

Speech

A precious treasure: sustaining charities, building communities and protecting public trust

Dame Julia Unwin addresses the Charity Commission's Annual Public Meeting 2026

From:

The Charity Commission (</government/organisations/charity-commission>) and
Dame Julia Unwin (</government/people/julia-unwin>)

Published:

15 October 2026

Location:

London

Delivered on:

15 October 2026 (Original script, may differ from delivered version)



Introduction

Good afternoon,

And thank you again for being here with us – whether in person or online – at what is a very special occasion for the Commission.

I am deeply grateful to Her Royal Highness, The Princess Royal, for her time with us today and for the huge amount she has done, and continues to do, for and with charities here at home and around the world.

Whether in founding the Carers Trust, in her tireless advocacy for the work of Save the Children or her active patronage of a huge number of organisations, her work has recognised the unique power of charities to bring people together and achieve positive change.

Her Royal Highness has had to leave for her next engagement, but on behalf of the board of the Charity Commission, its leadership and staff, I thank her for her time and contribution to our event today.

Role of charities in creating economic growth and strong communities

Today, I want to make three connected points:

1. that charities are essential to strong communities and sustainable growth
2. that the infrastructure supporting them is under serious strain

3. and that an independent, effective Charity Commission has a vital part to play in protecting public trust.

In the context of royalty, I feel tempted to begin by saying that charities are the jewel in the crown of our society.

It is in one sense a fitting tribute. Charities reflect and channel much of what is valuable and admirable across the UK.

But ultimately, the analogy undersells the role and contribution of charities

Because charities are not an adornment where there is already wealth, stability, strength. They are, in fact, among the ingredients from which the very gold of our society is forged.

I believe firmly that charities are essential for growth, of community and wellbeing. They are a prerequisite, not a happy by-product.

Not only because charities help take the edge off want and precarity.

That matters of course.

But because economic growth requires more than commercial investment capital. It requires social trust, flexible skills, healthy communities and people who are able, and willing to participate in society. Charities help create and sustain all those things.

No one wants to invest in an area that is blighted by division, poor education, high levels of crime and where the degraded and dilapidated public realm signals failure and defeat.

This is not just my view, and it is not a view restricted to the UK.

World Bank research identifies social trust as an important component of national wealth and wellbeing, associated with economic growth, social cohesion and effective cooperation.

A 2022 government-commissioned evidence review found that community infrastructure and social capital can help create positive economic and social outcomes.

And indeed volunteering alone makes an extraordinary contribution to our national life – NCVO has estimated the value of donated time at around £18 billion a year.

These benefits are proven in practice.

Take Taunton East in Somerset. The area is not especially privileged. But it is resilient, tight-knit, and heavily community-driven.

This resilience is supported by the area's vibrant community infrastructure. The Taunton East Development Trust, for example, works with local residents, providing advice, activities, training and volunteering opportunities designed to build confidence, develop skills and strengthen the community.

Similarly, in Grimsby, a grassroots voluntary organisation called East Marsh United is helping to address the blight of unoccupied, dilapidated housing which residents felt made the area feel unsafe and unloved. The group – which is now a registered charity – bought up these houses, renovated them, and made them into homes let to local families at affordable rents.

My argument is not that charities alone can magically transform an area in which there is deprivation into a place of prosperity.

Charities are not, in isolation, a silver bullet with which we can tackle social ills.

My argument is that these are examples of charities helping to foster and preserve the bonds of trust, the social infrastructure, the human capital without which sustained regeneration is virtually impossible.

On a national level, charities are essential if we are to rise to the challenges of our age.

We may disagree about what the answers are.

But we can probably agree on the problems.

From a new settlement for social care to addressing the epidemic of loneliness.

From resolving regional economic inequalities to keeping young people safe online, to tackling the climate emergency.

From bringing down rates of violence against women and girls to addressing the terrible scourge of racism which remains a blight across the country and a block to progress.

If we are to make headway in any of these areas, we need a strong, flexible, supported and innovative charitable sector.

But I am worried that the current economic climate is gnawing away at precisely the social infrastructure that I have just mentioned.

Loss of infrastructure organisations and potential impact

We are seeing the gradual impoverishment of the organisations that provide charities with volunteers, trustees, skills, advice and practical support.

Their loss does not affect one organisation at a time; it weakens the capacity and resilience of the sector as a whole.

I was greatly saddened to receive the news that the Directory of Social Change has gone into administration. DSC has been a fixture in the voluntary sector for over half a century, providing practical training, governance guidance, research and campaigning on behalf of charities. It, and its work, will be greatly missed.

In happier news, I am delighted that the future of Reach Volunteering has been secured, at least until the end of 2028. The threat of its loss was a serious blow, and I hope that its work can be sustained into the future.

While Reach's impact is unique, the challenges are familiar.

Last year, Getting on Board folded. It had similarly supported volunteers to find the right trustee positions and supported them in gaining the skills and they needed to excel in the role. It has left a real gap in the sector.

Over the past few years, we have seen the closure of The Foundation for Social Improvement (FSI), the Small Charities Coalition, Children England – all hugely valuable organisations helping charities and communities thrive.

The picture is replicated regionally.

The loss of these organisations is not a footnote in the history of the charity sector. It is the tremor ahead of what might be a quietly destructive earthquake.

I urge all of those who care about the future of the charity sector to sit up and take note.

It is understandable that, during straitened times, donors and funders want to be associated with the most attractive fruits of charitable labour: lives saved, communities transformed, needs met.

Supporting infrastructure bodies may feel by comparison a step removed, unglamorous.

And indeed, the very word infrastructure risks sounding bureaucratic and simply an additional overhead.

But what we mean by this is the rich web of organisations that provide support, bring organisations together, provide the scaffolding that keeps charities running effectively and efficiently.

No one would run a business without accountancy advice, without auditors and lawyers, and without sharing intelligence with other similar bodies. That's what we mean by infrastructure. Not an 'overhead' but the most cost-effective way of securing the support that every business, charitable or not, needs in order to function.

I call on those with the capacity to enable this work to take a long view in their funding strategies.

I speak here partly to those charities with the ability to pay a subscription fee to such bodies.

And to government.

But also to funders in the charitable sector.

To grant-makers and foundations, please take note and act. As you did for Reach, so please do for other vital organisations that do so much to lay the foundation for a healthy charitable sector.

Highlighted themes of the Charity Commission's work this year

The Charity Commission, too, plays a crucial role in supporting the health of the charity sector. Most important is our overarching role in maintaining and promoting public trust and confidence in charities.

By upholding the integrity of the register.

Ensuring charities remain accountable and transparent.

Providing online guidance and support that helps trustees understand and fulfil their duties and responsibilities.

Using our enabling powers to help charities modernise and adapt.

Looking into serious concerns about trustees' oversight of their charities.

And using our legal powers – including to disqualify trustees – where that is necessary to protect a charity or charities generally from harm.

The importance of the Charity Commission's independence

One important theme of our role and our work which matters to me as Chair is upholding the Charity Commission's independence in the exercise of our statutory functions.

I am determined that, under my leadership, the Charity Commission should avoid falling into the trap of equating upholding public trust with aligning ourselves with majority public opinion, or powerful opinion formers.

We must be trusted not because we make decisions that others always agree with.

But because we can be relied upon to make our decisions in the right way, for the right reasons – guided by evidence, not influence.

Led by the law, instructed by both the extent and the limits of our remit and powers.

Mindful of the vital principle, which has ancient precedent in statute, that trustees, not the Charity Commission, have ultimate responsibility for their charities.

What does this mean in practice?

It means being prepared to register charities whose purposes, while allowed in law, might upset some people.

It means being willing to resist pressure from the media, government, or other charities to find against a charity in the absence of clear evidence.

And it means taking action against a charity when the law requires it, even if that means getting in the cross hairs of sensitive debates.

I want to use this opportunity to condemn in the strongest terms the thuggery and intimidation that volunteers of the RNLI have faced over recent weeks – and indeed over months and even years.

Charities must only do things that meet their purpose and objects. For the RNLI that means rescuing people in peril in the sea. It is not their right to do so. It is their absolute duty.

The charitable sector must have the courage to tolerate vigorous debate, individual charities must accept that people might disapprove of their work, for reasons of values, politics, faith or identity. We should in fact welcome differences of view as evidence that we are living in a society in which everyone has freedom of conscience.

But we must never grow accustomed to criminal or para-criminal abuse.

At this event last year, my predecessor Mark Simms condemned the growing hostility faced by some involved in charities, simply for doing their lawful jobs.

I agree with every word he said.

The powers of the Charity Commission are limited in addressing the root causes of these divisions in our society.

But I believe strongly that the most important contributions we can make to efforts to protect our democratic and pluralistic society is to remain an honest broker in the exercise of our functions.

And be willing, again and again, for as long as it takes, to resist the normalisation of violence.

To draw the line between heated discussion and emotive and powerful disagreement and harassment or abuse.

Pressures on the Charity Commission's functions and Futures Programme

Let me turn now from the pressures facing the sector to the pressures the Charity Commission itself faces.

Demand on our services continues to increase.

Last year we saw yet another record year of applications to register a new charity: we assessed over 11,700 applications, resulting in 4,650 new charities entering the register.

Our regulatory compliance case load increased by 23%, and in cases involving requests for the exercise of our regulatory authority by 7%.

These increases cannot simply be absorbed.

Like many charities facing similar rises in demand, we have had to adapt.

Often, our response rates and timeliness have suffered, even though we have worked to improve our efficiency and productivity.

I want to acknowledge that this has an impact on charities waiting for decisions from us.

We are addressing this.

Government has granted us a funding uplift, to help us keep pace with these rising pressures, and to invest in better digital services.

Over the next three years, we'll receive around a 25% increase in annual funding on average, with much of it directed towards making our services more intuitive for the charities we serve, and more efficient for the taxpayers who fund us.

We didn't wait for the money to arrive before we started the work. Even within our existing constrained resources, we spent much of last year laying the groundwork, so that when funding landed in April, we were able to hit the ground running.

The focus is on upgrading and improving our services in five core areas, from registrations through to how we handle complaints about charities.

I do not promise these areas of work will result in immediate relief on those waiting longer than they should for us to assess their concerns, register their charity or offer them permission.

But I am confident, that with time, we will deliver on the promise we made government: to become the regulator the 21st century charitable sector needs and deserves, promoting public trust and encouraging the efficient use of charitable resources.

Making the UK a safe place in which to give, in just the same way as other regulators are making the UK a safe place to invest.

We also welcome the Government's consultation, published yesterday, on proposals to enhance our powers to better tackle hateful extremism. The proposals would extend automatic qualification from trusteeship and senior management to people with a wider range of criminal convictions and also enhance the Charity Commission's discretionary disqualification powers.

We are keen for our powers to be strengthened so that we might better protect the sector against racial and religious hatred, violence, and crimes under the National Security Act. But it is important that the measures are drafted precisely, and the appropriate safeguards are built in.

And so I encourage all those with an interest in the sector – trustees, staff, volunteers, lawyers, advisors, to take part in the consultation.

Conclusion

All these are connected. Strong communities need strong charities; strong charities need a healthy supporting infrastructure; and public confidence in that whole system depends on a regulator that is independent, capable and clear about the limits of its role.

Now, as I conclude, I am conscious that in some ways I have painted a bleak picture – strains on the sector, strains on our democracy, pressures on the Charity Commission.

These are all realities, and we need to face them.

But we must not allow these challenges to obscure a bigger truth: namely that of the immense success of the charitable sector in this country.

Charities deliver life-saving world class medical research. To give just one example: charitable funding has helped transform the way in which heart disease is treated in the UK, helping to cut cardiovascular deaths by half over the last few decades.

Our arts, culture and heritage remain the envy of the world – much of it delivered and nurtured by charities.

Our disaster relief and international development charities continue to lead the field, making sure that funds raised in the UK are available to partners across the world so that they can save lives and enable livelihoods.

And while trust in almost all institutions has been on a long decline, trust in charities remains high.

People continue to see charities as the vehicle through which to protect what matters and achieve positive change.

That is a remarkable achievement, and a precious treasure.

It is one we might not feel comfortable boasting about, but to return to where I started - this sector is fundamental to our economy, and so much of what we hold dear and in common as a society.

Thank you for all you do to ensure that - through passion and persistence – that the crown and jewel shine bright.

ENDS



OGL

All content is available under the [Open Government Licence v3.0](#), except where otherwise stated



© Crown copyright