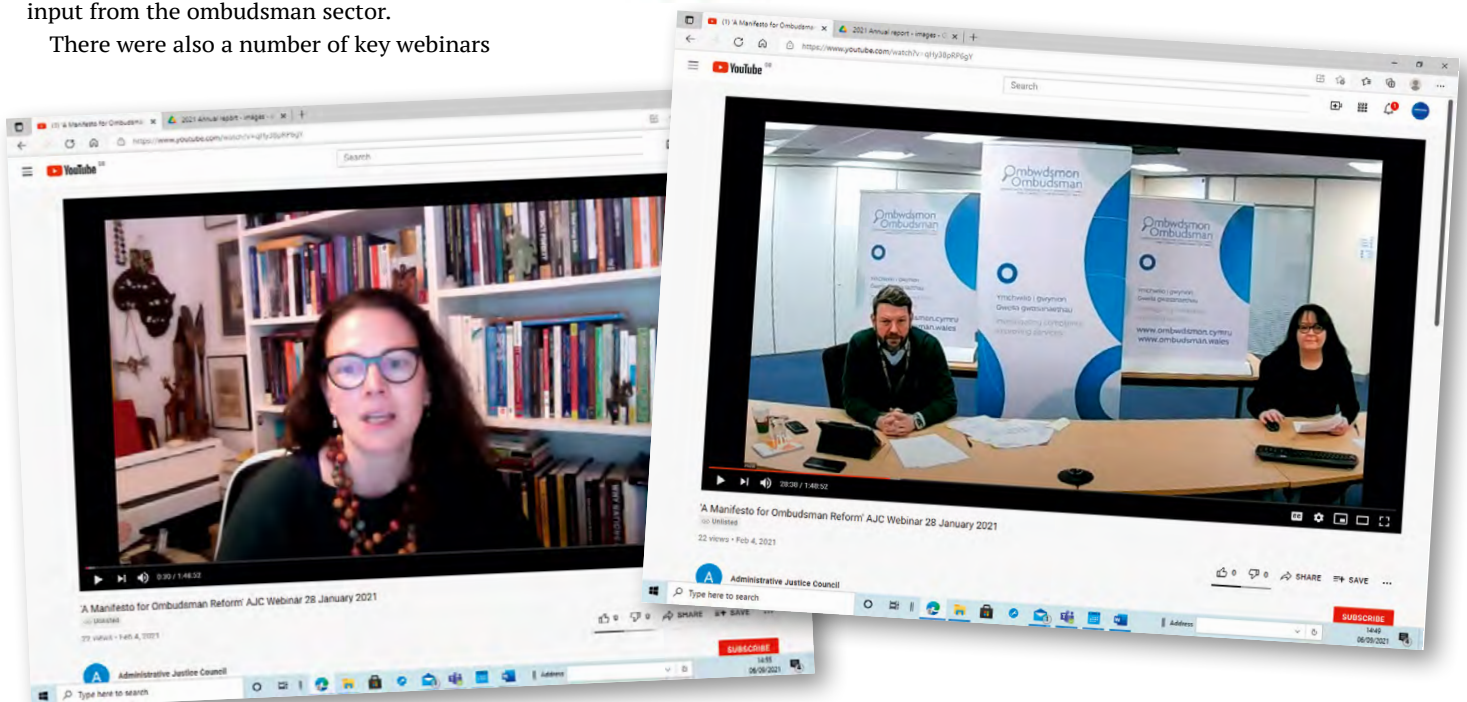
during the year that the Chief Executive and members of the OA participated in, including *'The impact of Covid-19 on the administrative justice system'* in April 2020, *'Windrush: Falling Through the Gaps'* in September 2020, and *'A Manifesto for Ombudsman Reform'* in January 2021.

In the webinar on ombudsman reform it was highlighted that the pandemic had disproportionately affected sections of society that don't typically take their complaints to an ombudsman, for example the homeless, older people, those detained in institutions and ethnic minorities, emphasising the pressing need for own initiative powers for those ombudsman schemes overseeing public services in England and at the UK level.

## Ombudsman / Tribunals Familiarisation Working Group

The Chief Executive has been chairing the Ombudsman / Tribunals Familiarisation Working Group, which is exploring how the two sectors can work together more closely; from more effective signposting to sharing best practice. Membership of the Group includes representatives of the judiciary, UK Ministry of Justice, the Housing Ombudsman, PHSO, LGSCO, the advice and advocacy sector, pro-bono lawyers, and academics.

Due to the impact of the pandemic on the resources and priorities of both ombudsman schemes and tribunals, the work of the Familiarisation programme did not develop as







## European Network of Ombudsmen

Also in October, the Chief Executive attended an online event marking the 25th anniversary of the European Ombudsman and the online European Network of Ombudsmen conference. The two conferences provided the opportunity to see the best practice that is being adopted across Europe, in particular in relation to the issues that have arisen regarding the coronavirus pandemic and the response from national governments.

far as had been hoped during 2020/21, but it is anticipated that the work will be reinvigorated going forward after the securing of funding for a project led by Professor Naomi Creutzfeldt.

## Civil Justice Council Judicial ADR Liaison Committee

The Chair of the Policy Network, Judith Turner, sits on the Civil Justice Council's Judicial ADR Liaison Committee and has been informing the Committee's work on *The ADR Landscape Outside the Civil Courts*, highlighting the role and work of the ombudsman community. The Committee advises the Lord Chief Justice, the Senior President of Tribunals, and the Master of the Rolls on raising awareness and encouraging greater use of ADR.

## Access to Justice for Energy Consumers webinar

In October the Chief Executive attended the Access to Justice for Energy Consumers webinar. The webinar provided the opportunity to see the work that is being undertaken in several western European countries to engage with the public and raise awareness about people's rights and experiences.

## Unregulated legal sector

In February the Chief Executive had a number of meetings with different stakeholders regarding how the UK Ministry of Justice will implement the recommendations in the **Independent Review of Legal Services Regulation** (the Mayson Review), in relation to extending access to independent redress for those who use unregulated providers and so do not have recourse to the Legal Ombudsman.

## Encourage, develop and protect the role of an ombudsman in both the public and private sectors as the 'best practice' model for resolving complaints, according recognition through membership.

Despite the restrictions in place during the year the Chief Executive engaged with government officials and other stakeholders where possible, through online meetings with officials and responding to relevant **consultations**, to promote the OA's Principles and membership criteria.

## Aviation ombudsman

The OA **responded** to the UK Civil Aviation Authority's (CAA) consultation on their Policy for ADR applicants and approved ADR entities, arguing for a single mandatory aviation ombudsman to be established to provide comprehensive and effective redress for all aviation consumers and to enable holistic feedback to both the airline sector and the CAA.

## Time for a Gambling Ombudsman

In June 2020 the Chief Executive had discussions with the Gambling Commission regarding the recommendations in reports by a number of UK Parliamentary Select Committees and an All-Party Parliamentary Group regarding the establishment of a Gambling Ombudsman. In December the



UK Government launched a Review of the Gambling Act.

In March 2021 the OA [responded](#) to the UK Government's Review, calling for a Gambling Ombudsman to be established to provide comprehensive redress for all gambling customers in Great Britain.

## Rail sector

Throughout the year the Chief Executive had a series of meetings with stakeholders in the rail sector, including the Department for Transport and the Office of Rail and Road (ORR), and the consultants undertaking a review for the ORR, to further promote the OA's membership criteria.

## Re-Validation programme

The Validation Committee continued to focus on the programme of re-validation of Ombudsman Members, particularly on compliance, with members reporting back on any conditions or nudges related to their re-validation. The Committee have started to reflect on the re-validation process and the OA's membership criteria and consider what lessons can be learned to make improvements going forward.

Provide an authoritative voice and promote best practice and policy for those involved in complaint handling and redress to ensure an effective service for the public.

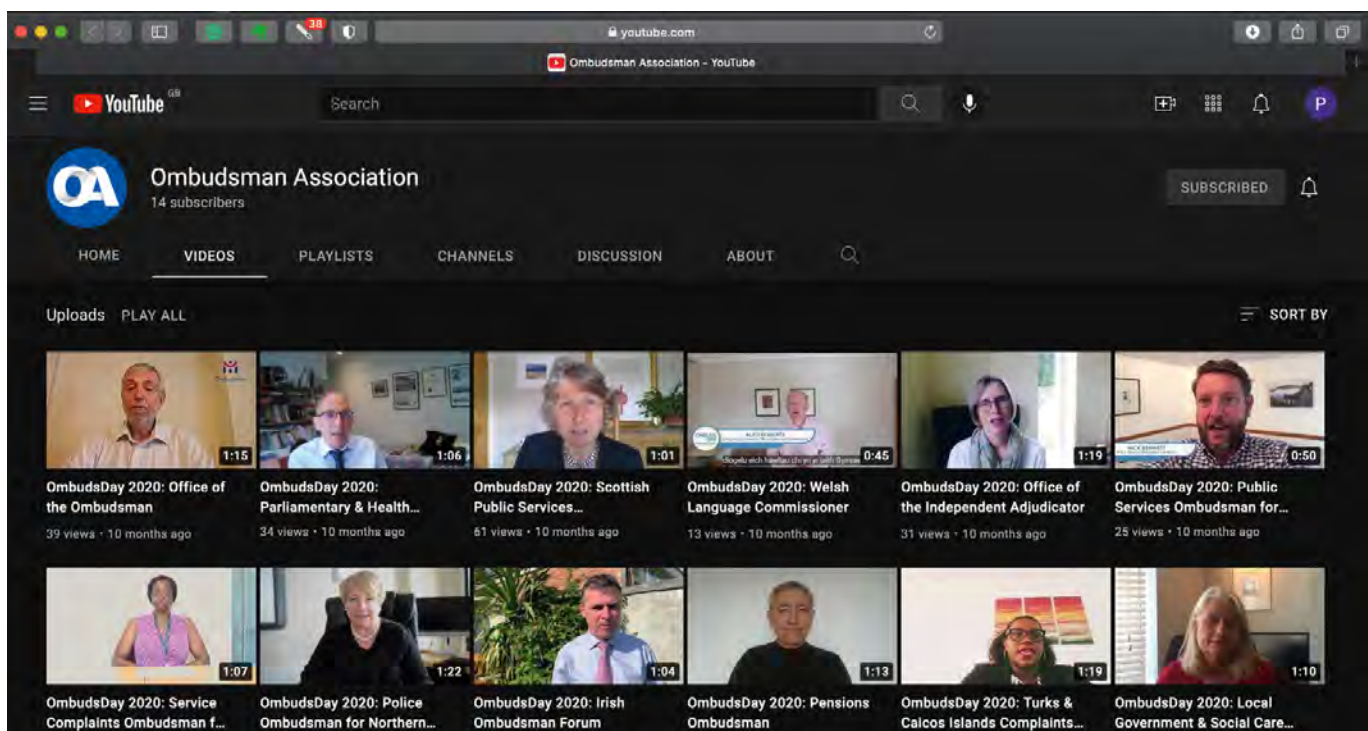
## New Homes Ombudsman

Throughout the summer and the autumn the Chief Executive engaged with the interim New Homes Quality Board regarding their plans to establish a New Homes Ombudsman, to ensure the OA's criteria are reflected in their proposals. A tender for the service was subsequently launched and an application for membership is anticipated in due course.



## #OmbudsDay

On 8 October the OA, with support from the Office of the Ombudsman in Ireland, marked Ombuds Day by coordinating a series of videos of members answering the question 'How do ombudsman make a difference?' The videos were shared via social media and on members' websites and the compilation of the 18 different videos had over 350 views on the [OA's YouTube channel](#).



## Engagement with members

Lockdown of course removed the opportunities for face-to-face meetings, but the Chief Executive continued to liaise with members via online meetings regarding developments across the sector and the challenges facing their organisations, and how the OA could support them.

### APRIL 2020

Attended remote meeting of the Irish Forum in Dublin.

### JUNE-SEPTEMBER:

Had meetings with: the Independent Betting Adjudication Service; the Motor Ombudsman; the Housing Ombudsman; and Ombudsman Services. Attended remote meetings of the Public Sector Ombudsmen Group and of the Irish Forum. Participated in PHSO's Complaints Standards Framework webinar.

### OCTOBER-NOVEMBER

Had meetings with: the Property Ombudsman; the Rail Ombudsman; the Local Government & Social Care Ombudsman; the Parliamentary & Health Service Ombudsman; the Motor Ombudsman; Ombudsman Services, the Northern Ireland Public Services Ombudsman; and the Gibraltar Ombudsman. Also attended remote meeting of the Public Sector Ombudsmen Group.

### DECEMBER-FEBRUARY 2021

Had meetings with: the Independent Betting Adjudication Service; the Rail Ombudsman; the Financial Regulators Complaints Commissioner; the Parliamentary & Health Service Ombudsman; the Property Ombudsman; the Furniture & Home Improvement Ombudsman; Ombudsman Services; and the Legal Ombudsman.

### MARCH

Had meetings with: the Independent Betting Adjudication Service; the Housing Ombudsman; the Gibraltar Public Services Ombudsman; and the Legal Ombudsman. Attended a remote meeting of the Public Sector Ombudsmen Group. Presented at the Pensions Ombudsman's online 'Hear Here' all-staff event.

**Provide an authoritative voice and promote best practice and policy for those involved in complaint handling and redress to ensure an effective service for the public.**

### Networks

The OA's Networks facilitate communication between members and enable staff to share experiences and best practice. During the pandemic the Networks were unable to meet in person but several quickly adapted to hold shorter, more frequent, meetings online via the OA's Zoom account to support and connect colleagues during what was at times a very challenging period.

The launch of the new online OA Community will further support that networking and sharing of information through the dedicated areas for each Network and the discussion forums.

### Senior Leaders Network

A new online Network was established during

the pandemic to provide the opportunity for senior leaders to discuss the challenges being faced, with meetings taking place in April, May, July and December. Senior Leaders discussed the initial complexities that lockdown posed to providing an effective service and the ongoing challenges as lockdown continued. Meetings were well attended with broad representation from across the different sectors and nations and territories that the OA covers.

### First Contact Network

The First Contact Network met in June and November. Due to the nature of their work, colleagues in the First Contact Network had been particularly disrupted by the rapid move to working from home and the ongoing lockdown. The Network shared their experiences and challenges and their plans to return to full operations and deal with any backlogs. In particular members valued sharing experiences of how to keep in touch with staff, support positive mental health and wellbeing of colleagues, and inducting new colleagues during the pandemic.



## Human Resources Network

The HR Network met in June, September, December, and March. Meetings were well attended and unsurprisingly centred on the HR aspects of the Covid-19 lockdown and the shift to remote working, initially focused on support for staff and their mental health. Future working arrangements were also discussed, including the likely shift to 'blended working' and potential complications of this, including around London weighting, contractual work bases and staff wishing to work outside the UK. The Network also discussed the OA Mentoring Scheme, which was to be delegated to the L&D Sub-Group. At the meeting in March 2021 the Network focussed on Equality, Diversity, and Inclusion, including recruitment practices, the use of staff networks, gathering staff equality data and links to staff wellbeing. Chris Vinestock (PSOW) was re-elected Chair and Dawn Hamlet (FHIO) was elected Vice-Chair.

## Learning & Development Sub-Group

The new Learning & Development Sub-Group met in June, July, and December. Chaired by Michaela Hanbuerger (OIA), with Nilu Kurnaz (LGSCO) as Vice-Chair, the Group have taken a lead on developing and implementing the OA Mentoring Scheme, which is being launched shortly. The Group is also exploring sharing good practice on training providers and evaluation of training.

## Data Protection Network

The Data Protection Network scheduled a series of monthly meetings from November onwards to discuss a different Data Protection challenge each month, ranging from the apps and tools that helped or hindered during remote working, the opportunities and pitfalls of diversity initiatives, privacy issues around recruitment, to data subject access requests. The agreed focus of the Network is to develop a single data protection and equality impact assessment that puts the people whose information is handled at the forefront of information design.



## Website Project

The project to rebuild the OA's public facing website and create a new online community area was the main focus of the Chief Executive and the Executive Assistant throughout 2020/21. A Steering Group (a sub-group of the Board) was established to oversee the project and a User Group of representatives from across the OA's members was set-up to provide advice on the design and content of the website.

The new website and new online '*OA Community*' area were launched on 23 March. Delivered on time and

on-budget, the website and the OA Community (which now has over 250 registered users) has received positive feedback from members. The public-facing part of the website includes new 'find an ombudsman' and FAQ functions. Staff of all member schemes are encouraged to sign up for the new OA Community area to network and share best practice, by making use of the discussion forums and registering for notifications.



## Policy Network

The Policy Network met in May, July, October, and February. Louise O'Meara (GSOC) was elected as Vice Chair of the Network at the meeting held in May 2020. Alongside standing discussions around consultations and other developments, the Network's activity focused on a signposting project which included a data collecting exercise and presentations from Citizens Advice and the Equality Advisory Support Service, and the potential production of a brochure similar to the guide to Ombudsman Offices developed by Irish members.

## Communications Network

The Communications Network met in April, June, and October. Sally Brown's term as Chair ended and Paul Howe, from the Office of the Ombudsman (Ireland), was elected as the next Chair, with Theresa Valtin (SPSO) elected as Deputy Chair. At their meetings the Network discussed how they were communicating and engaging external stakeholders and how they were maintaining staff morale during lockdown. Experiences were also shared on how casework and data is used to plan external communications and how to evaluate PR work to demonstrate impact.

## Legal Network

The Legal Network met in April 2020 and February 2021. As with other Networks the focus of discussions was on how organisations had adapted to the current circumstances, including working arrangements, differences in productivity and approach to casework. There were also discussions on recent litigation and data losses.

## Casework Network

The Casework Network met in June 2020 to discuss the impact of Covid-19 on casework. There was then a lengthy gap until their next meeting in March 2021 following changes in the Network's leadership. Sarah Terrey (PHSO), elected as the Deputy Chair, led a refresh of the Network's priorities with a focus on the challenges that Covid had brought to casework and what members should consider to ensure inclusivity in their services.

## Outstanding Contribution Award

In September we launched the OA's new annual award to recognise and celebrate outstanding contributions to the Ombudsman sector. The award, which has been established in Caroline Mitchell's memory, will seek to draw attention

and give recognition to the outstanding work that so many in the ombudsman community do.

The award will be presented to the winner, chosen by a panel consisting of Anthony Arter (OA Chair), Caroline Wayman (Financial Ombudsman Service), and Douglas Melville (Channel Islands Financial Ombudsman), at the AGM in 2021.

## OA Conference

The OA Conference, which was due to take place in July 2020 was postponed due to the pandemic and will take place in September 2021.

A number of online meetings took place on 7-8 July 2020 around the OA's AGM, including a session on Equality, Diversity & Inclusion, and a session on dealing with Challenging Circumstances (alongside online meetings of the Policy Network, the Senior Leaders' Network, and the Learning & Development Sub-Group).

**Support open and transparent accountability and endorse principles of good complaint handling.**

## OA Service Standards Framework



It was not possible in 2020/21 to take forward the work to support members in their adoption of the OA's Service Standards Framework. It is hoped that it can be taken forward in the latter half of the 2020-23 Business Plan with the creation of a Network focusing on 'corporate performance / reporting', to be set up once more members have assessed and reported against the Framework. It is envisaged that the development of a peer review system amongst members will mutually support this work.

# GOVERNANCE

## Annual General Meeting 2020

The 27th AGM of the Association took place via Zoom on 8 July 2020. Members received a report on activities during the year, the audited accounts for 2019/20, and the new three-year Business Plan for 2020-23 which set out the priorities that would be focused on. Elections for the vacant positions on the Board took place, with the following elected for a two-year term (2020-22):

### Ombudsman Member representatives:

**Douglas Melville**  
Channel Islands Financial Ombudsman  
**Richard Blakeway**  
Housing Ombudsman

### Complaint Handler / Associate Members representative:

**Joanna Wallace**  
Independent Complaints Examiner  
**John Munton**  
CEDR

### Board

The role of the Board is to manage the business of the OA. The membership of the Board during 2020/21 was:

**Anthony Arter (Chair)**  
Pensions Ombudsman Service  
**Rob Behrens (Vice Chair)**  
Parliamentary &  
Health Service Ombudsman  
**Rosemary Agnew**  
Scottish Public Services Ombudsman  
**Richard Blakeway**  
Housing Ombudsman  
**Kieran FitzGerald**  
Garda Síochána Ombudsman  
Commission (April-December 2020)  
**Douglas Melville**  
Channel Islands Financial Ombudsman  
**Felicity Mitchell**  
Office of the Independent Adjudicator  
**John Munton**  
CEDR

**Rónán Ó Domhnaill**  
An Coimisinéir Teanga  
(Language Commissioner)

**Matt Vickers**  
Ombudsman Services  
**Joanna Wallace**  
Independent Complaints Examiner  
**Donal Galligan**  
Chief Executive,  
Ombudsman Association

Note: Biographies of Board members can be found on the [OA's website](#).

## Validation Committee

The role of the Validation Committee is to advise the Board on whether applications for Ombudsman and Complaint Handler Membership should be approved. The Validation Committee have been heavily focussed on completing the re-validation programme of existing Ombudsman Members.

The Validation Committee's membership during 2020/21 was:

**Chair**  
**Rob Behrens**  
Ombudsman Association Vice-Chair

**Representing Ombudsman Members**  
**Felicity Mitchell**  
Office of the Independent Adjudicator

**Independent Members**  
**Dr Chris Gill**  
**Dr Richard Kirkham**  
**Kate Wellington**

Biographies of members of the Validation Committee can also be found on the [OA's website](#). The Association is extremely grateful to all of the members of the Validation Committee for making themselves available as required.

# MEMBERSHIP

## Changes in Membership

There were several changes at 'office holder' level amongst the Association's members during 2020/21:

- **Mariette Hughes** was appointed Service Complaints Ombudsman for the Armed Forces.
- **Hugh Hume** and **Emily Logan** were appointed to the Garda Síochána Ombudsman Commission
- **Margaret Kelly** was appointed Northern Ireland Public Services Ombudsman
- **Paul McFadden** was appointed Legal Ombudsman
- **Amerdeep Somal** was appointed Financial Regulators Complaints Commissioner

The Chief Executive has continued to engage with a number of organisations and stakeholders in the UK, Ireland, the British Crown Dependencies and the British Overseas Territories who have expressed an interest in applying for OA membership, or in establishing an ombudsman in a sector where one does not currently exist, and further applications for membership are expected over the coming years.

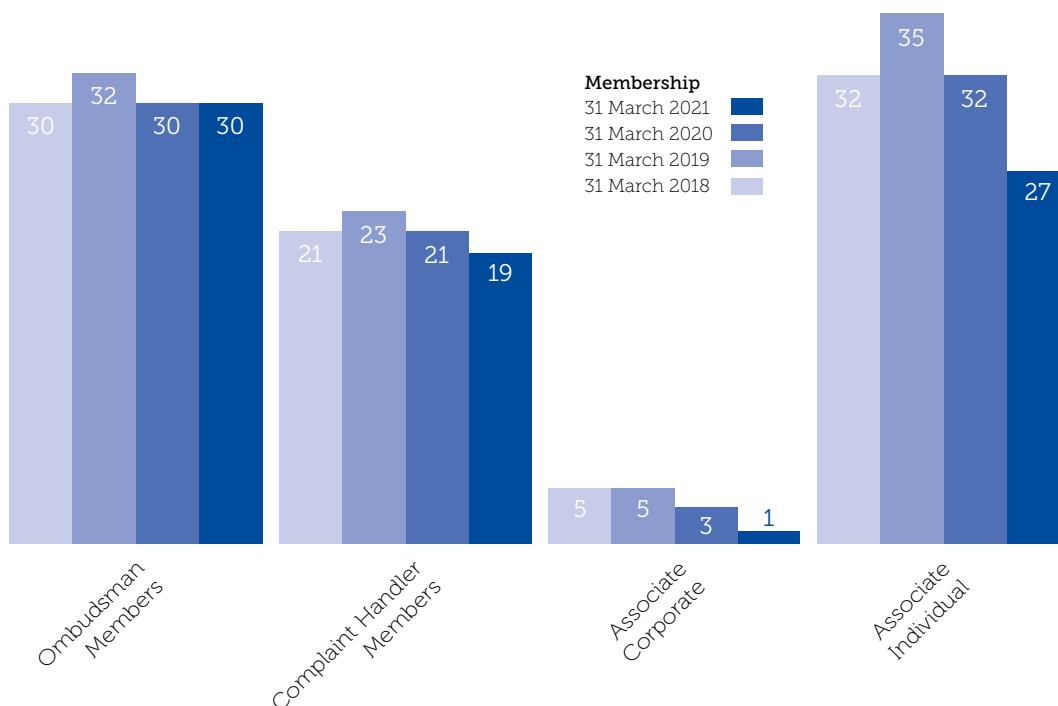
In 2020/21, Bevan Brittan LLP joined as a Corporate Associate Member. As anticipated, the Law Society of Ireland and the Barristers Professional Conduct Tribunal left the OA, following legislation that changed how complaints about the legal sector in Ireland are dealt with.

Membership of the OA at 31 March 2021, as compared with a year ago:

Members	31 March 2020	31 March 2021
Ombudsman Members	30	30
Complaint Handler Members	21	19

### Associate Members

Corporate	3	1
Individual	32	27
Total	86	77





# Members of the Association as at 31 March 2021

## Ombudsman Members

1. Bermuda Ombudsman
2. Channel Islands Financial Ombudsman
3. Complaints Commissioner, Turks & Caicos Islands
4. Financial Ombudsman Service, UK
5. Financial Services & Pensions Ombudsman, Ireland
6. The Furniture & Home Improvement Ombudsman
7. Garda Síochána Ombudsman Commission
8. Gibraltar Public Services Ombudsman
9. Housing Ombudsman Service
10. Legal Ombudsman, England and Wales
11. Local Government & Social Care Ombudsman, England
12. The Motor Ombudsman
13. Northern Ireland Public Services Ombudsman
14. Office of the Independent Adjudicator for Higher Education
15. Ombudsman and Information Commissioner, Ireland
16. Ombudsman, Cayman Islands
17. Ombudsman for Children, Ireland
18. Ombudsman for the Defence Forces, Ireland
19. Ombudsman Services
20. Parliamentary & Health Service Ombudsman, UK
21. Pensions Ombudsman, UK
22. Police Ombudsman for Northern Ireland
23. Property Ombudsman
24. Property Ombudsman: Scotland
25. Public Services Ombudsman for Wales
26. Rail Ombudsman
27. Removals Industry Ombudsman
28. Scottish Public Services Ombudsman
29. Service Complaints Ombudsman for the Armed Forces
30. Waterways Ombudsman

## Complaint Handler Members

1. The Adjudicator's Office
2. Advertising Standards Authority
3. An Coimisinéir Teanga (Language Commissioner)
4. CEDR
5. Commissioner for Public Appointments for Northern Ireland
6. The Financial Regulators Complaints Commissioner
7. Greffier of the States of Jersey
8. Immigration Services Commissioner
9. Independent Case Examiner for DWP
10. Independent Complaints Reviewer (for HM Land Registry and Northern Ireland Youth Justice Agency)
11. Independent Football Ombudsman
12. Information Commissioner's Office
13. Lay Observer for Northern Ireland
14. Northern Ireland Certification Officer for Trade Unions and Employers' Associations
15. Press Ombudsman, Ireland
16. Scottish Legal Complaints Commission
17. The Dispute Service Limited
18. Welsh Language Commissioner

## Corporate Associate Members

1. Bevan Brittan LLP

# REPORT OF THE DIRECTORS

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For the Year Ended 31 March 2021

The directors present their report with the financial statements of the company for the year ended 31 March 2021.

## Directors

The directors shown below have held office during the whole of the period from 1 April 2020 to the date of this report.

- R Agnew
- A L Arter
- R F Behrens
- D A Galligan
- D W Melville
- S F J Mitchell
- M J Vickers
- R O' Domhnaill

Other changes in directors holding office are as follows:

- |                |                           |
|----------------|---------------------------|
| ■ R A Blakeway | appointed 8 July 2020     |
| ■ K Fitzgerald | resigned 31 December 2020 |
| ■ H M Megarry  | resigned 8 July 2020      |
| ■ J R Munton   | appointed 8 July 2020     |
| ■ A J Townsend | resigned 8 July 2020      |
| ■ J J Wallace  | appointed 8 July 2020     |
| ■ N E Williams | resigned 8 July 2020      |

## Statement of directors' responsibilities

The directors are responsible for preparing the Report of the Directors and the financial statements in accordance with applicable law and regulations.

Company law requires the directors to prepare financial statements for each financial year. Under that law the directors have elected to prepare the financial statements in accordance with United Kingdom Generally Accepted Accounting Practice (United Kingdom Accounting Standards and applicable law). Under company law the directors must not approve the financial statements unless they are satisfied that they give a true and fair view of the state of affairs of the company and of the surplus or deficit of the company for that period. In preparing these financial statements, the directors are required to:

- select suitable accounting policies and then apply them consistently;
- make judgements and accounting estimates that are reasonable and prudent;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the company will continue in business.

The directors are responsible for keeping adequate accounting records that are sufficient to show and explain the company's transactions and disclose with reasonable accuracy at any time the financial position of the 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 company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

## Statement as to disclosure of information to auditors

So far as the directors are aware, there is no relevant audit information (as defined by Section 418 of the Companies Act 2006) of which the company's auditors are unaware, and each director has taken all the steps that he or she ought to have taken as a director in order to make himself or herself aware of any relevant audit information and to establish that the company's auditors are aware of that information.

## Auditors

The auditors, Bennewith 2018 Limited (Statutory Auditors), will be proposed for re-appointment at the forthcoming Annual General Meeting.

This report has been prepared in accordance with the provisions of Part 15 of the Companies Act 2006 relating to small companies.

On behalf of the board:



Anthony Arter, Director.  
6 September 2021

# REPORT OF THE INDEPENDENT AUDITORS TO THE MEMBERS OF OMBUDSMAN ASSOCIATION

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## Opinion

**W**e have audited the financial statements of Ombudsman Association (the 'company') for the year ended 31 March 2021 which comprise the Income Statement, Balance Sheet and Notes to the Financial Statements, including a summary of significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' (United Kingdom Generally Accepted Accounting Practice).

In our opinion the financial statements:

- give a true and fair view of the state of the company's affairs as at 31 March 2021 and of its deficit for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice;
- and have been prepared in accordance with the requirements of the Companies Act 2006.

## Basis for opinion

We conducted our audit in accordance with International Standards on Auditing (UK) (ISAs (UK)) and applicable law. Our responsibilities under those standards are further described in the Auditors' responsibilities for the audit of the financial statements section of our report. We are independent of the company in accordance with the ethical requirements that are relevant to our audit of the financial statements in the UK, including the FRC's Ethical Standard, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

## Conclusions relating to going concern

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

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

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

## Other information

The directors are responsible for the other information. The other information comprises the information in the Report of the Directors, but does not include the financial statements and our Report of the Auditors thereon.

Our opinion on the financial statements does not cover the other information and, except to the extent otherwise explicitly stated in our report, we do not express any form of assurance conclusion thereon.

In connection with our audit of the financial statements, our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the audit or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether this gives rise to a material misstatement in the financial statements themselves. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact. We have nothing to report in this regard.

## Opinions on other matters prescribed by the Companies Act 2006

In our opinion, based on the work undertaken in the course of the audit:

- the information given in the Report of the Directors for the financial year for which the financial statements are prepared is consistent with the financial statements; and
- the Report of the Directors has been prepared in accordance with applicable legal requirements.

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

In the light of the knowledge and understanding of the company and its environment obtained in the course of the audit, we have not identified material misstatements in the Report of the Directors.

We have nothing to report in respect of the following matters where the Companies Act 2006 requires us to report to you if, in our opinion:

- adequate accounting records have not been kept, or returns adequate for our audit have not been received from branches not visited by us; or
- the financial statements are not in agreement with the accounting records and returns; or
- certain disclosures of directors' remuneration specified by law are not made; or
- we have not received all the information and explanations we require for our audit; or
- the directors were not entitled to prepare the financial statements in accordance with the small companies regime and take advantage of the small companies' exemption from the requirement to prepare a Strategic Report or in preparing the Report of the Directors.

## Responsibilities of directors

As explained more fully in the Statement of Directors' Responsibilities set out on page two, the directors are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view, and for such internal control as the directors determine necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

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



## Auditors' responsibilities for the audit of the financial statements

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

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

We obtained an understanding of the legal and regulatory frameworks that are applicable to the entity and determined the most significant are those that relate to FRS 102 Section 1A, pension laws and regulations and tax regulations.

We assessed the risks of material misstatement in respect of fraud as follows:

- Enquiries made of management and those charged with governance
- Analytical procedures were used to identify if there were any unusual or unexpected relationships
- Discussions with management to identify any fraud risk factors of related party relationships and transactions

Based on the results of our risk assessment we designed our audit procedures to identify non-compliance with such laws and regulations identified above.

Enquiries were made of management and those charged with governance. We corroborated our enquiries through the review of Board minutes and other papers provided. There was no contradictory evidence.

We considered the risk of fraud through management override and, in response, we incorporated testing of manual journal entries into our audit approach. We tested year end journals as well as journal entries throughout the year. There were no transactions identified outside the normal course of business.

Based on the results of our risk assessment we designed our audit procedures to identify and to address material misstatements in relation to fraud. We incorporated an element of unpredictability in the selection of the nature, timing, and extent of audit procedures.

Where transaction meeting risk criteria were identified, we carried out further work such as additional testing to source information.

A further description of our responsibilities for the audit of the financial statements is located on the Financial Reporting Council's website at [www.frc.org.uk/auditorsresponsibilities](http://www.frc.org.uk/auditorsresponsibilities). This description forms part of our Report of the Auditors.

## Use of our report

This report is made solely to the company's members, as a body, in accordance with Chapter 3 of Part 16 of the Companies Act 2006. Our audit work has been undertaken so that we might state to the company's members those matters we are required to state to them in a Report of the Auditors and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the company and the company's members as a body, for our audit work, for this report, or for the opinions we have formed.

A J Bennewith FCA, FCPA, FFA, FFTA, FIPA, DChA, FRSA  
(Senior Statutory Auditor) for and on behalf of Bennewith  
2018 Limited (Statutory Auditors)

3 Wey Court  
Mary Road  
Guildford  
Surrey  
GU1 4QU  
6 September 2021

## INCOME STATEMENT

For the Year Ended 31 March 2021

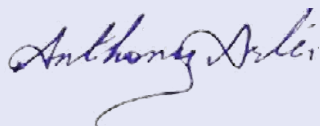
		Year Ended 31.3.21 £	Period 2.5.19 to 31.3.20 £
<b>Turnover</b>		154,495	225,813
Administrative expenses		156,736	84,314
		(2,241)	141,499
Other operating income		1,789	-
<b>Operating (Deficit)/Surplus</b>	4	(452)	141,499
Interest receivable and similar income		53	60
<b>(Deficit)/Surplus before taxation</b>		(399)	141,559
Tax on (deficit)/surplus		-	-
<b>(Deficit)/Surplus for the financial year</b>		(399)	141,559

## Balance Sheet

31 March 2021					
		31.3.21		31.3.20	
	Notes	£	£	£	£
<b>Fixed assets</b>					
Intangible assets	5		48,153		-
<b>Current assets</b>					
Debtors	6	12,056		20,007	
Cash at bank		90,429		126,765	
		102,485		146,772	
<b>Creditors</b>					
Amounts falling due within one year	7	9,478		5,213	
<b>Net current assets</b>			93,007		141,559
<b>Total assets less current liabilities</b>			141,160		141,559
<b>Reserves</b>					
Income and expenditure account			141,160		141,559
			141,160		141,559

The financial statements have been prepared in accordance with the provisions applicable to companies subject to the small companies regime.

The financial statements were approved by the Board of Directors and authorised for issue on 6 September 2021 and were signed on its behalf by:



Anthony Arter, Director.





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