

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

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
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**75% used
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**Pilot with
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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.

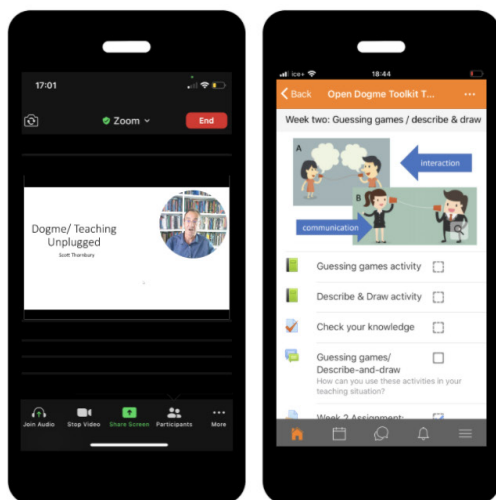
"I want to be part of the Mosaik team. I want to help other refugees like me to develop and improve their English skills... English language will absolutely change their life. They'll have a better future and more opportunities. Plus they can get involved with the community."

Ahmed, Mosaik English teacher, Jordan and former Mosak student

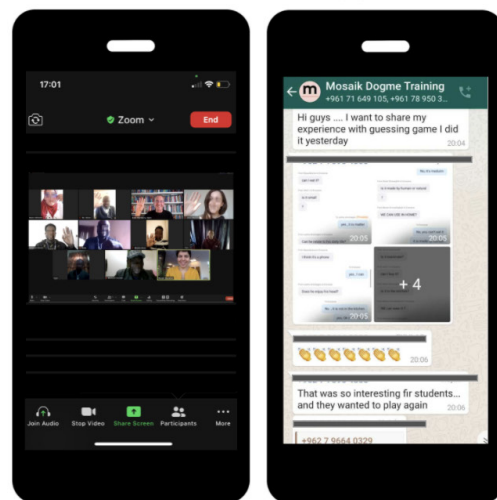


The Dogme Toolkit

Training: Live sessions + Moodle



Community of practice: Office hours + WhatsApp



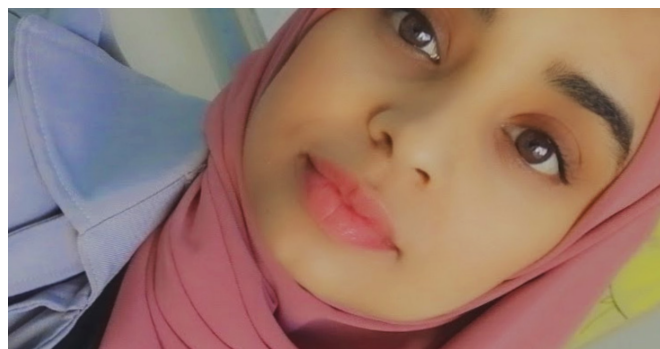
“The students told me ‘make it [the class] more than one hour, more than two days in a week’ !”

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">• Failure to secure adequate funding to plan for next 2 years.• Ideal reserves policies not met• Gaps in funding lead to cash flow difficulties• Loss on exchange rates as a result of dealing with different currencies• Failure to comply with donor imposed restrictions• Fraud or error• Costs of compliance with anti terrorism legislation.• Diversion of funds to Hizbollah in Lebanon leads to failure to comply with anti terrorism legislation• Changing funder priorities due to COVID-19.	<ul style="list-style-type: none">• Prioritise funding pipeline and look to diversify potential funding sources• Target set for 3-6 months running costs reserves from 2020, and staggered targets included in 2019-2021 strategy KPIs• 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.• Include contingency to account for FX rate loss. Seek to plan in advance• Regular review of grant agreements• Regular finance reporting to the board. Fraud policy introduced. Staff trained.• If transfers required to states under bank legislation, take advice from other NGO actors• 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• Identify new 'education innovation' opportunities created in response to the pandemic and leverage existing learning to adapt Mosaik value proposition accordingly
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Operational risk

Mitigation

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

Charity registration number 1176947

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

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

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 £
Net income	1,823	23,350
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
Net cash provided by operating activities	(4,861)	28,115
Cash flow from investing activities		
Investment income—bank interest	58	188
Net cash provided by investing activities	58	188
Change in cash and cash equivalents in the year	(4,803)	28,303
Cash and cash equivalents at the beginning of the year	38,388	10,085
Cash and cash equivalents at the end of the year	33,585	38,388

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
Total donations and legacies	12,971	3,352

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	-
Total restricted revenue	82,582	133,506

4. Expenditure

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

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	-
	3,881	836

9. Creditors

		2020 £	2019 £
Amounts falling due within one year	Trade creditors	8,870	9,421
	Accruals	45	75
		8,915	9,496
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	37,466
Current liabilities	–	(8,915)	(8,915)
Non-current liabilities	(1,750)	–	(1,750)
Interest free loans	7,742	19,059	26,801
Fund balances at 31 December 2019 are represented by:	Unrestricted funds £	Restricted funds	Total £
Current assets	5,234	33,990	39,224
Current liabilities	–	(9,496)	(9,496)
Non-current liabilities	(4,750)	–	(4,750)
Interest free loans	484	24,494	24,978

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 2020 are represented by:	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)	19,059
Unrestricted funds	484	13,029	(5,771)	–	7,742
Total funds	24,978	105,611	(103,564)	(224)	26,801

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

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.