



Registered Charity Number 1190032

# ANNUAL REPORT

## August 1st 2021 - July 31st 2022



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# WHO WE ARE

- WizeUp Financial Education is a Charitable Incorporated Organisation which was **granted charitable status in March 2020.**
- **The charity was formed for the advancement of education of students** from the age of 11 by providing them financial education and employability workshops delivered directly into secondary schools. **These are both mainstream and special schools and we adopt a wholly inclusive approach to all students irrespective of background or ability. The charity also supports parents and teachers in their journey to deliver sound personal finance principals.**
- **Our only voting members are our charitable trustees.**
- The **charity trustees have complied with their duties in section 4 of the 2006 Act** to have due regard to guidance on public benefit.
- **Our constitution was last amended in June 2022** a full copy can be found on our website [www.wizeupfinancialeducation.co.uk](http://www.wizeupfinancialeducation.co.uk)



# HOW ARE WE DIFFERENT TO OTHER FINANCIAL EDUCATION CHARITIES?



## Direct Delivery:

A lot of teachers find the subject of financial education difficult to teach. Therefore, the subject isn't always given the time it needs. We believe direct delivery from experienced presenters is the best way forward. We make the time to teach and talk to our young people directly, not avoid it.



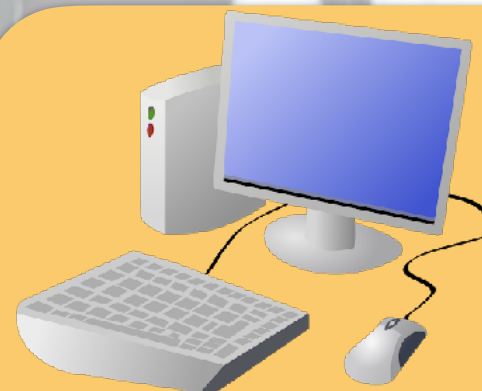
## Tailor made sessions:

Financial literacy isn't just about 'needs and wants'. We cover seventeen different topics and will happily present the areas the students want to learn about. The key to engagement is by speaking about what the students want to hear - that's why we tailor our sessions to suit their needs.



## Targeting the right age groups

Speaking to some of our teachers, most find that they teach financial literacy to those aged 11-13. We feel it needs to be discussed for those aged between 16-18, especially as these age groups are starting to understand more about money and thinking about life after school. Our sessions are designed to help those who are older and ready for new experiences.



## Interactive Learning:

We want students and their families to have free access to up to date online materials so that they can develop the knowledge they need to make the best financial and employability decisions.

# WHAT TOPICS DO WE COVER?

Student Finance, First Impressions and Budgeting were the top three most popular topics our students wanted to discuss as they started to prepare for University and beyond. But we have added a couple of new ones too!

Student Finance

First Impressions

Cryptocurrencies

Budgeting

Credit Cards

Credit Ratings

The History of Money

Flat Sharing

CV Writing

Interview Technique

Apprenticeships

Gap Years

General Taxation

Pensions

Income Tax and N.I.

Presenting

Earning Extra Money

Saving & Investing



## A YEAR OF GROWTH

With the grip of COVID relaxing we have been able to move back into classrooms. Those sessions delivered virtually were by choice rather than necessity.

With the help of our new associates Lee and Anne-Marie we were able to offer shorter but more regular sessions which fit into school timetables better.

We began our partnership with The Jack Petchey Foundation. This was a 10 school pilot scheme, paving the way for an increased number of schools and colleges next year.

We also began working with three new sponsors in Newbury Building Society, Mansfield Building Society and Mutual Vision.

We have put the key facts on the timeline opposite.

## OUR ACHIEVEMENTS OVER THE PAST YEAR

**August 2021** - We began recruiting for **new presenters in the Bath and Leicestershire** regions.

We wrote some **new workshops** and **revamped our presentations** adding **more content to our website**.

We began working with **Newbury Building Society**

**July 2021** - We revamped the website bringing video presentations, games, quizzes and films online in order to help those who were forced to learn online, especially as schools were focussing more on core subjects over enrichment opportunities - **our web traffic tripled over the course of the academic year**.

**October 2021** - We began working with **Mutual Vision**

**November 2021** - We began our partnership with **The Jack Petchey Foundation** to deliver **WizeUp with Jack Petchey** to 10 London schools.

We began working with **Mansfield Building Society**

We appointed a new trustee - **Ri Chakraborty**. That brought the number of trustees to 4.

**July 2022** - **This year, we have managed to deliver to over 14,000 students** - more than double the number we worked with last year. **Anne-Marie Baker** takes up a full time accountancy role - so resigns her position as associate.

**We delivered workshops to more than 250 parents**, helping them to understand their role in supporting their children through university.



During 2021/22 we were invited by the **Jack Petchey Foundation** to partner with them in devising, writing and delivering a short **10 school pilot** which we called 'WizeUp with Jack Petchey'. Schools were asked to self fund a small proportion of the costs with JPF covering the balance for each school.

Each school on the pilot **received between 4 and 6 hours of financial education seminars**, half for year 12 and half for year 13.

The topics for year 12 were Budgeting, Saving & Investing, Taxation and Pensions. For year 13 they were Student Finance, Starting a Business, Credit Cards and Credit Scores. The sessions were delivered in two separate visits to most schools with an online quiz and feedback form for both year groups at the end of the final session. Those students completing the quiz received a certificate to mark their involvement in the programme.

Such was the success of the programme that **75 schools have already shown interest in an extended pilot for the next academic year.**

We listened to the feedback we received and have introduced a third visit which means that the duration of the programme will now be 5 - 7 hours with year 13 students benefitting from an extra, hour long visit. We are also going to introduce **two new topics**: Flat Sharing for year 13 and cryptocurrencies for year 12.

"The workshop was very informative. Thank you for this lesson! It has really helped me to expand my knowledge in finance helping me to prepare for the future, I cannot wait for the next session"

**Yr 12 student**

- "The Year 13 workshop was really good. Ed went through how debit and credit cards work which gave us insight into things like credit and debit, standing orders and credit scores. He explained how to build them and what influences the score. We learned how to calculate APRs and interest on loans and credit cards. Ed showed us the do's and don'ts of credit cards which I like learning about because I know that if I had gone to Uni next year I might have got into trouble as I didn't understand it until now." – **Yr 13 student**

"It was very informative and we got to learn about lots of things that no one really teaches you about. I learned about financial stability and how to take care of myself in the future."

**Yr 12 student**

# FOUNDERS STATEMENT



**2021/22 proved to be watershed year for the charity. Not only did we begin what we hope will be a long and fruitful partnership with the Jack Petchey Foundation in launching WizeUp with Jack Petchey but we also added a fourth excellent trustee to our team in Ri Chakraborty and two presenters, Lee Giles and Anne-Marie Baker to help us deliver our workshops in Bath, Leicestershire and Nottinghamshire and increase the number of topics we covered. We began working with another cricket academy and even hosted a webinar on cryptocurrencies for members of the Professional Cricketers Association (PCA). We continued to develop our relationships with the building society sector, renewing are partnership with Newbury Building Society**

Conversations had already begun with The Jack Petchey Foundation last year but I was delighted that things continued to move forward and we were invited to become partners with them in November 2021. We had plenty of help from the wonderful staff at JPF in designing a new logo, designing new slides and working with the schools as well as social media posts and advertising to schools already running the Achievement Award scheme. I was very happy with the feedback we received from schools and students alike. Positive comments are of course very nice, but because of constructive criticism, particularly from students who said that they felt the sessions were a bit rushed, they would like more activities or just a couple of more topics, we are able to improve the sessions by altering the timing and the content in time for next year.

With the overall number of workshops in and around Buckinghamshire, Bath and the Midlands increasing it was a logical move to get some help in presenting our material to schools in these areas. The recruitment process began last August and by November Lee and Anne-Marie had joined Andy in delivering workshops with aplomb and bringing their own style into the classroom. I am indebted to their skill, enthusiasm and professionalism in moving the charity forward. We have also added Ash, Reshma and Muhammad in the London area to help deliver the extended WizeUp with Jack Petchey programme in the coming year.

Funding continued to move forward, despite the loss of the Members Philanthropy Charity Award from The Mercers Company. We did not realise that we were unable to apply for this grant having submitted an application the previous year. We will however be eligible to apply again in 2022/23. Happily our existing sponsors all either maintained or increased their commitment to supporting local schools and we were fortunate to renew are partnership with Newbury Building Society whilst beginning new partnerships with Mansfield Building Society and Mutual Vision. We were disappointed to be unable to work with any of the schools in Mutual Visions catchment but hope to put this right in the coming year. We were also delighted to receive a donation from Forsters LLP.

Overall funding increased year on year by almost 95%. This translated into an increase in the number of students we were able to work with to over 14,000 which represented an increase of 120% on 2020/21.

I am hugely proud of the progress we have made together this year breaking our targets for funding levels, number of workshops and number of students we have worked directly with.



I want to record a vote of thanks to our amazing trustees, Ken, Derek, Alan and Ri for their wise council and guidance throughout the year. To our new associates for their dedication in presenting so many workshops throughout the year. Always with enthusiasm and a smile. To our volunteers for putting in time to do the work behind the scenes, without which we couldn't hope to achieve one tenth of what we have managed. To our sponsors and partners who share our vision of national financial literacy and are prepared to back us in delivering it. Most of all though to the countless staff and students of all of the schools we have visited throughout the year. It has been a delight working with you.

I am excited by the challenges we face to improve yet again in 2022/23.

**Ed Flack**



**Founder, WizeUp Financial Education**



*Our first group of students to receive their WizeUp with Jack Petchey certificates*

# OUR FOUNDER



Ed has over 34 years experience in the City of London. He has been in financial markets all of his working life - having long spells with HSBC, Handelsbanken, ING and most recently, Director of Corporate Treasury and Investment for Deutsche Postbank. Ed has also worked for four years in Singapore as Treasurer for BHF bank and specialises in Foreign Exchange, money markets and derivatives. He has a first class honours degree from the OU in maths and natural sciences. Ed is married to Susan and they have three children and four grandchildren. The idea to form WizeUp came from first hand experience of the trials and tribulations of his own children as they moved through adolescence and into adulthood. He developed WizeUp Consultants, a not for profit company in 2011 and he decided to apply for charitable status in 2020. This was granted and WizeUp Financial Education began work in the same year.

# OUR TRUSTEES



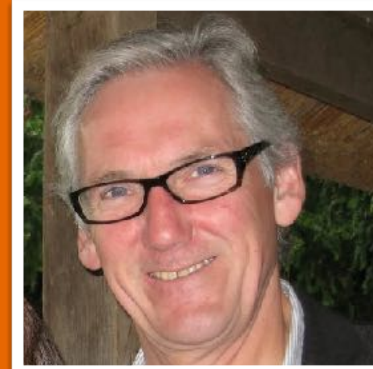
**Ken Winberg - Chair of Trustees**

Ken initially worked in the public sector for the Lord Chancellor's Department culminating in his appointment as the London County Courts and Tribunals administrator. In that role he managed all twelve of the London County Courts and six Tribunals of various jurisdictions. In 1990 he was appointed as the London Area Manager before becoming National Operations Director of the Legal Aid Board which, at that time, was the NDPB. He was at the forefront of quality management initiatives including the achievement of British Standards quality accreditation for all the offices under his command and the devolvement of power to law firms to authorise their own public funding in return for meeting auditable quality standards. In 1998 he moved to the private sector where he ran the largest law firm in the East London / Essex area. He was responsible for all aspects of the practice including finance, personnel, facilities management and regulatory compliance until his retirement in 2016.



**Derek Stew - Trustee**

Derek spent his entire career working for British Telecoms (formerly GPO), which saw him qualify initially as an engineer. He moved onto a procurement role leading a team of pricing specialists negotiating a variety of very large supply contracts and joining the Institute of Purchasing and Supply. At this time process re-engineering was introduced and he headed up a team that delivered major cost and time savings in the installation of external work. Derek retired in 1998 and offered his services into the voluntary sector. Over the next ten years he was a classroom assistant in a Christchurch Primary School and a study assistant in the West Ham United Learning Centre, providing teaching backup for Years 6 and 7 on numeracy, literacy and ICT.



**Alan Walters - Trustee**

Alan has worked in and around the paper industry for his entire career with the majority of that time spent with Wiggins Teape. During that time Alan was responsible for production, operational logistics, systems and applications in both the UK and Europe. He finally oversaw corporate project management as director both in the UK and Europe. Since retirement, his interests include family, golf, film and literature.



**Ri Chakraborty - Trustee**

Ri is a trained Broadcast Journalist and award-winning International Executive Producer/Consultant with over 20 years of experience in the Creative Arts industry, bringing value with a highly motivated, hands-on approach that understands global innovative opportunities. This also means she is comfortable dealing with multiple stakeholders internally and externally. Entrusted by major arts sectors and Broadcasters to commission and executive produce with teams that reach out to International audiences, Ri loves growing, nurturing and managing new and existing talent both on and off-screen.

She is also a Trustee with the Norwich University of the Arts and advocates Equality, Diversity and Inclusion in all work and voluntary activities.

This year represented our second as trustees of WizeUp Financial Education. Despite the ongoing difficulties of the COVID-19 pandemic and classroom changes, we have managed to reach out to more schools, gather more sponsors and take a big step forward in bringing employability education and financial wellbeing back into the classroom. Our commitment to financial literacy has brought about new sustainable partnerships and we have broken our performance goals by reaching to more schools in more areas.

**“The education of our young people surrounding the topic of financial literacy and employability training is at of the utmost importance.”**

The education of our young people surrounding the topic of financial literacy and employability training is of the utmost importance. As a charity is our mission to enable communities around the UK to be in the best possible position when it comes to making decisions about their personal finance.

**“In 2019, the Financial Times published an article stating that nearly three-quarters of young people in the UK, say that most of their financial understanding comes from parents and other family members.”**

Even though there has been more traction and media coverage of the subject, given the current cost of living crisis the topic of financial education is still not discussed enough. As we illustrated in our 2019 report, the Financial Times published an article written by Katherine Gemmell stating that “nearly three-quarters of young people in the UK say that most of their financial understanding comes from parents and other family members”. With the COVID crisis and pressing issues surrounding financial health affecting education, and with schools understandably focusing more on core subjects rather than enrichment subjects, one can only imagine how this has truly affected the teaching of financial literacy within our classrooms.

# TRUSTEES STATEMENT

Young people are growing up in an ever-shifting financial landscape; there are pressures and uncertainty around methods, services and investing. Financial literacy is vital, not just in education, but with policymakers. We urgently wish to ensure the next generation feel confident discussing money providing them with a safe platform to discuss their hopes and not just their fears. Our aims are to break open the dialogue, for young people to feel prepared for the workplace and thrive knowing they are in control of their futures, however precarious the environment surrounding them presents itself.

**“We urgently wish to ensure the next generation feel confident discussing money - That they have a safe platform to discuss their hopes and not just fears.”**

Fortunately, organisations working with us have recognised this and have joined the long list of sponsors who have supported us during this academic year. We are incredibly thankful to all our sponsors and look forward to working with a wider range next year.

One of the keys issues WFE had to tackle, soon after its inception as a charity in March 2020, was the challenges of COVID-19. Ed Flack and Andy Giles were unable to attend face to face presentations and we had to recognise how COVID-19 would affect teaching and learning. We had to act fast. This agility and flexibility to school curriculum is something we have maintained as we forged through the start of 2022. We rapidly recruited a number of volunteers who had experience in the financial, education or media industries in the hope of developing our website during the summer months.

Due to their hard work and collaboration, we were able to create free online resources that students and teachers were able to access. Furthermore, Ed Flack quickly adapted to the needs of different schools, colleges and academies by giving online sessions either through Zoom, Microsoft Teams or Google Classroom. This is a testament to Ed, who demonstrated his commitment in making sure that staff, students and parents around the country received the best support and advice. Had we not experienced COVID and online learning, we would never have made as many resources available through the website, embraced technology and made financial learning a more interactive experience.

**“This is why we were able to conserve our own financial resources, increase our funding and reached out to even more institutions.”**

The year, which spans from 21-22, reflects how hard the charity has worked. Our sponsors recognised the importance of financial education and employability training. This is why we were able to conserve our own financial resources, increase our funding and reached out to even more institutions. By building on our original plan we maintained this momentum. The feedback from schools and students has been tremendous and immensely moving to hear.

More notably, we gained confidence and support with the Jack Petchey Foundation to which we have dedicated a section in the report.



**“Our aim is not to take our foot off the pedal and we will be working hard to gather more support as we look to educate our young people.”**

Finally, we wish to finish with a special thanks to those who have made this year possible. Firstly, to our Founder, Ed Flack, who has worked tirelessly on making WizeUp Financial Education the Organisation it is today. Ed has travelled the length and breadth of the country, making sure students and, at times, their families and teachers get the best education when it comes to financial literacy and employability skills. Secondly, we would like to thank our volunteers and associates who have been the supportive rock to both Ed and the Trustees, without their skill and effort we would certainly have not been able to have achieved what we have this year.

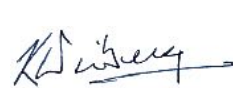
**“We would like to give a special thanks once again to our sponsors. Their loyalty has meant that over 14,000 more young people have been educated in financial literacy”**

Finally, and most importantly, we would like to give a special thanks once again to our sponsors. Their loyalty has meant that over 14,000 more young people have been educated in financial literacy. There will be some young people who are setting off to university, work or college this academic year in a much better position and this is due to our sponsors giving us the time and money to do what we do best - bringing financial education, wellbeing and employability training back into the classroom!

• **Key successes and changes:**

- Increased collaboration through our partnership with The Jack Petchey Foundation.
- Increased sponsorship with provincial building societies.
- New associates: Anne-Marie Baker, Lee Giles, Ash Shastry, Muhammad Damji, Reshma Jobanputra who will help us to deliver into schools around the country.
- New trustee: Ri Chakraborty
- Ken Winberg, our chair of trustees retires but agrees to stay on in an advisory capacity
- Ri Chakraborty is appointed our new chair of trustees.

**Ken Winberg**



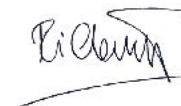
**Derek Stew**



**Alan Walters**



**Ri Chakraborty**



**Trustees, WizeUp Financial Education**

We felt it was important to recognise the important job our presenters are doing to help the Charity reach more students so we have made them all associates!

# OUR ASSOCIATES

## Michael Flack

Mike has taught within independent education since 2018, spending part of that time as Joint Assistant Head of Sixth Form and Post-16 Progression Advisor for those wanting to go into higher education or working environments. He is passionate about improving financial literacy and employability for young people across the UK. He is now Head of Film and Media at DLD College in London. Mike was key toward the development of the website during the COVID pandemic. Having worked independently before teaching for ten years, producing marketing videos for different clients across Europe, Mike enjoys finding ways to promote key messages across a visual medium. He looks forward to helping WizeUp Financial Education achieve this by making content easier for students to access and understand, whilst also trying to engage with more sponsors.



## Andy Giles

With there being a greater number of schools and with a lot more learning being directed toward online platforms, we needed someone to help support Ed in the delivery of our sessions. This isn't an easy task, as we feel our presenters need to be engaging with young people. With thirty eight years of teaching experience in secondary education in both the state and independent sectors, Andy easily fulfils this category and is now a valued member of WizeUp. Andy's final ten years of teaching was spent as Head of Sixth form mentoring students to achieve their aspirations and preparing them for university or working life. Therefore, we know the students we are speaking to are getting the best advice in order to get them ready for their next steps.



## Lee Giles

Lee has almost 20 years' experience working with young people in a variety of educational, charitable and community settings. He has a first class honours degree in Education Studies, and continues to study and apply different educational philosophies and pedagogic techniques. Having spent much of his career working in the third sector, he has specialised in strategy, organisational efficiency, organisational finance, people management and problem solving, alongside working directly with young people or service users. As well as a keen interest in charitable and ethical pursuits and politics, Lee enjoys the great outdoors, especially gardening, and walking his dog with his wife Ellen and three children in the countryside around his home just south of Bath.



## Anne-Marie Baker

Anne-Marie has a compendium of 30 years experience in SME Industry, Practice and Education within the Financial Sector, extending a keen interests in coaching and mentoring encouraging and enjoyable education that brings forward the best ideas. She has an entrepreneurial spirit, with much success as a director in her co-founded business for over 10 years. An advocate for continual development in responsible ways that is good for people, planet and profit. She is a mother and a grandmother of three adorable children. Anne- Marie enjoys being outdoors in fresh air, sharing a good home cooked meal with family and friends and developing a sitcom.



## Ash Shastry

Ash helps big dreamers become high achievers. Using his background in Mechanical Engineering, Management and Business, he led the learning and development agenda at a people management firm and was quickly nominated as the youngest director in the company. Ash now runs his own business to help companies develop high performing teams by putting people and culture at the heart of all success. Ash believes in short-cutting the journey to "success" by learning from those who have achieved what you want to achieve. This has allowed him to quickly gain a lot of experience, work with some of the world's biggest companies and opened his eyes to the infinite opportunities this world has to offer. He loves to bring his energy and enthusiasm to train others in developing confidence, communication and leadership skills in hopes that he can one day be the short-cut to someone else's success.







### Muhammad Damji

Muhammad currently runs his business in the Social Care industry. He really loves public speaking which he has done for over 15 years but because of his role in the business, opportunities to indulge in his passion have been severely limited, until now! He has a deep-lying interest in helping young people. In his spare time he has built a mentorship support scheme that provides young people within the community a platform to share their thoughts and discuss their daily life issues with a mentor who is not too far from them in age.

### Reshma Jobanputra

Reshma is a sales and marketing consultant and uses her 15+ years of entrepreneurial experience and professional qualifications to help her clients accelerate their income and scale their businesses. She believes work should be a source of joy and is delighted to use her skills to help experts create a business and life they love. She is an enthusiastic and warm public speaker and feels privileged to have this opportunity to share financial skills with young people, which will serve them well in the future.



This section will introduce you to each of our volunteers.  
Without them we would not have achieved our main priority  
- educating the students about the importance of financial  
literacy and employability skills.

# OUR VOLUNTEERS

## Fay Richards

Fay was an instrumental part in helping us fundraise during the beginning part of the academic year. Without her help, we would not have been able to reach out to as many young people as we did during this academic year.

Fay is an experienced events manager with a demonstrated history of working in unique, historic venues. Having graduated with a BA (Hons) degree in Events Management from the University of Greenwich and working within the events industry in and around London for 14 years, she has gained a wealth of experience and knowledge in her field. She has a keen interest in charitable and fundraising events, and has assisted in raising vital funds for many charities in the past. She is excited to be continuing to help WizeUp Financial Education seek new funding opportunities.



# FEEDBACK FROM STUDENTS AND STAFF

Ed's enthusiasm and knowledge of the subject content meant that our students left his workshops with a full understanding of the content covered. Financial literacy is increasingly important to our students and Ed made the subject matter fun, engaging and interactive! I would fully recommend Ed to any school.

"Touched on things not usually talked about. Learned new things and improved my understanding of pensions."

The session was informing students about credit cards and credit ratings. The outcome was certainly that students had an understanding of the way credit cards and credit ratings work, and the take-away of how to use credit cards the right way, and how to maintain a good credit rating. So what was delivered was exactly what was promised!

"The information was very clear and concise. I really liked the video example."

"Good insight into grants/scholarships etc. that I was not aware of."

They engaged with the entire process, learned valuable information and have a clearer idea on how to conduct themselves financially....the WizeUp work shop was a roaring success from start to finish

"It was well planned and all of my concerns I had about student finance were answered by the end."

"Ed and Andy's talks to our Sixth Form on student finance were extremely well received by both the students and parents. The girls felt that they were now armed with information to help them make practical, not just academic, choices about the further education that they pursue. The information about credit cards and the debt accrued with minimum payments was well timed in their lives, and was a sobering realisation for many"

Ed has a friendly, engaging presentational style which students respond to very positively. He makes the course content relevant and interesting and comes across as a trusted expert. Students really appreciated being able to ask questions and his knowledgeable responses were excellent. Students left the sessions feeling more confident and informed.

"Lots of key terms I had never heard of before."

"Introduced to me how to deal with landlords and the costs of financing university."

"What you were able to provide has proved to be of real help for our students and will give them the foundations that they need to move forward into adult life. I really look forward to working with you again next year."

"This was super helpful."

The Year 13 workshop was really good. Ed went through how debit and credit cards work which gave us insight into things like credit and debit, standing orders and credit scores. He explained how to build them and what influences the score. We learned how to calculate APRs and interest on loans and credit cards. Ed showed us the do's and don'ts of credit cards which I like learning about because I know that if I had gone to Uni next year I might have got into trouble as I didn't understand it until now.

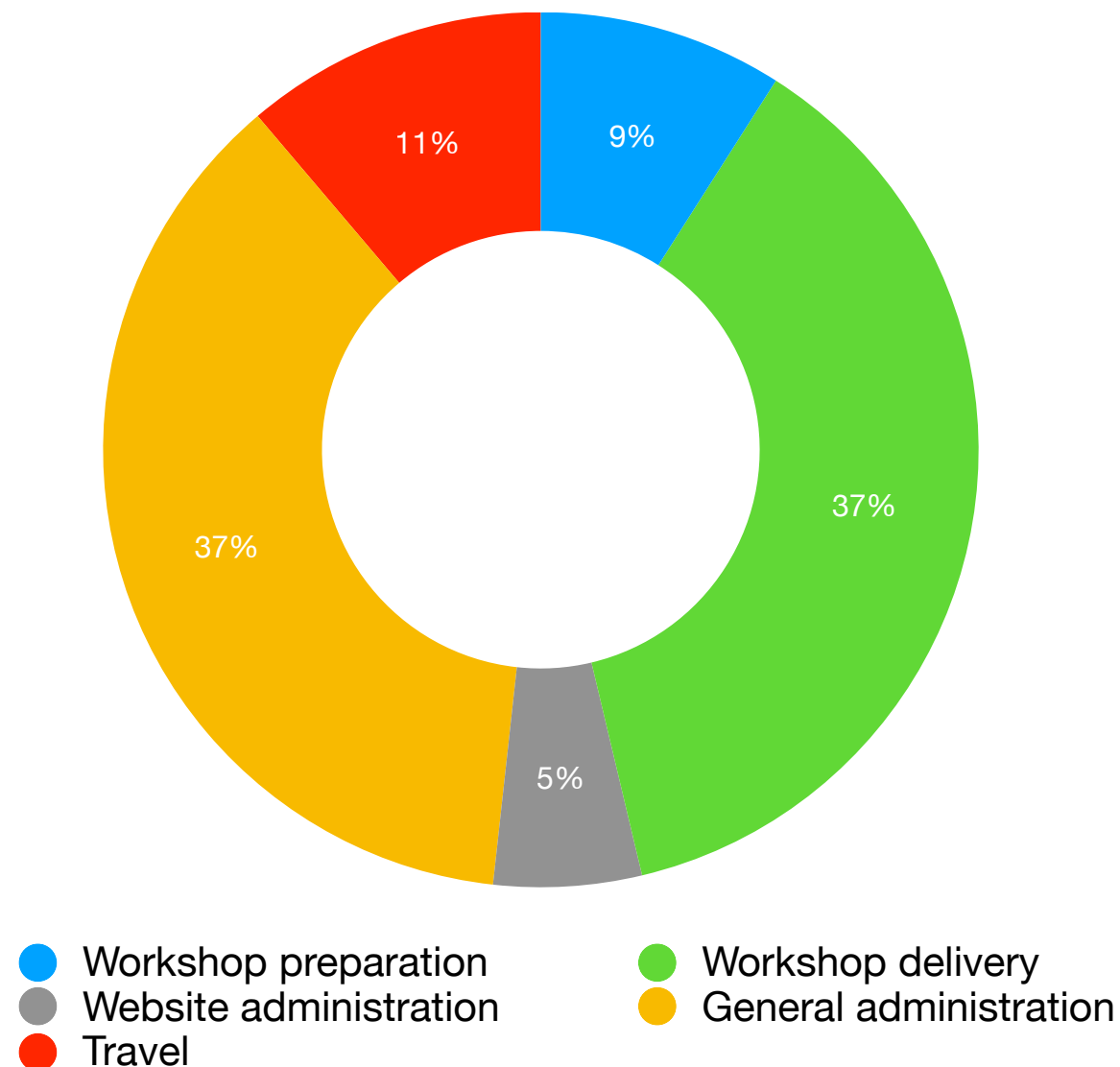


# WHERE DID WE SPEND YOUR MONEY?

The majority of our costs were split between workshop delivery and administration (both 37%)

We spent a lot of money revamping our website last year in response to Covid-19 which meant that this year we just needed to maintain it. Hence our spend was much lower at just 5%

Workshop preparation (9%) and travel (11%) completed our spending.



## LOOKING FORWARD

We will continue to develop the WizeUp with Jack Petchey programme so that we reach over 100 **schools in the London and Essex region**

Our existing sponsors have agreed to either maintain or increase their levels of support over the next academic year meaning that **our pledged funding is already 1000% higher at more than £70,000. We are continuing to try to increase this even more.**

**We have another provincial building society who we will be working with next year.** This brings the number of provincial building societies who trust us to deliver financial education packages to their local schools to 10

We are hoping to **increase the number of students we work directly with next year to 20,000.**

**We will be recruiting more associates** to deliver workshops to meet increasing demand. Anyone we use will be trained by us and all of the necessary vetting carried out before they carry out any work.

We will continue to **develop our content to reflect the demands of students and teachers.**

To our wonderful supporters and partners.....

# THANK YOU!





## FINANCIAL STATEMENT FOR THE YEAR ENDING 31 JULY 2022

INCOME	£	EXPENDITURE	£
OPENING BALANCE B/F	628.42	WORKSHOP PREPERATION	3450.00
BUILDING SOCIETY DONATIONS	32200.00	WORKSHOP DELIVERY	14239.50
RESTRICTED CHARITABLE GRANT	19900.00	WEB ADMIISTRATION	2028.48
PRIVATE DONATIONS	2150.00	GENERAL ADMINISTRATION	14165.07
OTHER INCOME	43.19	TRAVEL EXPENSES	4280.27
		TOTAL	38163.32
		CASH AT BANK C/F	16758.29
TOTAL	54921.61	TOTAL	54921.61

### NOTES TO THE ACCOUNTS

- 1 THE ACCOUNTS HAVE NOT BEEN INDEPENDENTLY VARIFIED BECAUSE THE TOTAL TURNOVER IS BELOW £250000  
HOWEVER THE TRUSTEES CAN CONFORM THAT THESE ACCOUNTS CORRECTLY STATE THE TRANSACTION FOR THE PERIOD
- 2 APART FROM THE CASH POSITION THE CHARITY DOES NOT HAVE CONTROL OF ANY FURTHER ASSETS
- 3 THE RESTICTED CHARITABLE GRANT REPRESENTS A PREPAYMENT OF £13900



Registered Charity Number 1190032

***Our Registered Address:***

***74 Bressey Grove,  
South Woodford,  
London,  
E18 2HX***

***[www.wizeupfinancialeducation.co.uk](http://www.wizeupfinancialeducation.co.uk)***