

# WITH INSIGHT EDUCATION

England & Wales · Charity number 1198026

## Details

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Other names	WITH INSIGHT EDUCATION C.I.C
Status	Registered
Legal form	CIO
Registered	2022-02-23
Register	<a href="#">View on the Charity Commission register</a>

## Contact

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Address	Capital Office 124-128 City Road London EC1V 2NX
Phone	07700141808
Email	<a href="mailto:christine@withinsightedu.org">christine@withinsightedu.org</a>
Website	<a href="http://withinsightedu.org">withinsightedu.org</a>

## Activities

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**Objects:** TO ADVANCE FOR THE PUBLIC BENEFIT THE EDUCATION OF BLACK-HERITAGE STUDENTS BY PROVIDING, IN PARTICULAR BUT NOT EXCLUSIVELY, MENTORING WITH THE AIM OF HELPING THEM SECURE PLACES AT TOP THIRD RANKED UNIVERSITIES AND PROGRESS INTO PROFESSIONAL CAREERS. FOR THE PURPOSE OF THIS CLAUSE, BLACK-HERITAGE MEANS STUDENTS OF CARIBBEAN, AFRICAN AND CARIBBEAN/AFRICAN MIXED DESCENT.

**Activities:** The social mission of With Insight is to advance the educational and professional prospects of black-heritage students by providing, in particular but not exclusively, mentoring that builds the confidence, knowledge and soft skills that they need to progress to top third ranked universities and into professional careers.

## Classification

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- **How:** Provides Services
- **What:** Human Rights/religious Or Racial Harmony/equality Or Diversity
- **Who:** Children/young People, People Of A Particular Ethnic Or Racial Origin

## Geography

- Throughout England

## Finances

Period end	Income	Expenditure	Assets	Employees
2025-08-31	£143,596	£164,695	-	-
2024-08-31	£168,050	£161,483	-	-
2023-08-31	£156,309	£123,288	-	-
2022-08-31	£138,015	£103,983	-	-

## Trustees

Name	Role	Appointed
<b>Fabia Jeddere-Fisher</b>	Chair	2025-11-24
ADRIAN MELVILLE		2022-02-01
Dr Melanie-Marie Haywood		2024-02-12
EMILY BREMNER		2022-02-02
HELEN DRUMMOND		2022-02-01
Kerry Griffith		2024-08-01
OBI ONYIDO		2022-02-01
PANCHAM GAJJAR		2022-02-01
Professor Amanda Amorim Adegboye		2024-10-28
Tracey Lucas-Apea		2024-02-19

**WITH INSIGHT EDUCATION**

England & Wales - Charity number 1198026

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# Accounts

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# Annual Accounts

Charity Number: 1198026

[withinsightedu.org](http://withinsightedu.org)

# Breaking barriers, unleashing *potential*

At With Insight Education, we are dedicated to creating a future where Black-heritage students have the opportunities, confidence, and support to succeed—because talent is everywhere, but opportunity is not.

We know that representation matters, and we are committed to breaking down the perceptual and structural barriers that hold talented young people back. Every student we support is another step towards a society that truly reflects the talent, ambition, and potential within it.





# DEVON'S STORY

Insight2Uni mentee

## OVERVIEW

Devon Ellison, an ambitious student from North London, joined the Insight2Uni programme seeking clarity on his post-sixth form options.

Although he was initially exploring degree apprenticeships, Devon needed real-world guidance on university life, the definitive value of a placement year, and a structured way to select his final institution. He was looking for direct, honest insight that went beyond standard university brochures.

## TESTIMONIAL

*"Seeing someone that's got a similar sort of background to you literally makes you think, 'Oh, I can achieve that. It's definitely within reach.' Having a mentor within the same background definitely breaks that glass ceiling."*

## OUTCOMES

Devon joined the programme seeking a definitive direction. The structured support drove two critical, immediate decisions that reshaped his educational path. The Insight2Uni campus visit to the University of East Anglia (UEA) was a defining moment, offering a deeper, "Vibe and experience" than a standard open day. Devon cited this visit as the main factor in selecting UEA as his final university choice.

Furthermore, his mentor strongly advised him on the value of integrating a placement year, successfully shifting Devon's focus away from degree apprenticeships to pursuing a university course with built-in corporate experience. The programme's initial focus on goal-setting and opportunity mapping ensured his application process was targeted and efficient, allowing the next steps to, "Sort of flow naturally."

## LASTING LEGACY

Being mentored provided Devon with long-term benefits beyond his UCAS application. The powerful reinforcement that, "If someone else has done it, you can do it," instilled a robust self-belief, helping him overcome initial doubts about belonging at university. He also developed stronger professional communication skills by engaging with the programme's diverse "mini community."

Crucially, the advice on placement years directly translated into professional success: Devon is now undertaking a placement year at HP, fulfilling his initial goal of attaining corporate experience. He strongly recommends the programme, affirming it had a "big impact on my uni and education career."

**With Insight Education**  
**Report of the Trustees and**  
**Unaudited Financial Statements**  
**for the Year Ended 31st August 2025**

**Contents of the Financial Statements  
for the Year Ended 31st August 2025**

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**With Insight Education**  
**Report of the Trustees**  
**for the Year Ended 31st August 2025**

The trustees present their report with the financial statements of the charity for the year ended 31st August 2025. The trustees have adopted the provisions of 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).

**Objectives and activities**

**Objectives and aims**

With Insight Education exists to advance the educational outcomes of black-heritage students so that society is an accurate reflection of the talent available.

We provide highly structured mentoring programmes, insight days and skill development opportunities that support students to gain the confidence, knowledge and soft skills to secure a brighter future. A future with greater opportunities for social mobility.

We are also determined to help universities and organisations to improve their cultural competence, by tackling their practices at a systemic level.

It is our belief that by removing the perceptual and structural barriers that our students face, combined with equipping them with the skills needed to thrive, we can unleash their full potential.

**Our programmes**

Our delivery work this year continued to be guided by the need to build our students' confidence that they belong in spaces where they are currently under-represented and equipping them with the knowledge and skills to succeed.

Insight2Uni - A 9-month long programme that supports high potential Year 12 pupils to navigate a path to a leading university.

Elevate career mentoring - The opportunity for sixth form pupils to broaden their horizons about the world of work and develop the transferable skills that employers seek.

Career Insight days - An invaluable way for students to gain a snapshot view of an organisation, interact with an array of staff and learn firsthand how to construct successful applications.

This year, we also introduced UniSuccess to our portfolio. At its heart is the conviction that the ethnicity awarding gap and lower retention rates experienced by Black-heritage students is indicative of a learning environment that does not serve their needs rather than any deficit qualities of the students themselves. The portfolio incorporates strategic advisory support through to the implementation of programmes, enabling us to be adaptable to the nuanced needs of our clients.

Ever mindful of the evolving needs of our students, we also started to pilot a pre-apprenticeship programme. The outcomes will be fully known next year.

**Public benefit**

It is confirmed that the Trustees have had regard to the Charity Commission's guidance on public benefit and the only objects for which the Charity was established are for the public benefit.

**With Insight Education**  
**Report of the Trustees**  
**for the Year Ended 31st August 2025**

## **Objectives and activities**

### **Our approach**

Everything that we do is guided by our values:

Life changing - It is crucial to us that we make a difference, so we are unapologetically focused on targeting our transformational programmes at black-heritage students.

Barrier busting - We are determined to remove the perceptual and structural barriers that black-heritage students face. This focus shapes our programme offering.

Credible - We are passionate about research and evaluation and enthusiastically embrace insights that will help us to improve our offering.

Nurturing - We care deeply about the many relationships that we hold. We treat everyone with respect, consideration and strive to make every interaction feel personable.

## **Achievements and performance**

### **Reflections on the year**

This year was undoubtedly the most trying that we have experienced. The combination of tighter client budgets, greater competition for grant funding and a growing rebuttal of Equality, Diversity and Inclusion initiatives made for a thornier operating landscape and negatively impacted our end of year financial position.

Nevertheless, we remain resolute for the need for our work and optimistic that we can navigate our way forward. This was reflected in the Board signing off an Invest to Grow strategy. Based around a goal of increasing our impact to support 1,000 students a year by 2027, the strategy gave approval to seek social investment to increase the capacity of the Senior Leadership Team and expand our programme offering. We were pleased to receive a social impact loan of £65,000 from CAF Venturesome in August to underpin the implementation of the strategy and we are enthusiastic about the changes that it will lead to.

Our programmes continued to deliver transformative experiences for our young people, some of which they shared in moving testimonials at our 7th birthday celebrations in July. You can view a video from the event with the below URL.

<https://www.youtube.com/watch?v=WC2xYUweOlc>

Once again, the social impact of our work was proven.

75% of our Insight2Uni mentees secured places at top universities.

We achieved an uplift of 18% in students saying that they felt confident that they would fit in at a top university.

The proportion of students on Free School Meals averaged 38% across our programmes. This compares to a national average of 24%, evidencing the intersection between race and socio-economic challenge that our students face.

## **Financial Review**

We began the financial year with a projected surplus; however, a small number of clients were unable to proceed with planned programme delivery due to internal budgetary and resourcing constraints. This resulted in earned income falling short of our original forecasts. This shortfall was further compounded by strategic headcount investment intended to strengthen our grant-generating capacity. Unfortunately, this did not yield the anticipated returns within the year.

In response, we took prompt action to identify and secure alternative earned-income opportunities while implementing proportionate cost-reduction measures. These interventions enabled us to limit the year-end deficit to £21,099.

In the coming year, there will be a concerted focus on driving growth in traded income, ensuring a more reliable revenue profile.

## With Insight Education

### Report of the Trustees for the Year Ended 31st August 2025

#### Financial review

##### Reserves policy

The reserve policy of the charity is to maintain available funds above a level equal to three months of overheads, with cash flow forecasts being monitored regularly. If within three months the available funds are due to fall below this safe level, an extraordinary meeting of the Trustees will be called to decide if any immediate actions are required.

The charity has no investments or tangible fixed assets.

#### Future plans

The trustees plan to continue providing the current mentoring programmes and continue with their aim of securing the necessary funding to do so.

#### Structure, governance and management

##### Governing document

The charity is controlled by its governing document and a deed of trust.

#### Charity constitution

With Insight Education is a Charitable Incorporated Organisation that incorporated on the 23rd February 2022. Prior to this date, the organisation ran as a Community Interest Company.

The charity was established under the Constitution of a Charitable Incorporated Organisation with voting members other than its charity trustees.

#### Recruitment and appointment of new trustees

Trustees are recruited in an open recruitment process. The specification of the Trustee position is guided by the outcome of a skills audit carried out by the Board. As part of their safer recruitment process, the Board ensures that Trustees have an enhanced DBS check. They also undergo safeguarding training.

#### Induction and training of new trustees

Trustees are invited to see our programme delivery in action and get involved in specific pieces of work depending on their interests and expertise.

All Trustees give their time voluntarily and receive no benefits from the charity.

There are four meetings per year, each of which have a set agenda that involves, but is not limited to, reviewing the charity's activities, its finances, policies, receiving a safeguarding update and discussing strategic matters. Risks and mitigating actions are also considered.

#### Reference and administrative details

##### Registered Charity number

1198026

##### Principal address

124 City Road  
London  
EC1V 2NX

##### Trustees

Miss P Gajjar  
Ms E Bremner  
Mr A Melville  
Ms H Drummond  
Mr O Onyido  
Mr K A Griffith (appointed 28/10/2024)  
Ms T P Lucas Apea  
Dr M Haywood  
Professor A Rodrigues Amorim Ade (appointed 28/10/2024)  
Ms F Jeddere-Fisher (appointed 24/11/2025)

**With Insight Education**

**Report of the Trustees  
for the Year Ended 31st August 2025**

**Reference and administrative details**

**Independent Examiner**

David Hatchard BA FCA

Nigel Wilson & Co

4th Floor

100 Fenchurch Street

London

EC3M 5JD

Approved by order of the board of trustees on 26th January 2026 and signed on its behalf by:

Ms F Jeddere-Fisher - Trustee

**Independent Examiner's Report to the Trustees of  
With Insight Education**

**Independent examiner's report to the trustees of With Insight Education**

I report to the charity trustees on my examination of the accounts of With Insight Education (the Trust) for the year ended 31st August 2025.

**Responsibilities and basis of report**

As the charity trustees of the Trust 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 the Trust's accounts carried out under Section 145 of the Act and in carrying out my examination I have followed all 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:

1. accounting records were not kept in respect of the Trust as required by Section 130 of the Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the applicable requirements concerning the form and 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.

David Hatchard BA FCA

Nigel Wilson & Co  
4th Floor  
100 Fenchurch Street  
London  
EC3M 5JD

26th January 2026

With Insight Education

Statement of Financial Activities  
for the Year Ended 31st August 2025

	Notes	Unrestricted fund £	Restricted fund £	2025 Total funds £	2024 Total funds £
<b>Income and endowments from</b>					
Donations and legacies		<u>157,278</u>	<u>(13,682)</u>	<u>143,596</u>	<u>168,050</u>
<b>Expenditure on</b>					
Raising funds	3	102,140	-	102,140	84,527
<b>Charitable activities</b>	4				
Advertising		1,996	-	1,996	5,295
Support costs		56,770	-	56,770	69,026
Governance costs		3,683	-	3,683	2,494
Other		<u>106</u>	<u>-</u>	<u>106</u>	<u>141</u>
<b>Total</b>		<u>164,695</u>	<u>-</u>	<u>164,695</u>	<u>161,483</u>
<b>NET INCOME/(EXPENDITURE)</b>		<b>(7,417)</b>	<b>(13,682)</b>	<b>(21,099)</b>	<b>6,567</b>
<b>Reconciliation of funds</b>					
Total funds brought forward		<u>97,387</u>	<u>19,808</u>	<u>117,195</u>	<u>110,628</u>
<b>Total funds carried forward</b>		<u><u>89,970</u></u>	<u><u>6,126</u></u>	<u><u>96,096</u></u>	<u><u>117,195</u></u>

The notes form part of these financial statements

With Insight Education

Statement of Financial Position  
31st August 2025

	Notes	Unrestricted fund £	Restricted fund £	2025 Total funds £	2024 Total funds £
<b>Fixed assets</b>					
Tangible assets	10	319	-	319	425
<b>Current assets</b>					
Debtors	11	5,102	(2)	5,100	275
Cash at bank		152,426	6,128	158,554	119,450
		<u>157,528</u>	<u>6,126</u>	<u>163,654</u>	<u>119,725</u>
<b>Creditors</b>					
Amounts falling due within one year	12	(14,491)	-	(14,491)	(2,955)
		<u>143,037</u>	<u>6,126</u>	<u>149,163</u>	<u>116,770</u>
<b>Net current assets</b>					
		<u>143,356</u>	<u>6,126</u>	<u>149,482</u>	<u>117,195</u>
<b>Total assets less current liabilities</b>					
<b>Creditors</b>					
Amounts falling due after more than one year	13	(53,386)	-	(53,386)	-
<b>NET ASSETS</b>		<u>89,970</u>	<u>6,126</u>	<u>96,096</u>	<u>117,195</u>
<b>Funds</b>	15				
Unrestricted funds				89,970	97,387
Restricted funds				6,126	19,808
<b>Total funds</b>				<u>96,096</u>	<u>117,195</u>

The financial statements were approved by the Board of Trustees and authorised for issue on 26th January 2026 and were signed on its behalf by:

Ms F Jeddere-Fisher - Trustee

The notes form part of these financial statements

**Notes to the Financial Statements  
for the Year Ended 31st August 2025**

**1. Company information**

With Insight is a Charitable Incorporated Organisation, registered in England and Wales. The charity's registered number and registered office address can be found on the Company Information page.

**2. Accounting policies**

**Basis of preparing the financial statements**

The financial statements of the charity, which is a public benefit entity under FRS 102, have been prepared in accordance with the Charities SORP (FRS 102) '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)', Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and the Charities Act 2011. The financial statements have been prepared under the historical cost convention.

**Income**

All income is recognised in the Statement of Financial Activities once the charity has entitlement to the funds, it is probable that the income will be received and the amount can be measured reliably.

**Expenditure**

Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

**Tangible fixed assets**

Depreciation is provided at the following annual rates in order to write off each asset over its estimated useful life.

Computer equipment - 25% reducing balance

**Taxation**

The charity is exempt from tax on its charitable activities.

**Fund accounting**

Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees.

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.

Further explanation of the nature and purpose of each fund is included in the notes to the financial statements.

**Hire purchase and leasing commitments**

Rentals paid under operating leases are charged to the Statement of Financial Activities on a straight line basis over the period of the lease.

**Pension costs and other post-retirement benefits**

The charity operates a defined contribution pension scheme. Contributions payable to the charity's pension scheme are charged to the Statement of Financial Activities in the period to which they relate.

Notes to the Financial Statements - continued  
for the Year Ended 31st August 2025

3. Raising funds

Raising donations and legacies

	2025 £	2024 £
Staff costs	91,815	78,504
Programme delivery costs	6,375	6,023
	<u>98,190</u>	<u>84,527</u>

Other trading activities

	2025 £	2024 £
Bad debts	2,200	-
	<u>2,200</u>	<u>-</u>

Investment management costs

	2025 £	2024 £
Interest payable and similar charges	1,750	-
	<u>1,750</u>	<u>-</u>
Aggregate amounts	<u>102,140</u>	<u>84,527</u>

4. Charitable activities costs

	Direct Costs £	Support costs (see note 5) £	Totals £
Advertising	1,996	-	1,996
Support costs	-	56,770	56,770
Governance costs	-	3,683	3,683
	<u>1,996</u>	<u>60,453</u>	<u>62,449</u>

5. Support costs

	Management £	Other £	Governance costs £	Totals £
Other resources expended	-	106	-	106
Support costs	56,770	-	-	56,770
Governance costs	-	-	3,683	3,683
	<u>56,770</u>	<u>106</u>	<u>3,683</u>	<u>60,559</u>

Notes to the Financial Statements - continued  
for the Year Ended 31st August 2025

5. Support costs - continued

Support costs, included in the above, are as follows:

				2025	2024
	Other resources expended £	Support costs £	Governance costs £	Total activities £	Total activities £
Wages	-	44,781	-	44,781	51,075
Social security	-	1,179	-	1,179	1,171
Pensions	-	643	-	643	650
Rent	-	3,982	-	3,982	4,682
Insurance	-	1,547	-	1,547	1,448
Telephone	-	527	-	527	514
Sundries	-	658	-	658	653
Courses and training	-	377	-	377	871
Travelling	-	1,683	-	1,683	5,827
Computer costs	-	1,393	-	1,393	2,135
Depreciation of tangible fixed assets	106	-	-	106	141
Auditors' remuneration for non audit work	-	-	780	780	420
Legal and profesisonal fees	-	-	803	803	574
Accountancy fees	-	-	2,100	2,100	1,500
	<u>106</u>	<u>56,770</u>	<u>3,683</u>	<u>60,559</u>	<u>71,661</u>

6. Auditors' remuneration

	2025	2024
	£	£
Other assurance services	<u>780</u>	<u>420</u>

7. Trustees' remuneration and benefits

There were no trustees' remuneration or other benefits for the year ended 31st August 2025 nor for the year ended 31st August 2024.

Trustees' expenses

There were no trustees' expenses paid for the year ended 31st August 2025 nor for the year ended 31st August 2024.

8. Staff costs

	2025	2024
	£	£
Wages and salaries	132,087	124,620
Social security costs	3,993	4,360
Other pension costs	2,338	2,420
	<u>138,418</u>	<u>131,400</u>

The average monthly number of employees during the year was as follows:

	2025	2024
Staff	<u>3</u>	<u>3</u>

Notes to the Financial Statements - continued  
for the Year Ended 31st August 2025

8. Staff costs - continued

No employees received emoluments in excess of £60,000.

9. Comparatives for the statement of financial activities

	Unrestricted fund £	Restricted fund £	Total funds £
<b>Income and endowments from</b>			
Donations and legacies	148,242	19,808	168,050
	<hr/>	<hr/>	<hr/>
<b>Expenditure on</b>			
Raising funds	84,527	-	84,527
<b>Charitable activities</b>			
Advertising	5,295	-	5,295
Support costs	69,026	-	69,026
Governance costs	2,494	-	2,494
Other	141	-	141
	<hr/>	<hr/>	<hr/>
<b>Total</b>	161,483	-	161,483
	<hr/>	<hr/>	<hr/>
<b>NET INCOME/(EXPENDITURE)</b>	(13,241)	19,808	6,567
<b>Reconciliation of funds</b>			
Total funds brought forward	110,628	-	110,628
	<hr/>	<hr/>	<hr/>
<b>Total funds carried forward</b>	97,387	19,808	117,195
	<hr/> <hr/>	<hr/> <hr/>	<hr/> <hr/>

10. Tangible fixed assets

	Computer equipment £
<b>Cost</b>	
At 1st September 2024 and 31st August 2025	1,006
	<hr/>
<b>Depreciation</b>	
At 1st September 2024	581
Charge for year	106
	<hr/>
At 31st August 2025	687
	<hr/>
<b>Net book value</b>	
At 31st August 2025	319
	<hr/> <hr/>
At 31st August 2024	425
	<hr/> <hr/>

Notes to the Financial Statements - continued  
for the Year Ended 31st August 2025

<b>11. Debtors: amounts falling due within one year</b>		<b>2025</b>	<b>2024</b>
		£	£
Trade debtors		<u>5,100</u>	<u>275</u>
<b>12. Creditors: amounts falling due within one year</b>		<b>2025</b>	<b>2024</b>
		£	£
Bank loans and overdrafts (see note 14)		11,614	-
Taxation and social security		477	-
Other creditors		<u>2,400</u>	<u>2,955</u>
		<u>14,491</u>	<u>2,955</u>
<b>13. Creditors: amounts falling due after more than one year</b>		<b>2025</b>	<b>2024</b>
		£	£
Bank loans (see note 14)		<u>53,386</u>	<u>-</u>
<b>14. Loans</b>			
An analysis of the maturity of loans is given below:			
		<b>2025</b>	<b>2024</b>
		£	£
Amounts falling due within one year on demand:			
Bank loans		<u>11,614</u>	<u>-</u>
Amounts falling between one and two years:			
Bank loans - 1-2 years		<u>53,386</u>	<u>-</u>
<b>15. Movement in funds</b>			
		<b>Net</b>	<b>At</b>
	<b>At 1/9/24</b>	<b>movement</b>	<b>31/8/25</b>
	£	<b>in funds</b>	£
		£	
<b>Unrestricted funds</b>			
General fund	97,387	(7,417)	89,970
<b>Restricted funds</b>			
Restricted funds	19,808	(13,682)	6,126
<b>TOTAL FUNDS</b>	<u>117,195</u>	<u>(21,099)</u>	<u>96,096</u>

Notes to the Financial Statements - continued  
for the Year Ended 31st August 2025

15. Movement in funds - continued

Net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
<b>Unrestricted funds</b>			
General fund	157,278	(164,695)	(7,417)
<b>Restricted funds</b>			
Restricted funds	(13,682)	-	(13,682)
<b>TOTAL FUNDS</b>	<u>143,596</u>	<u>(164,695)</u>	<u>(21,099)</u>

Comparatives for movement in funds

	At 1/9/23 £	Net movement in funds £	At 31/8/24 £
<b>Unrestricted funds</b>			
General fund	110,628	(13,241)	97,387
<b>Restricted funds</b>			
Restricted funds	-	19,808	19,808
<b>TOTAL FUNDS</b>	<u>110,628</u>	<u>6,567</u>	<u>117,195</u>

Comparative net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
<b>Unrestricted funds</b>			
General fund	148,242	(161,483)	(13,241)
<b>Restricted funds</b>			
Restricted funds	19,808	-	19,808
<b>TOTAL FUNDS</b>	<u>168,050</u>	<u>(161,483)</u>	<u>6,567</u>

Notes to the Financial Statements - continued  
for the Year Ended 31st August 2025

15. Movement in funds - continued

A current year 12 months and prior year 12 months combined position is as follows:

	At 1/9/23 £	Net movement in funds £	At 31/8/25 £
<b>Unrestricted funds</b>			
General fund	110,628	(20,658)	89,970
<b>Restricted funds</b>			
Restricted funds	-	6,126	6,126
<b>TOTAL FUNDS</b>	<u>110,628</u>	<u>(14,532)</u>	<u>96,096</u>

A current year 12 months and prior year 12 months combined net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
<b>Unrestricted funds</b>			
General fund	305,520	(326,178)	(20,658)
<b>Restricted funds</b>			
Restricted funds	6,126	-	6,126
<b>TOTAL FUNDS</b>	<u>311,646</u>	<u>(326,178)</u>	<u>(14,532)</u>

16. Related party disclosures

There were no related party transactions for the year ended 31st August 2025.

**WITH INSIGHT EDUCATION**

England & Wales - Charity number 1198026

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# Accounts

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# Annual Accounts



Charity Number: 1198026

[withinsightedu.org](http://withinsightedu.org)

# Breaking barriers, unleashing *potential*

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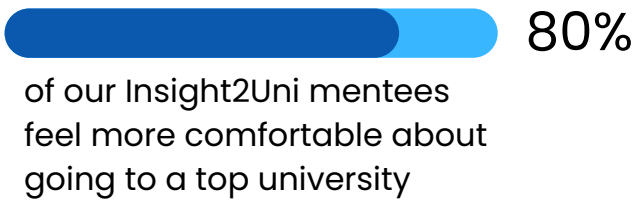
At With Insight Education, we are dedicated to creating a future where Black-heritage students have the opportunities, confidence, and support to succeed—because talent is everywhere, but opportunity is not.

We know that representation matters, and we are committed to breaking down the perceptual and structural barriers that hold talented young people back. Every student we support is another step towards a society that truly reflects the talent, ambition, and potential within it.



# Our year in numbers

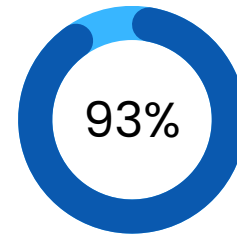
## STUDENT OUTCOMES



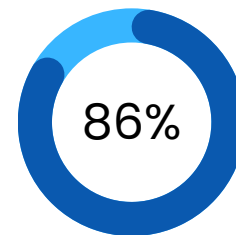
"The programme greatly improved my confidence and I now feel more prepared to enter the world of work."

- Alison, Elevate mentee

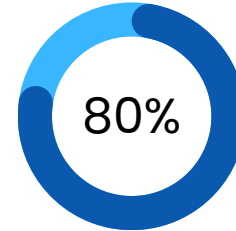
## EMPLOYEE BENEFITS



employee mentors report that being a mentor improved their professional development



reported being more engaged with their company's EDI strategy



felt able to be a more inclusive employee



Students

351



Mentors

114



Free School Meals

38%



1st generation to go to university

66%

**With Insight Education**  
**Report of the Trustees and**  
**Unaudited Financial Statements**  
**for the Year Ended 31st August 2024**

**Contents of the Financial Statements  
for the Year Ended 31st August 2024**

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<b>Statement of Financial Activities</b>	5
<b>Statement of Financial Position</b>	6
<b>Notes to the Financial Statements</b>	7 to 13

**With Insight Education**  
**Report of the Trustees**  
**for the Year Ended 31st August 2024**

The trustees present their report with the financial statements of the charity for the year ended 31st August 2024. The trustees have adopted the provisions of 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).

**Objectives and activities**

**Objectives and aims**

With Insight Education exists to advance the educational outcomes of black-heritage pupils so that society is an accurate reflection of the talent available.

We provide highly structured mentoring programmes, insight days and skill development opportunities that support students to gain the confidence, knowledge and soft skills to secure a brighter future. A future with greater opportunities for social mobility.

We are determined to remove the perceptual and structural barriers that our students face and believe that creating opportunities for purposeful interactions with top universities and leading organisations is fundamental to this.

**Our programmes**

Our programmes are designed to enhance students' confidence, to enable them to make informed decisions by providing them with high quality guidance and to equip them with the skills to succeed.

In response to the changing needs of our students and their schools, we expanded our programme portfolio to offer:

Insight2Uni - A 9-month long programme that supports high potential Year 12 pupils to navigate a path to a leading university.

Foresight - An intensive term-long programme that equips Years 9-10 pupils with an understanding of how to work towards an aspirational university future.

Elevate career mentoring - The opportunity for sixth form pupils to broaden their horizons about the world of work and develop the transferable skills that employers seek.

Career Insight days - An invaluable way for students to gain a snapshot view of an organisation, interact with an array of staff and learn firsthand how to construct successful applications.

**Public benefit**

It is confirmed that the Trustees have had regard to the Charity Commission's guidance on public benefit and the only objects for which the Charity was established are for the public benefit.

**Our approach**

Everything that we do is guided by our values:

Life changing - It is crucial to us that we make a difference, so we are unapologetically focused on targeting our transformational programmes at black-heritage students.

Barrier busting - We are determined to remove the perceptual and structural barriers that black-heritage students face. This focus shapes our programme offering.

Credible - We are passionate about research and evaluation and enthusiastically embrace insights that will help us to improve our offering.

Nurturing - We care deeply about the many relationships that we hold. We treat everyone with respect, consideration and strive to make every interaction feel personable.

## **With Insight Education**

### **Report of the Trustees for the Year Ended 31st August 2024**

#### **Achievement and performance**

##### **Reflections on the year**

Our mentoring programmes remain primarily online, giving its participants greater time and geographical flexibility. However, it was lovely to be able to incorporate more face to face interactions into our work. Students returned to in person launch events and we were able to come together to celebrate programme graduations.

One of the longer-term goals of With Insight Education is the creation of a vibrant alumni community. Work on that started this year with the addition of a Community Engagement Manager to the team. Over the year, we hosted two in person events bringing together students and professionals to network and continue their learning journey.

Once again, the social impact of our work was proven.

- We maintained our average of 87% of our Insight2Uni mentees securing offers from top universities.
- Importantly, the highest percentage ever, 80%, reported feeling more comfortable to go to a top university.
- 96% of our Elevate Career Mentoring programme reported a growth in their communication skills and 100% finished the programme with an improved understanding of the world of work.
- Amongst our younger beneficiaries, 100% reported an improved understanding of the options available to them after their GCSEs and all of them felt better prepared to study effectively.
- The proportion of students on Free School Meals averaged 38% across our programmes. This compares to a national average of 24%, evidencing the intersection between race and socio-economic challenge that our students face.

The market conditions in which we operated were more challenging than we previously experienced. Clients were more cautious about spend and there was a growing resistance to Equality, Diversity and Inclusion in general discourse.

Nevertheless, we know that our work continues to be needed and will continue to strive to benefit as many young people as possible.

#### **Financial review**

##### **Financial position**

As part of our five-year strategy, there was a greater investment in the delivery team which caused an uplift in costs. However, despite challenging conditions, we increased earned and charitable income in 2023-24 with the result being a positive outturn to the year.

##### **Reserves policy**

The reserve policy of the charity is to maintain available funds above a level equal to three months of overheads, with cash flow forecasts being monitored regularly. If within three months the available funds are due to fall below this safe level, an extraordinary meeting of the Trustees will be called to decide if any immediate actions are required.

The charity has no investments or tangible fixed assets.

##### **Future plans**

The trustees plan to continue providing the current mentoring programmes and continue with their aim of securing the necessary funding to do so.

#### **Structure, governance and management**

##### **Governing document**

The charity is controlled by its governing document and a deed of trust.

##### **Charity constitution**

With Insight Education is a Charitable Incorporated Organisation that incorporated on the 23rd February 2022. Prior to this date, the organisation ran as a Community Interest Company.

The charity was established under the Constitution of a Charitable Incorporated Organisation with voting members other than its charity trustees.



## **Independent Examiner's Report to the Trustees of With Insight Education**

### **Independent examiner's report to the trustees of With Insight Education**

I report to the charity trustees on my examination of the accounts of With Insight Education (the Trust) for the year ended 31st August 2024.

### **Responsibilities and basis of report**

As the charity trustees of the Trust 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 the Trust's accounts carried out under Section 145 of the Act and in carrying out my examination I have followed all 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:

1. accounting records were not kept in respect of the Trust as required by Section 130 of the Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the applicable requirements concerning the form and 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.

*David Hatchard*

David Hatchard BA FCA

Nigel Wilson & Co  
4th Floor  
100 Fenchurch Street  
London  
EC3M 5JD

Date: 19/05/2025

With Insight Education

Statement of Financial Activities  
for the Year Ended 31st August 2024

	Notes	Unrestricted fund £	Restricted fund £	2024 Total funds £	2023 Total funds £
<b>Income and endowments from</b>					
Donations and legacies		<u>148,242</u>	<u>19,808</u>	<u>168,050</u>	<u>156,308</u>
<b>Expenditure on</b>					
Raising funds	3	84,527	-	84,527	69,734
<b>Charitable activities</b>	4				
Advertising		5,295	-	5,295	3,526
Support costs		69,026	-	69,026	47,211
Governance costs		2,494	-	2,494	2,623
Other		<u>141</u>	-	<u>141</u>	<u>193</u>
<b>Total</b>		<u>161,483</u>	-	<u>161,483</u>	<u>123,287</u>
<b>NET INCOME/(EXPENDITURE)</b>		<b>(13,241)</b>	<b>19,808</b>	<b>6,567</b>	<b>33,021</b>
<b>Reconciliation of funds</b>					
Total funds brought forward		<u>110,628</u>	-	<u>110,628</u>	<u>77,607</u>
<b>Total funds carried forward</b>		<u><u>97,387</u></u>	<u><u>19,808</u></u>	<u><u>117,195</u></u>	<u><u>110,628</u></u>

The notes form part of these financial statements

With Insight Education

Statement of Financial Position  
31st August 2024

	Notes	Unrestricted fund £	Restricted fund £	2024 Total funds £	2023 Total funds £
<b>Fixed assets</b>					
Tangible assets	10	425	-	425	566
<b>Current assets</b>					
Debtors	11	275	-	275	22,599
Cash at bank		99,642	19,808	119,450	90,253
		<u>99,917</u>	<u>19,808</u>	<u>119,725</u>	<u>112,852</u>
<b>Creditors</b>					
Amounts falling due within one year	12	(2,955)	-	(2,955)	(2,790)
<b>Net current assets</b>		<u>96,962</u>	<u>19,808</u>	<u>116,770</u>	<u>110,062</u>
<b>Total assets less current liabilities</b>		<u>97,387</u>	<u>19,808</u>	<u>117,195</u>	<u>110,628</u>
<b>NET ASSETS</b>		<u>97,387</u>	<u>19,808</u>	<u>117,195</u>	<u>110,628</u>
<b>Funds</b>	13				
Unrestricted funds				97,387	110,628
Restricted funds				19,808	-
<b>Total funds</b>				<u>117,195</u>	<u>110,628</u>

The financial statements were approved by the Board of Trustees and authorised for issue on Monday 20th January 2025..... and were signed on its behalf by:



.....  
Dr M Haywood - Trustee

The notes form part of these financial statements

## With Insight Education

### Notes to the Financial Statements for the Year Ended 31st August 2024

#### 1. Company information

With Insight is a Charitable Incorporated Organisation, registered in England and Wales. The charity's registered number and registered office address can be found on the Company Information page.

#### 2. Accounting policies

##### **Basis of preparing the financial statements**

The financial statements of the charity, which is a public benefit entity under FRS 102, have been prepared in accordance with the Charities SORP (FRS 102) '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)', Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and the Charities Act 2011. The financial statements have been prepared under the historical cost convention.

##### **Income**

All income is recognised in the Statement of Financial Activities once the charity has entitlement to the funds, it is probable that the income will be received and the amount can be measured reliably.

##### **Expenditure**

Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

##### **Tangible fixed assets**

Depreciation is provided at the following annual rates in order to write off each asset over its estimated useful life.

Computer equipment - 25% reducing balance

##### **Taxation**

The charity is exempt from tax on its charitable activities.

##### **Fund accounting**

Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees.

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.

Further explanation of the nature and purpose of each fund is included in the notes to the financial statements.

##### **Hire purchase and leasing commitments**

Rentals paid under operating leases are charged to the Statement of Financial Activities on a straight line basis over the period of the lease.

##### **Pension costs and other post-retirement benefits**

The charity operates a defined contribution pension scheme. Contributions payable to the charity's pension scheme are charged to the Statement of Financial Activities in the period to which they relate.

With Insight Education

Notes to the Financial Statements - continued  
for the Year Ended 31st August 2024

3. Raising funds

Raising donations and legacies

	2024 £	2023 £
Staff costs	78,504	67,908
Programme delivery costs	6,023	1,826
	<u>84,527</u>	<u>69,734</u>

4. Charitable activities costs

	Direct Costs £	Support costs (see note 5) £	Totals £
Advertising	5,295	-	5,295
Support costs	-	69,026	69,026
Governance costs	-	2,494	2,494
	<u>5,295</u>	<u>71,520</u>	<u>76,815</u>

5. Support costs

	Management £	Other £	Governance costs £	Totals £
Other resources expended	-	141	-	141
Support costs	69,026	-	-	69,026
Governance costs	-	-	2,494	2,494
	<u>69,026</u>	<u>141</u>	<u>2,494</u>	<u>71,661</u>

Support costs, included in the above, are as follows:

	Other resources expended £	Support costs £	Governance costs £	2024 Total activities £	2023 Total activities £
Wages	-	51,075	-	51,075	22,904
Social security	-	1,171	-	1,171	631
Pensions	-	650	-	650	542
Rent	-	4,682	-	4,682	4,569
Insurance	-	1,448	-	1,448	1,407
Telephone	-	514	-	514	329
Sundries	-	653	-	653	156
Courses and training	-	871	-	871	8,475
Travelling	-	5,827	-	5,827	3,238
Computer costs	-	2,135	-	2,135	4,960
Bank charges	-	-	-	-	4
Depreciation of tangible fixed assets	141	-	-	141	189
Auditors' remuneration for non audit work	-	-	420	420	490
Carried forward	<u>141</u>	<u>69,026</u>	<u>420</u>	<u>69,587</u>	<u>47,894</u>

**With Insight Education**

**Notes to the Financial Statements - continued  
for the Year Ended 31st August 2024**

**5. Support costs - continued**

			2024	2023
	Other resources expended £	Support costs £	Governance costs £	Total activities £
Brought forward	141	69,026	420	69,587
Legal and profesisonal fees	-	-	574	33
Accountancy fees	-	-	1,500	2,100
	<u>141</u>	<u>69,026</u>	<u>2,494</u>	<u>71,661</u>
			<u>71,661</u>	<u>50,027</u>

**6. Auditors' remuneration**

		2024	2023
		£	£
Other assurance services		<u>420</u>	<u>490</u>

**7. Trustees' remuneration and benefits**

There were no trustees' remuneration or other benefits for the year ended 31st August 2024 nor for the year ended 31st August 2023.

**Trustees' expenses**

There were no trustees' expenses paid for the year ended 31st August 2024 nor for the year ended 31st August 2023.

**8. Staff costs**

		2024	2023
		£	£
Wages and salaries		124,620	87,503
Social security costs		4,360	2,410
Other pension costs		2,420	2,072
		<u>131,400</u>	<u>91,985</u>

The average monthly number of employees during the year was as follows:

		2024	2023
		3	3
Staff		<u>3</u>	<u>3</u>

No employees received emoluments in excess of £60,000.

With Insight Education

Notes to the Financial Statements - continued  
for the Year Ended 31st August 2024

9. Comparatives for the statement of financial activities

	Unrestricted fund £	Restricted fund £	Total funds £
<b>Income and endowments from</b>			
Donations and legacies	156,308	-	156,308
	<hr/>	<hr/>	<hr/>
<b>Expenditure on</b>			
Raising funds	69,734	-	69,734
	<hr/>	<hr/>	<hr/>
<b>Charitable activities</b>			
Advertising	3,526	-	3,526
Support costs	47,211	-	47,211
Governance costs	2,623	-	2,623
	<hr/>	<hr/>	<hr/>
Other	193	-	193
	<hr/>	<hr/>	<hr/>
<b>Total</b>	123,287	-	123,287
	<hr/>	<hr/>	<hr/>
<b>NET INCOME</b>	33,021	-	33,021
	<hr/>	<hr/>	<hr/>
<b>Reconciliation of funds</b>			
Total funds brought forward	77,607	-	77,607
	<hr/>	<hr/>	<hr/>
<b>Total funds carried forward</b>	110,628	-	110,628
	<hr/> <hr/>	<hr/> <hr/>	<hr/> <hr/>

10. Tangible fixed assets

	Computer equipment £
<b>Cost</b>	
At 1st September 2023 and 31st August 2024	1,006
	<hr/>
<b>Depreciation</b>	
At 1st September 2023	440
Charge for year	141
	<hr/>
At 31st August 2024	581
	<hr/>
<b>Net book value</b>	
At 31st August 2024	425
	<hr/> <hr/>
At 31st August 2023	566
	<hr/> <hr/>

With Insight Education

Notes to the Financial Statements - continued  
for the Year Ended 31st August 2024

<b>11. Debtors: amounts falling due within one year</b>		<b>2024</b>	<b>2023</b>
		£	£
Trade debtors		<u>275</u>	<u>22,599</u>
<b>12. Creditors: amounts falling due within one year</b>		<b>2024</b>	<b>2023</b>
		£	£
Taxation and social security		-	(165)
Other creditors		<u>2,955</u>	<u>2,955</u>
		<u>2,955</u>	<u>2,790</u>
<b>13. Movement in funds</b>		<b>Net movement</b>	<b>At</b>
	<b>At 1/9/23</b>	<b>in funds</b>	<b>31/8/24</b>
	£	£	£
<b>Unrestricted funds</b>			
General fund	110,628	(13,241)	97,387
<b>Restricted funds</b>			
Restricted funds	-	19,808	19,808
<b>TOTAL FUNDS</b>	<u>110,628</u>	<u>6,567</u>	<u>117,195</u>

Net movement in funds, included in the above are as follows:

	<b>Incoming resources</b>	<b>Resources expended</b>	<b>Movement in funds</b>
	£	£	£
<b>Unrestricted funds</b>			
General fund	148,242	(161,483)	(13,241)
<b>Restricted funds</b>			
Restricted funds	19,808	-	19,808
<b>TOTAL FUNDS</b>	<u>168,050</u>	<u>(161,483)</u>	<u>6,567</u>

Comparatives for movement in funds

	<b>At 1/9/22</b>	<b>Net movement in funds</b>	<b>At 31/8/23</b>
	£	£	£
<b>Unrestricted funds</b>			
General fund	77,607	33,021	110,628
<b>TOTAL FUNDS</b>	<u>77,607</u>	<u>33,021</u>	<u>110,628</u>

**With Insight Education**

**Notes to the Financial Statements - continued  
for the Year Ended 31st August 2024**

**13. Movement in funds - continued**

Comparative net movement in funds, included in the above are as follows:

	<b>Incoming resources £</b>	<b>Resources expended £</b>	<b>Movement in funds £</b>
<b>Unrestricted funds</b>			
General fund	156,308	(123,287)	33,021
	<hr/>	<hr/>	<hr/>
<b>TOTAL FUNDS</b>	<u>156,308</u>	<u>(123,287)</u>	<u>33,021</u>

A current year 12 months and prior year 12 months combined position is as follows:

	<b>At 1/9/22 £</b>	<b>Net movement in funds £</b>	<b>At 31/8/24 £</b>
<b>Unrestricted funds</b>			
General fund	77,607	19,780	97,387
<b>Restricted funds</b>			
Restricted funds	-	19,808	19,808
	<hr/>	<hr/>	<hr/>
<b>TOTAL FUNDS</b>	<u>77,607</u>	<u>39,588</u>	<u>117,195</u>

A current year 12 months and prior year 12 months combined net movement in funds, included in the above are as follows:

	<b>Incoming resources £</b>	<b>Resources expended £</b>	<b>Movement in funds £</b>
<b>Unrestricted funds</b>			
General fund	304,550	(284,770)	19,780
<b>Restricted funds</b>			
Restricted funds	19,808	-	19,808
	<hr/>	<hr/>	<hr/>
<b>TOTAL FUNDS</b>	<u>324,358</u>	<u>(284,770)</u>	<u>39,588</u>

**With Insight Education**

**Notes to the Financial Statements - continued  
for the Year Ended 31st August 2024**

**14. Related party disclosures**

There were no related party transactions for the year ended 31st August 2024.

**WITH INSIGHT EDUCATION**

England & Wales - Charity number 1198026

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# Accounts

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# Annual Accounts



Charity Number: 1198026

[withinsightedu.org](http://withinsightedu.org)

# Breaking barriers, unleashing *potential*

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With Insight Education is a charity with the mission to advance the educational and professional prospects of black-heritage students so that society is an accurate reflection of the talent available.

We are determined to remove the perceptual and structural barriers that black-heritage students face and believe that creating opportunities for purposeful interactions with top universities and leading organisations is fundamental to this.

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"Being an Insight2uni mentee was an invaluable experience for me. Now that I have become a mentor, I hope that I am able to be the person to ease my mentee's anxieties and answer any queries they have when they feel they have no one else to turn to. "

- Kasey, Insight2Uni mentee who progressed to become a mentor.

Since 2018, our highly structured mentoring programmes have supported over 1,000 students to gain the confidence, knowledge and soft skills to secure a more prosperous future. A future where they have fairer access to top universities, professional employment and opportunities for social mobility.

You can find out more about our work on our website:  
<https://www.withinsightededu.org/>

87%

mentees secure offers from top universities

1000+

Students supported

98%

Report a growth in their communication skills

100%

Mentors report improved employability skills

**REGISTERED CHARITY NUMBER: 1198026**

**With Insight Education  
Report of the Trustees and  
Unaudited Financial Statements  
for the Year Ended 31st August 2023**

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for the Year Ended 31st August 2023**

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**With Insight Education**  
**Report of the Trustees**  
**for the Year Ended 31st August 2023**

The trustees present their report with the financial statements of the charity for the year ended 31st August 2023. The trustees have adopted the provisions of 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).

**Objectives and activities**

With Insight Education exists to advance the educational outcomes of black-heritage pupils with the aim of helping them to secure places at top ranked universities and progress into professional careers.

We provide highly structured mentoring programmes that support students gain the confidence, knowledge and soft skills to secure a brighter future. A future with greater opportunities for social mobility.

We are determined to remove the perceptual and structural barriers that our students face and believe that creating opportunities for purposeful interactions with top universities and leading organisations is fundamental to this.

**Our programmes**

Our programmes are designed to enhance students' confidence, to enable them to make informed decisions by providing them with high quality guidance and to equip them with the skills to succeed.

In response to the changing needs of our students and their schools, we expanded our programme portfolio to offer:

Insight2Uni - A 10-month long programme that supports high potential Year 12 pupils to navigate a path to a leading university

Foresight - An intensive term-long programme that equips Years 9-10 pupils with an understanding of how to work towards an aspirational university future.

Elevate career mentoring - The opportunity for sixth form pupils to broaden their horizons about the world of work and develop the transferable skills that employers seek.

Career Insight days - An invaluable way for students to gain a snapshot view of an organisation, interact with an array of staff and learn firsthand how to construct successful applications.

**Public benefit**

It is confirmed that the Trustees have had regard to the Charity Commission's guidance on public benefit and the only objects for which the Charity was established are for the public benefit.

**Our approach**

Initially online only, our programmes now incorporate a greater element of face-to-face contact. This is fundamental in addressing the need for social connections that our students tell us that they crave.

However, our values remain steadfast:

Life changing - It is crucial to us that we make a difference, so we are unapologetically focused on targeting our transformational programmes at black-heritage students.

Barrier busting - We are determined to remove the perceptual and structural barriers that black-heritage students face. This focus shapes our programme offering.

Credible - We are passionate about research and evaluation and enthusiastically embrace insights that will help us to improve our offering.

Nurturing - We care deeply about the many relationships that we hold. We treat everyone with respect, consideration and strive to make every interaction feel personable.

**With Insight Education**  
**Report of the Trustees**  
**for the Year Ended 31st August 2023**

**Achievement and performance**  
**Programme impact**

We turned five years old in July 2023. This landmark anniversary provided us with an opportunity to reflect on all that we have achieved over this time.

81% of our mentees feel more comfortable to go to a top university.  
87% of our Insight2Uni mentees secure offers from top universities.  
98% of our mentees report a growth in their communication skills.  
93% feel better prepared to handle interviews.  
92% gain an improved understanding of the world of work.  
In total, we exceeded 1000 students supported by our programmes.

Validation of our social impact.

Our long-standing client, University of East Anglia, commissioned an independent research agency, Alterline, to evaluate the efficacy of the Insight2Uni programme. The findings were very positive, citing that the "Insight2Uni programme has been shown to be impactful both in terms of building students' knowledge & confidence around university, and their progression to top third ranked universities. Specifically, With Insight's evaluation of the Insight2Uni mentoring programme highlighted the significant difference it has made for prospects who were mentored by UEA students. They reported feeling more comfortable about studying at a top-tier university and that they were better prepared to apply than they had previously been.

Commissioning of our mentoring expertise

We were delighted that over the past year, other organisations started to entrust us to design and deliver their mentoring programmes.

The Cowrie Scholarship Foundation is a fantastic charity that aims to provide 100 fully funded scholarships for black students. They recognised the emotional support that their Scholars required and approached us to create and oversee the mentoring aspect of their programme.

Similarly, the University of Manchester's School of Natural Sciences department commissioned us to deliver a mentoring programme for the recipients of their Diversity PhD Scholarship.

This type of work represents an alternative revenue stream for the charity. Crucially, it also evidences that we now have a reputation for delivering best practice programmes for black-heritage students.

**A growing profile**

In January 2023, we launched our Thoughts With Insight newsletter via LinkedIn. With articles spanning how to support staff to be authentic in the workplace to the need for organisations to go beyond performative diversity actions, the newsletter has proved to be an effective way to share our insights to hundreds of readers each month.

In recognition of her pioneering work and positive social impact, our CEO, Christine Kinnear, was listed as one of the NatWest WISE100 top female social entrepreneurs in the UK.

**Financial review**

**Financial position**

The charity's statement of financial position is as set on page 6. The charity showed a net increase in funds of £33,021 (2022 - £34,032). The funds of the charity are in surplus by £110,628 (2022 - £77,607). The funds held will be used to continue the charity into the future.

**Reserves policy**

The reserve policy of the charity is to maintain available funds above a level equal to three months of overheads, with cash flow forecasts being monitored regularly. If within three months the available funds are due to fall below this safe level, an extraordinary meeting of the Trustees will be called to decide if any immediate actions are required.

**With Insight Education**  
**Report of the Trustees**  
**for the Year Ended 31st August 2023**

**Future plans**

The trustees plan to continue providing the current mentoring programmes and continue with their aim of securing the necessary funding to do so.

**Structure, governance and management**

**Governing document**

The charity is controlled by its governing document and a deed of trust.

**Charity constitution**

With Insight Education is a Charitable Incorporated Organisation that incorporated on the 23rd February 2022. Prior to this date, the organisation ran as a Community Interest Company.

The charity was established under the Constitution of a Charitable Incorporated Organisation with voting members other than its charity trustees.

**Recruitment and appointment of new trustees**

Trustees are recruited in an open recruitment process. The specification of the Trustee position is guided by the outcome of a skills audit carried out by the Board. As part of their safer recruitment process, the Board ensures that Trustees have an enhanced DBS check. They also undergo safeguarding training.

**Induction and training of new trustees**

Trustees are invited to see our programme delivery in action and get involved in specific pieces of work depending on their interests and expertise.

All Trustees give their time voluntarily and receive no benefits from the charity.

There are four meetings per year, each of which have a set agenda that involves, but is not limited to, reviewing the charity's activities, its finances, policies, receiving a safeguarding update and discussing strategic matters. Risks and mitigating actions are also considered.

**Reference and administrative details**

**Registered Charity number**

1198026

**Principal address**

124 City Road  
London  
EC1V 2NX

**Trustees**

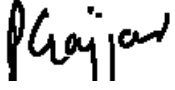
Miss P Gajjar  
Ms E Bremner  
Mr A Melville  
Ms H Drummond  
M O Onyido

**Independent Examiner**

David Hatchard BA FCA  
Nigel Wilson & Co  
4th Floor  
100 Fenchurch Street  
London  
EC3M 5JD

**With Insight Education**  
**Report of the Trustees**  
**for the Year Ended 31st August 2023**

Approved by order of the board of trustees on the 24<sup>th</sup> January 2024 and signed on its behalf by:



.....  
Miss P Gajjar - Trustee

**Independent Examiner's Report to the Trustees of  
With Insight Education**

**Independent examiner's report to the trustees of With Insight Education**

I report to the charity trustees on my examination of the accounts of With Insight Education (the Trust) for the year ended 31st August 2023.

**Responsibilities and basis of report**

As the charity trustees of the Trust 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 the Trust's accounts carried out under Section 145 of the Act and in carrying out my examination I have followed all 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:

1. accounting records were not kept in respect of the Trust as required by Section 130 of the Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the applicable requirements concerning the form and 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.

David Hatchard BA FCA

Nigel Wilson & Co  
4th Floor  
100 Fenchurch Street  
London  
EC3M 5JD

Date: .....

With Insight Education

Statement of Financial Activities  
for the Year Ended 31st August 2023

		Year Ended 31/8/23 Unrestricted fund £	<i>Period 1/8/21 to 31/8/22 Total funds £</i>
<b>Income and endowments from</b>	<b>Notes</b>		
Donations and legacies		<u>156,309</u>	<u>138,015</u>
<b>Expenditure on</b>			
Raising funds	3	108,748	87,343
<b>Charitable activities</b>			
Advertising		3,526	4,879
Other		<u>11,014</u>	<u>11,761</u>
<b>Total</b>		<u>123,288</u>	<u>103,983</u>
<b>NET INCOME</b>		<b>33,021</b>	<b>34,032</b>
<b>Reconciliation of funds</b>			
Total funds brought forward		<u>77,607</u>	<u>43,575</u>
<b>Total funds carried forward</b>		<u><b>110,628</b></u>	<u><b>77,607</b></u>

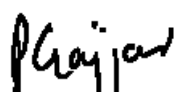
The notes form part of these financial statements

With Insight Education

Statement of Financial Position  
31st August 2023

	Notes	2023 Unrestricted fund £	2022 Total funds £
<b>Fixed assets</b>			
Tangible assets	9	566	755
<b>Current assets</b>			
Debtors	10	22,599	24,250
Cash at bank		<u>90,253</u>	<u>60,002</u>
		112,852	84,252
<b>Creditors</b>			
Amounts falling due within one year	11	(2,790)	(7,400)
		<u>110,062</u>	<u>76,852</u>
<b>Net current assets</b>			
		<u>110,062</u>	<u>76,852</u>
<b>Total assets less current liabilities</b>		<u>110,628</u>	<u>77,607</u>
<b>NET ASSETS</b>		<u>110,628</u>	<u>77,607</u>
<b>Funds</b>	12		
Unrestricted funds		<u>110,628</u>	<u>77,607</u>
<b>Total funds</b>		<u>110,628</u>	<u>77,607</u>

The financial statements were approved by the Board of Trustees and authorised for issue on 24<sup>th</sup> January 2024 and were signed on its behalf by:



.....  
Miss P Gajjar - Trustee

The notes form part of these financial statements

## With Insight Education

### Notes to the Financial Statements for the Year Ended 31st August 2023

#### 1. Conversion to charity

With Insight is a Charitable Incorporated Organisation, registered in England and Wales. The charity's registered number and registered office address can be found on the Company Information page.

The entity converted from a Community Interest Company (C.I.C.) to a Charitable Incorporated Organisation as of 23rd February 2022.

The accounts have been prepared using merger accounting as advised by The Charities Statement of Recommended Practice (SORP) (FRS 102).

The assets, liabilities and funds have been presented as though they had always been part of the same (restructured) charity in the previous year. Even though the change in legal form had taken place part way through the previous reporting period, the accounts have been drawn up to include the results of the combining (unincorporated and incorporated) C.I.C. and charity for the whole of the previous reporting period in which the restructure occurred.

#### 2. Accounting policies

##### **Basis of preparing the financial statements**

The financial statements of the charity, which is a public benefit entity under FRS 102, have been prepared in accordance with the Charities SORP (FRS 102) '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)', Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and the Charities Act 2011. The financial statements have been prepared under the historical cost convention.

##### **Income**

All income is recognised in the Statement of Financial Activities once the charity has entitlement to the funds, it is probable that the income will be received and the amount can be measured reliably.

##### **Expenditure**

Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

##### **Tangible fixed assets**

Depreciation is provided at the following annual rates in order to write off each asset over its estimated useful life.

Computer equipment - 25% reducing balance

##### **Taxation**

The charity is exempt from tax on its charitable activities.

Prior to converting to a charity, the C.I.C. was liable to corporation tax on profits made.

Tax is recognised at the amount of tax payable using the tax rates and laws that have been enacted or substantively enacted by the statement of financial position date.

##### **Fund accounting**

Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees.

## With Insight Education

### Notes to the Financial Statements - continued for the Year Ended 31st August 2023

#### 2. Accounting policies - continued

##### Fund accounting

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.

Further explanation of the nature and purpose of each fund is included in the notes to the financial statements.

##### Pension costs and other post-retirement benefits

The charity operates a defined contribution pension scheme. Contributions payable to the charity's pension scheme are charged to the Statement of Financial Activities in the period to which they relate.

#### 3. Raising funds

##### Raising donations and legacies

	Year Ended 31/8/23 £	<i>Period 1/8/21 to 31/8/22 £</i>
Staff costs	91,986	71,969
Courses & Training	8,475	72
Insurance	1,407	813
Subcontractors	-	3,840
Telephone	329	162
Programme delivery costs	1,826	5,080
Sundries	156	235
Rent	<u>4,569</u>	<u>5,172</u>
	<u>108,748</u>	<u>87,343</u>

#### 4. Auditors' remuneration

	Year Ended 31/8/23 £	<i>Period 1/8/21 to 31/8/22 £</i>
Other assurance services	<u>490</u>	<u>350</u>

#### 5. Trustees' remuneration and benefits

There were no trustees' remuneration or other benefits for the year ended 31st August 2023 nor for the period ended 31st August 2022.

##### Trustees' expenses

There were no trustees' expenses paid for the year ended 31st August 2023 nor for the period ended 31st August 2022.

With Insight Education

Notes to the Financial Statements - continued  
for the Year Ended 31st August 2023

6. Staff costs

	Year Ended 31/8/23 £	<i>Period</i> 1/8/21 to 31/8/22 £
Wages and salaries	87,503	68,426
Social security costs	2,410	2,326
Other pension costs	<u>2,073</u>	<u>1,217</u>
	<u>91,986</u>	<u>71,969</u>

The average monthly number of employees during the year was as follows:

	Year Ended 31/8/23	<i>Period</i> 1/8/21 to 31/8/22
Staff	<u>3</u>	<u>2</u>

No employees received emoluments in excess of £60,000.

7. Comparatives for the statement of financial activities

	Unrestrictive fund £
<b>Income and endowments from</b>	
Donations and legacies	<u>138,015</u>
<b>Expenditure on</b>	
Raising funds	87,343
<b>Charitable activities</b>	
Advertising	4,879
Other	<u>11,761</u>
<b>Total</b>	<u>103,983</u>
<b>NET INCOME</b>	34,032
<b>Reconciliation of funds</b>	
Total funds brought forward	43,575
<b>Total funds carried forward</b>	<u>77,607</u>

With Insight Education

Notes to the Financial Statements - continued  
for the Year Ended 31st August 2023

8. Income tax

Prior to converting to a charity, the C.I.C was liable to corporation tax on the profits made. This amounted to £4,911 in the previous period.

9. Tangible fixed assets

	Computer equipment £
<b>Cost</b>	
At 1st September 2022 and 31st August 2023	<u>1,006</u>
<b>Depreciation</b>	
At 1st September 2022	251
Charge for year	<u>189</u>
At 31st August 2023	<u>440</u>
<b>Net book value</b>	
At 31st August 2023	<u><u>566</u></u>
At 31st August 2022	<u><u>755</u></u>

10. Debtors: amounts falling due within one year

	2023 £	2022 £
Trade debtors	22,599	23,500
Other debtors	-	<u>750</u>
	<u><u>22,599</u></u>	<u><u>24,250</u></u>

11. Creditors: amounts falling due within one year

	2023 £	2022 £
Taxation and social security	(165)	5,093
Other creditors	<u>2,955</u>	<u>2,307</u>
	<u><u>2,790</u></u>	<u><u>7,400</u></u>

12. Movement in funds

	At 1/9/22 £	Net movement in funds £	At 31/8/23 £
<b>Unrestricted funds</b>			
General fund	77,607	33,021	110,628
	<u>          </u>	<u>          </u>	<u>          </u>
<b>TOTAL FUNDS</b>	<u><u>77,607</u></u>	<u><u>33,021</u></u>	<u><u>110,628</u></u>

**With Insight Education**

**Notes to the Financial Statements - continued  
for the Year Ended 31st August 2023**

**12. Movement in funds - continued**

Net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
<b>Unrestricted funds</b>			
General fund	156,309	(123,288)	33,021
	<hr/>	<hr/>	<hr/>
<b>TOTAL FUNDS</b>	<u>156,309</u>	<u>(123,288)</u>	<u>33,021</u>

**Comparatives for movement in funds**

	At 1/8/21 £	Net movement in funds £	At 31/8/22 £
<b>Unrestricted funds</b>			
General fund	43,575	34,032	77,607
	<hr/>	<hr/>	<hr/>
<b>TOTAL FUNDS</b>	<u>43,575</u>	<u>34,032</u>	<u>77,607</u>

Comparative net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
<b>Unrestricted funds</b>			
General fund	138,015	(103,983)	34,032
	<hr/>	<hr/>	<hr/>
<b>TOTAL FUNDS</b>	<u>138,015</u>	<u>(103,983)</u>	<u>34,032</u>

**13. Related party disclosures**

There were no related party transactions for the year ended 31st August 2023.

**WITH INSIGHT EDUCATION**

England & Wales - Charity number 1198026

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# Accounts

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**With Insight Education**

**Previously known as With Insight Education C.I.C.**

**Report of the Trustees and**

**Unaudited Financial Statements  
for the Period  
1st August 2021 to 31st August 2022**

**Contents of the Financial Statements  
for the Period 1st August 2021 to 31st August 2022**

	<b>Page</b>
<b>Report of the Trustees</b>	1 to 3
<b>Independent Examiner's Report</b>	4
<b>Statement of Financial Activities</b>	5
<b>Statement of Financial Position</b>	6
<b>Notes to the Financial Statements</b>	7 to 12

**With Insight Education**  
**Report of the Trustees**  
**for the Period 1st August 2021 to 31st August 2022**

The trustees present their report with the financial statements of the charity for the period 1st August 2021 to 31st August 2022. The trustees have adopted the provisions of 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).

**Objectives and activities**

**Objectives and aims**

With Insight Education exists to advance the educational outcomes of black-heritage pupils with the aim of helping them to secure places at top ranked universities and progress into professional careers.

We provide highly structured mentoring programmes that support students gain the confidence, knowledge and soft skills to secure a brighter future. A future with greater opportunities for social mobility.

We are determined to remove the perceptual and structural barriers that our students face and believe that creating opportunities for purposeful interactions with top universities and leading organisations is fundamental to this.

**Our programmes**

We offer the following mentoring programmes to pupils.

Insight2Uni - A 10-month long programme that supports high potential Year 12 pupils to navigate a path to a leading university

Foresight - An intensive term-long programme that equips Years 8-10 pupils with an understanding of how to work towards an aspirational university future.

Career Mentoring - The opportunity for sixth form pupils to broaden their horizons about the world of work and develop the transferable skills that employers seek.

**Public benefit**

It is confirmed that the Trustees have had regard to the Charity Commission's guidance on public benefit and the only objects for which the Charity was established are for the public benefit.

**Our approach**

With Insight Education operations are guided by our beliefs and values:

Our beliefs:

- You should not feel that you need to be brave to go to a good university.
- You struggle to be what you can't see so positive role-models are crucial.
- The current status is not a result of a lack of aspiration. Black-heritage students just need a light to be shone on the world of possibilities coupled with a roadmap to get to their chosen destination.

Our values:

Life changing - It is crucial to us that we make a difference, so we are unapologetically focused about who we target our transformational programmes at.

Barrier busting - We are determined to remove the perceptual and structural barriers that black-heritage students face. This focus shapes our programme offering.

Credible - We are passionate about research and evaluation and enthusiastically embrace insights that will help us to improve our offering.

Nurturing - We care deeply about the many relationships that we hold. We treat everyone with respect, consideration and strive to make every interaction feel personable.

## **With Insight Education**

### **Report of the Trustees for the Period 1st August 2021 to 31st August 2022**

#### **Achievement and performance**

##### **Resources**

In growing recognition of the emotional well-being needs of our students, we developed several resources that were very well received:

Manchester hotspot map: We collaborated with the University of Manchester to create an interactive map that provides a list of businesses and services that cater for black-heritage people across the city. The aim of the map was to reduce the feelings of cultural isolation that many students encounter by connecting them to a wider community whilst studying away from home.

Imposter phenomenon guide: Imposter Phenomenon (aka Imposter Syndrome) affects 83% of people at some time but is particularly prevalent for minorities groups. Our resource materials provided a framework for students to talk about their imposter thoughts and adopt strategies to reduce them.

Lockdown - pupils' perspective: This collection of personal testimonies offered an outlet for our students to express the profound effect that the lockdown had on them.

##### **Programme impact**

2020/21 was a year of significant growth for With Insight Education with the number of young people supported swelling 166% from 253 to 419.

- 84% of our sixth form mentees secured places at a top third ranked university
- 100% of our Year 9&10 mentees finished the programme motivated to work harder in their GCSEs
- 97% of our Career Mentees reported a growth in their communication and interview skills

##### **Raised profile**

Built on the ethos of 'show, don't tell,' our university access programmes engage current black-heritage students as the mentors. Our own evaluation evidenced that this design was integral to the effectiveness of our work: "This mentoring programme is one of the most enriching things I've ever had the pleasure of being a part of. It is so important that black students understand that not only can they make it to university, they can thrive. Lots of resources for universities don't cover the experience of black people on campus because it's an afterthought. Foresight Mentoring has helped reassure me that there are people actually thinking about that and working to accommodate me and my peers." Foresight mentee.

The efficacy of our approach was showcased in an ITV Granada news report that interviewed students to understand why our work was so important to them. <https://bit.ly/3z2CJ7T>

##### **Financial review**

###### **Financial position**

The charity's statement of financial position is as set on page 6. The charity showed a net increase in funds of £34,032 (2021 - £36,557). The funds of the charity are in surplus by £77,607 (2021 - £43,575). The funds held will be used to continue the charity into the future.

###### **Reserves policy**

The reserve policy of the charity is to maintain available funds above a level equal to three months of overheads, with cash flow forecasts being monitored regularly. If within three months the available funds are due to fall below this safe level, an extraordinary meeting of the Trustees will be called to decide if any immediate actions are required.

###### **Future plans**

The trustees plan to continue providing the current mentoring programmes and continue with their aim of securing the necessary funding to do so.

##### **Structure, governance and management**

###### **Governing document**

The charity is controlled by its governing document and a deed of trust.

**With Insight Education**  
**Report of the Trustees**  
**for the Period 1st August 2021 to 31st August 2022**

**Structure, governance and management**

**Charity constitution**

With Insight Education is a Charitable Incorporated Organisation that incorporated on the 23rd February 2022. Prior to this date, the organisation ran as a Community Interest Company.

The charity was established under the Constitution of a Charitable Incorporated Organisation with voting members other than its charity trustees.

**Recruitment and appointment of new trustees**

Trustees are recruited in an open recruitment process. The specification of the Trustee position is guided by the outcome of a skills audit carried out by the Board. As part of their safer recruitment process, the Board ensures that Trustees have an enhanced DBS check. They also undergo safeguarding training.

**Induction and training of new trustees**

Trustees are invited to see our programme delivery in action and get involved in specific pieces of work depending on their interests and expertise.

All Trustees give their time voluntarily and receive no benefits from the charity.

There are four meetings per year, each of which have a set agenda that involves, but is not limited to, reviewing the charity's activities, its finances, policies, receiving a safeguarding update and discussing strategic matters. Risks and mitigating actions are also considered.

**Reference and administrative details**

**Registered Charity number**

1198026

**Principal address**

51 Rosebery Road  
Muswell Hill  
London  
N10 2LE

**Trustees**

Miss P Gajjar (appointed 1/2/2022)  
Ms E Bremner (appointed 1/2/2022)  
Mr A Melville (appointed 1/2/2022)  
Ms H Drummond (appointed 1/2/2022)  
M O Onyido (appointed 1/2/2022)

**Independent Examiner**

David Hatchard BA FCA  
Nigel Wilson & Co  
4th Floor  
100 Fenchurch Street  
London  
EC3M 5JD

**Change of name**

The charity passed a special resolution on 24th January 2022 changing its name from With Insight Education C.I.C. to With Insight Education.

Approved by order of the board of trustees on .....<sup>22 Jan 2023</sup>..... and signed on its behalf by:



.....  
Miss P Gajjar - Trustee

**Independent Examiner's Report to the Trustees of  
With Insight Education**

**Independent examiner's report to the trustees of With Insight Education**

I report to the charity trustees on my examination of the accounts of With Insight Education (the Trust) for the period 1st August 2021 to 31st August 2022.

**Responsibilities and basis of report**

As the charity trustees of the Trust 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 the Trust's accounts carried out under Section 145 of the Act and in carrying out my examination I have followed all 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:

1. accounting records were not kept in respect of the Trust as required by Section 130 of the Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the applicable requirements concerning the form and 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.

*David Hatchard*

David Hatchard BA FCA  
Nigel Wilson & Co  
4th Floor  
100 Fenchurch Street  
London  
EC3M 5JD

Date: *23/01/2023* .....

With Insight Education

Statement of Financial Activities  
for the Period 1st August 2021 to 31st August 2022

	Notes	Period 1/8/21 to 31/8/22 Unrestricted fund £	Year Ended 31/7/21 Total funds £
<b>Income and endowments from</b>			
Donations and legacies		<u>138,015</u>	<u>96,375</u>
<b>Expenditure on</b>			
Raising funds	3	87,343	48,726
<b>Charitable activities</b>			
Advertising		4,879	462
Other		<u>11,761</u>	<u>10,630</u>
<b>Total</b>		<u>103,983</u>	<u>59,818</u>
<b>NET INCOME</b>		<b>34,032</b>	<b>36,557</b>
<b>Reconciliation of funds</b>			
Total funds brought forward		<u>43,575</u>	<u>7,018</u>
<b>Total funds carried forward</b>		<u><u>77,607</u></u>	<u><u>43,575</u></u>

The notes form part of these financial statements

With Insight Education

Statement of Financial Position  
31st August 2022

	Notes	2022 Unrestricted fund £	2021 Total funds £
<b>Fixed assets</b>			
Tangible assets	9	755	-
<b>Current assets</b>			
Debtors	10	24,250	11,250
Cash at bank		<u>60,002</u>	<u>42,787</u>
		84,252	54,037
<b>Creditors</b>			
Amounts falling due within one year	11	(7,400)	(10,462)
		<u>76,852</u>	<u>43,575</u>
<b>Net current assets</b>			
		<u>77,607</u>	<u>43,575</u>
<b>Total assets less current liabilities</b>			
		<u>77,607</u>	<u>43,575</u>
<b>NET ASSETS</b>			
		<u>77,607</u>	<u>43,575</u>
<b>Funds</b>	12		
Unrestricted funds		<u>77,607</u>	<u>43,575</u>
<b>Total funds</b>		<u>77,607</u>	<u>43,575</u>

The financial statements were approved by the Board of Trustees and authorised for issue on  
22 Jan 2023 and were signed on its behalf by:



.....  
Miss P Gajjar - Trustee

The notes form part of these financial statements

## With Insight Education

### Notes to the Financial Statements for the Period 1st August 2021 to 31st August 2022

#### 1. Conversion to charity

With Insight is a Charitable Incorporated Organisation, registered in England and Wales. The charity's registered number and registered office address can be found on the Company Information page.

The entity converted from a Community Interest Company (C.I.C.) to a Charitable Incorporated Organisation as of 23rd February 2022.

The accounts have been prepared using merger accounting as advised by The Charities Statement of Recommended Practice (SORP) (FRS 102).

The assets, liabilities and funds have been presented as though they had always been part of the same (restructured) charity. Even though the change in legal form has taken place part way through the reporting period, the accounts have been drawn up to include the results of the combining (unincorporated and incorporated) C.I.C. and charity for the whole of the reporting period in which the restructure occurred.

The accounts show comparative amounts on the same basis to show the aggregated results for the combining entities for the previous reporting period. This only includes the results from the C.I.C. since the charity did not exist in the previous reporting period.

#### 2. Accounting policies

##### Basis of preparing the financial statements

The financial statements of the charity, which is a public benefit entity under FRS 102, have been prepared in accordance with the Charities SORP (FRS 102) '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)', Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and the Charities Act 2011. The financial statements have been prepared under the historical cost convention.

##### Income

All income is recognised in the Statement of Financial Activities once the charity has entitlement to the funds, it is probable that the income will be received and the amount can be measured reliably.

##### Expenditure

Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

##### Tangible fixed assets

Depreciation is provided at the following annual rates in order to write off each asset over its estimated useful life.

Computer equipment - 25% reducing balance

##### Taxation

The charity is exempt from tax on its charitable activities.

Prior to converting to a charity, the C.I.C. was liable to corporation tax on profits made.

Current tax is recognised at the amount of tax payable using the tax rates and laws that have been enacted or substantively enacted by the statement of financial position date.

## With Insight Education

### Notes to the Financial Statements - continued for the Period 1st August 2021 to 31st August 2022

#### 2. Accounting policies - continued

##### Fund accounting

Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees.

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.

Further explanation of the nature and purpose of each fund is included in the notes to the financial statements.

##### Pension costs and other post-retirement benefits

The charity operates a defined contribution pension scheme. Contributions payable to the charity's pension scheme are charged to the Statement of Financial Activities in the period to which they relate.

#### 3. Raising funds

##### Raising donations and legacies

	Period 1/8/21 to 31/8/22 £	Year Ended 31/7/21 £
Staff costs	71,969	39,658
Courses & Training	72	143
Insurance	813	501
Subcontractors	3,840	4,911
Telephone	162	56
Programme delivery costs	5,080	2,655
Sundries	235	90
Rent	5,172	712
	<u>87,343</u>	<u>48,726</u>

#### 4. Auditors' remuneration

	Period 1/8/21 to 31/8/22 £	Year Ended 31/7/21 £
Other assurance services	<u>350</u>	<u>-</u>

**With Insight Education**

**Notes to the Financial Statements - continued  
for the Period 1st August 2021 to 31st August 2022**

**5. Trustees' remuneration and benefits**

There were no trustees' remuneration or other benefits for the period ended 31st August 2022 nor for the year ended 31st July 2021.

**Trustees' expenses**

There were no trustees' expenses paid for the period ended 31st August 2022 nor for the year ended 31st July 2021.

**6. Staff costs**

	<b>Period 1/8/21 to 31/8/22 £</b>	<b>Year Ended 31/7/21 £</b>
Wages and salaries	68,426	39,597
Social security costs	2,326	-
Other pension costs	<u>1,217</u>	<u>61</u>
	<u><b>71,969</b></u>	<u><b>39,658</b></u>

The average monthly number of employees during the period was as follows:

	<b>Period 1/8/21 to 31/8/22</b>	<b>Year Ended 31/7/21</b>
Staff	<u><b>2</b></u>	<u><b>2</b></u>

No employees received emoluments in excess of £60,000.

**7. Comparatives for the statement of financial activities**

	<b>Unrestricted fund £</b>
<b>Income and endowments from</b>	
Donations and legacies	<u>96,375</u>
<b>Expenditure on</b>	
Raising funds	48,726
<b>Charitable activities</b>	
Advertising	462
Other	<u>10,630</u>
<b>Total</b>	<u><b>59,818</b></u>
 <b>NET INCOME</b>	 36,557
 <b>Reconciliation of funds</b>	
Total funds brought forward	7,018

**With Insight Education**

**Notes to the Financial Statements - continued  
for the Period 1st August 2021 to 31st August 2022**

<b>7. Comparatives for the statement of financial activities - continued</b>		<b>Unrestricted fund £</b>
		<u>£</u>
	<b>Total funds carried forward</b>	<u><u>43,575</u></u>
<b>8. Income tax</b>		
	Prior to converting to a charity, the C.I.C was liable to corporation tax on the profits made. This amounted to £4,911 (2021 - £8,575).	
 <b>9. Tangible fixed assets</b>		<b>Computer equipment £</b>
		<u>£</u>
<b>Cost</b>		
Additions		<u>1,006</u>
<b>Depreciation</b>		
Charge for year		<u>251</u>
<b>Net book value</b>		
At 31st August 2022		<u><u>755</u></u>
At 31st July 2021		<u><u>-</u></u>
<b>10. Debtors: amounts falling due within one year</b>		
	<b>2022</b>	<b>2021</b>
	<b>£</b>	<b>£</b>
Trade debtors	<b>23,500</b>	<b>10,500</b>
Other debtors	<u>750</u>	<u>750</u>
	<u><b>24,250</b></u>	<u><b>11,250</b></u>
<b>11. Creditors: amounts falling due within one year</b>		
	<b>2022</b>	<b>2021</b>
	<b>£</b>	<b>£</b>
Taxation and social security	<b>5,093</b>	<b>8,487</b>
Other creditors	<u>2,307</u>	<u>1,975</u>
	<u><b>7,400</b></u>	<u><b>10,462</b></u>

With Insight Education

Notes to the Financial Statements - continued  
for the Period 1st August 2021 to 31st August 2022

12. Movement in funds

	At 1/8/21 £	Net movement in funds £	At 31/8/22 £
<b>Unrestricted funds</b>			
General fund	43,575	34,032	77,607
	<hr/>	<hr/>	<hr/>
<b>TOTAL FUNDS</b>	<u>43,575</u>	<u>34,032</u>	<u>77,607</u>

Net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
<b>Unrestricted funds</b>			
General fund	138,015	(103,983)	34,032
	<hr/>	<hr/>	<hr/>
<b>TOTAL FUNDS</b>	<u>138,015</u>	<u>(103,983)</u>	<u>34,032</u>

Comparatives for movement in funds

	At 1/8/20 £	Net movement in funds £	At 31/7/21 £
<b>Unrestricted funds</b>			
General fund	7,018	36,557	43,575
	<hr/>	<hr/>	<hr/>
<b>TOTAL FUNDS</b>	<u>7,018</u>	<u>36,557</u>	<u>43,575</u>

Comparative net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
<b>Unrestricted funds</b>			
General fund	96,375	(59,818)	36,557
	<hr/>	<hr/>	<hr/>
<b>TOTAL FUNDS</b>	<u>96,375</u>	<u>(59,818)</u>	<u>36,557</u>

**With Insight Education**

**Notes to the Financial Statements - continued  
for the Period 1st August 2021 to 31st August 2022**

**13. Related party disclosures**

There were no related party transactions for the period ended 31st August 2022.