

**KNOWLEDGE TO ACTION**  
**TRUSTEES' REPORT AND UNAUDITED**  
**ACCOUNTS FOR THE YEAR ENDED**  
**30TH NOVEMBER 2024**

# KNOWLEDGE TO ACTION

## LEGAL AND ADMINISTRATIVE INFORMATION

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Trustees	Mrs Hamna Ismailjee Ms Munira Bhaiyat Mrs Saleha Lokhat
Charity number	1167408
Independent examiner	Rain Gaskell Limited 1024 Ground Floor Stockport Road Levenshulme Manchester M19 3WX UK

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# KNOWLEDGE TO ACTION

## TRUSTEES' REPORT

### FOR THE YEAR ENDED 30TH NOVEMBER 2024

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The trustees present their report and accounts for the year ended 30th November 2024.

The accounts have been prepared in accordance with the accounting policies set out in note 1 to the accounts and comply with the charity Knowledge to Action's constitution, the Charities Act 2011 and the Statement of Recommended Practice, "Accounting and Reporting by Charities", issued in March 2005.

#### **Structure, Governance and Management**

Knowledge to Action is a Charitable Incorporated Organisation established on 1st June 2016 and is governed by its constitution.

The trustees who served during the year were:

Mrs Hamna Ismailjee  
Ms Munira Bhaiyat  
Mrs Saleha Lokhat

The trustees have the power to appoint any person to be a trustee in accordance with the provisions of the Constitution. An appointed trustee holds office within the limits permitted by law.

The trustees may from time to time make such rules and regulations in their absolute discretion that they deem fit for the management of the institution and may at any time vary such rules and regulations.

The Charity's trustees have assessed the major risks to which the charity is exposed, and are satisfied that systems are in place to mitigate exposure to the major risks.

#### **Objectives and Activities**

As a national educational charity, Knowledge to Action specialises in transforming learners into confident and responsible leaders who benefit society. By developing essential character traits and life skills such as resilience, confidence, creativity and social responsibility in children and young people aged 5-16, we are able to support families and educators, particularly but not exclusively from disadvantaged BAME communities with access to affordable educational resources, training and services.

Our work plays a vital role in tackling societal and intergenerational problems such as: mental, emotional and physical health, low educational attainment, unemployment, criminality, poverty and social immobility.

We believe that greater access to character education and initiatives that encourage outdoor learning and develop life and leadership skills are essential for all learners, but particularly those from disadvantaged backgrounds. Our aim, therefore, is to transform the delivery of character education as well as students' accessibility to it, in order to tackle these pressing issues and nurture within learners a strong and purposeful sense of identity, belonging and responsibility.

In doing so, we are actively working to achieve the following objectives as set out in our governing document:

To act as a resource for young people up to the age of 16 by providing advice and assistance and organising educational programmes and other activities as a means of:

- a. Advancing in life and helping young people by developing their skills, capacities and capabilities to enable them to participate in society as independent, mature and responsible individuals;
- b. Advancing education.

The trustees have paid due regard to guidance issued by the Charity Commission in deciding what activities the charity should undertake.

#### **Summary of Main Activities**

These objectives are achieved through our award-winning character and life skills educational initiative, offering the following five distinct products and services:

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## TRUSTEES' REPORT (CONTINUED)

### FOR THE YEAR ENDED 30TH NOVEMBER 2024

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#### Summary of Main Activities - continued

1. Age specific resources in print and digital format;
2. Training support to help build leadership capacity in parents and educators;
3. Outdoor learning experiences such as family retreats, youth residentials, campfire events, social action and volunteering projects etc;
4. Online learning portal; and
5. Consultancy service for parents, educational leaders and institutes.

Although our work prioritises disadvantaged BAME communities, we appeal to and provide access to diverse communities in the UK; helping children and young people from all backgrounds – regardless of faith, ethnicity, social and economic circumstances – find a sense of purpose, belonging and responsibility to reach their full potential as confident and responsible leaders.

#### Public Benefit

We review our objectives and activities each year. The review looks at what we have achieved and the outcomes of our work in the previous 12 months. The review helps us ensure our objectives and activities remain focused on our stated purposes.

We have referred to the guidance contained in the Charity Commission's general guidance on public benefit when reviewing our objectives and activities and in planning our future activities. In particular, we have considered how planned activities will contribute to the aims and objectives we have set.

#### Supporting the Education Sector and Tackling Inequalities

The financial year 2023–24 highlighted the widening educational inequalities across the UK. Schools in disadvantaged areas continued to face severe pressures, with limited budgets restricting their ability to provide opportunities beyond the statutory curriculum. While better-resourced schools could continue to invest in enrichment and leadership development, those in underfunded local authorities risked leaving pupils without access to essential personal development opportunities.

Knowledge to Action positioned itself as a key partner in addressing these inequalities. By securing **£40,000** of restricted funding, we were able to subsidise or fully cover the cost of our resources for **20** schools across the **10** most disadvantaged local authorities. This ensured that children in communities facing the greatest barriers could still access high-quality character and life skills education.

At the same time, we maintained strong relationships with schools able to purchase our curricula, with sales totalling **£40,371**. This dual approach, combining philanthropy with traded income, allowed us to continue broadening our reach while ensuring equity of access for schools most in need.

Donations, while lower than the previous year at **£68,140 (2023: £87,081)**, remained vital to sustaining our work. Gift Aid recovery of **£21,933** further strengthened our ability to respond to demand in underserved communities.

Overall income for the year was **£130,444 (2023: £197,230)**, and while this represented a reduction on the previous year, the success of our subsidised distribution model and targeted grant-making partnerships demonstrated a sustainable pathway forward.

#### Achievement and Performance

Despite the financial pressures, 2023-24 was a year of innovation and targeted impact:

1. Levelling Up Through Philanthropy – Subsidised distribution reached 20 new schools in disadvantaged local authorities, ensuring equity of access for pupils most at risk of being left behind.

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## TRUSTEES' REPORT (CONTINUED)

### FOR THE YEAR ENDED 30TH NOVEMBER 2024

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#### Achievement and Performance - continued

2. Curriculum Sales with Purpose – Continued engagement with partner institutions provided an important income stream that directly supported wider subsidy efforts.
3. Free Social Action Toolkits – Over 100 schools and youth groups accessed downloadable toolkits, enabling young people to lead community-based projects and strengthen local networks.
4. Accessible Teacher Training – More than 100 teachers across three regions benefitted from our professional development programme, equipping them to embed character education in their classrooms
5. Digital CPD and Webinars – Our online training expanded, offering schools cost-effective ways to meet Ofsted's increased focus on "personal development" while building staff confidence.

#### Financial Review

Key financial statements during 2023-24 included:

- Income: **£130,444 (2023: £197,230)** – donations **£68,140**, sales **£40,371**, Gift Aid **£21,933**.
- Expenditure: **£192,321 (2023: £168,918)**, reflecting programme delivery and increased travel costs (**£34,812, up from £19,457**) as we expanded teacher training and community events.
- Staff Costs: **£103,019 (2023: £92,026)**, covering a small but committed team of staff and consultants.
- Reserves: Year-end balance of **£6,164 (2023: £68,041)**, including **£9,293** restricted funds earmarked for future programme delivery.

Although the year closed with a deficit of **£61,877**, the strategic use of restricted funds demonstrated the charity's ability to target resources where they were most needed and sustain its mission in a challenging environment.

#### Reserve Policy

It is the policy of the charity to maintain unrestricted funds at a level which equate to approximately 6 months' unrestricted expenditure. This provides sufficient funds to cover management and administration and support costs.

#### Future Plans

Looking ahead, Knowledge to Action will continue to focus on tackling inequalities in access to character and life skills education. Our priorities include:

- Expanding Subsidised Access – Partnering with more funders to ensure schools in disadvantaged regions continue to receive fully or partly subsidised resources.
- Strengthening Our Profile - Investing in marketing and communications to grow sales and philanthropic income while raising awareness of the importance of character education in addressing educational inequality.
- Strategic Partnerships - Collaborating with philanthropists, academics, and service providers to shape the national conversation on levelling up and strategic philanthropy.
- Sustainable Operations - Building on the transition to remote working, we will continue streamlining costs to maximise impact on beneficiaries.

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### TRUSTEES' REPORT (CONTINUED)

***FOR THE YEAR ENDED 30TH NOVEMBER 2024***

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#### **Future Plans - continued**

By combining a targeted approach to inequality with sustainable financial and operational practices, we aim to ensure that all children, regardless of background, can access the tools they need to thrive as confident, responsible leaders.

On behalf of the board of trustees



**Ms Munira Bhaiyat**

Trustee

Dated: 30th September 2025

# KNOWLEDGE TO ACTION

## INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF KNOWLEDGE TO ACTION

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I report on the accounts of the charity for the year ended 30th November 2024, which are set out on pages 6 to 11.

### Respective responsibilities of trustees and examiner

The charity's trustees are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year under section 144(2) of the Charities Act 2011 (the 2011 Act) and that an independent examination is needed.

It is my responsibility to:

- (i) examine the accounts under section 145 of the 2011 Act;
- (ii) to follow the procedures laid down in the general Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act; and
- (iii) to state whether particular matters have come to my attention.

### Basis of independent examiner's report

My examination was carried out in accordance with the general Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit and consequently no opinion is given as to whether the accounts present a 'true and fair view' and the report is limited to those matters set out in the statement below.

### Independent examiner's statement

In connection with my examination, no matter has come to my attention:

- (a) which gives me reasonable cause to believe that in any material respect the requirements:
  - (i) to keep accounting records in accordance with section 130 of the 2011 Act; and
  - (ii) to prepare accounts which accord with the accounting records and comply with the accounting requirements of the 2011 Act;have not been met; or
- (b) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.



Zubair A Chaudhary, FCCA  
Rain Gaskell Limited

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Levenshulme  
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UK

Dated: 30th September 2025



# KNOWLEDGE TO ACTION

## STATEMENT OF FINANCIAL ACTIVITIES INCLUDING INCOME AND EXPENDITURE ACCOUNT

FOR THE YEAR ENDED 30TH NOVEMBER 2024

	Notes	Unrestricted funds £	Restricted funds £	Total 2024 £	Total 2023 £
<b><u>Incoming resources from generated funds</u></b>					
Donations and legacies	2	68,140	-	68,140	87,081
Incoming resources from charitable activities	3	371	40,000	40,371	72,484
Other incoming resources	4	21,933	-	21,933	37,665
<b>Total incoming resources</b>		<b>90,444</b>	<b>40,000</b>	<b>130,444</b>	<b>197,230</b>
<b><u>Resources expended</u></b>					
<b>Charitable activities</b>					
Direct cost		7,724	12,650	20,374	6,347
Archive and storage		11,581	-	11,581	10,839
<b>Total charitable expenditure</b>		<b>19,305</b>	<b>12,650</b>	<b>31,955</b>	<b>17,186</b>
Governance costs		142,309	18,057	160,366	151,732
<b>Total resources expended</b>		<b>161,614</b>	<b>30,707</b>	<b>192,321</b>	<b>168,918</b>
<b>Net (expenditure)/income for the year/ Net movement in funds</b>		<b>(71,170)</b>	<b>9,293</b>	<b>(61,877)</b>	<b>28,312</b>
Fund balances at 1 December 2023		68,041	-	68,041	39,729
<b>Fund balances at 30 November 2024</b>		<b>(3,129)</b>	<b>9,293</b>	<b>6,164</b>	<b>68,041</b>

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## BALANCE SHEET

AS AT 30TH NOVEMBER 2024

	Notes	2024 £	£	2023 £	£
<b>Fixed assets</b>					
Tangible assets	8		2,410		3,210
<b>Current assets</b>					
Stocks		44,239		61,735	
Debtors	9	1,204		1,569	
Cash at bank and in hand		24,289		63,457	
		<u>69,732</u>		<u>126,761</u>	
<b>Creditors: amounts falling due within one year</b>	10	<u>(65,978)</u>		<u>(61,930)</u>	
<b>Net current assets</b>			<u>3,754</u>		<u>64,831</u>
<b>Total assets less current liabilities</b>			<u><u>6,164</u></u>		<u><u>68,041</u></u>
<b>Income funds</b>					
Restricted funds			9,293		-
Unrestricted funds			<u>(3,129)</u>		<u>68,041</u>
			<u><u>6,164</u></u>		<u><u>68,041</u></u>

The accounts were approved by the Trustees on 30 September 2025



Ms Munira Bhaiyat  
Trustee

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## NOTES TO THE ACCOUNTS

FOR THE YEAR ENDED 30TH NOVEMBER 2024

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### 1 Accounting policies

#### 1.1 Basis of preparation

The accounts have been prepared under the historical cost convention.

The accounts have been prepared in accordance with applicable accounting standards, the Statement of Recommended Practice, "Accounting and Reporting by Charities", issued in March 2005 and the Charities Act 2011.

#### 1.2 Tangible fixed assets and depreciation

Tangible fixed assets are stated at cost less depreciation. Depreciation is provided at rates calculated to write off the cost less estimated residual value of each asset over its expected useful life, as follows:

### 2 Donations and legacies

	2024 £	2023 £
Donations and gifts	<u>68,140</u>	<u>87,081</u>

### 3 Incoming resources from charitable activities

	Unrestricted funds £	Restricted funds £	Total 2024 £	Total 2023 £
Sale of teaching material & consultancy income	<u>371</u>	<u>40,000</u>	<u>40,371</u>	<u>72,484</u>

### 4 Other incoming resources

	2024 £	2023 £
Gift Aid reclaimed	<u>21,933</u>	<u>37,665</u>

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## NOTES TO THE ACCOUNTS (CONTINUED) FOR THE YEAR ENDED 30TH NOVEMBER 2024

### 5 Total resources expended

	Staff costs £	Depreciation £	Other costs £	Grant funding £	Total 2024 £	Total 2023 £
<b>Charitable activities</b>						
Activities undertaken directly	-	-	12,650	-	12,650	-
Grant funding of activities	-	-	-	7,724	7,724	6,347
Total	-	-	12,650	7,724	20,374	6,347
Activities undertaken directly	-	-	11,581	-	11,581	10,839
	-	-	24,231	7,724	31,955	17,186
<b>Governance costs</b>	103,019	800	56,547	-	160,366	151,732
	103,019	800	80,778	7,724	192,321	168,918

### 6 Grants payable

2024 £	2023 £
7,724	6,347

### 7 Employees

There were 3 employees during the year.

Employment costs	2024 £	2023 £
Wages and salaries	91,891	82,431
Social security costs	4,345	2,610
Other pension costs	6,783	6,985
	103,019	92,026

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## NOTES TO THE ACCOUNTS (CONTINUED) FOR THE YEAR ENDED 30TH NOVEMBER 2024

### 8 Tangible fixed assets

	Fixtures, fittings & equipment £
<b>Cost</b>	
At 1 December 2023 and at 30 November 2024	5,586
<b>Depreciation</b>	
At 1 December 2023 and at 30 November 2024	3,176
<b>Net book value</b>	
At 30 November 2024	2,410
At 30 November 2023	3,210

### 9 Debtors

	2024 £	2023 £
Trade debtors	1,169	1,534
Other debtors	35	35
	1,204	1,569

### 10 Creditors: amounts falling due within one year

	2024 £	2023 £
Trade creditors	4,534	3,464
Other creditors	59,644	56,666
Accruals	1,800	1,800
	65,978	61,930

### 11 Pension and other post-retirement benefit commitments Defined contribution

	2024 £	2023 £
Contributions payable by the company for the year	6,783	6,985

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## NOTES TO THE ACCOUNTS (CONTINUED) FOR THE YEAR ENDED 30TH NOVEMBER 2024

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### 12 Analysis of net assets between funds

	£	£	Total £
Fund balances at 30 November 2024 are represented by:			
Tangible fixed assets	2,410	-	2,410
Current assets	69,732	-	69,732
Creditors: amounts falling due within one year	(65,978)	-	(65,978)
Restricted funds	(9,293)	9,293	
	<u>(3,129)</u>	<u>9,293</u>	<u>6,164</u>