

# MOSAIK EDUCATION

England & Wales · Charity number 1176947

## Details

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**Other names** AGORA EDUCATION, JAMIYA PROJECT

**Status** Registered

**Legal form** CIO

**Registered** 2018-02-01

**Register** [View on the Charity Commission register](#)

## Contact

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**Website** [mosaik.ngo](http://mosaik.ngo)

## Activities

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**Objects:** The objects of the charity are, for the public benefit, to advance tertiary education for refugees, asylum seekers, displaced people and communities affected by conflict and crisis, by expanding access to existing opportunities, creating new ones, and advocating for both, in such ways as the charity sees fit.

**Activities:** Mosaik Education develops and delivers education and education support programmes that help refugees to access university.

## Classification

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- **How:** Provides Advocacy/advice/information
- **What:** Education/training
- **Who:** Other Defined Groups

## Geography

- Jordan
- Lebanon
- Throughout England And Wales

## Finances

Period end	Income	Expenditure	Assets	Employees
2024-12-31	£957,051	£953,475	£129,955	0
2023-12-31	£716,118	£600,551	£126,379	4
2022-12-31	£190,978	£201,656	-	-
2021-12-31	£62,924	£68,235	-	-
2020-12-31	£105,611	£103,788	-	-

## Trustees

Name	Role	Appointed
<b>Catherine Victoria Collis</b>	Chair	2023-12-14
Amir Raki		2024-09-12
Bahman Shahi		2026-04-20
Charles James Stuart Cormack		2026-02-19
Elif Ulun Asci		2025-02-28
Michael Joseph Paller		2025-02-28
Paul Fean		2023-08-04

**MOSAİK EDUCATION**

England & Wales - Charity number 1176947

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# Accounts

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# 2024 ANNUAL REPORT



# ABOUT MOSAIK EDUCATION

## OUR VISION

Our vision is that refugees<sup>1</sup> can access the education they need for rebuilding their societies, or for success in new ones.

## OUR MISSION

Our mission is to close the gap in access to tertiary education for refugees.

## OUR VALUES

- **Empowering:** especially communities affected by conflict and displacement to participate in the design and delivery of our programmes, acknowledging that resilience is best achieved by building community capacity.
- **Inclusive:** striving to create opportunities for those who are most disadvantaged and marginalised.
- **Collaborative:** incorporating others' ideas and sharing our own, acknowledging that they are improved through modification and reinvention by others.
- **Learning:** Always looking to reflect, seek feedback and improve what we do and how we work alongside the beneficiaries of our programmes.

1. *'Refugees' here is used as shorthand to include asylum seekers, displaced people and conflict-affected communities too.*



## OUR ACTIVITIES

In July 2024, Mosaik adopted a new strategy. This broadens our aims to encompass brokering new opportunities for refugees with the UK university sector, as well as developing research and advocacy. In order to catalyse new interest and resources for refugee university access, our new strategy seeks to reframe refugee tertiary education (TE) as a strategic opportunity for aid agencies, education stakeholders, and governments. Most efforts to expand refugee TE opportunities - whether by reducing fees, lowering costs, or generating resources - are framed as fulfilling rights to education or improving futures of refugee youth. All of this is correct, but risks limiting interest to a narrow pool of funders whose focus is on TE, refugees and rights to education.

Universities are keen to ‘internationalise’ their courses to generate revenue in new markets. They (and their students) are also keen to fulfil their social mission and address global challenges. Our TE partnerships emphasise the strategic case for universities and how partnership with Mosaik lowers the costs of investing in new contexts.

Our advocacy highlights the strategic opportunity of refugee TE to aid agencies, education actors, and governments. Large scholarship providers are looking to broaden their applicant pool, whilst businesses want to diversify their recruitment. Both our TE partnerships and advocacy activities work hand-in-hand with programmes and draw on our strengths: expertise in the challenge and contexts of operation, data on refugee youth and their needs, and a network of refugee leaders engaged in our mission. Our guidance programmes support refugees to reach university and are designed with refugees; using technology to ensure accessibility; and working with local organisations in Jordan, Lebanon, Uganda and the UK to facilitate access for young refugees.

# INTRODUCTION FROM THE CHAIR OF TRUSTEES



I am delighted to introduce Mosaik Education's annual report, covering my first full year as Chair of the Trustee Board.

In 2024, we invested in exploring new ways to fulfil our charitable objective of helping more young refugees get access to tertiary education, closing the gap with their non-displaced peers. As a result, in the summer Trustees agreed on an ambitious new strategy, developed by the whole team.

Mosaik's heritage lies in supporting displaced learners using guidance workshops and other content, delivered through a network of refugee-led partner organisations. This work continues to be at the heart of what we do. Since July 2024, Mosaik has also been working on two new areas to create scale and momentum on narrowing the tertiary education gap.

On the one hand, the team is investing in developing advocacy materials, campaigns, and resources. We think it is vital to articulate the case for ensuring refugees can access tertiary education. Not only is this their, as any learner's, right, it is also critical for the future peace and prosperity of their home or adopted countries.

On the other, Mosaik is working to build a network of higher education partnerships, with the aim of helping the sector grow opportunities for refugee students. In addition to scholarships, we are looking to work with UK HEIs on inclusion in transnational education models and other ways of expanding the availability of courses and materials to displaced learners.

The strategy also seeks to build resilience in what is shaping up to be a challenging funding environment. And we have also started saying goodbye to founding Trustees reaching the end of their second term, a process that began with the retirement of Professor Diana Laurillard in September 2024. We have taken the opportunity therefore of starting a search for new Trustees who can support the team in these new areas of work from 2025 onwards.

Mosaik Education would not be able to deliver without the unwavering support and commitment of funders and partners, staff and volunteers. I am extremely grateful to every organisation and individual that is part of our community, and look forward to working with you in the coming years. Thank you on behalf of all the Trustees.

Victoria Collis  
Chair, Board of Trustees



# ACTIVITIES & ACHIEVEMENTS IN 2024

■ Mosaik's Guidance Programme was recognised as the 'gold standard' for refugee university access guidance by the UNHCR-established Guidance Steering Group. In August, the Guidance Steering Group decided that Mosaik's model would be adopted as a global standard to be used across displacement contexts.

■ We reached 2967 young refugees with our Guidance Programme, an increase of 45% on 2023. Participants came from Syria, South Sudan, Sudan, Congo, Iraq, Jordan, Lebanon, Palestine, Somalia, Yemen, Eritrea. We expanded our programming to Egypt, and Jordan, Lebanon, Turkey, Uganda and the UK.



- We strengthened the impact of our Guidance Programme on young refugees. As in 2023, two thirds reported using skills acquired through the program within six weeks of completion. And 44% had offers or had enrolled in a tertiary education within six months, up from 37% in 2023.
- We began to support students from Gaza, receiving 65 support requests on topics such as applications and supporting writing CVs and personal statements. This effort was led by experienced facilitators of the Guidance Programme, tailoring resources on accessing and continuing higher education for use by students inside and outside of Gaza.
- We increased our support for higher education access in Ukraine, expanding the number of UK-Ukraine higher education partnerships Mosaik is supporting alongside Cormac Consulting Group (CCG) from six to ten and expanding the number of students enrolled to 277.
- In November, Mosaik hosted an event on ‘How Can UK Universities Respond to Crises and Displacement Overseas?’ in collaboration with the UN Refugee Agency and Cormack Consultancy Group. The event was opened by youth from the Tertiary Education Student Network to make the case for why investing in higher education in crisis contexts is essential. Representatives from 30 UK higher education institutions joined, alongside business, civil society, and higher education sector representatives.
- We increased our income by 33% to £950K+ and diversified the number of grant funders and funding sources.



# INCREASING OUR IMPACT THROUGH THE GUIDANCE PROGRAMME

Our flagship Guidance Programme is composed of a seven-session curriculum that equips young refugees with the tools and resources to access higher education opportunities and confidently prepare for the application.

In 2024, the Guidance Programme continued to implement delivery models tailored to different contexts: in-person workshops, online workshops, and webinars. To ensure inclusivity and accessibility in Uganda, we adapted these models to address local challenges. For example, we provided students with additional compensation for internet and data to support access to our webinars. This made access more equitable in a context where the internet is both expensive and unreliable. We also conducted in-person workshops on-site when possible and students had the option to use smartphones to access programme content when access to computer labs posed a barrier.

Guidance Programmes also supported students from Gaza in 2024. Programmes were led by experienced facilitators who tailored resources on accessing and continuing higher education for students inside and outside of Gaza. 90k students from Gaza have no access to university, approximately 10% of whom are outside of Gaza.

Our goal for 2025 is to strengthen and scale the Guidance Programme by deepening partnerships with universities and higher education institutions globally. We aim to enhance the programme's reach and impact by ensuring sustained access to guidance for students navigating higher education pathways. Additionally, we are conducting a tracer study to assess the long-term outcomes of the programme, generating evidence to refine our approach and advocate for more effective support structures within higher education systems.



# EXPANDING UNIVERSITY PARTNERSHIPS & SUPPORT

In 2024, we expanded our support to higher education in Ukraine reaching a total of 277 students in collaboration with Cormack Consultancy Global. These partnerships created dual degrees jointly managed between UK and Ukrainian universities that respond to challenges stemming from the war in Ukraine, leveraging philanthropic and in-kind support from UK universities. New UK-Ukrainian partnerships include University of West Scotland and University of Railway Transport, Warwick University and Kharkiv University of Radio Electronics, Coventry University and Alfred Nobel University, and Edge Hill University and Yaroslav Mudryi National Law University.

The relevance of the programmes to Ukraine's current challenges are evident in the Dual Degree programmes. For instance, the Nottingham Trent University - Lviv Polytechnic National University's Psychology and Mental Health, Trauma, and Psychological Wellbeing course has introduced systematic reflective practice. This approach helps students cope with the war, better understand themselves, and build a stronger sense of identity. As a result, it has led to a research project exploring students' experiences of studying trauma while living through it. Students have reported that reflective practice has significantly enhanced their self-awareness, emotional management, and stress coping mechanisms.

While Russian missile attacks on critical infrastructure have hampered the education process in general and disrupted the technology for online teaching and materials, university partners have adapted through flexible teaching and coordination, and providing individual support to students.



Our November event 2024 in collaboration with the UN Refugee agency and the CCG identified seven areas of support needed to enhance the UK higher education's response to crises and displacement:

1. Coordination to catalyse action, share best practice, and map existing efforts.
2. Access to reliable data on the needs of displaced communities and institutions affected by crises is essential.
3. Technical assistance to adapt programmes and enhance institutional capacity to respond.
4. Sustained funding and donor engagement to bolster universities' ability to invest in these initiatives.
5. Partnerships with local institutions and organisations (including refugee-led organisations).
6. Securing Vice-Chancellor leadership endorsement is critical for embedding these initiatives.
7. Advocacy focused systems level change is required to enable responses, as well as work on specific crises.

Building on the success of this event, our goal for 2025 is to collaborate with UK higher sector stakeholders to develop a model for coordinating and catalysing the responses of UK higher education to crises and displacement overseas. To overcome this, new sources of finance need to be generated and/or the costs of TE for refugees need to be reduced - both the purchase and delivery costs. There is a need to advocate for changes that can bring about these outcomes at scale. This includes changes to policy and institutional behaviour, and to increase engagement of actors who could bring increased financing: particularly bilateral and multilateral development agencies, and to a lesser extent NGOs and the private sector.



# WORKING TOWARDS ADVOCACY IN 2025

Fundamentally, opportunities for refugees to access university are limited because there is a mismatch between the resources required and the resources available to fund opportunities. New sources of finance need to be generated and the costs of university for refugees need to be reduced. There is a need to advocate for changes to policy and institutional behaviour, and to increase engagement of actors who could bring increased financing.

In 2024, we established advocacy as a pillar of our renewed strategy to address the lack of opportunities for refugees and to fulfil our mission. We are well positioned to take on a role in advocacy. We have considerable experience and knowledge of the challenge and contexts. Our existing programmes can be a source of data to inform advocacy materials. The refugee youth who lead our programmes can be highly effective advocates with direct experience of the challenge and expertise on the landscape of refugee university access. With no existing advocacy in place, we also have an opportunity to create a niche in how we conduct advocacy, compared to other larger organisations with existing approaches in place.

Starting from 2025, we will work towards establishing a comprehensive research agenda on refugee access to TE. This research will focus on contributions of refugee graduates and the potential benefits for the global development agenda.



# STRENGTHENING MOSAIK'S FINANCIAL BASE AND SUSTAINABILITY

In 2024, Mosaik increased our income to £950K+ from £716K in 2023. We received our first-ever multi-year unrestricted grant from the Charities Aid Foundation—a milestone that has been transformative. This funding enabled us to revise our strategy and respond nimbly to emerging opportunities.

## DELIVERING ON PUBLIC BENEFIT

Trustees have given careful consideration to the Charity Commission guidance on public benefit. In 2024, this has been particularly important when reviewing and adopting Mosaik Education's new strategy.

Young refugees are our beneficiaries. Mosaik's charitable purpose is to close the gap that exists between this group and their peers as it relates to access to tertiary education.

Trustees have satisfied themselves that all aspects of Mosaik Education's strategy have been designed to meet this purpose. Specifically that:

- The provision of guidance workshops and other programming, delivered by refugee intermediaries, demonstrably increases access among beneficiaries to tertiary education.
- Advocacy for improving the prospects of young refugees seeking access to tertiary education raises awareness of this issue, and helps expand opportunities for beneficiaries.
- Working with higher education institutions and other partners to create more routes to tertiary education for young refugees helps expand opportunities for beneficiaries.

# FINANCIAL REVIEW

## Financial activities

The key financial information for the year ended 31 December 2024:

All values in £	2024	2023
Total incoming resources:	957,051	716,118
Total outgoing resources:	953,475	600,551
Net cash inflow:	(17,121)	116,184
Unrestricted reserves:	35,670	29,185

During the year Mosaik Education's main sources of funding were restricted grants from UNHCR Agency, Theirworld, Choose Love, and UBS UK Donor-Advised Foundation. Other sources of funding included Charities Aid Foundation, donations from trustees, board advisors and other individuals.

## Our approach to fundraising

Our relationships with our donors are very important. Mosaik Education aims to ensure that fundraising is respectful, open, honest and accountable. We have a close relationship with individuals, foundations and organisations that support us.

All fundraising is conducted by internal contracted staff and volunteers. Mosaik Education does not use external professional fundraisers, does not employ the services of any fundraising agencies or third parties, and does not run telephone or door to door fundraising campaigns.

Mosaik Education has ensured compliance with the general data protection regulations (GDPR), and, as part of an ongoing commitment to best practice, strives to adhere to the standards set by the Fundraising Regulator and the Institute of Fundraising. During the year, there were no instances of non-compliance with the requirements of the fundraising code of practice, and no complaints have been received by Mosaik Education regarding fundraising activities.



## **INVESTMENT POLICY**

The trustees do not believe it necessary for Mosaik Education to have a formal investment policy given the nature of activities and relatively low level of cash. This position is reviewed regularly.

## **RESERVES POLICY AND UNRESTRICTED FUNDS**

On 31 December 2024 Mosaik had total reserves of £129,955 (2023: £126,379) of which £35,670 were unrestricted (2023: £29,185). Unrestricted reserves are cash or liquid funds that can be spent on any of Mosaik's aims and do not include funding that has been restricted by the donor for a specific purpose. The trustees have considered the level of unrestricted reserves, taking into consideration current and future risks alongside the likelihood of those risks materialising. These include:

- short-term cash deficits arising from non-renewal or an unforeseen delay in restricted grant funding;
- unforeseen costs to deliver agreed project outcomes not covered by the project budget;
- unforeseen day-to-day operating costs;
- emergencies.

## **RESERVES TARGET**

Based on the analysis above, the trustees have set a target range for unrestricted reserves of £15,000 to £45,000. On 31 December 2024, unrestricted reserves fell within this range. Subsequent to year end Mosaik has secured additional funding, both restricted and unrestricted, to cover activities to the end of December 2024 and has a number of applications in progress to secure further funding.

# STRUCTURE, GOVERNANCE AND MANAGEMENT

Mosaik Education is a charitable incorporated organisation and registered as a charity on 1 February 2018.

## TRUSTEES

The trustees are responsible for establishing clear strategic goals for Mosaik Education. These goals, together with performance targets, are established annually, and the chief executive reports on them at trustee meetings.

According to their skills, experience and interests, trustees take responsibility for one or more areas of activity.

## RECRUITMENT, INDUCTION AND TRAINING

Board vacancies are advertised externally. Applications are screened by the Chair of trustees, and short-listed applicants are invited to meet with representatives from the board and management team. On appointment, each trustee completes a register of interests, which is renewed annually.





## **MANAGEMENT, STAFF AND VOLUNTEERS**

While the trustees are responsible for establishing Mosaik Education’s strategic goals, day-to-day activities are directed by the chief executive. The chief executive is responsible for developing strategies, products, and services within overall guidelines, and implementing policies set by the trustees. They are responsible for representing Mosaik Education externally and for ensuring that Mosaik Education’s values are communicated and observed. They are also responsible for the recruitment, training, and development of staff and volunteers.

During the year ended 31 December 2024, Mosaik Education did not employ any staff. The team comprises 23 paid contractors and two volunteers.

## **SAFEGUARDING**

Mosaik Education believes that all children and vulnerable adults, regardless of age, ability or disability, gender reassignment, race, religion or belief, sex or sexual orientation or socio-economic background, have the right to be protected from abuse, neglect or exploitation.

During 2024, we continued to deliver safeguarding training to the Mosaik team and partners, as well as updating our policies and capturing learning to refine our safeguarding processes and procedures.

# Risks

Mosaik Education has a risk management process in place to enable the trustees and the chief executive to assess the risks facing the charity, and to devise and implement strategies and controls to mitigate or address these risks. A comprehensive risk register is maintained and is reviewed regularly by the Trustee Operations Group. The board considers the following to be highest risk areas:



Financial Risk	Mitigating Activities
<p>Failure to secure adequate funding to plan for the next two years.</p> <p>Ideal reserves policies not met.</p> <p>Gaps in funding lead to cash flow difficulties.</p> <p>Grants in pipeline are delayed or cancelled.</p> <p>Fraud or error.</p> <p>Non-compliance with anti terrorism legislation.</p> <p>Pay bands not matching inflation and cost of living.</p>	<p>Prioritise funding pipeline and look to diversify potential funding sources.</p> <p>Risk-based approach to reserves where the reserves target should be a range, not an absolute number of £15-45k.</p> <p>CEO or Finance Advisor to provide a budget forecast at each board meeting and to review monthly management accounts with an accountant/finance advisor on board.</p> <p>Regular communication with grant manager and timelines on approval.</p> <p>Regular finance reporting to the board. Fraud policy introduced. Staff trained.</p> <p>If transfers required to states under bank legislation, take advice from other NGO actors.</p> <p>Pay reviewed each year.</p>

Operational Risks	Mitigating Activities
<p>Over reliance on one or two key staff or on volunteer positions, undermines organisational sustainability, key relationships or consistent delivery of programs.</p> <p>Travel of staff to areas with safety risk.</p> <p>Abuse of vulnerable beneficiaries.</p> <p>Instability forces programme to stop or become irrelevant.</p> <p>Team members experiencing vicarious trauma from long-term work in displacement contexts and with refugee communities.</p>	<p>Delegate tasks more widely through the team. Work on more horizontal structure with a share of responsibilities.</p> <p>Staff agree to a set of security guidelines and travel insurance is taken out in all cases.</p> <p>Safeguarding policy, code of conduct and reporting mechanisms in place.</p> <p>Develop an online option to deliver independently; keeping up to date with partners.</p> <p>Track political developments.</p> <p>Provide training to enhance awareness in team and managers.</p>





# REFERENCE AND ADMINISTRATIVE DETAILS

Charity registration number	1176947
Trustees & Board Advisors	<p>Victoria Collis  Sarah Broad to March 2025  Sianne Haldane  Diana Laurillard to September 2024  Salim Salamah  Amir Raki from September 2024  Matthew Wingate  Paul Fean  Martin Pugh from March 2025  Bayan Louis from March 2025  Nishat Riaz from March 2025  Elif Ulun from March 2025  Michael Paller from March 2025</p>
Chief executive	Ben Webster
Registered office	Market Peckham, 133a Rye Lane, London, SE15 4BQ
Bankers	<p>Virgin Money, Northampton, NN1 1EN  Barclays Bank plc, Leicester, LE87 2BB</p>

# INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF MOSAIK EDUCATION

I report to the charity trustees on my examination of the accounts of the company for the year ended 31 December 2024 which are set out on pages 22-29.

## RESPONSIBILITIES AND BASIS OF REPORT

As the charity trustees of Mosaik Education you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the Act').

I report in respect of my examination of Mosaik Education's accounts carried out under section 145 of the 2011 Act and in carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

## INDEPENDENT EXAMINER'S STATEMENT

The charity's gross income exceeded £250,000 and I am qualified to undertake the examination by being a qualified member of the Institute of Chartered Accountants in England and Wales (ICAEW).

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

- a. Accounting records were not kept in respect of the Society as required by section 130 of the Act; or
- b. the accounts do not accord with those records.
- c. The accounts did not comply with the applicable requirements concerning the content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a "true and fair" view which is not a matter considered as part of an independent examination.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.



Signed: Nicola Bullock. Date: 9<sup>th</sup> May 2025

Relevant professional qualification: Fellow of the Institute of Chartered Accountants in England and Wales. Address: 27 Seymour Road, St Albans, Herts, AL3 5HN

# (INCORPORATING INCOME AND EXPENDITURE ACCOUNT)

For the year ended 31 December 2024

	Notes	Unrestricted Funds £	Restricted Funds £	2024 Total £	2023 Total £
<b>Income from</b>					
Donations and legacies	2	44,901		44,901	27,222
Charitable activities	3	-	909,745	909,745	688,896
Other income		2,405	-	2,405	-
<b>Total income</b>		<b>47,306</b>	<b>909,745</b>	<b>957,051</b>	<b>716,118</b>
<b>Expenditure on</b>					
Raising funds		652	12,125	12,777	10,542
Charitable activities		40,169	900,529	940,698	590,009
<b>Total expenditure</b>	4	<b>40,821</b>	<b>912,654</b>	<b>953,475</b>	<b>600,551</b>
Net income /(expenditure) for the year		6,485	(2,909)	3,576	115,567
Balance brought forward at 1 January		29,185	97,194	126,379	10,812
Balance carried forward at 31 Dec		35,670	94,285	129,955	126,379

All of the above results are derived from continuing activities; all gains and losses recognised in the year are included above. Movements in funds are disclosed in notes X to the financial statements.

# MOSAİK EDUCATION BALANCE SHEET

As at 31 December 2024

	£ 2024	£ 2023
Cash	114,547	131,667
Debtors	35,830	-
Accrued income	776	1,656
Prepayments	1,365	517
<b>Current assets</b>	<b>152,518</b>	<b>133,840</b>
Creditors	(1)	(1)
Deferred income	-	-
Bank loan	-	-
Accruals	22,564	7,462
<b>Current liabilities</b>	<b>22,563</b>	<b>7,461</b>
<b>Net current assets</b>	<b>129,955</b>	<b>126,379</b>
Non-current liabilities	-	-
<b>Net assets</b>	<b>129,955</b>	<b>126,379</b>
<b>Funds</b>		
General funds	35,670	29,185
Restricted funds	94,285	97,194
<b>Total funds</b>	<b>129,955</b>	<b>126,379</b>
<b>Funds</b>		
Surplus b/f	126,379	10,812
Surplus current year	3,576	115,567
<b>Total funds</b>	<b>129,955</b>	<b>126,379</b>

The financial statements were approved by the Trustees on 8 May 2025 and signed on their behalf by:



Victoria Collis, Chair

# MOSAIK EDUCATION CASH FLOW STATEMENT

For the year ended 31 December 2024

	£ 2024	£ 2023
<b>Net income</b>	<b>3,576</b>	<b>115,567</b>
Adjustments for:		
Non-cash activities: conversion of loan to donation	-	-
Interest income	2,450	
(Increase)/Decrease in debtors	(35,799)	(1,746)
(Decrease)/Increase in creditors	15,102	2,364
<b>Net cash provided by operating activities</b>	<b>(14,716)</b>	<b>116,185</b>
<b>Cash flow from investing activities</b>	<b>-</b>	<b>-</b>
Investment income—bank interest	(2,405)	-
<b>Net cash provided by investing activities</b>	<b>(2,405)</b>	<b>-</b>
<b>Cash flow from financing activities</b>		
Interest free loan	-	-
<b>Net cash provided by financing activities</b>	<b>-</b>	<b>-</b>
<b>Change in cash and cash equivalents in the year</b>	<b>(17,121)</b>	<b>116,185</b>
Cash and cash equivalents at the beginning of the year	131,668	15,483
<b>Cash and cash equivalents at the end of the year</b>	<b>114,547</b>	<b>131,668</b>

# MOSAİK EDUCATION NOTES FORMING PART OF THE FINANCIAL STATEMENTS

For the year ended 31 December 2024

## 1. ACCOUNTING POLICIES

The following accounting policies have been applied consistently in dealing with items which are material in relation to the financial statements.

### a) Basis of preparation

The financial statements have been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019)–(Charities SORP (FRS 102), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (January 2019) and the Companies Act 2006. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy note(s).

The trustees have assessed whether the use of the going concern basis is appropriate and have considered possible events or conditions that might cast significant doubt on the ability of the charity to continue as a going concern. The trustees consider that there are no material uncertainties about the charitable company's ability to continue as a going concern. The trustees have made this assessment for a period of at least one year from the date of approval of the financial statements. In particular, the trustees have considered the charity's forecasts and projections and have taken account of pressures on donations and grant income. After making enquiries, the trustees have concluded that there is a reasonable expectation that the charity has adequate resources to continue in operational existence for the foreseeable future. The charity therefore continues to adopt the going concern basis in preparing its financial statements.

### b) Public benefit entity

In reviewing Mosaik Education's aims and planning future activities, the trustees have given careful consideration to the Charity Commission's general guidance on public benefit. Our vision and mission show that Mosaik Education is committed to working with communities and technology to support refugees into higher education. Our beneficiaries are therefore refugees.

All our activities contribute to our strategic aims and are for the benefit of the public. This report has set out Mosaik Education's activities and achievements and illustrates how they benefit refugees. The charity meets the definition of a public benefit entity under FRS 102.

## **c) Income**

All income is included in the statement of financial activities (SOFA) when it is probable that the income will be received and the amount can be quantified with reasonable accuracy.

- Donations are recognised when received.
- Gifts are taken into account on a receivable basis, but only when capable of exact financial measurement.
- Restricted grants are recognised as income when they become receivable. Where unconditional entitlement to grants receivable is dependent upon fulfilment of conditions within the charity's control, the income is recognised when there is sufficient evidence that conditions will be met. Where there is uncertainty as to whether the charity can meet such conditions, the income is deferred.

## **d) Expenditure**

All expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all costs related to the category.

Expenditure is allocated to the particular activity where the cost relates directly to that activity, along with any associated irrecoverable VAT.

## **e) Expenditure on raising funds**

Expenditure on funds relate to the costs incurred by the charitable company in developing relationships with third parties to make voluntary contributions to it, as well as the cost of any activities with a fundraising purpose.

Where information about the aims, objectives and projects of the charity is provided to potential beneficiaries, the costs associated with this publicity are allocated to charitable expenditure.

## **f) Fund accounting**

Funds held by the charity are either restricted or unrestricted.

- Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.
- Unrestricted funds can be used in accordance with the charitable objects at the discretion of the trustees.

## **g) Taxation**

The charity is exempt from taxation on its charitable activities.

## **h) Financial instruments**

Financial assets, such as cash and debtors, are measured at their present value of the amounts receivable, less an allowance for the expected level of doubtful receivables.

Financial liabilities, such as trade creditors, loans and finance leases, are measured at the present value of the obligation. An equity instrument is any contract that evidences a residual interest in the assets of Mosaik Education after deducting all of its liabilities.

## **i) Debtors**

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

## **j) Cash**

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

## **k) Creditors and provisions**

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

The charity only has financial assets and financial liabilities of a kind that qualify as basic financial instruments. Basic financial instruments are initially recognised at transaction value and subsequently measured at their settlement value, with the exception of bank loans, which are subsequently measured at amortised cost using the effective interest method.

## **l) Foreign currency**

The charity's functional and presentation currency is pounds sterling. Foreign currency transactions are translated at the spot rate of exchange on the date of the transaction. Foreign currency balances are translated at the spot rate of exchange on the balance sheet date. Any gain or loss arising is charged to the SOFA.

## m) Judgements

In the application of the charity's accounting policies, the trustees are required to make judgements, estimates and assumptions about the carrying amount of assets and liabilities that are not readily apparent from other sources. The estimates and associated assumptions are based on historical experience and other factors that are considered to be relevant. Actual results may differ from these estimates.

The estimates and underlying assumptions are reviewed on an ongoing basis. Revisions to accounting estimates are recognised in the period in which the estimate is revised where the revision affects only that period, or in the period of the revision and future periods where the revision affects both current and future periods.

## n) Statutory information

Mosaik Education is a charitable incorporated organisation. The registered office address is Hatch Peckham, Peckham Levels, 95A Rye Lane, London SE15 4ST.

## 2. DONATIONS AND LEGACIES

	£ 2024	£ 2023
Donations from or on behalf of trustees	-	-
Other donations	44,901	27,222
<b>Total donations and legacies</b>	<b>44,901</b>	<b>27,222</b>

All income from donations and legacies was unrestricted.

## 3. RESTRICTED REVENUE

	£ 2024	£ 2023
Open University	-	-
Al Tajir	-	5,000
Choose Love	54,805	54,800
Programming Activities		
Theirworld	57,500	72,500
UNHCR	70,441	91,090
UBS UK Donor-Advised Foundation	653,161	465,506
DD energy campaign	66,000	-
OUR (CoHere)	7,838	-
<b>Total restricted revenue</b>	<b>909,745</b>	<b>688,896</b>

## 4. EXPENDITURE

	Cost of raising funds £	Charitable activities £	2024 Total £	2023 Total £	2022 Total £
<b>Direct programme costs</b>					
Contracted staff	12,777	114,368	127,145	114,512	98,384
Travel & subsistence	-	12,220	12,220	3,676	4,829
Local co-design facilitation	-	-	-	-	-
Programme delivery cost	-	709,602	709,602	398,590	63,088
Other direct costs	-	752	752	57,880	2,995
<b>Governance</b>					
Contracted staff	-	4,850	4,850	4,180	1,000
Audit fees	-	-	-	-	-
Trustee recruitment	-	-	-	-	-
<b>Support costs</b>					
Contracted staff	-	9,874	9,874	4,660	16,133
Travel & subsistence	-	602	602	4,129	5,131
Office costs	-	1,708	1,708	1,339	463
Website & IT	-	4,894	4,894	3,790	2,515
Insurance	-	1,629	1,629	1,848	1,911
Professional Fees	-	77,169	77,169	5,805	6,132
Foreign exchange (gain)/loss	-	3,030	3,030	142	75
<b>Total expenditure</b>	<b>12,777</b>	<b>940,698</b>	<b>953,475</b>	<b>600,551</b>	<b>201,656</b>

## 5. TRUSTEES' REMUNERATION AND EXPENSES

The trustees neither received nor waived any emoluments during the year and no expenses were reimbursed to trustees.

## 6. STAFF COSTS

Mosaik Education did not employ any staff during the year. The charity engaged 23 paid contractors to provide professional services. The total fee paid to these individuals was £127,145 (2023: £114,512).

## 7. RELATED PARTY TRANSACTIONS

During the year Mosaik Education received the following from related parties:

Relationship	£ 2024	£ 2023
Donations from trustees	705	1920
Donations from Board Advisors and paid contractors	100	30
Interest free loan from trustees and paid contractors	-	-

## 8. DEBTORS AND PREPAYMENTS

	£ 2024	£ 2023
Prepayments	1,365	517
Gift aid receivable	776	-
Grant receivable	-	-
Donations receivable	-	1,656
Partner Advance	35,830	-
<b>Total</b>	<b>37,971</b>	<b>2,173</b>

## 9. CREDITORS

	£ 2024	£ 2023
Amounts falling due within one year		
Trade creditors	-1	-1
Bank Loan	0	-
Accruals	22,564	7,462
<b>Total</b>	<b>22,563</b>	<b>7,461</b>

## 10. ANALYSIS OF NET ASSETS BETWEEN FUNDS

<b>Fund balances at 31 December 2024 are represented by:</b>	<b>Unrestricted Funds £</b>	<b>Restricted Funds £</b>	<b>Total £</b>
Current assets	58,233	94,285	152,518
Current liabilities	(22,563)	-	(22,563)
Non-current liabilities	-	-	0
<b>Total net assets</b>	<b>35,670</b>	<b>94,285</b>	<b>129,955</b>

<b>Fund balances at 31 December 2023 are represented by:</b>	<b>Unrestricted Funds £</b>	<b>Restricted Funds £</b>	<b>Total £</b>
Current assets	42,667	91,173	133,840
Current liabilities	(7,461)	-	(7,461)
Non-current liabilities	0	-	0
<b>Total net assets</b>	<b>35,206</b>	<b>91,173</b>	<b>126,379</b>

## 11. RESTRICTED & UNRESTRICTED FUNDS

The funds of the charity include restricted funds. These are funds that can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes. Unrestricted funds can be used in accordance with the charitable objects at the discretion of the trustees.

<b>Fund balances at 31 December 2024 are represented by:</b>	<b>At the start of the year £</b>	<b>Income £</b>	<b>Expenditure £</b>	<b>Foreign exchange gain / (loss) £</b>	<b>At the end of the year £</b>
Restricted Funds	97,194	909,745	(912,654)	-	94,285
Unrestricted Funds	29,185	47,306	(37,791)	(3,030)	35,670
<b>Total Funds</b>	<b>126,379</b>	<b>957,051</b>	<b>(905,445)</b>	<b>(3,030)</b>	<b>129,955</b>

<b>Fund balances at 31 December 2023 are represented by:</b>	<b>At the start of the year £</b>	<b>Income £</b>	<b>Expenditure £</b>	<b>Foreign exchange gain / (loss) £</b>	<b>At the end of the year £</b>
Restricted Funds	6,021	688,896	(597,723)	-	97,194
Unrestricted Funds	4,791	27,222	(2,686)	(142)	29,185
<b>Total Funds</b>	<b>10,812</b>	<b>716,118</b>	<b>(600,409)</b>	<b>(142)</b>	<b>126,379</b>

## 12. FINANCIAL COMMITMENTS

As at 31 December 2024 Mosaik Education was not committed to making any payments under non-cancellable operating leases.

## 13. POST BALANCE SHEET EVENTS

Since the end of 2024, Mosaik has had new grants agreements approved by Choose Love, AL Tajir, Theirworld, and UBS UK Donor-Advised Foundation. In January and February 2025, UK and US Governments confirmed reductions in overseas development aid, which will have a significant impact on the global aid sector. Since then, Mosaik has taken steps to re-plan 2025 budget and objectives, secure stability, and identify alternative funding and revenue sources.





Report and Financial Statements for the  
year ended 31 December 2023

Registered Charity Number: 1176947

Email: [hello@mosaik.ngo](mailto:hello@mosaik.ngo)

Website: [www.mosaik.ngo](http://www.mosaik.ngo)

Address: Market Peckham, 133a Rye  
Lane, London, SE15 4BQ

**MOSAİK EDUCATION**

England & Wales - Charity number 1176947

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# Accounts

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# ANNUAL REPORT 2023





# ABOUT MOSAIK EDUCATION

## OUR VISION

Refugees, asylum seekers, displaced people and conflict-affected communities are able to access, shape and lead the education they require for rebuilding their societies or for integration and success in new ones.

## OUR MISSION

To empower a community of refugees and civil society organisations to shape and lead programmes that support refugees in accessing university.

## OUR VALUES

- **Empowering:** especially communities affected by conflict and displacement to participate in the design and delivery of our programmes, acknowledging that resilience is best achieved by building community capacity.
- **Inclusive:** striving to create opportunities for those who are most disadvantaged and marginalised.
- **Collaborative:** incorporating others' ideas and sharing our own, acknowledging that they are improved through modification and reinvention by others.
- **Learning:** Always looking to reflect, seek feedback and improve what we do and how we work alongside the beneficiaries of our programmes.

## OUR ACTIVITIES

Mosaik supports refugees to reach university through guidance and language programmes that are designed with refugees; using technology to ensure accessibility; and working with local organisations in Jordan, Lebanon, Uganda and the UK to facilitate access for young refugees. Today, just seven percent of refugees globally have access to tertiary education, compared to 42 percent of global youth. This limits their opportunities to find work, become self-reliant, integrate in host communities and, ultimately, to fulfil their aspirations.

# INTRODUCTION

## FROM THE CHAIR

## OF TRUSTEES



**VICTORIA COLLIS**  
Chair of Trustees

As incoming Chair of Trustees, it gives me great pleasure to present Mosaik Education's annual report for 2023.

Our work focuses on removing barriers to tertiary education faced by refugees. As the number of displaced people in the world increases, this purpose becomes ever more important for the future of host and home states as well as for individuals seeking to fulfil their educational, professional and human potential.

In the past year, Mosaik expanded its programming geographically, with new projects underway in Uganda and the UK. We also started to experiment with the significant scaling potential of digital

technologies, offering the flagship guidance programme asynchronously, using AI and WhatsApp. UNHCR projects there will be 130.8 million displaced people in the world in 2024. A continued focus on scale and reach will therefore be crucial.

We also took the opportunity throughout 2023 to build on our principle of ensuring the majority of our work is refugee-led. We drafted a set of equity based design standards that we are applying across our work. We continue to look for ways to make our operations more progressive, and remain committed to strengthening meaningful participation and refugee leadership in our own work and that of the sector.

Our third focus for 2023 was governance. We recruited four new board members, including me, to build our capacity. These appointments strengthened our expertise and networks in humanitarian and development sectors as we plan for 2024 and beyond. I would like to thank our outgoing chair, Frances Guy, for her excellent stewardship over the last six years.

Mosaik Education would not be able to deliver without the unwavering support and commitment of funders and partners, staff and volunteers. I am extremely grateful to every organisation and individual that is part of our community, and look forward to working with you in the coming years. Thank you on behalf of all the Trustees.

Victoria Collis  
Chair, Board of Trustees



# ACTIVITIES & ACHIEVEMENTS IN 2023

- Expanding our Guidance programme to reach 1624 young refugees and host community members from 769 in 2022, and expanding the countries in which we work to include Uganda and the UK, on top of Jordan, Lebanon and Turkey.
- Developing and piloting a new English teacher training programme which supports inexperienced teachers to integrate more dialogue-driven methods of language teaching with two cohorts across Jordan and Lebanon.
- Innovating with our delivery model to blended, remote, and webinar versions of our guidance programme. A self study version using AI was launched which increased access to reach 576 new learners.
- Doubling the number of independent facilitators we are working with. In 2023, of the total 44 facilitators from Jordan, Lebanon, Uganda and Turkey, 24 are independent.



- Delivering real impact for young refugees through our programmes: 66% of participants had used skills from our Guidance Programmes within six weeks of completing them; 37% had offers or had enrolled in a tertiary education within six months.
- Starting new partnerships with Bluemont in Zaatari to expand our programmes and test new scalable delivery models.
- Embedding progressive operational models at Mosaik, starting with the drafting of Equity Based Design standards that can be applied to all Mosaik activities in the future.
- Starting a new collaborative project with Cormack Consultancy Group that creates new higher education opportunities for students affected by conflict in Ukraine through innovative UK-Ukraine higher education partnerships, a model that we plan to replicate in other regions.
- Increasing our income to £700k+ for 2023 from less than £200k in 2022, and diversifying the number of grant funders and funding sources.
- Adding four new members to our Board of Trustees strengthening Mosaik governance by boosting capacity in safeguarding as well as expertise in refugee support in the UK, education in emergencies, business development and fundraising, and lived experience of displacement.

# EXPANDING AND IMPROVING OUR PROGRAMMES



## GUIDANCE PROGRAMME

In 2023, the Guidance Programme underwent significant expansion, both in geographical scope and modes of delivery. The programme reached 1624 young refugees and host community members compared to the 769 in 2022. The programme expanded to Uganda, where we trained five facilitators and co-facilitators, and engaged 86 learners. In 2023, for the first time, the Guidance Programme was offered entirely asynchronously to accommodate learners who are harder to reach, utilising a WhatsApp-based course. This course was initially piloted by youth who provided validation of our delivery method and content through their feedback. This new self-study format successfully trained 10 guides and engaged 576 learners.

Additionally, in Lebanon and Jordan, the synchronous modality of the programme trained 43 facilitators and reached 1048 learners through youth refugee-designed webinars focused on peer-to-peer access to higher education support.

Furthermore, we conducted a comprehensive content review of the Guidance Programme that focused on integrating stories from programme learners and facilitators, digital visuals, and building the programme in English to be available to English speakers.



## **ENGLISH PROGRAMME**

In 2023, we developed the Mosaik English Teacher Training (METT) to support the use of our existing English language learning tools and resources. The purpose of METT is to enable community teachers to competently and confidently teach English to refugees, with a view to maintain a student centric, communicative approach at the core, while also moving students measurably towards their real world goals. The Mosaik English team worked with various consultants and volunteers including Scott Thornbury, Adrian Doff, and previous Mosaik English Teacher, Batoul Outhman, to develop the content.

In the Autumn of 2023, METT was delivered to two pilot cohorts with Teachers located across Jordan and Lebanon. The delivery was a mix of live Zoom sessions with a Mosaik facilitator alongside self-study time on Moodle and WhatsApp. 11 students completed the course and 90% (Cohort 1) and 100% (Cohort 2) of participants felt more confident in using Mosaik Resources. Additionally, 70% (Cohort 1) and 100% (Cohort 2) of cohort participants felt more confident delivering learner centric lessons and 75% (Cohort 1) and 80% (Cohort 2) of cohort participants felt more confident creating structured task-based lessons.

# STRENGTHENING MOSAİK'S FINANCIAL BASE AND ENHANCING VISIBILITY

In 2023, we broadened Mosaik’s grant funding base, with new commitments from Elixirr and XTX Markets in addition to continued funding from the Al Tajir Trust, the Collective for Refugee Leadership in MENA, UNHCR, and TheirWorld.

Building on the new three-year strategy that was developed in 2022, we updated the strategic objectives under each goal to focus on innovation in models of partnership, operational design and governance:



## Objectives for 2024

Overall 2025 goals	1...Refugee leadership is driving the scaling of Mosaik’s programmes to reach 10k refugees in five displacement contexts	2....Mosaik’s programmes are creating multiple tertiary pathways for refugees	3....Mosaik has converted its size and flexibility into a competitive advantage through progressive operational models	4...Mosaik has converted its knowledge into a business model to catalyse online learning between marginalised communities, educators and funders	5...Mosaik is backed by a community of funders who can partner to fulfil the scale and direction of this strategy
2024 objectives	Reach 3000 learners in existing contexts of delivery	Enhance value of Mosaik’s programmes for students through endorsement or certification	Strengthen policies for more effective operations, equitable partnerships and refugee leadership	Establish one partnership that creates new tertiary pathways for Mosaik’s learners in displacement contexts	Raise £466k for 2024
	Shift power in decision making and oversight of programmes to communities	Make Guidance and English activities available to all Mosaik learners	Increase representation on board of places and people we work with	Increase use of data for programme quality, comms and fundraising	Secure 2025 partnerships with INGOs, UK LAs
	Integrate the Equity Based Design standard into one project	Build qualitative evidence of Mosaik’s holistic programme outcomes	Integrate youth voices through an advisory group	Capture reflections on online learning biannually	Secure one multi-year funding agreement
			Increase team satisfaction and engagement scores		Increase foundation and corporate grants for 2025
			Expand and enhance Mosaik team capacity		Secure pipeline of £824k for 2025

# STRENGTHENING MOSAIK'S INTERNAL CAPACITY AND GOVERNANCE

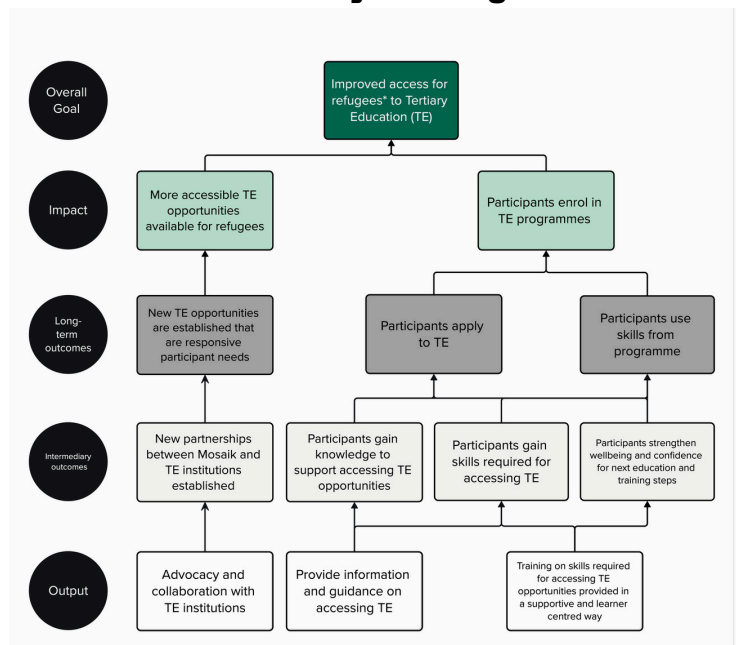
Key to supporting Mosaik's successful implementation of a new strategy is the capacity of the team and board to deliver it. Strengthening Mosaik's internal capacity and governance in 2023, the Mosaik team completed its first draft of an Equity Based Design standard. This follows the previous year's goals and training that explored how our organisation and design processes could be more equity-driven and inclusive. This standard will help the team deliver projects that are designed with young people, community-led and accountable to ourselves and the community. The standards can be used throughout the project delivery cycle to help with planning, running and reflecting on work. The team plans to pilot the standards in 2024. In line with this work, the Mosaik team is continuing to re-evaluate different, progressive operational models with an eye towards governance/leadership –including the possible future implementation of an Advisory Board—as well as partnerships, specifically working with partners to re-evaluate partnership-components such as reporting or funding.

In 2023 Mosaik added four new members to our Board of Trustees, including a new chair. We worked with one of our new Board members to re-draft our Theory of Change to reflect the most up to date activities and objectives of the organisation. Our revised theory of change below also highlights the ongoing conversations and work related to new operational models that transfer power to refugee-led organisations and networks and our unknown scale of impact as an organisation.

## Delivering on public benefit

In reviewing Mosaik Education's aims and planning for future activities, the trustees have given careful consideration to the Charity Commission's general guidance on public benefit. Our vision and mission show that Mosaik Education is committed to working with communities and technology to support refugees into higher education. Therefore refugees are our beneficiaries.

## Theory of Change



# FINANCIAL STATEMENT

## Financial activities

The key financial information for the year ended 31 December 2023:

All values in £	2023	2022
Total incoming resources:	716,118	190,978
Total outgoing resources:	600,551	201,656
Net cash inflow:	116,184	(2,852)
Unrestricted reserves:	29,185	4,791

During the year Mosaik Education's main sources of funding were restricted grants from UNHCR Agency, Choose Love, Theirworld and Al Tajir Trust. Other sources of funding include donations from trustees, board advisors and other individuals.

## Our approach to fundraising

Our relationships with our donors are very important. Mosaik Education aims to ensure that fundraising is respectful, open, honest and accountable. We have a close relationship with individuals, foundations and organisations that support us.

All fundraising is conducted by internal contracted staff and volunteers. Mosaik Education does not use external professional fundraisers, does not employ the services of any fundraising agencies or third parties, and does not run telephone or door to door fundraising campaigns.

Mosaik Education has ensured compliance with the general data protection regulations (GDPR), and, as part of an ongoing commitment to best practice, strives to adhere to the standards set by the Fundraising Regulator and the Institute of Fundraising. During the year, there were no instances of non-compliance with the requirements of the fundraising code of practice, and no complaints have been received by Mosaik Education regarding fundraising activities.



## **INVESTMENT POLICY**

The trustees do not believe it necessary for Mosaik Education to have a formal investment policy given the nature of activities and relatively low level of cash. This position is reviewed regularly.

## **RESERVES POLICY AND UNRESTRICTED FUNDS**

On 31 December 2023 Mosaik had total reserves of £126,379 of which £29,185 were unrestricted (2022: £4,791). Unrestricted reserves are cash or liquid funds that can be spent on any of Mosaik's aims and do not include funding that has been restricted by the donor for a specific purpose. The trustees have considered the level of unrestricted reserves, taking into consideration current and future risks alongside the likelihood of those risks materialising. These include:

- short-term cash deficits arising from non-renewal or an unforeseen delay in restricted grant funding;
- unforeseen costs to deliver agreed project outcomes not covered by the project budget;
- unforeseen day-to-day operating costs;
- emergencies.

## **RESERVES TARGET**

Based on the analysis above, the trustees have set a target range for unrestricted reserves of £15,000 to £45,000. On 31 December 2023, unrestricted reserves fell within this range. Subsequent to year end Mosaik has secured additional funding, both restricted and unrestricted, to cover activities to the end of December 2024 and has a number of applications in progress to secure further funding.

# STRUCTURE, GOVERNANCE AND MANAGEMENT

Mosaik Education is a charitable incorporated organisation and registered as a charity on 1 February 2018.

## TRUSTEES

The trustees are responsible for establishing clear strategic goals for Mosaik Education. These goals, together with performance targets, are established annually, and the chief executive reports on them at trustee meetings. According to their skills, experience and interests, trustees take responsibility for one or more areas of activity.

## RECRUITMENT, INDUCTION AND TRAINING

Trustees annually complete a skills assessment and use this as a basis for deciding whether to recruit new additional trustees to complement the existing board's skills and experience. Board vacancies are advertised externally. Applications are screened by fellow trustees, and short-listed applicants are invited to meet with representatives from the board and management team. On appointment, each trustee completes a register of interests, which is renewed annually.





## **MANAGEMENT, STAFF AND VOLUNTEERS**

While the trustees are responsible for establishing Mosaik Education’s strategic goals, day-to-day activities are directed by the chief executive. The chief executive is responsible for developing strategies, products, and services within overall guidelines, and implementing policies set by the trustees. They are responsible for representing Mosaik Education externally and for ensuring that Mosaik Education’s values are communicated and observed. They are also responsible for the recruitment, training, and development of staff and volunteers.

During the year ended 31 December 2023, Mosaik Education did not employ any staff. The team comprises 31 paid contractors and eight volunteers.

## **SAFEGUARDING**

Mosaik Education believes that all children and vulnerable adults, regardless of age, ability or disability, gender reassignment, race, religion or belief, sex or sexual orientation or socio-economic background, have the right to be protected from abuse, neglect or exploitation.

During 2023, we continued to deliver safeguarding training to the Mosaik team and partners, as well as updating our policies and capturing learning to refine our safeguarding processes and procedures. In 2023, we appointed Paul Fean to take a specific safeguarding lead at board level. Paul has been working on a ‘decision tool’ that will support the robustness of Mosaik’s safeguarding processes including the outlining of an internal investigation process.

# Risks

Mosaik Education has a risk management process in place to enable the trustees and the chief executive to assess the risks facing the charity, and to devise and implement strategies and controls to mitigate or address these risks. A comprehensive risk register is maintained and is reviewed regularly by the chair and by the trustees. The board considers the following to be highest risk areas:



Financial Risk	Mitigating Activities
<p>Failure to secure adequate funding to plan for the next two years</p> <p>Ideal reserves policies not met</p> <p>Gaps in funding lead to cash flow difficulties</p> <p>Grants in pipeline are delayed or cancelled</p> <p>Loss on exchange rates as a result of dealing with different currencies</p> <p>Failure to comply with donor imposed restrictions</p> <p>Fraud or error</p> <p>Non-compliance with anti terrorism legislation.</p>	<p>Prioritise funding pipeline and look to diversify potential funding sources</p> <p>Risk-based approach to reserves where the reserves target should be a range, not an absolute number of £15-45k</p> <p>CEO or Finance Advisor to provide a budget forecast at each board meeting and to review monthly management accounts with an accountant/finance advisor on board</p> <p>Regular communication with grant manager and timelines on approval</p> <p>Aim to receive funds and make contracts in GBP. Monitor FX rates on a monthly basis. Manage funds in USD account for planned USD expenditure</p> <p>Regular review of grant agreements</p> <p>Regular finance reporting to the board</p> <p>Fraud policy introduced. Staff trained</p> <p>If transfers required to states under bank legislation, take advice from other NGO actors</p>

Operational Risks	Mitigating Activities
Unable to deliver on commitments to donors - contractually too ambitious.	One trustee + finance advisor review of all project applications greater than £50000
Failure to secure staff that can deliver including staff turnover	Ensure adequate policies and funding to enable staff employment that can include on the job training and incentives
Competition from similar organisations	Charity senior management to regularly monitor sectors relevant to the charity's mission and conduct analysis as part of annual report on strategy
Over reliance on one or two key staff undermines organisational sustainability	Delegate tasks more widely through the team and work on more horizontal structure with a share of responsibilities
Over dependence on volunteers for critical activities	Advertise widely and get sound legal advice
Travel of staff to areas with safety risk	When taking on new activities ensure taking on sufficient staff. Robust induction process for volunteers and description of tasks and expectations in volunteer agreements
Failure to document procedures and other key files	Staff agree to a set of security guidelines and travel insurance is taken out in all cases
Failure to adequately back up key IT systems	Ensure back-up procedures are tasked out and are regularly reviewed
Abuse of vulnerable beneficiaries	Safeguarding policy, code of conduct and reporting mechanisms in place
Instability forces programme to stop or become irrelevant	Develop an online option to deliver independently; keeping up to date with partners
Local cyber policies restricting use of online communication/learning technologies; creating risks for personnel and students	Track political developments
Team members experiencing vicarious trauma from long-term work in displacement contexts and with refugee communities	Provide training to enhance awareness in team and managers
Artificial intelligence: risk of failing to respond to and leverage technological development; risk that use perpetuates inequalities or contributes to unethical outcomes	

# REFERENCE AND ADMINISTRATIVE DETAILS

Charity registration number	1176947
Trustees & Board Advisors	<p>Victoria Collis (Chair, appointed 14 December 2023)</p> <p>Sarah Broad</p> <p>Sianne Haldane</p> <p>Diana Laurillard (stepped down on 6 September 2024)</p> <p>Salim Salamah</p> <p>Amir Raki (Board Advisor, appointed 4 August 2023)</p> <p>Matthew Wingate (appointed 4 August 2023)</p> <p>Paul Fean (appointed 4 August 2023)</p> <p>Frances Guy (stepped down on 31 December 2023)</p>
Chief executive	Ben Webster
Registered office	Hatch Peckham, Peckham Levels, 95A Rye Lane, London SE15 4ST
Bankers	Barclays Bank plc Leicester, LE87 2BB



# INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF MOSAİK EDUCATION

I report to the charity trustees on my examination of the accounts of the company for the year ended 31 December 2023 which are set out on pages 16 to 26.

## RESPONSIBILITIES AND BASIS OF REPORT

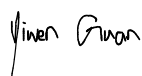
As the charity trustees of Mosaik Education you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the Act'). I report in respect of my examination of Mosaik Education's accounts carried out under section 145 of the 2011 Act and in carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

## INDEPENDENT EXAMINER'S STATEMENT

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

- a. Accounting records were not kept in respect of the Society as required by section 130 of the Act; or
- b. the accounts do not accord with those records.
- c. The accounts did not comply with the applicable requirements concerning the content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a "true and fair" view which is not a matter considered as part of an independent examination.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.



Signed: Yiwen Guan

25th June 2024

CIMA, 201 Iffley Road, Oxford, UK

# (INCORPORATING INCOME AND EXPENDITURE ACCOUNT)

For the year ended 31 December 2023

	Notes	Unrestricted Funds £	Restricted Funds £	2023 Total £	2022 Total £
<b>Income from</b>					
Donations and legacies	2	27,222		27,222	23,090
Charitable activities	3	-	688,896	688,896	167,888
Other income		-	-	-	-
<b>Total income</b>		<b>27,222</b>	<b>688,896</b>	<b>716,118</b>	<b>190,978</b>
<b>Expenditure on</b>					
Raising funds		92	10,450	10,542	8,000
Charitable activities		2,736	587,273	590,009	193,656
<b>Total expenditure</b>	4	<b>2,828</b>	<b>597,723</b>	<b>600,551</b>	<b>201,656</b>
Net income /(expenditure) for the year		24,394	91,173	115,567	(10,678)
Balance brought forward at 1 January		4,791	6,021	10,812	21,490
Balance carried forward at 31 Dec		29,185	97,194	126,379	10,812

All of the above results are derived from continuing activities; all gains and losses recognised in the year are included above. Movements in funds are disclosed in notes 10 and 11 to the financial statements.

# MOSAİK EDUCATION BALANCE SHEET

As at 31 December 2023

	£ 2023	£ 2022
Cash	131,667	15,483
Debtors	-	-
Accrued income	1,656	50
Prepayments	517	376
<b>Current assets</b>	<b>133,840</b>	<b>15,909</b>
Creditors	(1)	4,488
Deferred income	-	-
Bank loan	-	-
Accruals	7,462	609
<b>Current liabilities</b>	<b>7,461</b>	<b>5,097</b>
<b>Net current assets</b>	<b>126,379</b>	<b>10,812</b>
Non-current liabilities	-	-
<b>Net assets</b>	<b>126,379</b>	<b>10,812</b>
<b>Funds</b>		
General funds	29,185	4,791
Restricted funds	97,194	6,021
<b>Total funds</b>	<b>126,379</b>	<b>10,812</b>
<b>Funds</b>		
Surplus b/f	10,812	21,490
Surplus current year	115,567	(10,678)
<b>Total funds</b>	<b>126,379</b>	<b>10,812</b>

The financial statements were approved by the Trustees on 21 July 2024 and signed on their behalf by:



Victoria Collis, Chair

# MOSAİK EDUCATION CASH FLOW STATEMENT

For the year ended 31 December 2023

	£ 2023	£ 2022
<b>Net income</b>	<b>115,567</b>	<b>(10,678)</b>
Adjustments for:		
Non-cash activities: conversion of loan to donation Interest income	-	-
(Increase)/Decrease in debtors	(1,747)	8,176
(Decrease)/Increase in creditors	2,364	2,650
<b>Net cash provided by operating activities</b>	<b>116,184</b>	<b>148</b>
<b>Cash flow from investing activities</b>	<b>-</b>	<b>-</b>
Investment income—bank interest	-	-
<b>Net cash provided by investing activities</b>	<b>-</b>	<b>-</b>
<b>Cash flow from financing activities</b>		
Interest free loan	-	(3,000)
<b>Net cash provided by financing activities</b>	<b>-</b>	<b>(3,000)</b>
<b>Change in cash and cash equivalents in the year</b>	<b>116,184</b>	<b>(2,852)</b>
Cash and cash equivalents at the beginning of the year	15,483	18,335
<b>Cash and cash equivalents at the end of the year</b>	<b>131,667</b>	<b>15,483</b>

# MOSAİK EDUCATION NOTES FORMING PART OF THE FINANCIAL STATEMENTS

For the year ended 31 December 2023

## 1. ACCOUNTING POLICIES

The following accounting policies have been applied consistently in dealing with items which are material in relation to the financial statements.

### a) Basis of preparation

The financial statements have been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019)–(Charities SORP (FRS 102), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (January 2019) and the Companies Act 2006. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy note(s).

The trustees have assessed whether the use of the going concern basis is appropriate and have considered possible events or conditions that might cast significant doubt on the ability of the charity to continue as a going concern. The trustees consider that there are no material uncertainties about the charitable company's ability to continue as a going concern. The trustees have made this assessment for a period of at least one year from the date of approval of the financial statements. In particular, the trustees have considered the charity's forecasts and projections and have taken account of pressures on donations and grant income. After making enquiries, the trustees have concluded that there is a reasonable expectation that the charity has adequate resources to continue in operational existence for the foreseeable future. The charity therefore continues to adopt the going concern basis in preparing its financial statements.

### b) Public benefit entity

In reviewing Mosaik Education's aims and planning future activities, the trustees have given careful consideration to the Charity Commission's general guidance on public benefit. Our vision and mission show that Mosaik Education is committed to working with communities and technology to support refugees into higher education. Our beneficiaries are therefore refugees.

All our activities contribute to our strategic aims and are for the benefit of the public. This report has set out Mosaik Education's activities and achievements and illustrates how they benefit refugees. The charity meets the definition of a public benefit entity under FRS 102.

## **c) Income**

All income is included in the statement of financial activities (SOFA) when it is probable that the income will be received and the amount can be quantified with reasonable accuracy.

- Donations are recognised when received.
- Gifts are taken into account on a receivable basis, but only when capable of exact financial measurement.
- Restricted grants are recognised as income when they become receivable. Where unconditional entitlement to grants receivable is dependent upon fulfilment of conditions within the charity's control, the income is recognised when there is sufficient evidence that conditions will be met. Where there is uncertainty as to whether the charity can meet such conditions, the income is deferred.

## **d) Expenditure**

All expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all costs related to the category.

Expenditure is allocated to the particular activity where the cost relates directly to that activity, along with any associated irrecoverable VAT.

## **e) Expenditure on raising funds**

Expenditure on funds relate to the costs incurred by the charitable company in developing relationships with third parties to make voluntary contributions to it, as well as the cost of any activities with a fundraising purpose.

Where information about the aims, objectives and projects of the charity is provided to potential beneficiaries, the costs associated with this publicity are allocated to charitable expenditure.

## **f) Fund accounting**

Funds held by the charity are either restricted or unrestricted.

- Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.
- Unrestricted funds can be used in accordance with the charitable objects at the discretion of the trustees.

## **g) Taxation**

The charity is exempt from taxation on its charitable activities.

## **h) Financial instruments**

Financial assets, such as cash and debtors, are measured at their present value of the amounts receivable, less an allowance for the expected level of doubtful receivables.

Financial liabilities, such as trade creditors, loans and finance leases, are measured at the present value of the obligation. An equity instrument is any contract that evidences a residual interest in the assets of Mosaik Education after deducting all of its liabilities.

## **i) Debtors**

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

## **j) Cash**

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

## **k) Creditors and provisions**

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

The charity only has financial assets and financial liabilities of a kind that qualify as basic financial instruments. Basic financial instruments are initially recognised at transaction value and subsequently measured at their settlement value, with the exception of bank loans, which are subsequently measured at amortised cost using the effective interest method.

## **l) Foreign currency**

The charity's functional and presentation currency is pounds sterling. Foreign currency transactions are translated at the spot rate of exchange on the date of the transaction. Foreign currency balances are translated at the spot rate of exchange on the balance sheet date. Any gain or loss arising is charged to the SOFA.

## m) Judgements

In the application of the charity's accounting policies, the trustees are required to make judgements, estimates and assumptions about the carrying amount of assets and liabilities that are not readily apparent from other sources. The estimates and associated assumptions are based on historical experience and other factors that are considered to be relevant. Actual results may differ from these estimates.

The estimates and underlying assumptions are reviewed on an ongoing basis. Revisions to accounting estimates are recognised in the period in which the estimate is revised where the revision affects only that period, or in the period of the revision and future periods where the revision affects both current and future periods.

## n) Statutory information

Mosaik Education is a charitable incorporated organisation. The registered office address is Hatch Peckham, Peckham Levels, 95A Rye Lane, London SE15 4ST.

## 2. DONATIONS AND LEGACIES

	£ 2023	£ 2022
Donations from or on behalf of trustees	-	842
Other donations	27,222	22,248
<b>Total donations and legacies</b>	<b>27,222</b>	<b>23,090</b>

All income from donations and legacies was unrestricted.

## 3. RESTRICTED REVENUE

	£ 2023	£ 2022
Open University	-	976
Al Tajir	5,000	2,000
University of Reading	-	-
Programming Activities		
Employee Donation	-	-
Choose Love	54,800	61,806
Theirworld	72,500	35,000
UNHCR	91,090	68,106
XTX Markets	465,506	-
<b>Total restricted revenue</b>	<b>688,896</b>	<b>167,888</b>

## 4. EXPENDITURE

	Cost of raising funds £	Charitable activities £	2023 Total £	2022 Total £	2021 Total £
<b>Direct programme costs</b>					
Contracted staff	10,542	103,970	114,512	98,384	35,473
Travel & subsistence	-	3,676	3,676	4,829	969
Local co-design facilitation	-	-	-	-	-
Programme delivery cost	-	398,590	398,590	63,088	6,738
Other direct costs	-	57,880	57,880	2,995	1,086
<b>Governance</b>					
Contracted staff	-	4,180	4,180	-	1,000
Audit fees	-	-	-	-	-
Trustee recruitment	-	-	-	-	-
<b>Support costs</b>					
Contracted staff	-	4,660	4,660	16,133	18,662
Travel & subsistence	-	4,129	4,129	5,131	240
Office costs	-	1,339	1,339	463	242
Website & IT	-	3,790	3,790	2,515	2,281
Insurance	-	1,848	1,848	1,911	1,238
Professional Fees	-	5,805	5,805	6,132	15
Foreign exchange (gain)/loss	-	142	142	75	291
<b>Total expenditure</b>	<b>10,542</b>	<b>590,009</b>	<b>600,551</b>	<b>201,656</b>	<b>68,235</b>

## 5. TRUSTEES' REMUNERATION AND EXPENSES

The trustees neither received nor waived any emoluments during the year and no expenses were reimbursed to trustees.

## 6. STAFF COSTS

Mosaik Education did not employ any staff during the year. The charity engaged 31 paid contractors to provide professional services. The total fee paid to these individuals was £114,512 (2022: £98,384).

## 7. RELATED PARTY TRANSACTIONS

During the year Mosaik Education received the following from related parties:

Relationship	£ 2023	£ 2022
Donations from trustees	-	842
Donations from Board Advisors and paid contractors	-	-
Interest free loan from trustees and paid contractors	-	-

## 8. DEBTORS AND PREPAYMENTS

	£ 2023	£ 2022
Prepayments	517	376
Gift aid receivable	-	-
Grant receivable	-	-
Donations receivable	1,656	50
<b>Total</b>	<b>2,173</b>	<b>426</b>

## 9. CREDITORS

	£ 2023	£ 2022
Amounts falling due within one year		
Trade creditors	-1	4,488
Bank Loan	-	-
Accruals	7,462	609
<b>Total</b>	<b>7,461</b>	<b>5,097</b>

## 10. ANALYSIS OF NET ASSETS BETWEEN FUNDS

<b>Fund balances at 31 December 2023 are represented by:</b>	<b>Unrestricted Funds £</b>	<b>Restricted Funds £</b>	<b>Total £</b>
Current assets	42,667	91,173	133,840
Current liabilities	(7,461)	-	(7,461)
Non-current liabilities	-	-	-
<b>Total net assets</b>	<b>35,206</b>	<b>91,173</b>	<b>126,379</b>

<b>Fund balances at 31 December 2022 are represented by:</b>	<b>Unrestricted Funds £</b>	<b>Restricted Funds £</b>	<b>Total £</b>
Current assets	9,889	6,021	15,910
Current liabilities	(5,097)	-	(5,097)
Non-current liabilities	-	-	-
<b>Total net assets</b>	<b>4,791</b>	<b>6,021</b>	<b>10,812</b>

## 11. RESTRICTED & UNRESTRICTED FUNDS

The funds of the charity include restricted funds. These are funds that can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes. Unrestricted funds can be used in accordance with the charitable objects at the discretion of the trustees.

<b>Fund balances at 31 December 2023 are represented by:</b>	<b>At the start of the year £</b>	<b>Income £</b>	<b>Expenditure £</b>	<b>Foreign exchange gain / (loss) £</b>	<b>At the end of the year £</b>
Restricted Funds	6,021	688,896	(597,723)	-	97,194
Unrestricted Funds	4,791	27,222	(2,686)	(142)	29,185
<b>Total Funds</b>	<b>10,812</b>	<b>716,118</b>	<b>(600,409)</b>	<b>(142)</b>	<b>126,379</b>

<b>Fund balances at 31 December 2022 are represented by:</b>	<b>At the start of the year £</b>	<b>Income £</b>	<b>Expenditure £</b>	<b>Foreign exchange gain / (loss) £</b>	<b>At the end of the year £</b>
Restricted Funds	-	167,888	(161,867)	-	6,021
Unrestricted Funds	21,490	23,090	(39,714)	(75)	4,791
<b>Total Funds</b>	<b>21,490</b>	<b>190,978</b>	<b>(201,580)</b>	<b>(75)</b>	<b>10,812</b>

## 12. FINANCIAL COMMITMENTS

As at 31 December 2023 Mosaik Education was not committed to making any payments under non-cancellable operating leases.

## 13. POST BALANCE SHEET EVENTS

Since the end of 2023, Mosaik has signed new grants agreements with UNHCR, Charities Aid Foundation and XTX Markets.



Report and Financial Statements for the  
year ended 31 December 2023

Registered Charity Number: 1176947

Email: [hello@mosaik.ngo](mailto:hello@mosaik.ngo)

Website: [www.mosaik.ngo](http://www.mosaik.ngo)

Address: Hatch Peckham, Peckham  
Levels, 95A Rye Lane, London SE15 4ST

**MOSAİK EDUCATION**

England & Wales - Charity number 1176947

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# Accounts

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**Report and Financial Statements for the year  
ended 31 December 2022**

**Charity No. 1176947**

# ABOUT MOSAIK EDUCATION

## Our vision

Refugees, asylum seekers, displaced people and conflict-affected communities are able to access, shape and lead the education they require for rebuilding their societies or for integration and success in new ones.

## Our mission

To empower a community of refugees and civil society organisations to shape and lead programmes that support refugees in accessing university.

## Our values

- **Empowering:** especially communities affected by conflict and displacement to participate in the design and delivery of our programmes, acknowledging that resilience is best achieved by building community capacity.
- **Inclusive:** striving to create opportunities for those who are most disadvantaged and marginalised.
- **Collaborative:** incorporating others' ideas and sharing our own, acknowledging that they are improved through modification and reinvention by others.
- **Learning:** Always looking to reflect, seek feedback and improve what we do and how we work alongside the beneficiaries of our programmes.

## Our activities

Mosaik supports refugees to reach university through guidance and language programmes that are designed with refugees; using technology to ensure accessibility; and working with local organisations in Jordan and Lebanon to facilitate access for young refugees.

Today, just six percent of refugees globally have access to tertiary education, compared to 40 percent of global youth. This limits their opportunities to find work, become self-reliant, integrate in host communities and, ultimately, to fulfil their aspirations.

# INTRODUCTION FROM THE CHAIR OF TRUSTEES

I am pleased to present the 2022 annual report of Mosaik Education.

Our mission focuses on making tertiary education a reality for refugees. Just six percent of refugees across the world are able to reach tertiary education, compared to the average enrolment rate for youth globally, which stands at 40%. Our programmes remove barriers that refugees face, creating opportunities for refugees to fulfil their ambitions.

Last year, we expanded our programmes to reach over one thousand young refugees and people from hosting communities through our Guidance workshops, webinars, mental wellbeing support and language lessons. This was Mosaik's most successful year in reach, but perhaps even more significantly, the majority of our activities were led by refugees, including past participants of Mosaik's programmes.

Whilst it has been exciting to witness the development of Mosaik's approach - from designing with refugees to programmes led by refugees - Mosaik and the sector we work in need to go further in ensuring that refugee communities are central in problem-solving, designing and leading solutions that cater to their needs. This will make for more effective and participatory programmes, and help respond to historical injustices.

2022 provided us with a blueprint for Mosaik's new 2023-2025 strategy, which prioritises the role of young refugees in expanding our programmes and innovation in operational design to ensure equitable design, partnerships and governance of our organisations.

Our new strategy comes at a time of ever increasing need. Continued and new crises across the Middle East, Europe, Asia and South America has meant the number of forcibly displaced people worldwide rose above 100 million for the first time.

At the same time, accessing education remains an acute challenge for refugees. Education provides safety, contributes to mental wellbeing, opportunities for personal development and future prospects. But many refugee children are out of school - in Lebanon, 60% of Syrian children are out of school. Education is equally essential for youth and adults seeking to re-enter or restart careers. Yet there are limited opportunities for higher skills development and vocational training.

I would like to thank our team, our partners, and donors for their continued support in 2022. Your commitment makes the work of Mosaik possible.

Frances Guy  
Chair, Board of Trustees

# ACTIVITIES AND ACHIEVEMENTS IN 2022

- Expanding our Guidance Workshops programme to reach 769 young refugees and host community members across Jordan, Lebanon and Turkey.
- Delivering impact for young refugees through our programmes: 65% of participants had used skills from our programmes within six weeks of completing them; 31% had offers or had enrolled in a tertiary education within six months.
- Innovating with our delivery model to blended, remote and webinar versions of our guidance programme.
- Developing a new mental wellbeing training module for young refugees alongside our long-term partners Multi Aid Programs for Syrians.
- Starting new partnerships with UNHCR, Theirworld and Choose Love (under Funders for Refugee Leadership in Lebanon) to expand our programmes and test new scalable delivery models.
- Designing a new English teacher training package which supports inexperienced teachers to integrate more communicative methods of language teaching.
- Developing a new three year 2023-2025 strategy for Mosaik.

# EXPANDING AND IMPROVING OUR PROGRAMMES

An increase in funding from 2021 to 2022 allowed us to expand programmes to achieve our highest ever number of participants in a single year. Under the Guidance Programme alone we were able to reach 769 participants through blended and online workshops in Jordan, Lebanon and Turkey.

Whilst the number of tertiary level scholarships and the rate of access for refugees has increased from 1% in 2019, to 6% in 2022, research has consistently found that a lack of guidance and counselling on education pathways leaves young refugees unaware of opportunities, what they entail, their prerequisites, and how to access them. Mosaik's Guidance Programme supports refugees with the skills to evaluate and pursue tertiary education. The Programme consists of eight modules of digital learning materials and facilitated activities.

At the same time as increasing the scale of the programme, we were also able to maintain quality of delivery and the high level outcomes for the participants of these programmes: 65% of participants had used skills from our programmes within six weeks of completing them; 31% had offers or had enrolled in a tertiary education within six months.

We developed and tested new models of delivery and new content. In the summer of 2022, in collaboration with UNHCR, we worked with a group of refugee and host community facilitators to design and deliver a series of Guidance webinars that reached 540. The webinars were focussed on single topic areas from the workshops, combining existing content with stories from young refugees.

We were also able to develop and integrate new content that supports refugee youth with mental wellbeing and resilience alongside our long-term delivery partner in Lebanon Multi Aid Programs for Syrians. Forced displacement can have severe psychological impacts. The separation of families and loss of support networks, which are scattered across different countries, also has a profound emotional impact on refugees, affecting their mental health. Yet mental health support is often scarce in displacement settings, with less than 1% of humanitarian funding being put towards this area. The pilot of the content was a success, with positive feedback from facilitators and programme participants.

As well as expanding the Guidance Programme, we also further developed Mosaik's English programme. In displacement contexts - whether in the Middle East and in Europe - English is often requested, but rarely easy to access. Refugees are either without provision or in informal classes that are often led by 'non-qualified teachers' teachers who are not qualified English teachers, but have some experience of teaching or training.

Through a series of iterative design sessions and small cohorts led by graduates of our own English programme, we designed an English teacher training and resource package to continue and expand the conversation-driven approach to English Mosaik has pursued in previous years. This package is designed specifically for ‘non-qualified teachers’ by providing a base of foundational skills for language teaching, observation of communicative practices, and resources that allow teachers to predict and effectively work with learners’ interest and emergent language. It is anticipated that this training will be piloted in the first half of 2023 with partners in Jordan, Lebanon and the UK.

## Safeguarding

Mosaik Education believes that all children and vulnerable adults, regardless of age, ability or disability, gender reassignment, race, religion or belief, sex or sexual orientation or socio-economic background, have the right to be protected from abuse, neglect or exploitation.

During 2022, we continued to deliver safeguarding training to the Mosaik team and partners, as well as updating our policies and capturing learning to refine our safeguarding processes and procedures. At the end of 2022, recruitment for new Mosaik trustee positions began, which included identifying candidates to take a specific safeguarding role at board level.

## Strengthening Mosaik’s financial base and enhancing visibility

In 2022, we successfully broadened Mosaik’s grant funding base with three new major funding partnerships in 2022: UNHCR, Choose Love (under their Funders for Refugee Leadership in Lebanon) and Theirworld. Along with continued funding from the Al Tajir Trust and public donations this meant Mosaik raised a total of £190,978.

At the end of 2022, we ran another successful Big Give Christmas Challenge campaign, which raised over £11,000 to seed our English teacher training projects in Jordan and Lebanon in 2023, taking Mosaik’s total revenue from public fundraising to £23,090.

Building the success of 2022, we worked with our donors, partners and participants to identify key challenges and opportunities that needed to be addressed for Mosaik to improve and expand its impact beyond 2022. We developed an exciting new strategy that has five overall goals by the end of 2025:

- ...Refugee leadership is driving the scaling of Mosaik’s programmes to reach 10,000 refugees in five displacement situations
- ...Mosaik’s programmes are creating multiple tertiary pathways for refugees

- ...Mosaik has converted its size and flexibility into a competitive advantage through progressive operational models
- ...Mosaik has converted its knowledge into a business model to catalyse online learning between marginalised communities, educators and funders
- ...Mosaik is backed by a community of funders who can partner to fulfil the scale and direction of this strategy

## Strategy on one page: by the end of 2025...

Overall goals	...Refugee leadership is driving the scaling of Mosaik's programmes to reach 10k refugees in five displacement situations	...Mosaik's programmes are creating multiple tertiary pathways for refugees	...Mosaik has converted its size and flexibility into a competitive advantage through progressive operational models	...Mosaik has converted its knowledge into a business model to catalyse online learning between marginalised communities, educators and funders	...Mosaik is backed by a community of funders who can partner to fulfil the scale and direction of this strategy
Strategic objectives	A. Expand programme places to reach 10k participants	A. Diversify the number of tertiary pathways that Mosaik's programmes can lead to through mapping and developing new content	A. Co-create and codify new operational models that transfer power to refugee-led organisations and networks	A. Capture learning and experience on what programme and operational strategies make online, blended and digital learning effective	A. Increase revenue to secure £2m of funding
	B. Build a community of refugee-led organisations, networks with reach to 10k	B. Increase partnerships with tertiary pathways to create referral opportunities and ensure programmes are relevant and recognised	B. Improve team engagement and satisfaction through inclusive and progressive culture and work practices	B. Build a pipeline of leads for post-2025 strategy	B. Diversify funding pipeline by through strategic tertiary pathways, international agencies and refugee-led organisations.
	C. Reduce marginal costs of adapting through the use of learning technologies	C. Upgrade M&E framework to evidence impact across pathways			C. Increase visibility of Mosaik and our vision with potential partners, funders, refugee communities and individual supporters
	D. Improve access for harder to reach communities				

This strategy outlines an exciting and ambitious vision for Mosaik's future - one that focuses to innovation in models of partnership, operational design and governance.

Alongside fundraising and strategic work, we also made significant progress in enhancing Mosaik's communications, visibility online and at sector events around the world, in large part driven by a team of volunteer professionals. In Autumn 2022 we launched a new brand identity for Mosaik, with a new website design, graphic, colour scheme, photography and a tone of voice.

mosaik



 Mosaik

# Strengthening Mosaik's internal capacity and governance

Key to supporting Mosaik's successful implementation of a new strategy is the capacity of the team and board to deliver it.

In 2022, the Mosaik team chose to focus our collective training on equity based design, which explored how our organisation and design processes could be more equity-driven, inclusive and just by reviewing existing programmes, studying others and prioritising actions. This training greatly influenced our 2023-2025 strategy and specific actions for 2023.

We also undertook our first comprehensive team engagement survey and a consultation with volunteers on retention. This indicated positive team culture and staff engagement at Mosaik, particularly in openness to sharing ideas, asking colleagues for support, enthusiasm for Mosaik's mission, and clarity of purpose. We also identified three areas that we could improve on: enabling more collaboration in a remote working setup; resources and professional development opportunities; further work on equity, diversity and inclusion. The board approved five action points: harnessing the team's positive engagement by celebrating and reinforcing team achievements; developing practices that support more effective collaboration in our remote setup; allocate additional resources for professional development; developing an equity, diversity and inclusion action plan.

## Delivering on public benefit

In reviewing Mosaik Education's aims and planning for future activities, the trustees have given careful consideration to the Charity Commission's general guidance on public benefit. Our vision and mission show that Mosaik Education is committed to working with communities and technology to support refugees into higher education. Therefore refugees are our beneficiaries.

# FINANCIAL REVIEW

## Financial activities

The key financial information for the year ended 31 December 2022:

All values in £	2022	2021
Total incoming resources:	190,978	62,924
Total outgoing resources:	201,656	68,235
Net cash inflow:	(10,678)	(5,311)
Debt:	-	3,000
Unrestricted reserves:	4,781	21,490

During the year Mosaik Education's main sources of funding were restricted grants from UNHCR Agency, Choose Love, Theirworld and Al Tajir Trust. Other sources of funding include donations from trustees, board advisors and other individuals.

## Our approach to fundraising

Our relationships with our donors are very important. Mosaik Education aims to ensure that fundraising is respectful, open, honest and accountable. We have a close relationship with individuals, foundations and organisations that support us.

All fundraising is conducted by internal contracted staff and volunteers. Mosaik Education does not use external professional fundraisers, does not employ the services of any fundraising agencies or third parties, and does not run telephone or door to door fundraising campaigns.

Mosaik Education has ensured compliance with the general data protection regulations (GDPR), and, as part of an ongoing commitment to best practice, strives to adhere to the standards set by the Fundraising Regulator and the Institute of Fundraising. During the year, there were no instances of non-compliance with the requirements of the fundraising code of practice, and no complaints have been received by Mosaik Education regarding fundraising activities.

## Investment policy

The trustees do not believe it necessary for Mosaik Education to have a formal investment policy given the nature of activities and relatively low level of cash. This position is reviewed regularly.

## Reserves policy and unrestricted funds

The trustees aim to hold reserves equal to 3-6 months of essential operating costs. The trustees believe that this level of reserves is sufficient to cover any:

- short-term cash deficits arising from non-renewal or an unforeseen delay in restricted grant funding;
- unforeseen costs to deliver agreed project outcomes not covered by the project budget;
- unforeseen day-to-day operating costs;
- emergencies.

On 31 December 2022, Mosaik Education had unrestricted reserves of £4,791 (2021: £21,490) and restricted reserves of £6,021(2021: £0). Unrestricted reserves provide 0.6 months of cover for essential operating costs based on the 2023 budget approved by the board. This is 20% of the current reserves policy. Subsequent to year end Mosaik has secured additional funding to cover activities to the end of December 2023 and has a number of applications in progress to secure further funding.

# STRUCTURE, GOVERNMENT AND MANAGEMENT

Mosaik Education is a charitable incorporated organisation and registered as a charity on 1 February 2018.

## Trustees

The trustees are responsible for establishing clear strategic goals for Mosaik Education. These goals, together with performance targets, are established annually, and the chief executive reports on them at trustee meetings. According to their skills, experience and interests, trustees take responsibility for one or more areas of activity.

## Recruitment, induction and training

Trustees regularly complete a skills assessment and use this as a basis for deciding whether to recruit new additional trustees to complement the existing board's skills and experience. Board vacancies are advertised externally. Applications are screened, and short-listed applicants are invited to meet with representatives from the board and management team. On appointment, each trustee completes a register of interests, which is renewed annually. When new trustees are recruited, their training needs are assessed and met as necessary.

## Management, staff and volunteers

While the trustees are responsible for establishing Mosaik Education's strategic goals, day-to-day activities are directed by the chief executive. The chief executive is responsible for developing strategies, products, and services within overall guidelines, and implementing policies set by the trustees. He or she is responsible for representing Mosaik Education externally and for ensuring that Mosaik Education's values are communicated and observed. He or she is also responsible for the recruitment, training, and development of staff and volunteers.

During the year ended 31 December 2022, Mosaik Education did not employ any staff. The team comprises six paid contractors and six volunteers.

# Risks

Mosaik Education has a risk management process in place to enable the trustees and the chief executive to assess the risks facing the charity, and to devise and implement strategies and controls to mitigate or address these risks. A comprehensive risk register is maintained and is reviewed regularly by the chair and by the trustees. The board considers the following to be highest risk areas:

Risk	Mitigating activities
<p><b>Financial</b></p> <ul style="list-style-type: none"> <li>• Failure to secure adequate funding to deliver the 2023-2025 strategy.</li> <li>• Ideal reserves policies not met</li> <li>• Gaps in funding lead to cash flow difficulties</li> <li>• Grants in pipeline are delayed or cancelled</li> <li>• Loss on exchange rates as a result of dealing with different currencies</li> <li>• Failure to comply with donor imposed restrictions</li> <li>• Fraud or error</li> <li>• Non-compliance with anti terrorism legislation.</li> </ul>	<ul style="list-style-type: none"> <li>• Prioritise funding pipeline and look to diversify potential funding sources</li> <li>• Target set for 3-6 months running costs</li> <li>• CEO or Finance Advisor to provide a budget forecast at each board meeting and to review monthly management accounts with an accountant/finance advisor on board.</li> <li>• Regular communication with grant manager and timelines on approval</li> <li>• Include contingency to account for FX rate loss in the budget for 2022. Aim to receive funds and make contracts in GBP</li> <li>• Regular review of grant agreements</li> <li>• Regular finance reporting to the board. Fraud policy introduced. Staff trained.</li> <li>• If transfers required to states under bank legislation, take advice from other NGO actors</li> </ul>

Risk	Mitigating activities
<p><b>Operational</b></p> <ul style="list-style-type: none"> <li>• Unable to deliver on commitments to donors - contractually too ambitious.</li> <li>• Failure to secure staff that can deliver - including staff turnover</li> <li>• Failure to continue to be innovative as a result of time spent implementing programmes</li> <li>• Competition from similar organisations</li> <li>• Restrictions on employment policy make it difficult to hire key personnel from the region</li> <li>• Over dependence on volunteers for critical activities</li> <li>• Travel of staff to areas with safety risk</li> <li>• Failure to document procedures and other key files</li> <li>• Failure to adequately back up key IT systems.</li> <li>• Abuse of vulnerable beneficiaries</li> <li>• Instability forces programme to stop or become irrelevant</li> </ul>	<ul style="list-style-type: none"> <li>• One Trustee + finance advisor review of all project applications greater than £50000</li> <li>• Ensure adequate policies and funding to enable staff employment that can include on the job training and incentives.</li> <li>• Creation of an advisory group of the Mosaik Education that includes at least one member with sufficient qualifications to ensure the organisation is bringing in innovative ideas relevant to its mission.</li> <li>• Charity senior management to regularly monitor sectors relevant to the charity's mission and conduct analysis as part of annual report on strategy.</li> <li>• Advertise widely and get sound legal advice.</li> <li>• When taking on new activities ensure taking on sufficient staff. Robust induction process for volunteers and description of tasks and expectations in volunteer agreements.</li> <li>• Staff agree to a set of security guidelines and travel insurance is taken out in all cases.</li> <li>• Ensure back-up procedures are tasked out and are regularly reviewed.</li> <li>• Safeguarding policy, code of conduct and reporting mechanisms in place.</li> <li>• Develop an online option to deliver independently; keeping up to date with partners on programmes that will be able to run</li> <li>• Track political developments</li> </ul>

# REFERENCE AND ADMINISTRATIVE DETAILS

Charity registration number	1176947
Trustees & Board Advisors	<p>Frances Guy (Chair)</p> <p>Sarah Broad</p> <p>Sianne Haldane</p> <p>Diana Laurillard</p> <p>George McNamara (stood down 1 July 2022)</p> <p>Salim Salamah (appointed 16 November 2022)</p> <p>Amir Raki (Board Advisor, appointed 4 August 2023)</p> <p>Matthew Wingate (appointed 4 August 2023)</p> <p>Paul Fean (appointed 4 August 2023)</p>
Chief executive	Ben Webster
Registered office	Hatch Peckham, Peckham Levels, 95A Rye Lane, London SE15 4ST

# INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF MOSAIK EDUCATION

I report to the charity trustees on my examination of the accounts of the company for the year ended 31 December 2022 which are set out on pages 16 to 28.

## Responsibilities and basis of report

As the charity trustees of Mosaik Education you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the Act'). I report in respect of my examination of Mosaik Education's accounts carried out under section 145 of the 2011 Act and in carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

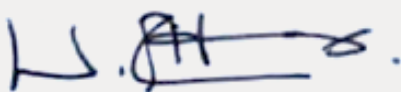
## Independent Examiner's statement

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

- a. accounting records were not kept in respect of the Society as required by section 130 of the Act; or
- b. the accounts do not accord with those records.
- c. The accounts did not comply with the applicable requirements concerning the content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a "true and fair" view which is not a matter considered as part of an independent examination.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

Signed:



Wendy Cheung FCCA ACCA MBA BSc(Hons)

6th July 2023

Redwood Grove Ltd, T/A Redwood Grove Professional Services. Company Number 13543260

(Incorporating Income and Expenditure Account)

For the year ended 31 December 2022

	Notes	Unrestricted Funds	Restricted Funds	2022	2021
				Total	Total
		£	£	£	£
<b>Income from</b>					
Donations and legacies	2	23,090		23,090	32,454
Charitable activities	3	-	167,888	167,888	30,467
Other income		-	-	-	3
<b>Total income</b>		<b>23,090</b>	<b>167,888</b>	<b>190,978</b>	<b>62,924</b>
<b>Expenditure on</b>					
Raising funds		2,017	5,983	8,000	2,500
Charitable activities		37,772	155,884	193,656	65,735
<b>Total expenditure</b>	4	<b>39,789</b>	<b>161,867</b>	<b>201,656</b>	<b>68,235</b>
Net income/(expenditure) for the year		(16,699)	6,021	(10,678)	(5,311)
Balance brought forward at 1 January		21,490	-	21,490	26,801
Balance carried forward at 31 December		4,791	6,021	10,812	21,490

All of the above results are derived from continuing activities; all gains and losses recognised in the year are included above. Movements in funds are disclosed in notes 10 and 11 to the financial statements.

## Mosaik Education Balance sheet

As at 31 December 2022

	£	£
	2022	2021
Cash	15,483	18,335
Debtors		
Accrued income	50	8,602
Prepayments	376	-
<b>Current assets</b>	<b>15,909</b>	<b>26,937</b>
Creditors	4,488	2,400
Deferred Income	-	-
Bank Loan	-	3,000
Accruals	609	47
<b>Current liabilities</b>	<b>5,097</b>	<b>5,447</b>
<b>Net current assets</b>	<b>10,812</b>	<b>21,490</b>
Non-current liabilities	-	-
<b>Net assets</b>	<b>10,812</b>	<b>21,490</b>
Funds		
General Funds	4,791	21,490
Restricted Funds	6,021	-
<b>Total Funds</b>	<b>10,812</b>	<b>21,490</b>
Funds		
Surplus b/f	21,490	26,801
Surplus current Year	(10,678)	(5,311)
<b>Total Funds</b>	<b>10,812</b>	<b>21,490</b>

The financial statements were approved by the Trustees on 04 August 2023 and signed on their behalf by:



Frances Guy  
Chair

## Mosaik Education Cash flow statement

As at 31 December 2022

	£	£
	2022	2021
Net income	(10,678)	(5,311)
Adjustments for:		
Non-cash activities: conversion of loan to donation		(1,750)
Interest income		(3)
(Increase)/Decrease in debtors	8,176	(4,721)
(Decrease)/Increase in creditors	2,650	(6,468)
<b>Net cash provided by operating activities</b>	<b>148</b>	<b>(18,253)</b>
<b>Cash flow from investing activities</b>		
Investment income—bank interest		3
<b>Net cash provided by investing activities</b>		<b>3</b>
<b>Cash flow from financing activities</b>		
Interest free loan	(3,000)	3,000
<b>Net cash provided by financing activities</b>	<b>(3,000)</b>	<b>3,000</b>
Change in cash and cash equivalents in the year	(2,852)	(15,250)
Cash and cash equivalents at the beginning of the year	18,335	33,585
<b>Cash and cash equivalents at the end of the year</b>	<b>15,483</b>	<b>18,335</b>

# Mosaik Education

## Notes forming part of the financial statement

For the year ended 31 December 2022

### 1. Accounting policies

The following accounting policies have been applied consistently in dealing with items which are material in relation to the financial statements.

#### a. Basis of preparation

The financial statements have been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019)–(Charities SORP (FRS 102)), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (January 2019) and the Companies Act 2006. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy note(s).

The trustees have assessed whether the use of the going concern basis is appropriate and have considered possible events or conditions that might cast significant doubt on the ability of the charity to continue as a going concern. The trustees consider that there are no material uncertainties about the charitable company's ability to continue as a going concern. The trustees have made this assessment for a period of at least one year from the date of approval of the financial statements. In particular, the trustees have considered the charity's forecasts and projections and have taken account of pressures on donations and grant income. After making enquiries, the trustees have concluded that there is a reasonable expectation that the charity has adequate resources to continue in operational existence for the foreseeable future. The charity therefore continues to adopt the going concern basis in preparing its financial statements.

#### b. Public Benefit Entity

In reviewing Mosaik Education's aims and planning future activities, the trustees have given careful consideration to the Charity Commission's general guidance on public benefit. Our vision and mission show that Mosaik Education is committed to working with communities and technology to support refugees into higher education. Our beneficiaries are therefore refugees.

All our activities contribute to our strategic aims and are for the benefit of the public. This report has set out Mosaik Education's activities and achievements and illustrates how they benefit refugees. The charity meets the definition of a public benefit entity under FRS 102.

c. Income

All income is included in the statement of financial activities (SOFA) when it is probable that the income will be received and the amount can be quantified with reasonable accuracy.

- Donations are recognised when received.
- Gifts are taken into account on a receivable basis, but only when capable of exact financial measurement.
- Restricted grants are recognised as income when they become receivable. Where unconditional entitlement to grants receivable is dependent upon fulfilment of conditions within the charity's control, the income is recognised when there is sufficient evidence that conditions will be met. Where there is uncertainty as to whether the charity can meet such conditions, the income is deferred.

d. Expenditure

All expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all costs related to the category.

Expenditure is allocated to the particular activity where the cost relates directly to that activity, along with any associated irrecoverable VAT.

e. Expenditure on raising funds

Expenditure on funds relate to the costs incurred by the charitable company in developing relationships with third parties to make voluntary contributions to it, as well as the cost of any activities with a fundraising purpose.

Where information about the aims, objectives and projects of the charity is provided to potential beneficiaries, the costs associated with this publicity are allocated to charitable expenditure.

f. Fund accounting

Funds held by the charity are either restricted or unrestricted.

- Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.
- Unrestricted funds can be used in accordance with the charitable objects at the discretion of the trustees.

g. Taxation

The charity is exempt from taxation on its charitable activities.

h. Financial instruments

Financial assets, such as cash and debtors, are measured at their present value of the amounts receivable, less an allowance for the expected level of doubtful receivables. Financial liabilities, such as trade creditors, loans and finance leases, are measured at the present value of the obligation. An equity instrument is any contract that evidences a residual interest in the assets of Mosaik Education after deducting all of its liabilities.

i. Debtors

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

j. Cash

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

k. Creditors and provisions

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

The charity only has financial assets and financial liabilities of a kind that qualify as basic financial instruments. Basic financial instruments are initially recognised at transaction value and subsequently measured at their settlement value, with the exception of bank loans, which are subsequently measured at amortised cost using the effective interest method.

l. Foreign currency

The charity's functional and presentation currency is pounds sterling. Foreign currency transactions are translated at the spot rate of exchange on the date of the transaction. Foreign currency balances are translated at the spot rate of exchange on the balance sheet date. Any gain or loss arising is charged to the SOFA

m. Judgements

In the application of the charity's accounting policies, the trustees are required to make judgements, estimates and assumptions about the carrying amount of assets and liabilities that are not readily apparent from other sources. The estimates and associated assumptions are based on historical experience and other factors that are considered to be relevant. Actual results may differ from these estimates.

The estimates and underlying assumptions are reviewed on an ongoing basis. Revisions to accounting estimates are recognised in the period in which the estimate is revised where the revision affects only that period, or in the period of the revision and future periods where the revision affects both current and future periods.

n. Statutory information

Mosaik Education is a charitable incorporated organisation. The registered office address is Hatch Peckham, Peckham Levels, 95A Rye Lane, London SE15 4ST

## 2. Donations and legacies

	2022	2021
	£	£
Donations from or on behalf of trustees	842	9,045
Other donations	22,248	23,409
<b>Total donations and legacies</b>	<b>23,090</b>	<b>32,454</b>

All income from donations and legacies was unrestricted.

## 3. Restricted revenue

		2022	2021
		£	£
Programming activities	Open University	976	13,907
	Al Tajir	2,000	10,000
	University of Reading	-	4,956
	Employee Donation	-	1,604
	Choose Love	61,806	-
	Theirworld	35,000	-
	UNHCR	68,106	-
<b>Total restricted revenue</b>		<b>167,888</b>	<b>30,467</b>

#### 4. Expenditure

	Cost of raising funds	Charitable activities	2022 Total	2021 Total
<u>Direct programme costs</u>	£	£	£	£
Contracted staff	8,000	90,384	98,384	35,473
Travel & subsistence	-	4,829	4,829	969
Local co-design facilitation	-	-	-	-
Programme delivery cost	-	63,088	63,088	6,738
Other direct costs	-	2,995	2,995	1,086
<u>Governance</u>	-	-	-	-
Contracted staff	-	-	-	1,000
Audit fees	-	-	-	-
Trustee recruitment	-	-	-	-
<u>Support costs</u>	-	-	-	-
Contracted staff	-	16,133	16,133	18,662
Travel & subsistence	-	5,131	5,131	240
Office costs	-	463	463	242
Website & IT	-	2,515	2,515	2,281
Insurance	-	1,911	1,911	1,238
Professional Fees	-	6,132	6,132	15
Foreign exchange(gain)/loss	-	75	75	291
<b>Total expenditure</b>	<b>8,000</b>	<b>193,656</b>	<b>201,656</b>	<b>68,235</b>

#### 5. Trustees' remuneration and expenses

The trustees neither received nor waived any emoluments during the year and no expenses were reimbursed to trustees.

#### 6. Staff costs

Mosaik Education did not employ any staff during the year. The charity engaged six paid contractors to provide professional services. The total fee paid to these individuals was £98,384 (2021: £76,676).

## 7. Related party transactions

During the year Mosaik Education received the following from related parties:

	2022	2021
Relationship	£	£
Donations from trustees	842	9,045
Donations from Board Advisors and paid contractors	-	2,500
Interest free loan from trustees and paid contractors	-	-

## 8. Debtors and prepayments

	2022	2021
	£	£
Prepayments	376	-
Gift aid receivable	-	-
Grant receivable	-	8,602
Donations receivable	50	
	<b>426</b>	<b>8,602</b>

## 9. Creditors

	2022	2021
Amounts falling due within one year	£	£
Trade creditors	4,488	2,400
Bank Loan	-	3,000
Accruals	609	47
	<b>5,097</b>	<b>5,447</b>

## 10. Analysis of net assets between funds

	Unrestricted funds	Restricted funds	Total
	£	£	£
Fund balances at 31 December 2022 are represented by:			
Current assets	9,888	6,021	15,909
Current liabilities	(5,097)	-	(5,097)
Non-current liabilities	0	-	0
<b>Total net assets</b>	<b>4,791</b>	<b>6,021</b>	<b>10,812</b>
Fund balances at 31 December 2021 are represented by:			
Current assets	25,337	1,600	26,937
Current liabilities	(3,847)	(1,600)	(5,447)
Non-current liabilities	-	-	-
<b>Total net assets</b>	<b>21,490</b>	<b>-</b>	<b>21,490</b>

## 11. Restricted & unrestricted funds

The funds of the charity include restricted funds. These are funds that can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes. Unrestricted funds can be used in accordance with the charitable objects at the discretion of the trustees.

Fund balances at 31 December 2022 are represented by:

	At the start of the year	Income	Expenditure	Foreign exchange gain / (loss)	At the end of the year
	£	£	£	£	£
Restricted funds	-	167,888	(161,867)		6,021
Unrestricted funds	21,490	23,090	(39,714)	(75)	4,791
<b>Total funds</b>	<b>21,490</b>	<b>190,978</b>	<b>(201,580)</b>	<b>(291)</b>	<b>10,812</b>

Fund balances at 31 December 2021 are represented by:

	At the start of the year	Income	Expenditure	Foreign exchange gain / (loss)	At the end of the year
	£	£	£	£	£
Restricted funds	19,059	30,467	(49,235)	(291)	-
Unrestricted funds	7,742	32,457	(18,709)	-	21,490
<b>Total funds</b>	<b>26,801</b>	<b>62,924</b>	<b>(67,944)</b>	<b>(291)</b>	<b>21,490</b>

## 12. Financial commitments

As at 31 December 2022 Mosaik Education was not committed to making any payments under non-cancellable operating leases.

## 13. Post balance sheet events

Since the end of 2022, Mosaik has signed three new grants contracts with UNHCR, Theirworld and Choose Love.

**MOSAİK EDUCATION**

England & Wales - Charity number 1176947

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# Accounts

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# Mosaik Education report and financial statements for the year ended 31 December 2021

# About Mosaik Education

## Our vision

Refugees, asylum seekers, displaced people and conflict-affected communities are able to access, shape and lead the education they require for rebuilding their societies or for integration and success in new ones.

## Our mission

To empower a community of refugees and civil society organisations to shape and lead programmes that support refugees in accessing university.

## Values

### Empowering

Especially communities affected by conflict and displacement to participate in the design and delivery of our programmes, acknowledging that resilience is best achieved by building community capacity.

### Inclusive

Striving to create opportunities for those who are most disadvantaged and marginalised.

### Collaborative

Incorporating others' ideas and sharing our own, acknowledging that they are improved through modification and reinvention by others.

### Learning

Always looking to reflect, seek feedback and improve what we do and how we work alongside the beneficiaries of our programmes.

## Activities

Today, only 6 percent of refugees have access to tertiary education, compared to 40 percent of global youth. This limits their opportunities to find work, become self-reliant, integrate in host communities and, ultimately, to fulfil their aspirations.

Mosaik helps refugees to reach university by:

- developing guidance and skills programmes that are designed with refugees
- using technology to ensure programmes are scalable and accessible
- working with local organisations in Jordan, Lebanon and Turkey to facilitate refugees' access and success in programmes.

# Introduction from the Chair of Trustees

It is my pleasure to present the 2021 annual report of Mosaik Education, a charity that supports refugees to access tertiary education through scalable and accessible programmes that are designed with refugees and leverage learning technology.

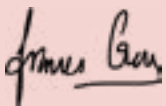
The COVID-19 pandemic continued to impact the access and success of refugees in education throughout 2021. School closures, a lack of remote learning solutions and increased dropouts have resulted in significant losses in refugees' learning. It has also meant further pressures on their mental health, perpetuating already precarious and stressful living circumstances.

On top of the direct impact on learning experienced by young refugees, all communities in the Middle East continue to experience multilayered crises, all exacerbated by COVID-19. This is particularly the case in Lebanon, which has seen unprecedented economic decline, the collapse of exchange rates, increased public debt, hyperinflation, and political turmoil.

In this context, it is acutely disappointing that the UK Government decided to reduce its overseas aid spending by 28% during 2021. This will only serve to prolong and intensify the experience of vulnerable groups, such as refugees, to the impact of multiple crises, and lead to further suffering and increased inequalities.

Dramatic changes in the funding landscape required Mosaik to adapt its programmes and funding models. Reductions in grant funding during 2021 required the team to find alternative ways of maintaining support for young refugees, as well as developing new sources for funding and business models for Mosaik in 2022.

This report highlights the relevance and need for Mosaik's programmes, as well as the opportunities to build new partnerships in supporting refugee access to higher education in the years to come.



**Frances Guy**  
Chair, Board of Trustees



Frances Guy is currently the Chief Executive of the Scottish International Development Alliance.

She has had a long career in diplomacy and international development that has taken her principally to the Horn of Africa and the Arabic speaking world, including Iraq, Lebanon and Yemen.

Frances worked for Christian Aid between 2014 – 2017 as head of their Middle East team based in London.

Most recently she was gender team leader for the United Nations Development Programme (UNDP) regional office in the Arab states.

She was Representative for UNWomen in Iraq from May 2012 to December 2014 and before that she had a long career in the British Diplomatic Service during which she served as British Ambassador to Lebanon (2006 -2011) and to Yemen (2001 -2004).

# Activities and achievements in 2021

Mosaik built on the previous year's achievements to further develop and adapt its programmes, and to create new ones.

Expanding our support for teachers and facilitators in community organisations through our Mosaik 'Dogme Toolkit' English teacher programme and creating a new 'facilitator support platform' for leaders of our Guidance Programme.

Delivering real impact for young refugees through our programmes: 75% of participants used skills from the programmes within six weeks of completing the programme; 31% of participants had offers from a higher education institution within six months.

Directly supporting 118 refugees in three countries through our English and Guidance programmes.

Winning a commendation for diversity and inclusion at the British Council Innovation in Language Teaching ELTon award.

Delivering our best ever public fundraising campaign through the Big Give Christmas Challenge.

Starting a new refugee teacher-led research project in collaboration with the Open University UK and Centreity.





**118 refugees  
directly supported  
in 3 countries**



**75%**  
of participants  
used skills within  
**6 weeks**



**31%**  
had offers from a  
higher education  
institution within  
**6 months**

# Objective 1. Maintain support for refugees to access higher education

We were able to maintain support for refugees in Jordan and Lebanon through our English and Guidance Programmes despite the cancellation of Mosaik's major grants at the beginning of 2021.

The Guidance Programme helps refugees identify and apply for the right tertiary education pathway for them. During 2021 we reached 101 refugees across Jordan and Lebanon through a combination of remote delivery and collaborations with longstanding partners in Lebanon, Multi Aid Programmes for Syrians.

We continued to measure the impact of our programmes, finding that 75% of Guidance Programme participants used skills from the programme within 6 weeks, with 31% receiving a place on a tertiary education course within 6 months.

Even though we were able to enrol 101 participants in the programme, we were unable to reach all those who had applied for the programme - 236 in total. This highlights the continued need to improve and expand guidance and support for refugees looking to access tertiary education.

We also maintained English programme activities through 2021, providing teacher training, online English courses and developing new teaching resources. In the first quarter of 2021, Mosaik expanded the Dogme teacher training programme for additional 22 teachers. This teacher training programme was shortlisted for the British Council's 'ELTons' language teaching innovation award, winning a Judges Commendation for Equality, Diversity and Inclusion.

To build on the progress of our English Programme Mosaik launched a new research project in partnership with the Open University and Centreity, and funded by the Connected Learning in Crisis Consortium. The project, which will conclude in 2022, works with English teachers as researchers to collect data from their peers. It aims to develop evidence on how teachers have adapted teaching during the pandemic and how they have integrated communicative teaching methods.

**“Being a peer researcher is an opportunity I was looking for to practice all that I have learned when I was writing my Master’s thesis. Also, it gave me the chance to have a deeper look at all of our work as teachers and at how much we should collaborate to enrich our experiences and face challenges.”**

Ekhlass Abu Allan



## Objective 2. Improve the quality and scalability of our programmes

The Mosaik team were able to make significant progress in improving the quality and scalability of our programmes through 2021.

Mosaik's English team designed and developed a new set of materials to support teachers of refugees in integrating more communicative methods within classes. Mosaik's English Programme uses a communicative approach to English Language Teaching that emphasises interaction, emergent language and learner-driven content, as an antidote for existing textbook-focused teaching approaches. The focus on learner-driven content also allows English teaching to be contextualised and relevant to the lives of refugees, rather than only drawing on predominantly European cultural references in language textbooks. Working with a team of refugee teachers and volunteers, we developed a collection of resources which guide teachers on how to integrate communicative teaching strategies, whilst aligning international teaching frameworks and responding to learner progress. Testing of these resources as part of a comprehensive English course was planned for the first half 2022. We also anticipate that these resources will create opportunities to collaborate with others in English teaching and content development.

The Guidance Programme team was also able to develop and test a facilitator support platform. This provides facilitators with a guide for planning and delivering the Programme, links to key resources, and answers to common challenges or questions. Initial feedback on the platform indicates that this has reduced the overall time spent by the Mosaik team supporting facilitators, and provides facilitators with a comprehensive reference tool to use when implementing the Guidance Programme.

## 3. Strengthen our internal capacity and processes

Working with enthusiastic and committed volunteers was key to maintaining and improving Mosaik's operations in 2021. During the year we recruited a volunteer team of marketing strategists, copywriters and graphic designers to launch a rebranding project for Mosaik to update the visual appeal of Mosaik's external communications and learning resources. We also built a team of volunteer social media managers to raise awareness of the challenge of refugee access to higher education, and improve Mosaik's communication with individual donors and public supporters.

Throughout 2021, we were also supported by a team of volunteer service design advisors. They provided training to the Mosaik team and direct input on planning the development of new tools, teaching materials and mapping of the 'user journeys' of programme participants. This further developed the Mosaik team's rigour and focus in approaching the design and testing of programme improvements.

The number of the volunteers currently supporting Mosaik's work means that the risk of volunteer dropout could have a large impact on the quality of Mosaik's programmes and fundraising efforts. To mitigate this risk, the Mosaik Trustees began a consultation with volunteers to inform the design of support and experience to ensure retention of Mosaik's volunteer cadre.

### **Safeguarding**

Mosaik Education believes that all children and vulnerable adults, regardless of age, ability or disability, gender reassignment, race, religion or belief, sex or sexual orientation or socio-economic background, have the right to be protected from abuse, neglect or exploitation.

During 2021, we converted our safeguarding training materials into an online course to further improve and standardise safeguarding training for Mosaik staff. The Board of Trustees also committed to an updated safeguarding work plan, which planned for a review of safeguarding policies and procedures at the start of the following year.

## 4. Strengthen financial stability and governance

The Mosaik team successfully responded to the funding challenges of the first quarter of 2021 to rebuild our fundraising pipeline, ending 2021 with three new long-term funders. We were also able to launch four public fundraising campaigns: The Hope Not Headlines collaboration with Hands Up Foundation; the Summer and Christmas Shop commercial partnerships; and the Big Give Christmas Challenge, which raised £21,075 in just two weeks of online campaigning. The latter was Mosaik's most successful ever public fundraising campaign,

The Trustees also undertook work to enhance Mosaik's networks, developing a set of Trustee commitments for 2022: quantified objectives that each Trustee has undertaken to secure funding, partnerships or expand Mosaik's network. These will be tracked throughout the year and reviewed at the end of 2022.

### **Delivering on public benefit**

In reviewing Mosaik Education's aims and planning for future activities, the trustees have given careful consideration to the Charity Commission's general guidance on public benefit. Our vision and mission show that Mosaik Education is committed to working with communities and technology to support refugees into higher education. Therefore refugees are our beneficiaries.

# Financial review

## The key financial information for the year ended 31 December 2021

<b>Total incoming resources</b>	£62,924 (2020: £105,611)
<b>Total outgoing resources</b>	£68,235 (2020: £103,788)
<b>Net cash outflow</b>	£5,311 (2020: Net Cash Inflow £1,823)
<b>Debt</b>	£3,000 (2020: £1,750)
<b>Unrestricted reserves</b>	£21,490 (2020: £7,742)

## Funding

During the year Mosaik Education's main sources of funding were restricted grants from IDEO, Al Tajir Trust, the Open University and the University of Reading to support its programming activities. Other sources of funding include donations from trustees, board advisors and other individuals.

## Our approach to fundraising

Our relationships with our donors are very important. Mosaik Education aims to ensure that fundraising is respectful, open, honest and accountable. We have a close relationship with individuals, foundations and organisations that support us.

All fundraising is conducted by internal contracted staff and volunteers. Mosaik Education does not use external professional fundraisers, does not employ the services of any fundraising agencies or third parties, and does not run telephone or door to door fundraising campaigns.

Mosaik Education has ensured compliance with the general data protection regulations (GDPR), and, as part of an ongoing commitment to best practice, strives to adhere to the standards set by the Fundraising Regulator and the Institute of Fundraising. During the year, there were no instances of non-compliance with the requirements of the fundraising code of practice, and no complaints have been received by Mosaik Education regarding fundraising activities.

## Investment policy

The trustees do not believe it necessary for Mosaik Education to have a formal investment policy given the nature of activities and relatively low level of cash. This position is reviewed regularly.

## Reserves policy and unrestricted funds

During its first two years (to 31 December 2019) the trustees expected Mosaik Education to operate without unrestricted reserves. The trustees believe that the

financial risks arising from this position are mitigated through the combination of:

- a clear delegated authority structure for all expenditure
- regular trustee oversight of all expenditure
- full overhead recovery and contingency included in all applications for grant funding
- seed funding to cover initial operating costs

By the end of its first 5 years, and on an on-going basis, the trustees aim to hold reserves equal to 3-6 months of essential operating costs. The trustees believe that this level of reserves is sufficient to cover any:

- short-term cash deficits arising from non-renewal or an unforeseen delay in restricted grant funding;
- unforeseen costs to deliver agreed project outcomes not covered by the project budget;
- unforeseen day-to-day operating costs;
- emergencies.

On 31 December 2021, Mosaik Education had unrestricted reserves of £21,490 (2020: £7,742) and restricted reserves of £0 (2020: £19,059). Unrestricted reserves provide 2.7 months of cover for essential operating costs based on the 2021 budget approved by the board. This is just under our reserves policy. Subsequent to year end Mosaik has secured additional funding to cover activities to the end of December 2021 and has a number of applications in progress to secure further funding.

# Structure, governance and management

Mosaik Education is a charitable incorporated organisation and registered as a charity on 1 February 2018.

## Trustees

The trustees are responsible for establishing clear strategic goals for Mosaik Education. These goals, together with performance targets, are established annually, and the chief executive reports on them at trustee meetings. According to their skills, experience and interests, trustees take responsibility for one or more areas of activity.

## Recruitment, induction and training

Trustees regularly complete a skills assessment and use this as a basis for deciding whether to recruit new additional trustees to complement the existing board's skills and experience. Board vacancies are advertised externally. Applications are screened, and short-listed applicants are invited to meet with representatives from the board and management team. On appointment, each trustee completes a register of interests, which is renewed annually. When new trustees are recruited, their training needs are assessed and met as necessary.

## Management, staff and volunteers

While the trustees are responsible for establishing Mosaik Education's strategic goals, day-to-day activities are directed by the chief executive. The chief executive is responsible for developing strategies, products, and services within overall guidelines, and implementing policies set by the trustees. He or she is responsible for representing Mosaik Education externally and for ensuring that Mosaik Education's values are communicated and observed. He or she is also responsible for the recruitment, training, and development of staff and volunteers.

During the year ended 31 December 2020, Mosaik Education did not employ any staff. The team comprises six paid contractors and six volunteers.

## Risks

Mosaik Education has a risk management process in place to enable the trustees and the chief executive to assess the risks facing the charity, and to devise and implement strategies and controls to mitigate or address these risks. A comprehensive risk register is maintained and is reviewed regularly by the chair and by the trustees. The board considers the following to be highest risk areas:

## Financial risk

## Mitigation

- 
- |  |   |
|--|---|
| <ul style="list-style-type: none"><li>• Failure to secure adequate funding to plan for next 2 years.</li><li>• Ideal reserves policies not met</li><li>• Gaps in funding lead to cash flow difficulties</li><li>• Grants in pipeline are delayed or cancelled</li><li>• Loss on exchange rates as a result of dealing with different currencies</li><li>• Failure to comply with donor imposed restrictions</li><li>• Fraud or error</li><li>• Non-compliance with anti terrorism legislation.</li></ul> | <ul style="list-style-type: none"><li>• Prioritise funding pipeline and look to diversify potential funding sources</li><li>• Target set for 3-6 months running costs reserves from 2020, and staggered targets included in 2019-2021 strategy KPIs</li><li>• CEO or Finance Advisor to provide a budget forecast at each quarterly meeting and to review monthly management accounts with an accountant/finance advisor on board.</li><li>• Regular communication with grant manager and timelines on approval</li><li>• Include contingency to account for FX rate loss in the budget for 2022. Aim to receive funds and make contracts in GBP</li><li>• Regular review of grant agreements</li><li>• Regular finance reporting to the board. Fraud policy introduced. Staff trained.</li><li>• If transfers required to states under bank legislation, take advice from other NGO actors</li></ul> |
|--|---|
-

## Operational risk

## Mitigation

- 
- |  |  |
|--|--|
| <ul style="list-style-type: none"><li>• Unable to deliver on commitments to donors - contractually too ambitious.</li><li>• Failure to secure staff that can deliver - including staff turnover</li><li>• Failure to continue to be innovative as a result of time spent implementing programmes</li><li>• Competition from similar organisations</li><li>• Restrictions on employment policy make it difficult to hire key personnel from the region</li><li>• Over dependence on volunteers for critical activities</li><li>• Travel of staff to areas with safety risk</li><li>• Failure to document procedures and other key files</li><li>• Failure to adequately back up key IT systems.</li><li>• Abuse of vulnerable beneficiaries</li><li>• COVID-19 outbreak disrupting equipment access/facilitation</li><li>• Activities facilitate spread of COVID-19</li><li>• Instability forces programme to stop or become irrelevant</li></ul> | <ul style="list-style-type: none"><li>• One Trustee + finance advisor review of all project applications greater than £50000</li><li>• Ensure adequate policies and funding to enable staff employment that can include on the job training and incentives.</li><li>• Creation of an advisory group of the Mosaik Education that includes at least one member with sufficient qualifications to ensure the organisation is bringing in innovative ideas relevant to its mission.</li><li>• Charity senior management to regularly monitor sectors relevant to the charity's mission and conduct analysis as part of annual report on strategy.</li><li>• Advertise widely and get sound legal advice.</li><li>• When taking on new activities ensure taking on sufficient staff. Robust induction process for volunteers and description of tasks and expectations in volunteer agreements.</li><li>• Staff agree to a set of security guidelines and travel insurance is taken out in all cases.</li><li>• Ensure back-up procedures are tasked out and are regularly reviewed.</li><li>• Safeguarding policy, code of conduct and reporting mechanisms in place.</li><li>• Develop an online option to deliver independently; keeping up to date with partners on programmes that will be able to run</li><li>• Track political developments</li></ul> |
|--|--|

## Reference and administrative details

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Charity registration number	1176947
Trustees & Board Advisors	Frances Guy (Chair) Sarah Broad Sianne Haldane Diana Laurillard George McNamara Salim Salamah (Board Advisor)
Chief executive	Ben Webster
Registered office	Hatch Peckham, Level 4, Peckham Levels, 95A Rye Lane, London, SE15 4ST
Bankers	Barclays Bank plc Leicester, LE87 2BB

# Independent Examiner's report to the Trustees of Mosaik education

I report to the charity trustees on my examination of the accounts of the company for the year ended 31 December 2021 which are set out on pages 16 to 27.

## Responsibilities and basis of report

As the charity trustees of Mosaik Education you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the Act'). I report in respect of my examination of Mosaik Education's accounts carried out under section 145 of the 2011 Act and in carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

## Independent Examiner's statement

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

- a. accounting records were not kept in respect of the Society as required by section 130 of the Act; or
- b. the accounts do not accord with those records.
- c. The accounts did not comply with the applicable requirements concerning the content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a "true and fair" view which is not a matter considered as part of an independent examination.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

Signed: 

Hilary Adams BA FCA  
Chartered Accountant  
41 Freeman House  
Keepers Close  
Canterbury  
CT1 3YG

Date: 31/10/22

# Statement of financial activities for the year ended 31 December 2021

	Notes	Unrestricted Funds	Restricted Funds	2021 Total	2020 Total
<b>Income</b>		£	£	£	£
Donations and legacies	2	32,454	–	32,454	12,971
Charitable activities	3	–	30,467	30,467	92,582
Other income		3	–	3	58
<b>Total income</b>		<b>32,457</b>	<b>30,467</b>	<b>62,924</b>	<b>105,611</b>
<b>Expenditure</b>					
Raising funds		–	2,500	2,500	5,625
Charitable activities		18,709	47,026	65,735	98,163
<b>Total expenditure</b>	4	<b>18,709</b>	<b>49,526</b>	<b>68,235</b>	<b>103,788</b>
<b>Net income / (expenditure) for the year</b>		<b>13,748</b>	<b>(19,059)</b>	<b>(5,311)</b>	<b>1,823</b>
Balance brought forward at 1 January		7,742	19,059	26,801	24,978
Balance carried forward at 31 December		21,490	-	21,490	26,801

All of the above results are derived from continuing activities; all gains and losses recognised in the year are included above. Movements in funds are disclosed in notes 10 and 11 to the financial statements.

# Balance sheet

## as at 31 December 2021

Current assets	2021 £	2020 £
Cash	18,335	33,585
Debtors	-	-
Accrued income	8,602	3,881
Prepayments	-	-
<b>Current Assets</b>	<b>26,937</b>	<b>37,466</b>
Creditors	2,400	8,870
Deferred Income	-	-
Bank Loan	3,000	-
Accruals	47	45
<b>Current liabilities</b>	<b>5,447</b>	<b>8,915</b>
<b>Net current assets</b>	<b>21,490</b>	<b>28,551</b>
Non-current liabilities	-	1,750
<b>Net assets</b>	<b>21,490</b>	<b>26,801</b>
<b>Funds</b>		
General Funds	21,490	7,742
Restricted Funds	-	19,059
<b>Total Funds</b>	<b>21,490</b>	<b>26,801</b>
	(0)	-
<b>Funds</b>		
Surplus b/f	26,801	24,978
Surplus current Year	(5,311)	1,823
<b>Total funds</b>	<b>21,490</b>	<b>26,801</b>

The financial statements were approved by the Trustees on 27/10/2022 and signed on their behalf by:



**Frances Guy, Chair**

# Cash flow statement for the year ended 31 December 2021

	2021	2020
	£	£
<b>Net income</b>	(5,311)	1,823
Adjustments for:		
Non-cash activities: Conversion of loan to donation	(1,750)	(3,000)
Interest income	(3)	(58)
(Increase)/Decrease in debtors	(4,721)	(3,045)
(Decrease)/Increase in creditors	(6,468)	(581)
<b>Net cash provided by operating activities</b>	<b>(18,253)</b>	<b>(4,861)</b>
<b>Cash flow from investing activities</b>		
Investment income—bank interest	3	58
<b>Net cash provided by investing activities</b>	<b>3</b>	<b>58</b>
<b>Cash flow from financing activities</b>		
Interest free loan	3,000	-
<b>Net cash provided by financing activities</b>	<b>3,000</b>	<b>-</b>
<b>Change in cash and cash equivalents in the year</b>	<b>(15,250)</b>	<b>(4,803)</b>
Cash and cash equivalents at the beginning of the year	<b>33,585</b>	38,388
<b>Cash and cash equivalents at the end of the year</b>	<b>18,335</b>	33,585

# Mosaik Education

## Notes forming part of the financial statements

### 1. Accounting policies

The following accounting policies have been applied consistently in dealing with items which are material in relation to the financial statements.

#### a. Basis of preparation

The financial statements have been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2015)—(Charities SORP (FRS 102)), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (September 2015) and the Companies Act 2006. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy note(s).

The trustees have assessed whether the use of the going concern basis is appropriate and have considered possible events or conditions that might cast significant doubt on the ability of the charity to continue as a going concern. The trustees consider that there are no material uncertainties about the charitable company's ability to continue as a going concern. The trustees have made this assessment for a period of at least one year from the date of approval of the financial statements. In particular, the trustees have considered the charity's forecasts and projections and have taken account of pressures on donations and grant income. After making enquiries, the trustees have concluded that there is a reasonable expectation that the charity has adequate resources to continue in operational existence for the foreseeable future. The charity therefore continues to adopt the going concern basis in preparing its financial statements.

#### b. Public Benefit Entity

In reviewing Mosaik Education's aims and planning future activities, the trustees have given careful consideration to the Charity Commission's general guidance on public benefit. Our vision and mission show that Mosaik Education is committed to working with communities and technology to support refugees into higher education. Our beneficiaries are therefore refugees.

All our activities contribute to our strategic aims and are for the benefit of the public. This report has set out Mosaik Education's activities and achievements and illustrates how they benefit refugees. The charity meets the definition of a public benefit entity under FRS 102.

#### c. Income

All income is included in the statement of financial activities (SOFA) when it is probable that the income will be received and the amount can be quantified with reasonable accuracy.

- Donations are recognised when received.
- Gifts are taken into account on a receivable basis, but only when capable of exact financial measurement.
- Restricted grants are recognised as income when they become receivable. Where unconditional entitlement to grants receivable is dependent upon fulfilment of conditions within the charity's control, the income is recognised when there is sufficient evidence that conditions will be met. Where there is uncertainty as to whether the charity can meet such conditions, the income is deferred.

#### **d. Expenditure**

All expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all costs related to the category.

Expenditure is allocated to the particular activity where the cost relates directly to that activity, along with any associated irrecoverable VAT.

#### **e. Expenditure on raising funds**

Expenditure on funds relate to the costs incurred by the charitable company in developing relationships with third parties to make voluntary contributions to it, as well as the cost of any activities with a fundraising purpose.

Where information about the aims, objectives and projects of the charity is provided to potential beneficiaries, the costs associated with this publicity are allocated to charitable expenditure.

#### **f. Fund accounting**

Funds held by the charity are either restricted or unrestricted.

- Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.
- Unrestricted funds can be used in accordance with the charitable objects at the discretion of the trustees.

#### **g. Taxation**

The charity is exempt from taxation on its charitable activities.

#### **h. Financial instruments**

Financial assets, such as cash and debtors, are measured at their present value of the amounts receivable, less an allowance for the expected level of doubtful receivables. Financial liabilities, such as trade creditors, loans and finance leases, are measured at the present value of the obligation. An equity instrument is any contract that evidences a residual interest in the assets of Mosaik Education after deducting all of its liabilities.

#### **i. Debtors**

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

#### **j. Cash**

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

#### **k. Creditors and provisions**

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

The charity only has financial assets and financial liabilities of a kind that qualify as basic financial instruments. Basic financial instruments are initially recognised at transaction value and subsequently measured at their settlement value, with the exception of bank loans, which are subsequently measured at amortised cost using the effective interest method.

#### **l. Foreign currency**

The charity's functional and presentation currency is pounds sterling. Foreign currency transactions are translated at the spot rate of exchange on the date of the transaction. Foreign currency balances are translated at the spot rate of exchange on the balance sheet date. Any gain or loss arising is charged to the SOFA

### **m. Judgements**

In the application of the charity's accounting policies, the trustees are required to make judgements, estimates and assumptions about the carrying amount of assets and liabilities that are not readily apparent from other sources. The estimates and associated assumptions are based on historical experience and other factors that are considered to be relevant. Actual results may differ from these estimates.

The estimates and underlying assumptions are reviewed on an ongoing basis. Revisions to accounting estimates are recognised in the period in which the estimate is revised where the revision affects only that period, or in the period of the revision and future periods where the revision affects both current and future periods.

### **n. Statutory information**

Mosaik Education is a charitable incorporated organisation. The registered office address is Hatch Peckham, Level 4, Peckham Levels, 95A Rye Lane, London, SE15 4ST.

## 2. Donations and legacies

	2021	2020
	£	£
Donations from or on behalf of trustees	9,045	6,050
Other donations	23,409	6,921
<b>Total donations and legacies</b>	<b>32,454</b>	<b>12,971</b>

All income from donations and legacies was unrestricted.

## 3. Restricted revenue

	2021	2020
	£	£
Programming activities		
DfID	0	12,343
Open University	13,907	-
Maanch	0	5
British Council	0	25,000
IDEO	0	45,234
Al Tajir	10,000	5,000
Bates Wells	0	2,000
University of Reading	4,956	3,000
Employee Donation	1,604	-
<b>Total restricted revenue</b>	<b>30,467</b>	<b>92,582</b>

## 4. Expenditure

	Cost of raising funds	Charitable activities	2021 Total	2020 Total
	£	£	£	£
Direct programme costs				
Contracted staff	2,500	32,973	35,473	68,655
Travel & subsistence	–	969	969	5,906
Local co-design facilitation	–	–	–	–
Programme delivery cost	–	6,738	6,738	13,549
Other direct costs	–	1,086	1,086	3,239
Governance				
Contracted staff	–	1,000	1,000	2,250
Audit fees	–	–	–	–
Trustee recruitment	–	–	–	–
Support costs				
Contracted staff	–	18,662	18,662	5,771
Travel & subsistence	–	240	240	39
Office costs	–	242	242	881
Website & IT	–	2,281	2,281	1,853
Insurance	–	1,238	1,238	727
Professional Fees	–	15	15	694
Foreign exchange (gain)/loss	–	291	291	224
<b>Total expenditure</b>	<b>2,500</b>	<b>65,735</b>	<b>68,235</b>	<b>103,788</b>

## 5. Trustees' remuneration and expenses

The trustees neither received nor waived any emoluments during the year and no expenses were reimbursed to trustees.

## 6. Staff costs

Mosaik Education did not employ any staff during the year. The charity engaged six paid contractors to provide professional services. The total fee paid to these individuals was £76,676.

## 7. Related party transactions

During the year Mosaik Education received the following from related parties:

Relationship	2021 £	2020 £
Donations from trustees	9,045	6,050
Donations from Board Advisors and paid contractors	2,500	-
Interest free loan from trustees and paid contractors	-	-

## 8. Debtors and prepayments

	2021 £	2020 £
Prepayments	-	-
Gift aid receivable	-	-
Grant receivable	8,602	3,000
Donations receivable	-	881
	<b>8,602</b>	<b>3,881</b>

## 9. Creditors

		2021 £	2020 £
Amounts falling due within one year	Trade creditors	2,400	8,870
	Bank loans	3,000	0
	Accruals	47	45
		<b>5,447</b>	<b>8,915</b>

## 10. Analysis of net assets between funds

Fund balances at 31 December 2021 are represented by:	Unrestricted funds £	Restricted funds	Total £
Current assets	25,337	1,600	26,937
Current liabilities	(3,847)	(1,600)	(5,447)
Non-current liabilities	0	–	0
<b>Total net assets</b>	<b>21,490</b>	<b>-</b>	<b>21,490</b>

Fund balances at 31 December 2020 are represented by:	Unrestricted funds £	Restricted funds	Total £
Current assets	9,492	27,974	37,466
Current liabilities	–	(8,915)	(8,915)
Non-current liabilities	(1,750)	–	(1,750)
<b>Total net assets</b>	<b>7,742</b>	<b>19,059</b>	<b>26,801</b>

## 11. Restricted & unrestricted funds

The funds of the charity include restricted funds. These are funds that can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes. Unrestricted funds can be used in accordance with the charitable objects at the discretion of the trustees.

<b>Fund balances at 31 December 2021 are represented by:</b>	At the start of the year	Income	Expenditure	Foreign exchange gain / (loss)	At the end of the year
	£	£	£	£	£
Restricted funds	19,059	30,467	(49,235)	(291)	-
Unrestricted funds	7,742	32,457	(18,709)	-	<b>21,490</b>
<b>Total funds</b>	<b>26,801</b>	<b>62,924</b>	<b>(67,944)</b>	<b>(291)</b>	<b>21,490</b>

<b>Fund balances at 31 December 2020 are represented by:</b>	At the start of the year	Income	Expenditure	Foreign exchange gain / (loss)	At the end of the year
	£	£	£	£	£
Restricted funds	24,494	92,582	(97,793)	(224)	<b>19,059</b>
Unrestricted funds	484	13,029	(5,771)	-	<b>7,742</b>
<b>Total funds</b>	<b>24,978</b>	<b>105,611</b>	<b>(103,564)</b>	<b>(224)</b>	<b>26,801</b>

## **12. Financial commitments**

As at 31 December 2021 Mosaik Education was not committed to making any payments under non-cancellable operating leases.

## **13. Post balance sheet events**

Since the end of 2021, Mosaik has signed two new grants contracts with the UN Refugee Agency, Choose Love (leading the Funders for Refugee Leadership in Lebanon consortium) and Theirworld. Mosaik has paid off a £3,000 loan as part of the UK Government's Bounce Back Loan Scheme.

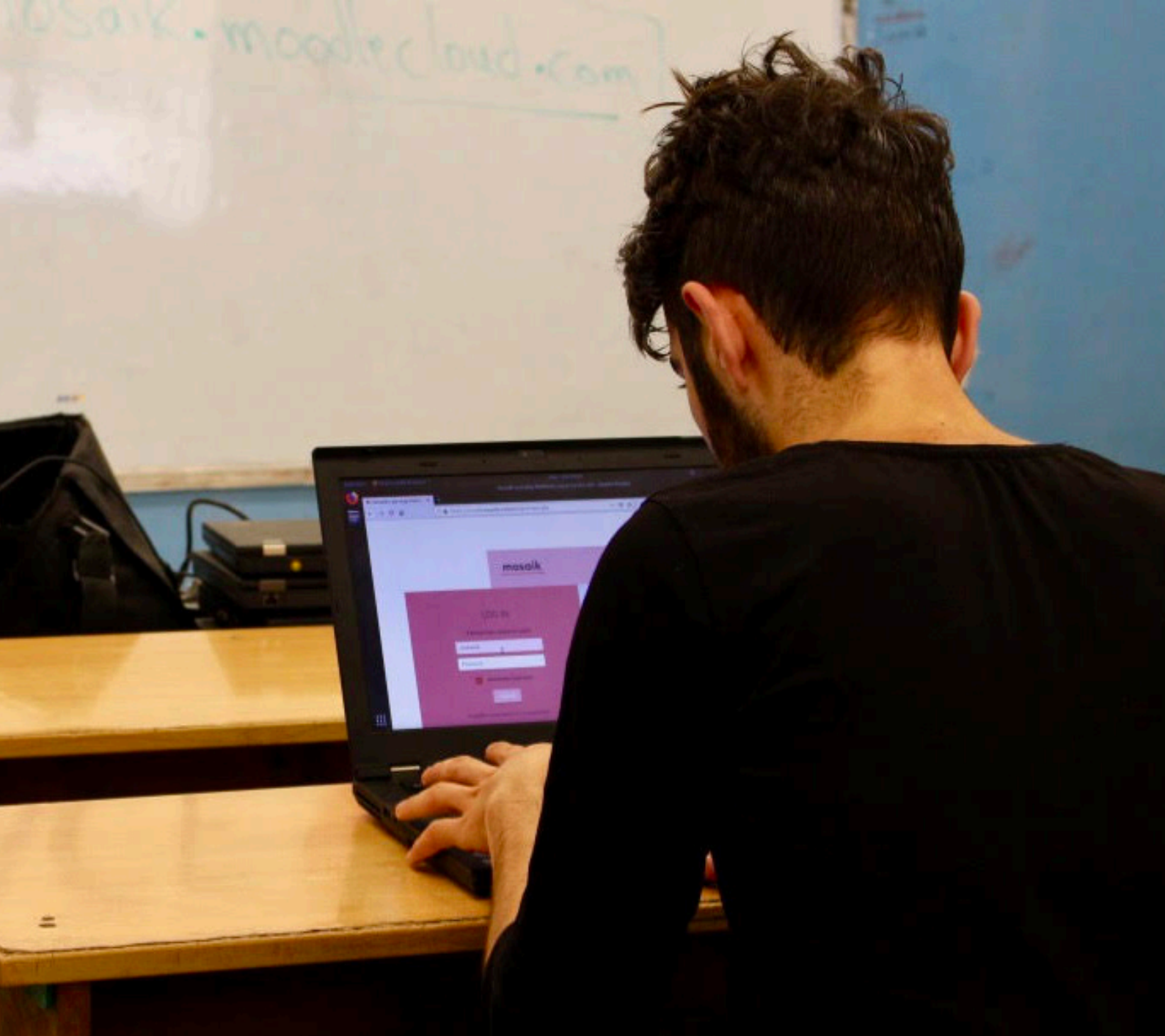
**MOSAİK EDUCATION**

England & Wales - Charity number 1176947

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# Accounts

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# Mosaik Education report and financial statements for the year ended 31 December 2020

**mosaik**

Charity No. 1176947

# About Mosaik Education

## Our vision

Refugees, asylum seekers, displaced people and conflict-affected communities are able to access, shape and lead the education they require for rebuilding their societies or for integration and success in new ones.

## Our mission

Empower a community of refugees and civil society organisations to shape and lead programmes that support refugees in accessing university.

## Values

### Empowering

Especially communities affected by conflict and displacement to participate in the design and delivery of our programmes, acknowledging that resilience is best achieved by building community capacity.

### Inclusive

Striving to create opportunities for those who are most disadvantaged and marginalised.

### Collaborative

Incorporating others' ideas and sharing our own, acknowledging that they are improved through modification and reinvention by others.

### Learning

Always looking to reflect, seek feedback and improve what we do and how we work alongside the beneficiaries of our programmes.

## Activities

Today, only 5% of eligible refugees have access to higher education, compared to 37% of global youth. This limits their potential to become self-reliant, integrate and contribute in their host communities and to help reconstruct their country to make it when they return home.

Mosaik helps refugees to reach university by:

- developing guidance and skills programmes that are designed with refugees
- using technology to ensure programmes are scalable and accessible
- working with local organisations in Jordan, Lebanon and Turkey to facilitate refugees' access and success in programmes.

# Introduction from the Chair of Trustees

It is my pleasure to present the 2020 annual report of Mosaik Education, a young and exciting charity looking to give young refugees the opportunities they were meant to have.

2020 was a year of challenge and adaptation around the world. This was particularly true of refugees who are still marginalised from education: according to the UN Refugee Agency, only 5% of refugees are able to access university, whilst only 31% of refugees are enrolled in secondary education.

As well as the direct health consequences of COVID-19, the pandemic has intensified the inequalities in access to education experienced by refugees, exacerbating the precarious livelihoods, caring responsibilities and unequal access to technology resulting from displacement. Young women and girls have been disproportionately affected - the Malala Fund estimates that 20m girls could drop out of secondary education by the time the crisis has passed.

In Lebanon refugees are also suffering from the ongoing economic crisis. The increase of desperate Syrian and Lebanese refugees leaving northern Lebanon by boat to reach Cyprus highlights the depth of the crisis facing refugees in the Middle East.

During 2020, Mosaik sought to build on its existing knowledge of online learning and adapt its programmes to the context of COVID-19, expanding Mosaik's reach to support more young refugees and introducing new innovations in language learning,

The report highlights that, although the pandemic has had a catastrophic impact on the lives of refugees, new ideas and models of delivery offer hope for improving refugee education access in the long term. Mosaik is well placed to play a role in adapting education techniques to help refugees.



**Frances Guy**  
Chair, Board of Trustees



Frances Guy is currently the Chief Executive of the Scottish International Development Alliance.

She has had a long career in diplomacy and international development that has taken her principally to the Horn of Africa and the Arabic speaking world, including Iraq, Lebanon and Yemen.

Frances worked for Christian Aid between 2014 – 2017 as head of their Middle East team based in London.

Most recently she was gender team leader for the United Nations Development Programme (UNDP) regional office in the Arab states.

She was Representative for UNWomen in Iraq from May 2012 to December 2014 and before that she had a long career in the British Diplomatic Service during which she served as British Ambassador to Lebanon (2006 -2011) and to Yemen (2001 -2004).

# Activities and achievements in 2020

Mosaik built on the previous year's achievements to further develop and adapt its programmes, and to create new ones.

Adapting programmes during COVID-19 directly supporting 229 young refugees.

Maintaining positive Guidance Programme outcomes and impact from the previous year: 75% of participants used skills from the programmes within five weeks of completing the programme; 54% of participants had applied to a tertiary education opportunity within six months of completing the programme, of whom 57% had offers.

Creating a range of conversation-driven English classes to support 58 young refugees to improve English language skills.

Developing the Mosaik 'Dogme Toolkit', a new teacher training resource for teaching English and piloting this with 38 teachers, working with over 400 refugee learners.

Working with our partners Multi Aid Programs for Syrians (MAPS) to expand our Guidance Programme to Turkey

One of three organisations to win a place on the UN Refugee Agency's Humanitarian Education Accelerator

Shortlisted for Stephen Lloyd Awards and PIEoneer Award

Establishing new and innovative public fundraising partnerships, including the Mosaik Christmas Shop and the University Of campaign.

**229 refugees  
supported  
directly during  
COVID-19**

**75% used  
skills within  
5 weeks**

**Pilot with  
38 teachers,  
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400 refugee  
learners**

# Objective 1. Increase support to young refugees in accessing university

During 2020 Mosaik expanded its Guidance Programme provision through online digital workshops offered in partnership with local community organisations in Lebanon, Jordan and Turkey. Workshops are eight modules that provide young refugees the skills to research, evaluate and apply for the higher education pathway that is right for them.

Due to the challenges posed by COVID-19, Mosaik worked with local community organisations to design a new method of delivering the programme as the 'blended' setup (materials are based on the online learning system and access is facilitated at computer labs of local community organisations) was no longer viable during social distancing. In response to new restrictions the Mosaik team designed an adaptable version of the workshops that allowed for facilitators at partner organisations to deliver via the platforms most suitable to the local context and to reach students with meaningful learning experiences via laptops or mobile devices.

Although the new model of delivery meant that participants were required to have access to a mobile or laptop device, some of Mosaik's partners were able to provide equipment to refugees. The new online format also meant that a broader range of the refugee population were able to use the materials, with more refugees from rural or hard to reach areas, and more women joining the programme. As a result of the Mosaik programme team's work over 2019 and 2020, the Guidance Programme was shortlisted for two awards: the PIEoneer Award for Digital Innovation and the Stephen Lloyd Award.

As well as expanding access to our Guidance Programme, Mosaik was also able to start a new range of English language classes. These new classes built on a trial of a communicative language learning pedagogy, Dogme, which emphasises conversation-driven learning, minimising the use of standardised materials and focussing on emergent language of students.

As the pandemic began to force the closure of education institutions, Mosaik quickly developed an online learning package for teachers and recruited three graduates from its original in-person class, themselves young refugees. From June 2020, Mosaik established new conversation-driven English classes for 58 refugees. Throughout 2020, Mosaik worked with a team of language experts, the teachers and the programme team to test, iterate and refine a model for applying the Dogme approach to language learning in an online environment. The learning from these classes formed the basis of the Mosaik Dogme Toolkit (described below under Objective 2).

Mosaik has found that this approach to language learning to be more engaging for students and adaptable to different classroom environments, whether in a community centre, on a Zoom call or a WhatsApp group.

## Mosaik Guidance Programme

**“I am 20 years old from Syria and I have been living in Lebanon since 2014. University is my biggest dream and most important goal that I try to achieve... My advice to students who are trying to reach higher education is not to give up ... we should not give up, we need to keep trying once, twice [or] even three times. And if an opportunity did not work out there are other opportunities out there, especially for learning online. A while back I participated in the guidance program from Mosaik to access HE. There is more than one reason why I participated in the program. Firstly, I wanted to learn about how to apply to scholarships online and how to write a professional CV and how to choose a major that is suitable for my personality and abilities ... The program helped me through the different opportunities it provided us with using different platforms... Through the program I learned how to write a CV, and I met new people... I encourage anyone who has a goal to continue their education to join the guidance program offered from Mosaik”**

Amal, Lebanon

**“I want to enroll in university because it is the key to my future. I want to study business management... My advice to students who are looking for opportunities for HE is for them to manage their time and to enroll in Mosaik’s Guidance Program.....The content of the program was extremely useful and practical, it affected me positively and provided me with new opportunities. My message to everyone who is thinking about joining this program is; do not hesitate to participate. This is a great opportunity, you will learn how to set your goals and know yourself better.”**

Lubaba, Mosaik Guidance Programme participant in Lebanon

## Objective 2. Strengthen capacity for community leadership of programmes

Community organisations, often led by refugees, are key partners in Mosaik's strategy to support refugees to access higher education.

English language skills are a significant barrier to refugees in accessing training, livelihood opportunities and tertiary education. This is often caused by poor or minimal English Language Teaching (ELT) in refugees' country of origin, and further perpetuated by a lack of access to quality language learning opportunities for refugees during displacement.

Discussions with partners highlighted that the suspension of in-person teaching due to the COVID-19 pandemic risked reducing language learning for refugees to only textbook-based, isolated self-study.

Building on experience with Mosaik's own English classes (see Objective 1), the Dogme Toolkit was designed to offer English teachers of refugees a way to maintain the interactive and human side of ELT via connected learning solutions during social distancing. Mosaik pitched the concept to the Humanitarian Education Accelerator, winning one of three places on their COVID-19 response programme of design coaching, strategy mentorship and \$60k of funding to develop the idea.

The Mosaik Dogme Toolkit included online training for teachers on Dogme strategies, digital guides and techniques to use in planning Dogme-based lessons (mobile-based or classroom based), and a community of practice, where peers will be able to share ideas and challenges, and receive support from experienced teachers.

During 2020, Mosaik piloted the Toolkit with 38 teachers and found that 77% of respondents increased their overall teaching confidence; 92% saw the techniques as very relevant to their context; 100% used techniques in their classes; 80% reported that the techniques led to an increase in learner participation.

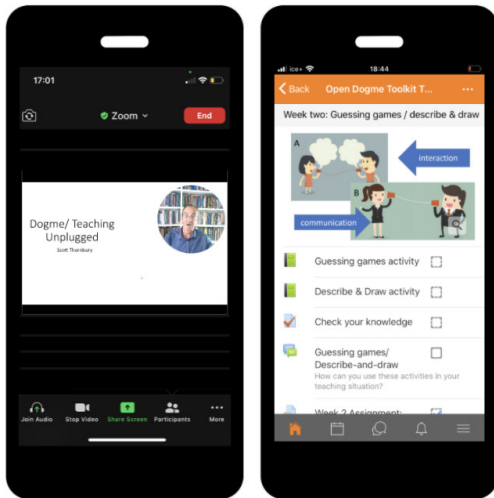
**“I want to be part of the Mosaik team. I want to help other refugees like me to develop and improve their English skills... English language will absolutely change their life. They'll have a better future and more opportunities. Plus they can get involved with the community.”**

Ahmed, Mosaik English teacher, Jordan and former Mosaik student

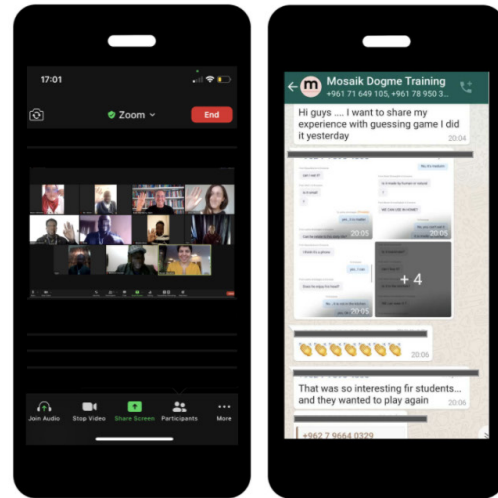


## The Dogme Toolkit

**Training:**  
Live sessions + Moodle



**Community of practice:**  
Office hours + WhatsApp



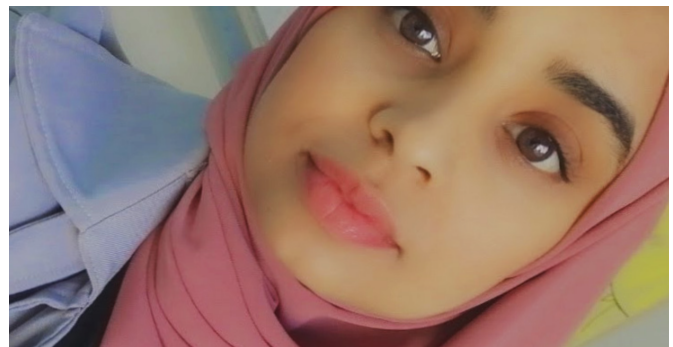
**“The students told me ‘make it [the class] more than one hour, more than two days in a week’ !”**

Hadeel, English teacher, Jordan



**“I used to hate using zoom and online teaching..... now I can give my classes in a fun and communicative way!”**

Abeer, English teacher, Jordan



# Objective 3. Strengthen the capacity of the Mosaik Education Team to deliver throughout 2019-2021

During 2020, Mosaik was able to increase the size of the paid Mosaik team from six to 12, including the addition of teachers, specialists in language teaching and online learning, and communications. Four of this team had a refugee background and six were based in Jordan or Lebanon. Mosaik also had a volunteer team of four who led web design, English teaching, accounting and public fundraising activities.

The Mosaik Trustee board also approved an enhanced professional development and benefits package to support capacity building, progression, wellbeing and retention in the Mosaik team.

## **Safeguarding**

Mosaik Education believes that all children and vulnerable adults, regardless of age, ability or disability, gender reassignment, race, religion or belief, sex or sexual orientation or socio-economic background, have the right to be protected from abuse, neglect or exploitation.

At the end of 2020, Mosaik completed its work plan to improve Mosaik's safeguarding procedures and practices, including developing standardised participant awareness raising assets for programmes entry points and a mapping exercise of safeguarding procedures in Jordan.

# Objective 4. Ensure financial and operational sustainability of Mosaik Education

During 2020, Mosaik broadened its fundraising base to maintain and establish funding partnerships with the British Council, UK Aid, the Humanitarian Education Accelerator, University of Reading and the Al Tajir Trust.

The Mosaik team also increased its unrestricted and public fundraising revenue through donations from corporates such as Kingsley Napley. Mosaik also developed significant funds from innovative online partnerships and campaigns. At the end of 2020, Mosaik established the Mosaik Christmas Shop, partnering with 16 small businesses who donated a percentage of their profits from Christmas sales to Mosaik. Mosaik also developed and ran a successful merchandise campaign in partnership with online fashion platform Print Social and artists Lorenz Klingebiel and Vangeli Moschopoulos.

## **Delivering on public benefit**

In reviewing Mosaik Education's aims and planning for future activities, the trustees have given careful consideration to the Charity Commission's general guidance on public benefit. Our vision and mission show that Mosaik Education is committed to working with communities and technology to support refugees into higher education. Therefore refugees are our beneficiaries.

# Financial review

## Key financial activities for the year ended 31 December 2020

Total incoming resources	£105,611 (2019: £137,046)
Total outgoing resources	£103,788 (2019: £113,696)
Net cash outflow	£4,803 (2019: Net Cash Inflow £28,303)
Debt	£1,750 (2019: £4,750)
Unrestricted reserves	£7,742 (2019: £484)

## Funding

During the year Mosaik Education's main sources of funding were restricted grants from Open Society Foundations, Department for International Development, IDEO, Al Tajir Trust, British Council, the University of Reading to support its programming activities. Other sources of funding include donations from trustees, board advisors and other individuals.

## Our approach to fundraising

Our relationships with our donors are very important. Mosaik Education aims to ensure that fundraising is respectful, open, honest and accountable. We have a close relationship with individuals, foundations and organisations that support us.

All fundraising is conducted by internal contracted staff and volunteers. Mosaik Education does not use external professional fundraisers, does not employ the services of any fundraising agencies or third parties, and does not run telephone or door to door fundraising campaigns.

Mosaik Education has ensured compliance with the general data protection regulations (GDPR), and, as part of an ongoing commitment to best practice, strives to adhere to the standards set by the Fundraising Regulator and the Institute of Fundraising. During the year, there were no instances of non-compliance with the requirements of the fundraising code of practice, and no complaints have been received by Mosaik Education regarding fundraising activities.

## Investment policy

The trustees do not believe it necessary for Mosaik Education to have a formal investment policy given the nature of activities and relatively low level of cash. This position is reviewed regularly.

## **Reserves policy and unrestricted funds**

During its first two years the trustees expected Mosaik Education to operate without unrestricted reserves. The trustees believe that the financial risks arising from this position are mitigated through the combination of:

- a clear delegated authority structure for all expenditure
- regular trustee oversight of all expenditure
- full overhead recovery and contingency included in all applications for grant funding
- seed funding to cover initial operating costs

By the end of its first 5 years, and on an on-going basis, the trustees aim to hold reserves equal to 3-6 months of essential operating costs. The trustees believe that this level of reserves is sufficient to cover any:

- short-term cash deficits arising from non-renewal or an unforeseen delay in restricted grant funding;
- unforeseen costs to deliver agreed project outcomes not covered by the project budget;
- unforeseen day-to-day operating costs;
- emergencies.

On 31 December 2020, Mosaik Education had unrestricted reserves of £7,742 (2019: £484) and restricted reserves of £19,058 (2019: £24,494). Unrestricted reserves provide 2.3 months of cover for essential operating costs based on the 2021 budget approved by the board. This is slightly below the reserves policy. Subsequent to year end Mosaik has secured additional funding to cover activities to the end of December 2021 and has a number of applications in progress to secure further funding.

# Structure, governance and management

Mosaik Education is a charitable incorporated organisation and registered as a charity on 1 February 2018.

## Trustees

The trustees are responsible for establishing clear strategic goals for Mosaik Education. These goals, together with performance targets, are established annually, and the chief executive reports on them at trustee meetings. According to their skills, experience and interests, trustees take responsibility for one or more areas of activity.

## Recruitment, induction and training

Trustees regularly complete a skills assessment and use this as a basis for deciding whether to recruit new additional trustees to complement the existing board's skills and experience. Board vacancies are advertised externally. Applications are screened, and short-listed applicants are invited to meet with representatives from the board and management team. On appointment, each trustee completes a register of interests, which is renewed annually. When new trustees are recruited, their training needs are assessed and met as necessary.

## Management, staff and volunteers

While the trustees are responsible for establishing Mosaik Education's strategic goals, day-to-day activities are directed by the chief executive. The chief executive is responsible for developing strategies, products, and services within overall guidelines, and implementing policies set by the trustees. He or she is responsible for representing Mosaik Education externally and for ensuring that Mosaik Education's values are communicated and observed. He or she is also responsible for the recruitment, training, and development of staff and volunteers.

During the year ended 31 December 2020, Mosaik Education did not employ any staff. The team comprises six paid contractors and six volunteers.

## Risks

Mosaik Education has a risk management process in place to enable the trustees and the chief executive to assess the risks facing the charity, and to devise and implement strategies and controls to mitigate or address these risks. A comprehensive risk register is maintained and is reviewed regularly by the chair and by the trustees. The board considers the following to be highest risk areas:

## Financial risk

## Mitigation

- 
- |   |   |
|---|---|
| <ul style="list-style-type: none"><li>• Failure to secure adequate funding to plan for next 2 years.</li><li>• Ideal reserves policies not met</li><li>• Gaps in funding lead to cash flow difficulties</li><li>• Loss on exchange rates as a result of dealing with different currencies</li><li>• Failure to comply with donor imposed restrictions</li><li>• Fraud or error</li><li>• Costs of compliance with anti terrorism legislation.</li><li>• Diversion of funds to Hizbollah in Lebanon leads to failure to comply with anti terrorism legislation</li><li>• Changing funder priorities due to COVID-19.</li></ul> | <ul style="list-style-type: none"><li>• Prioritise funding pipeline and look to diversify potential funding sources</li><li>• Target set for 3-6 months running costs reserves from 2020, and staggered targets included in 2019-2021 strategy KPIs</li><li>• CEO or Finance Advisor to provide a budget forecast at each quarterly meeting and to review monthly management accounts with an accountant/finance advisor on board.</li><li>• Include contingency to account for FX rate loss. Seek to plan in advance</li><li>• Regular review of grant agreements</li><li>• Regular finance reporting to the board. Fraud policy introduced. Staff trained.</li><li>• If transfers required to states under bank legislation, take advice from other NGO actors</li><li>• Monitoring of political context in Lebanon, specifically in areas where Mosaik activities are being delivered. Counter terrorist financing training given to all trustees and staff. Finance policies in place to mitigate against risk of fraud and corruption</li><li>• Identify new 'education innovation' opportunities created in response to the pandemic and leverage existing learning to adapt Mosaik value proposition accordingly</li></ul> |
|---|---|
-

## Operational risk

## Mitigation

- 
- |   |   |
|---|---|
| <ul style="list-style-type: none"><li>• Unable to deliver on commitments to donors - contractually too ambitious.</li><li>• Failure to secure staff that can deliver - including staff turnover</li><li>• Failure to continue to be innovative as a result of time spent implementing programmes</li><li>• Competition from similar organisations</li><li>• Restrictions on employment policy make it difficult to hire key personnel from the region</li><li>• Over dependence on volunteers for critical activities</li><li>• Travel of staff to areas with safety risk</li><li>• Failure to document procedures and other key files</li><li>• Failure to adequately back up key IT systems.</li><li>• Abuse of vulnerable beneficiaries</li><li>• COVID-19 outbreak disrupting equipment access/facilitation</li><li>• COVID-19 outbreak causing participants to avoid learning centres</li><li>• Activities facilitate spread of COVID-19</li><li>• All of Mosaik team contract COVID-19 simultaneously</li><li>• Instability forces programme to stop or become irrelevant</li></ul> | <ul style="list-style-type: none"><li>• One Trustee + finance advisor review of all project applications greater than £10000</li><li>• Ensure adequate funding to enable staff employment that can include on the job training and incentives.</li><li>• Creation of an advisory group of the Mosaik Education that includes at least one member with sufficient qualifications to ensure the organisation is bringing in innovative ideas relevant to its mission.</li><li>• Charity senior management to regularly monitor sectors relevant to the charity's mission and conduct analysis as part of the annual report on strategy.</li><li>• Advertise widely and get sound legal advice.</li><li>• When taking on new activities ensure taking on sufficient staff</li><li>• Staff agree to a set of security guidelines and travel insurance is taken out in all cases.</li><li>• Ensure back-up procedures are tasked out and are regularly reviewed.</li><li>• Ensure back-up procedures are tasked out and are regularly reviewed.</li><li>• Safeguarding policy, code of conduct and reporting mechanisms in place.</li><li>• Develop an online option to deliver independently; keeping up to date with partners on programmes that will be able to run</li><li>• Develop an online option to deliver independently; keeping up to date with partners on programmes that will be able to run</li><li>• Minimise delivery in large groups, ensure partner facilities have suitable hygiene facilities</li><li>• Ensure continued documentation of progress to ensure work can be handed over or allow for quick return when different team members return to fitness</li><li>• Tracking political developments</li></ul> |
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# Reference and administrative details

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Charity registration number 1176947

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Trustees & Board Advisors Frances Guy (Chair)  
Sarah Broad  
Sianne Haldane  
Diana Laurillard  
George McNamara  
Salim Salamah (Board Advisor)  
Francis Campbell (resigned May 2020)

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Chief executive Ben Webster

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Registered office The Ramp Coworking, Peckham Levels, 1-6  
Peckham Town Centre Carpark, 95A Rye  
Lane, London SE15 4ST

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Bankers Barclays Bank plc  
Leicester, LE87 2BB

# Independent Examiner's report to the Trustees of Mosaik education

I report to the charity trustees on my examination of the accounts of the company for the year ended 31 December 2020 which are set out on pages 17 to 30.

## Responsibilities and basis of report

As the charity trustees of Mosaik Education you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the Act'). I report in respect of my examination of Mosaik Education's accounts carried out under section 145 of the 2011 Act and in carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

## Independent Examiner's statement

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

- a. accounting records were not kept in respect of the Society as required by section 130 of the Act; or
- b. the accounts do not accord with those records.
- c. The accounts did not comply with the applicable requirements concerning the content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a "true and fair" view which is not a matter considered as part of an independent examination.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

Signed: 

Hilary Adams BA FCA  
Chartered Accountant  
41 Freeman House  
Keepers Close  
Canterbury  
CT1 3YG

Date: 25 October 2021

# Statement of financial activities for the year ended 31 December 2020

	Notes	Unrestricted Funds	Restricted Funds	2020 Total	2019 Total
<b>Income</b>		£	£	£	£
Donations and legacies	2	12,971	–	<b>12,971</b>	<b>3,352</b>
Charitable activities	3	–	92,582	<b>92,582</b>	<b>133,506</b>
Other income		58	–	<b>58</b>	<b>188</b>
<b>Total income</b>		<b>13,029</b>	<b>92,582</b>	<b>105,611</b>	<b>137,046</b>
<b>Expenditure</b>					
Raising funds		–	5,625	<b>5,625</b>	<b>5,015</b>
Charitable activities		5,771	92,392	<b>98,163</b>	<b>108,681</b>
<b>Total expenditure</b>	4	<b>5,771</b>	<b>98,017</b>	<b>103,788</b>	<b>113,696</b>
<b>Net income / (expenditure) for the year</b>		<b>7,258</b>	<b>(5,435)</b>	<b>1,824</b>	<b>23,350</b>
Balance brought forward at 1 January		484	24,494	<b>24,978</b>	<b>1,628</b>
Balance carried forward at 31 December		<b>7,742</b>	<b>19,059</b>	<b>26,801</b>	<b>24,978</b>

All of the above results are derived from continuing activities; all gains and losses recognised in the year are included above. Movements in funds are disclosed in notes 10 and 11 to the financial statements.

# Balance sheet

## as at 31 December 2020

	Notes	2020	2019
<b>Current assets</b>		£	£
Debtors and prepayments	8	3,881	836
Cash at bank and in hand		33,585	38,388
		<b>37,466</b>	<b>39,224</b>
<b>Current liabilities</b>			
Creditors & accruals	9	(8,915)	(9,496)
<b>Net current assets</b>		<b>28,551</b>	<b>29,728</b>
Creditors due in more than 1 year	9	(1,750)	(4,750)
<b>Net assets</b>		<b>26,801</b>	<b>24,978</b>
<b>Funds</b>			
Unrestricted funds	10,11	7,742	484
Restricted funds	10,11	19,059	24,494
<b>Total funds</b>		<b>26,801</b>	<b>24,978</b>

The financial statements were approved by the Trustees on 11 October 2021 and signed on their behalf by:



**Frances Guy**  
Chair

# Cash flow statement for the year ended 31 December 2020

	2020	2019
	£	£
<b>Net income</b>	<b>1,823</b>	<b>23,350</b>
Adjustments for: Non-cash activities:		
Conversion of loan to donation	(3,000)	-
Interest income	(58)	(53)188
(Increase)/Decrease in debtors	(3,045)	4,299
(Decrease)/Increase in creditors	(581)	654
<b>Net cash provided by operating activities</b>	<b>(4,861)</b>	<b>28,115</b>
<b>Cash flow from investing activities</b>		
Investment income—bank interest	58	188
<b>Net cash provided by investing activities</b>	<b>58</b>	<b>188</b>
<b>Change in cash and cash equivalents in the year</b>	<b>(4,803)</b>	<b>28,303</b>
Cash and cash equivalents at the beginning of the year	38,388	10,085
<b>Cash and cash equivalents at the end of the year</b>	<b>33,585</b>	<b>38,388</b>

# Notes forming part of the financial statements for the year ended 31 December 2020

## 1. Accounting policies

The following accounting policies have been applied consistently in dealing with items which are material in relation to the financial statements.

### a. Basis of preparation

The financial statements have been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2015)—(Charities SORP (FRS 102)), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (September 2015) and the Companies Act 2006. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy note(s).

The trustees have assessed whether the use of the going concern basis is appropriate and have considered possible events or conditions that might cast significant doubt on the ability of the charity to continue as a going concern. The trustees consider that there are no material uncertainties about the charitable company's ability to continue as a going concern. The trustees have made this assessment for a period of at least one year from the date of approval of the financial statements. In particular, the trustees have considered the charity's forecasts and projections and have taken account of pressures on donations and grant income. After making enquiries, the trustees have concluded that there is a reasonable expectation that the charity has adequate resources to continue in operational existence for the foreseeable future. The charity therefore continues to adopt the going concern basis in preparing its financial statements.

### b. Public Benefit Entity

In reviewing Mosaik Education's aims and planning future activities, the trustees have given careful consideration to the Charity Commission's general guidance on public benefit. Our vision and mission show that Mosaik Education is committed to working with communities and technology to support refugees into higher education. Our beneficiaries are therefore refugees.

All our activities contribute to our strategic aims and are for the benefit of the public. This report has set out Mosaik Education's activities and achievements and illustrates how they benefit refugees. The charity meets the definition of a public benefit entity under FRS 102.

### c. Income

All income is included in the statement of financial activities (SOFA) when it is probable that the income will be received and the amount can be quantified with reasonable accuracy.

- Donations are recognised when received.
- Gifts are taken into account on a receivable basis, but only when capable of exact financial measurement.
- Restricted grants are recognised as income when they become receivable. Where unconditional entitlement to grants receivable is dependent upon fulfilment of conditions within the charity's control, the income is recognised when there is sufficient evidence that conditions will be met. Where there is uncertainty as to whether the charity can meet such conditions, the income is deferred.

#### **d. Expenditure**

All expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all costs related to the category.

Expenditure is allocated to the particular activity where the cost relates directly to that activity, along with any associated irrecoverable VAT.

#### **e. Expenditure on raising funds**

Expenditure on funds relate to the costs incurred by the charitable company in developing relationships with third parties to make voluntary contributions to it, as well as the cost of any activities with a fundraising purpose.

Where information about the aims, objectives and projects of the charity is provided to potential beneficiaries, the costs associated with this publicity are allocated to charitable expenditure.

#### **f. Fund accounting**

Funds held by the charity are either restricted or unrestricted.

- Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.
- Unrestricted funds can be used in accordance with the charitable objects at the discretion of the trustees.

#### **g. Taxation**

The charity is exempt from taxation on its charitable activities.

#### **h. Financial instruments**

Financial assets, such as cash and debtors, are measured at their present value of the amounts receivable, less an allowance for the expected level of doubtful receivables. Financial liabilities, such as trade creditors, loans and finance leases, are measured at the present value of the obligation. An equity instrument is any contract that evidences a residual interest in the assets of Mosaik Education after deducting all of its liabilities.

#### **i. Debtors**

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

#### **j. Cash**

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

#### **k. Creditors and provisions**

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

The charity only has financial assets and financial liabilities of a kind that qualify as basic financial instruments. Basic financial instruments are initially recognised at transaction value and subsequently measured at their settlement value, with the exception of bank loans, which are subsequently measured at amortised cost using the effective interest method.

#### **l. Foreign currency**

The charity's functional and presentation currency is pounds sterling. Foreign currency transactions are translated at the spot rate of exchange on the date of the transaction. Foreign currency balances are translated at the spot rate of exchange on the balance sheet date. Any gain or loss arising is charged to the SOFA

### **m. Judgements**

In the application of the charity's accounting policies, the trustees are required to make judgements, estimates and assumptions about the carrying amount of assets and liabilities that are not readily apparent from other sources. The estimates and associated assumptions are based on historical experience and other factors that are considered to be relevant. Actual results may differ from these estimates.

The estimates and underlying assumptions are reviewed on an ongoing basis. Revisions to accounting estimates are recognised in the period in which the estimate is revised where the revision affects only that period, or in the period of the revision and future periods where the revision affects both current and future periods.

### **n. Statutory information**

Mosaik Education is a charitable incorporated organisation. The registered office address is Ramp Coworking, Peckham Levels, 1-6 Peckham Town Centre Carpark, 95A Rye Lane, London, SE15 4ST.

## 2. Donations and legacies

	2020 £	2019 £
Donations from or on behalf of trustees	6,050	10
Other donations	6,921	3,342
<b>Total donations and legacies</b>	<b>12,971</b>	<b>3,352</b>

All income from donations and legacies was unrestricted.

## 3. Restricted revenue

	2020 £	2019 £
Programming activities		
Open Society Foundation	-	85,379
DfID	12,343	39,411
University of East London	-	8,644
Maanch	5	72
British Council	25,000	-
IDEO	45,234	-
Al Tajir	5,000	-
Bates Wells	2,000	-
University of Reading	3,000	-
<b>Total restricted revenue</b>	<b>82,582</b>	<b>133,506</b>

## 4. Expenditure

		Cost of raising funds	Charitable activities	2020 Total	2019 Total
		£	£	£	£
Direct programme costs	Contracted staff	5,625	63,030	<b>68,655</b>	<b>70,074</b>
	Travel & subsistence	–	5,906	<b>5,906</b>	<b>9,729</b>
	Local co-design facilitation	–	–	–	–
	Programme delivery cost	–	13,549	<b>13,549</b>	<b>16,453</b>
	Other direct costs	–	3,239	<b>3,239</b>	<b>4,114</b>
Governance	Contracted staff	–	2,250	<b>2,250</b>	<b>2,508</b>
	Audit fees	–	–	–	–
	Trustee recruitment	–	–	–	–
Support costs	Contracted staff	–	5,771	<b>5,771</b>	<b>3,511</b>
	Travel & subsistence	–	39	<b>39</b>	<b>1,095</b>
	Office costs	–	881	<b>881</b>	<b>1,879</b>
	Website & IT	–	1,853	<b>1,853</b>	<b>836</b>
	Insurance	–	727	<b>727</b>	<b>2,058</b>
	Professional Fees	–	694	<b>694</b>	<b>841</b>
	Foreign exchange (gain)/loss	–	224	<b>224</b>	<b>598</b>
<b>Total expenditure</b>		<b>5,625</b>	<b>98,163</b>	<b>103,788</b>	<b>113,696</b>

## 5. Trustees' remuneration and expenses

The trustees neither received nor waived any emoluments during the year and no expenses were reimbursed to trustees.

## 6. Staff costs

Mosaik Education did not employ any staff during the year. The charity engaged six paid contractors to provide professional services. The total fee paid to these individuals was £76,676.

## 7. Related party transactions

During the year Mosaik Education received the following from related parties:

Relationship	2020 £	2019 £
Donations from trustees	6,050	10

## 8. Debtors and prepayments

	2020 £	2019 £
Prepayments	-	553
Gift aid receivable	-	283
Grant receivable	3,000	-
Donations receivable	881	-
	<b>3,881</b>	<b>836</b>

## 9. Creditors

		2020	2019
		£	£
Amounts falling due within one year	Trade creditors	8,870	9,421
	Accruals	45	75
		<b>8,915</b>	<b>9,496</b>
Amounts falling due in more than one year	Interest free loans	1,750	4,750

## 10. Analysis of net assets between funds

Fund balances at 31 December 2020 are represented by:	Unrestricted funds £	Restricted funds	Total £
Current assets	9,492	27,974	<b>37,466</b>
Current liabilities	–	(8,915)	<b>(8,915)</b>
Non-current liabilities	(1,750)	–	<b>(1,750)</b>
<b>Interest free loans</b>	7,742	19,059	<b>26,801</b>
	<b>7,742</b>	<b>19,059</b>	<b>26,801</b>
Fund balances at 31 December 2019 are represented by:	Unrestricted funds £	Restricted funds	Total £
Current assets	5,234	33,990	<b>39,224</b>
Current liabilities	–	(9,496)	<b>(9,496)</b>
Non-current liabilities	(4,750)	–	<b>(4,750)</b>
<b>Interest free loans</b>	484	24,494	<b>24,978</b>
	<b>484</b>	<b>24,494</b>	<b>24,978</b>

## 11. Restricted & unrestricted funds

The funds of the charity include restricted funds. These are funds that can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes. Unrestricted funds can be used in accordance with the charitable objects at the discretion of the trustees.

<b>Fund balances at 31 December 2020 are represented by:</b>	At the start of the year	Income	Expenditure	Foreign exchange gain / (loss)	<b>At the end of the year</b>
	£	£	£	£	£
Restricted funds	<b>24,494</b>	92,582	(97,793)	(224)	<b>19,059</b>
Unrestricted funds	<b>484</b>	13,029	(5,771)	–	<b>7,742</b>
<b>Total funds</b>	<b>24,978</b>	105,611	(103,564)	(224)	<b>26,801</b>

<b>Fund balances at 31 December 2019 are represented by:</b>	At the start of the year	Income	Expenditure	Foreign exchange gain / (loss)	<b>At the end of the year</b>
	£	£	£	£	£
Restricted funds	<b>1,173</b>	133,506	(109,588)	(597)	<b>24,494</b>
Unrestricted funds	<b>455</b>	3,540	(3,511)	–	<b>484</b>
<b>Total funds</b>	<b>1,628</b>	137,046	(54,073)	803	<b>24,978</b>

## **12. Financial commitments**

As at 31 December 2020 Mosaik Education was not committed to making any payments under non-cancellable operating leases.

## **13. Post balance sheet events**

Since the end of 2020, Mosaik has had a prospective UK Aid grant cancelled as part of the UK Government's cuts to the UK overseas aid budget, as well as other grants delayed due to the financial fallout of the COVID-19 pandemic. This has forced Mosaik to reduce prospective budgets and activities during 2021. Mosaik received a £3,000 loan as part of the UK Government's Bounce Back Loan Scheme.