



OMBUDSMAN ASSOCIATION

Promoting independent complaint resolution

Annual Report and Accounts **2025**



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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

by the Chair of the Association

I was delighted to be elected Chair of the Ombudsman Association (OA) at the AGM in October 2024. This annual report covers the last six months of Ric Blakeway's term as Chair and the first six months of mine, and I want to express my thanks to Ric for all he has done to steer the OA during his time in the role.

As this report shows, 2024–25 was a busy and productive year. Our Guide to Ombudsman Offices in the UK, which mirrors the Guide to Ombudsman Offices in Ireland, was extremely well received and has helped us explain, in a clear and accessible way, the value of ombudsman schemes, reaching just under 14,000 people on social media. The Guide has created new opportunities to build partnerships – from features in Citizens Advice publications, to an appearance on the Consumer Friend podcast. It has created ongoing opportunities to engage with MPs' staff, with the Consumer Empowerment Alliance and National Trading Standards Scams Team.

Our voice has been present at key forums both within these islands and internationally: from the IOI Conference in The Hague, to the CTSI Conference in Leeds, the Civil Justice Council Forum in London, and through workshops with the Administrative Justice Council. We've spoken up on key issues and debates from ADR reform to digital justice and kept a close eye on sector-specific developments, including the proposed UK Gambling Ombudsman, the Private Rented Sector, and the ongoing Jersey Public Services Ombudsperson review.

We've taken forward the Re-validation programme for all Ombudsman and Complaint Handler members and appointed new Independent Members to the Validation Committee, reinforcing our commitment to promoting and maintaining best practice.

2024–25 also saw the OA continue to be a platform for celebrating excellence, especially at our annual conference in Bristol, which was a real highlight. This provided the opportunity to reconnect in person, bringing people together to share ideas and learn, debate the future of our work, and explore

emerging issues such as the role of new technology, including AI in complaint handling. We also celebrated Mariette Hughes as the 2024 winner of our Outstanding Contribution Award.

In our Member Survey, 75% of you rated our Networks and Conference as essential or very important. I'm proud of how our Networks have grown and diversified – with new networks covering Outreach, the Dependencies & Territories, Technology, and Research to reflect members' priorities, as well as revitalising existing groups like the Information Governance Network and re-establishing the Irish Forum on a pan-island basis. These forums continue to be at the heart of how we share good practice and strive for better. From frontline casework to communications or policy, our Networks now span every corner of our membership, bringing together groups across all organisations.

Our social media presence has also grown, with LinkedIn becoming our leading platform, doubling our number of followers. We also launched Season 2 of our podcast, That OA Thing, featuring voices from across our community who have brought fresh perspectives and conversations to an even wider audience.

The breadth of work you will read about in these pages is a testament to the dedication of the OA team. I am very grateful to my fellow Board members and to Donal, Maz, and Charlee, whose hard work ensures the OA remains effective, engaged, and influential.

As we look to the year ahead, I am excited by the opportunities we have – to build on our influence, support our members and networks, and continue to champion the vital role of ombudsman schemes in delivering fair, accessible, and trusted redress.



A handwritten signature of Margaret Kelly in black ink.

Margaret Kelly
Chair, Ombudsman Association
Northern Ireland Public
Services 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

Access to justice

In April, the Chief Executive met with the newly formed Fair Civil Justice campaign group to discuss synergies in championing the expansion of ombudsman schemes. In May, the Chair and the Chief Executive met with the Lady Chief Justice of England and Wales at the Royal Courts of Justice. The meeting provided the opportunity to stress the role of ombudsman schemes in the civil justice landscape.

In June, the Chief Executive attended a joint Administrative Justice Council (AJC) and PHSO 'Ombudsman and Tribunals' workshop in London, which built on the initial workstream the Chief Executive had chaired for the AJC to encourage closer working between ombudsman schemes and Tribunals. And in July, he attended a workshop in London on access to justice for public transport users.

In November, the Chief Executive attended the Civil Justice Council (CJC) National Forum, acting as rapporteur for the alternative dispute resolution session.



Alongside online meetings in June and July, including with the Jersey Law Commission, the Chief Executive had several meetings in Jersey in July, including with the Housing Minister, elected representatives, and civil servants. In October, the Chair and the Chief Executive gave a private briefing to the Jersey Public Accounts Committee, to inform their 'Handling and Learning from Customer Feedback and Complaints Review'. The Jersey Law Commission subsequently published its [consultation report](#), which heavily references the OA's response. The final proposals from the Jersey Government's 'review' were due to be presented to the Chief Minister by July 2025.

UK Armed Forces Commissioner

In September, the Chair wrote to the UK Minister for the Armed Forces to raise our concerns regarding the decision to name SCOAF's successor body 'Commissioner' rather than 'Ombudsman'. Following the Minister's response in November, the Chief Executive met with officials at the UK Ministry of Defence ahead of the Bill being introduced to Parliament to reiterate those points. The Chair also wrote to the Chair of the Defence Committee, and to the frontbench spokespersons for the Liberal Democrats and the Conservatives, to highlight the issue with the new organisation's name.

UK dispute resolution policy

In November and February, the Chief Executive and the Chair of the Policy Network met with officials working on Dispute Resolution Policy at the UK Ministry of Justice. Whilst the new UK Government's thinking and policy in this area was still being formed, the meeting provided the opportunity to reiterate the role of ombudsman schemes in the justice landscape.

Gambling Ombudsman

The Chief Executive had meetings in May with officials at the UK Department of Culture, Media & Sport regarding the then Government's proposals to establish a Gambling Ombudsman. In November, he met with officials to discuss the new Government's position and plans. We are awaiting the next steps from the Government.



Jersey Public Services Ombudsperson

Following an announcement from the Jersey Government that they were reviewing the previous commitment to establish a Jersey Public Services Ombudsperson, and the subsequent publication of a [report by the Jersey Law Commission](#), the OA undertook a series of engagements with stakeholders.

The Law Society – Proposals for a 21st Century Justice System

In May, the Law Society published its interim report on how to increase access to justice for those on low incomes and small businesses who struggle to afford legal advice. The Chief Executive had previously met with the campaign team to discuss their draft proposals.

The **OA responded on social media**, welcoming the Law Society's commitment to promoting Ombudsman schemes as a key part of the civil justice system and their support for ombudsman reform, particularly the need for one ombudsman per sector and enhanced powers.



Engagement with Westminster MPs

In October, the Chief Executive met with the Head of Engagement at the House of Commons Library to discuss engagement with Westminster MPs and their staff. The OA was invited to present at one of the monthly 'MP Staff Casework Forums' to explain the ombudsman landscape, focused on signposting, and was also invited to contribute to future casework articles and research papers.

The MP Engagement Working Group continued to explore a separate event for MPs in spring 2026, focused on broader awareness and issues across the landscape. The OA engaged with the House of Commons Member Services Team around timing and format.

Private Rented Sector

The CEX attended several meetings in April and May related to the plans to establish an ombudsman for the private rented sector, including a meeting of the Housing Ombudsman's new PRS Advisory Group, a workshop run by the UK Department for Levelling Up, Housing and Communities on the design of the new scheme, and a research meeting regarding supporting vulnerable consumers.

CTSI Conference

In June, the Chief Executive spoke at the Chartered Trading Standards Institute Conference (CTSI) in Leeds in the session 'The Future of ADR

and making the consumer protection system more effective', alongside Which?, Professor Chris Hodges and Judge Siobhan McGrath. The session provided the opportunity to show there was clear agreement between academics, practitioners, and consumer advocates that reform of the ADR landscape was needed to achieve a 'gold standard'.

EU Consumer ADR Conference

In December, the Chief Executive attended the EU Consumer ADR Conference in Leuven, Belgium. The conference provided the opportunity to understand the latest developments in consumer ADR across Europe.



Consultation responses

- **Keeping the Complaints Panel or creating the Ombudsman?** – The OA responded to the Jersey Law Commission's report on Keeping the Complaints Panel or creating an Ombudsman.
- **Modernising the Redress System:** The OA responded to the joint Financial Conduct Authority / Financial Ombudsman Service 'Call for Input' in January.



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.

Re-validation programme

The Re-validation programme of all of the OA's members is underway, and this key activity generated substantial work for the Chief Executive in supporting the Validation Committee throughout the year and for the Independent Members, who also undertook significant work before and after Committee meetings to address queries.

New members

The Chief Executive had online meetings with several potential new members of the OA from the UK, the Isle of Man, and the Falkland Islands throughout the year, including the Northern Ireland Commissioner for Children and Young People, and the complaints arm of the International Regulator of Coaching and Mentoring (IRCM).

Ombuds Day, 10 October

Several activities were undertaken on social media on Ombuds Day to promote the sector including the publication of the Guide to Ombudsman Offices in the UK (see below for further info). As has become the tradition, the OA's AGM took place and we published our [Annual Report](#) on the day. A few days before the Chief Executive attended the African Ombudsman Research Centre's (AORC) Ombuds Day webinar on 'Promoting the role of the Ombudsman'.



Guide to Ombudsman Offices in the UK

The [Guide to Ombudsman Offices in the UK](#) based on the [Guide to Ombudsman Offices in Ireland](#), was published on Ombuds Day and generated strong interest on social media as a result of warming up key stakeholders in advance, reaching over 14,000 impressions on LinkedIn alone, which led to several opportunities to promote further, including:

- The Chief Executive presented at the Citizens Advice Financial Capability Network in December.
- The Chief Executive appeared on the [Consumer Friend Podcast](#) in January to raise further awareness of the Guide and discuss the Ombudsman's role in the wider landscape.
- The Guide featured in a Citizens Advice ADR-focused article and was promoted via [Consumer Friend's website](#), social media, and training webinars.
- Presentations at the House of Commons Library's MP Staff Caseworker Forum and at a Consumer Empowerment Alliance coffee morning.



OA Podcast: That OA Thing

Season 2 of the OA's podcast series [That OA Thing](#) saw increased engagement as we shone a spotlight on the work of our members across the broad geography and sectors they operate in, with the episodes on the Bermuda Ombudsman, PONI's work on addressing violence against women and girls, and the International Women's Day special on Women's Health and Female Leadership being particularly popular.

All episodes are available to listen to on [Spotify](#) and [YouTube](#).



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.

OA Conference 2024:

The OA's 2024 Conference on 12-14 June required an even more significant amount of work than usual following the enforced relocation from Cardiff to Bristol. High-profile speakers included [Alys Carlton](#), Independent Chair of the Football Association of Wales; [Janine Young](#), the Energy and Water Ombudsman for New South Wales; [Dr Gabriel Scally](#) and [Dr Laura Pickup](#); and [Fiona Rutherford](#), Chief Executive of JUSTICE. 125 delegates attended, and the positive feedback was particularly pleasing considering

the challenges, with one delegate commenting, *"The OA conferences are always insightful, enjoyable, and a great time, but this event, in particular, felt exceptional in my eyes."* The second Summer Seminar was held on the afternoon directly following the conference and focused on Generative AI: Utilising technology and how it can be used to support staff to focus on decisions and add value. The presentations from the conference, which included sessions on Priorities for the public, Having an Impact, Taking a trauma-informed approach, Driving Change, and the Future of Generative AI, are available in the [OA Community](#). You can also read [Charlee Boon's reflections on the event](#) here.



Outstanding Contribution Award

The winner of the OA's 2024 Outstanding Contribution Award (OCA) was **announced** on 12 June 2024 at the OA's Conference.

The OA's Outstanding Contribution Award (OCA), which was established in Caroline Mitchell's memory to recognise and celebrate the outstanding work that so many in the ombudsman community do, was awarded to Mariette for the transformative impact she has had on the UK Armed Forces Service Complaints sector.

The Chair of the OA, Richard Blakeway, presented the award to Mariette at the OA's Conference, which took place in Bristol. Richard said:

"I'm delighted to present Mariette with the OA's Outstanding Contribution Award. The panel was impressed by the impact her work has had both at SCOAF and more broadly across the landscape. I'd like to highlight an excerpt from the nomination form submitted by SCOAF colleagues which underscores the high regard she is held in."

"Mariette's leadership has been instrumental in driving transformative changes within the UK Armed Forces Service Complaints sector throughout her tenure as Ombudsman. Under her guidance, SCOAF achieved its highest performance to date, surpassing timeliness KPIs and eliminating SCOAF's backlog. In 2022, SCOAF achieved a 94% timeliness rate, followed by a perfect 100% in 2023.

Mariette's innovative approach to this work, including the impact made on empowering service personnel through an extensive outreach and education programme, has led to enhancing

awareness of the Ombudsman's role. Through a refreshed communications strategy, she has excelled in significantly improving SCOAF's image and perception. She has demonstrated how to improve the Complaints system considerably and change the previously negative perception of the process."

On receiving the award, Mariette spoke about the importance of impact:

"I am extremely proud of the performance achieved by SCOAF over this last year. Our operational performance represents a much-improved experience for users of our service and lends credibility to our voice in the sector.

People are at the heart of everything we do, so it has been a privilege to lead our extensive outreach programme, and I really value the opportunity to speak to so many Service personnel and help build trust and confidence in the system.

I feel very honoured to receive this award and would like to thank every member of the team at SCOAF for their trust, enthusiasm and dedication to improving the system for all Service personnel, and for coming with me on this journey."

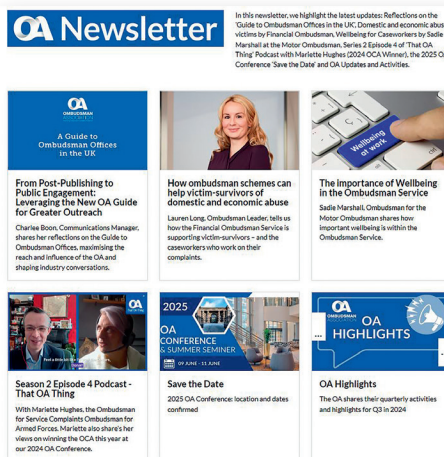
In our special October 2024 episode of *That OA Thing*, we caught up with **Mariette to hear her reflections and excitement after winning the award.**

In February 2025, we rebranded the "Outstanding Contribution Award" to "**Impact and Innovation Award**" to better reflect the award's purpose after consultation with members, re-launching it alongside new promotional materials to make it easier for members to raise awareness within their organisation.



OA Newsletter

The OA published four newsletters during the year – in June, July, and November 2024 and March 2025. The Newsletters provided updates from across our membership, OA initiatives, and sector developments, highlighting developments from across the different sectors and nations. Some of the topics featured included: the Pensions Ombudsman's Operating Model Review; the Ombudsman for Children's 20th anniversary; the Scottish Public Services Ombudsman's new child-friendly complaints; the UK Financial Ombudsman Service's work on supporting victims of domestic and economic abuse; and the removal of the 'MP filter' for victim complaints to the Parliamentary and Health Service Ombudsman. Members can read the **OA Newsletter** here.



ANZOA

Engagement with ANZOA (The Australian & New Zealand Ombudsman Association) continued, with the Chief Executive meeting again with Janine Young, the Secretary & Treasurer (and also the Energy & Water Ombudsman for New South Wales) during the year to discuss the similar challenges faced by members of the OA and ANZOA.

International Ombudsman Institute (IOI) Conference – The Hague



In May, the Chief Executive attended the IOI Conference in The Hague, chairing a session on ‘Making use of volunteers in your outreach’, with presentations from the Indonesian Ombudsman and the Japanese Administrative Evaluation Bureau (the equivalent of the ombudsman system in Japan). His blog reflecting on the conference can be read here: [CEX shares his Reflections on the IOI Conference 2024 | Ombudsman Association](#).

Online course on the Ombuds Profession

In February, the Chief Executive gave an interview on the ombudsman landscape in the UK and Ireland, which will form part of a free, on-demand educational course on [Coursera](#), in partnership with the University of Colorado Boulder.

Engagement with members

The Chief Executive continued to liaise with members via online and face-to-face meetings regarding developments in their sectors and how the OA could support them, including with the Energy Ombudsman, Rail Ombudsman, Financial Ombudsman Service, Independent Betting Adjudication Service, Pensions Ombudsman, Public Services Ombudsman for Wales, Police Ombudsman for Northern Ireland, Welsh Language Commissioner, Channel Islands Financial Ombudsman, Jersey Complaints Panel, Furniture & Home Improvement Ombudsman, and the Information Commissioner’s Office.

In April, he gave a presentation on current challenges across the ombudsman landscape to the Board of the Scottish Legal Complaints Commission, and in November, the Chair and Chief Executive attended an event in Dublin marking the 40th anniversary of the Office of the Ombudsman. The Chief Executive also attended SCOAF’s annual symposium in London in May, visited the offices of the Energy and Communications Ombudsman in Warrington in August, and in February gave a presentation to staff from the Channel Islands Financial Ombudsman.



OA Community

Networks

The OA's Networks facilitate communication between members and enable staff to share experiences and best practice. The online OA Community area further supports networking and sharing of information through the dedicated areas for each Network and the discussion forums. Several new networks have now been established.

Casework Network

Met three times, with each meeting focusing on a specific topic. In July, they focused on 'Complaints about our decisions', in September they focused on 'Getting to the root cause – Delivering system improvements', and in February they met to discuss 'unreasonable behaviour and returning complainants'.

Communications Network

Met twice in the year to discuss various issues that were impacting the group, most notably the future of social media. On the OA Community discussion forum, members have discussed Threads, Trustpilot reviews, social media policies and working to improve negative reviews. Their meeting in February discussed awareness-raising activities, using AI tools, and what social media channels members were utilising.

Dependencies and Territories Network

The newly formed Dependencies and Territories Network held its first meeting in February. The Network brings together OA members from the UK's Crown Dependencies and Overseas Territories to discuss, at a senior level, the challenges and issues that are experienced in this unique sector.

First Contact Network

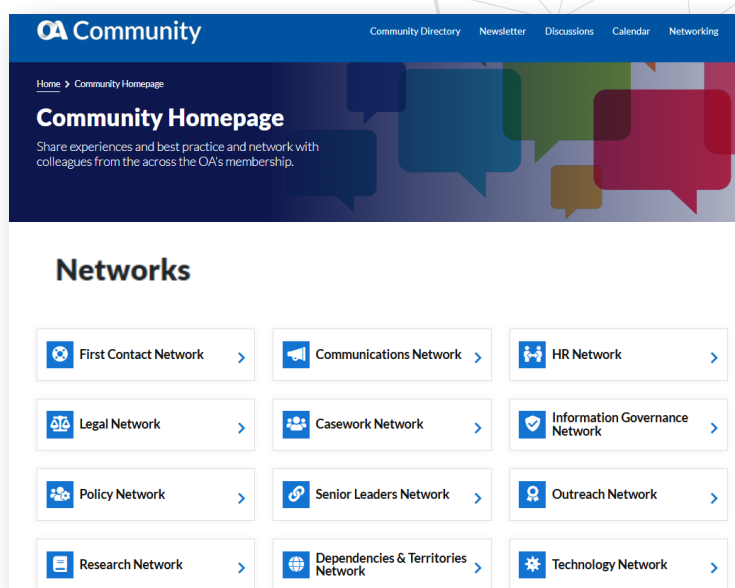
Met twice, in June and December. They discussed a number of issues throughout the year, including customer satisfaction surveys and distribution methods, increasing numbers of requests for adjustments/prioritisation, identifying and supporting public services users in vulnerable circumstances, social media (negative comments), reporting incidents to the Police, wellbeing for caseworkers, and volume of emails / managing multiple email inboxes. The Network has also seen discussions this year relating to Live Chat and Video Calling.

HR Network

The HR Network met three times, in August, November, and February. Guest speakers included: Louise Haines, Managing Director at Henley Reward Consulting who discussed considerations around pay and reward benchmarking; Sadie Marshall from The Motor Ombudsman on wellbeing for caseworkers; Anna Ives (HR Consultant) and Alix Beese (Partner) from BP Collins Solicitors on updates to the Worker Protection Act and the new duty on UK employers to prevent sexual harassment in the workplace; and Donna Carty from Resolve Evolve to discuss Effectively Managing Diversity, including common concerns and issues which can arise.

Information Governance Network

In July 2024, the Data Protection Network was reconstituted as the Information Governance Network, broadening its focus to information governance, records management, security/privacy, and FOI. The inaugural meeting in November covered the UK Data (Use and Access) Bill, and strategies for managing high FOI volumes. The second meeting in March featured The Motor Ombudsman's AI Journey and a discussion on Co-Pilot and AI adoption in ombudsman work, including benefits, challenges, and data protection considerations/implications of AI adoption.



Irish Forum

The Irish Forum, which for several years had previously brought together colleagues at a senior level in the Republic of Ireland, was reconstituted on an 'All Ireland' basis after an extended hiatus and met in November in Dublin to discuss the challenges and issues that are experienced by OA members across the island of Ireland.

Legal Network

The Legal Network met several times early in the year, with discussions on Own Initiative powers and procedures. Following the Chair and Deputy moving onto new roles and a hiatus period, Tobias Haynes, LeO, took over as Chair of the Network and has been actively working on revitalising the group.



Outreach Network

Outreach Network

The Outreach Network was established in September and met twice during the year. The inaugural meeting in September featured guest speaker Patricia Macauley on engaging underrepresented groups and faith-based communities. Natalie Freeman (FHIO/Rail Ombudsman) was appointed Chair, with Catherine Evans O'Brien (ICO) as Deputy Chair. The second meeting in December focused on evaluating outreach impact, cost-effective approaches, and a presentation by Naomi Creutzfeldt on reaching hard-to-reach communities and AI potential.

Policy Network

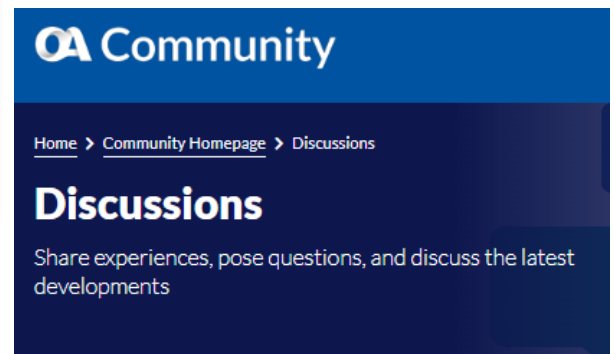
Met four times during the year. Topics discussed included staff social media impacts on independence, the Law Society's 21st Century Justice Project, key horizon-scanning issues, and guest speaker contributions from Seema Kennedy (Fair Civil Justice) on third-party litigation and from the UK Ministry of Justice (MoJ).

New 'Technology' and 'Research' Network

Two new networks – the Technology Network and the Research Network – were established following strong support from members. The Research Network held its first meeting in January, with Alastair Galbraith (PHSO) as Chair, and Jessica Lang (FOS) as Deputy Chair, featuring a presentation on why people don't raise complaints. The Technology Network will be chaired by Richard Cooper (LeO).

Network Management Meetings

As part of our review of the OA's Networks, we relaunched 'Network Management Meetings' to bring together the Chairs, Deputy Chairs, and administrative support to share best practice and discuss any challenges. Two meetings took place during the year, with improvements seen in network management.



Support open and transparent accountability

OA Service Standards Framework

Following the changes to the OA's Criteria, and the application and re-validation paperwork, the Validation Committee has been encouraging the adoption of the OA's Service Standards Framework amongst members, and the sharing of best practice in capturing, measuring and reporting on performance against them, through the Re-validation programme.

GOVERNANCE

Annual General Meeting 2024

The 31st AGM of the Association took place via Teams on 10 October 2024. Members received a report on activities during the year and the audited accounts for 2023/24. Elections for the vacant positions on the Board took place, with members elected as follows:

- **Chair:** Margaret Kelly, Northern Ireland Public Services Ombudsman
- **Vice Chair:** Bill Fennell, The Motor Ombudsman
- **Ombudsman Members:** Michelle Morris, Public Services Ombudsman for Wales
- **Complaint Handler Members:** Mike McMahon, Adjudicator's Office

Board

The role of the Board is to manage the business of the OA. Several positions changed during the year following elections at the AGM in October. The membership of the Board during 2024/25 was:

Chair:

Richard Blakeway

Housing Ombudsman Service
(April-October)

Margaret Kelly

Northern Ireland Public Services
Ombudsman
(October-March)

Vice Chair:

Margaret Kelly

Northern Ireland Public
Services Ombudsman
(April-October)

Bill Fennell

The Motor Ombudsman (October-
March)

Board directors:

Bill Fennell

The Motor Ombudsman
(April-October)

Mariette Hughes

Service Complaints Ombudsman for
Armed Forces

Rebecca Marsh

The Property Ombudsman
(April-January)

Mike McMahon

Adjudicator's Office
(October-March)

Michelle Morris

Public Services Ombudsman for
Wales (October-March)

John Munton

Centre for Effective Dispute Resolution
(April-October)

Validation Committee

The role of the Validation Committee is to scrutinise applications for membership and the re-validation of existing Members against our membership criteria. The Committee has a majority of independent members who are appointed via an open recruitment process for their knowledge and expertise of the ombudsman sector. The Committee's membership during 2024/25 was:

Chair

Margaret Kelly

OA Vice-Chair (April-October)

Bill Fennell

OA Vice-Chair (October-March)

Representing Ombudsman Members

Bill Fennell

The Motor Ombudsman
(April - October)

Mariette Hughes

Service Complaints Ombudsman for the
Armed Forces (October-March)

Independent Members

Sarah Fox

(February-March)

Professor Chris Gill

Professor Richard Kirkham

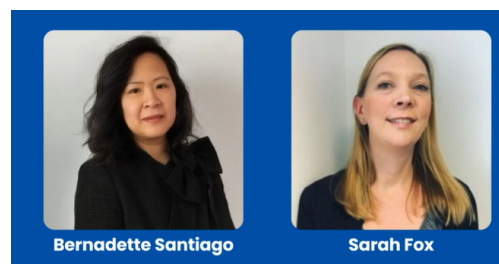
Bernadette Santiago

(February-March)

Kate Wellington

(April-January)

Biographies of both Board Members and the members of the Validation Committee can be found on the [OA's website](#).



*Bernadette Santiago and Sarah Fox, New
Independent Members*

MEMBERSHIP

Changes in Membership

There were several changes at ‘office holder’ level amongst the OA’s members during 2024/25:

- **Nigel Cates** was appointed New Homes Ombudsman
- **Wendy Cumming** was appointed Gibraltar Public Services Ombudsman
- **James Dipple-Johnstone** was appointed Interim Chief Ombudsman at the Financial Ombudsman Service
- **Helen Gillett** was appointed as Interim Independent Complaints Reviewer to HM Land Registry
- **Rebecca Hilsenrath** was appointed as Interim Parliamentary and Health Service Ombudsman
- **Lesley Horton** was appointed Interim Property Ombudsman
- **Heather Laing** was appointed Chief Executive of the Immigration Advice Authority
- **John Withington** was appointed as Waterways Ombudsman

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.

Membership of the OA at 31 March 2025, as compared with a year ago:

Members	31 March 2024	31 March 2025
Ombudsman Members	32	33
Complaint Handler Members	21	20

Associate Members	31 March 2024	31 March 2025
Corporate	1	1
Individual	17	16
Total	71	70



Ombudsman Members

1. Bermuda Ombudsman
2. Channel Islands Financial Ombudsman (CIFO)
3. Communications Ombudsman
4. Energy Ombudsman
5. Financial Ombudsman Service (FOS), UK
6. Financial Services & Pensions Ombudsman, Ireland (FSPO)
7. The Furniture & Home Improvement Ombudsman (FHIO)
8. Garda Síochána Ombudsman Commission (GSOC)
9. Gibraltar Public Services Ombudsman
10. Health & Social Care Ombudsman Body (HSCOB) for the Isle of Man
11. Housing Ombudsman Service (HOS)
12. Legal Ombudsman, England and Wales (LeO)
13. Local Government & Social Care Ombudsman, England (LGSCO)
14. The Motor Ombudsman (TMO)
15. New Homes Ombudsman Service (NHOS)
16. Northern Ireland Public Services Ombudsman (NIPSO)
17. Office of the Complaints Commissioner, Turks & Caicos Islands
18. Office of the Independent Adjudicator for Higher Education (OIAHE)
19. Office of the Ombudsman, Ireland
20. Ombudsman, Cayman Islands
21. Ombudsman for Children, Ireland (OCO)
22. Ombudsman for the Defence Forces, Ireland (ODF)
23. Parliamentary & Health Service Ombudsman, UK (PHSO)
24. Pensions Ombudsman, UK
25. Police Ombudsman for Northern Ireland (PONI)
26. The Property Ombudsman (TPOS)
27. The Property Ombudsman Scotland
28. Public Services Ombudsman for Wales (PSOW)
29. Rail Ombudsman
30. Removals Industry Ombudsman Scheme (RIOS)
31. Scottish Public Services Ombudsman (SPSO)
32. Service Complaints Ombudsman for the Armed Forces (SCOAF)
33. Waterways Ombudsman

Complaint Handler Members

1. The Adjudicator's Office
2. An Coimisinéir Teanga (Irish Language Commissioner)
3. Business Banking Resolution Service (BBRS)
4. Centre for Effective Dispute Resolution (CEDR)
5. Commissioner for Public Appointments for Northern Ireland
6. The Financial Regulators Complaints Commissioner (FRCC)
7. States of Jersey Complaints Panel
8. Immigration Advice Authority (IAA)
9. Independent Betting Adjudication Service (IBAS)
10. Independent Case Examiner for DWP (ICE)
11. Independent Complaints Reviewer (for HM Land Registry) (ICR)
12. Independent Football Ombudsman (IFO)
13. Information Commissioner's Office (ICO)
14. Lay Observer for Northern Ireland
15. The Northern Ireland Certification Officer for Trade Unions and Employers' Associations
16. Office for the Independent Examiner of Complaints (IEC)
17. Press Ombudsman, Ireland
18. Scottish Legal Complaints Commission (SLCC)
19. The Dispute Service Limited (TDS)
20. Welsh Language Commissioner (WLC)

Corporate Associate Members

1. Bevan Brittan LLP

REPORT OF THE DIRECTORS

For the Year Ended 31 March 2025

The directors present their report with the financial statements of the company for the year ended 31 March 2025.

Directors

The directors shown below have held office during the whole of the period from 1 April 2024 to the date of this report.

- D A Galligan
- W Fennell
- M Kelly
- M L Hughes

Other changes in directors holding office are as follows:

- | | |
|----------------|---------------------------|
| ■ R A Blakeway | resigned 10 October 2024 |
| ■ J R Munton | resigned 10 October 2024 |
| ■ R J Marsh | resigned 31 January 2025 |
| ■ M J McMahon | appointed 10 October 2024 |
| ■ M A Morris | appointed 10 October 2024 |

V O Olowe was appointed as a director on 30 April 2025.

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:



M Kelly, Director

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

Opinion

We have audited the financial statements of Ombudsman Association (the 'company') for the year ended 31 March 2025 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 2025 and of its surplus 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.

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 the Companies Act 2006, 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 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. 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)

Upper Ground Floor
18 Farnham Road
Guildford
Surrey
GU1 4XA
30 September 2025

INCOME STATEMENT

For the Year Ended 31 March 2025

		Year ended 31.3.25	Year ended 31.3.24
	Notes	£	£
Turnover		287,492	264,286
Administrative expenses		280,827	247,776
Operating surplus	4	6,665	16,510
Interest receivable and similar income		516	-
		7,181	16,510
Interest payable and similar expenses		129	78
Surplus before taxation		7,052	16,432
Tax on surplus		-	-
Surplus for the financial year		7,052	16,432

Balance Sheet

		Year ended 31.3.25	Year ended 31.3.24
	Notes	£	£
Current assets			
Debtors	6	58,389	30,491
Cash at bank		266,629	253,864
		325,018	284,355
Creditors			
Amounts falling due within one year	7	134,190	100,579
Net current assets		190,828	183,776
Total assets less current liabilities		190,828	183,776
Reserves			
Income and expenditure account		190,828	183,776
		190,828	183,776

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 30 September 2025 and we re signed on its behalf by:



M Kelly, Director





OMBUDSMAN
ASSOCIATION
Promoting independent complaint resolution

www.ombudsmanassociation.org

Registered office: Upper Ground Floor, 18 Farnham Road, Guildford, Surrey, GU1 4XA
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