



Annual Accounts

Charity Number: 1198026

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**

	Page
Report of the Trustees	1 to 4
Independent Examiner's Report	5
Statement of Financial Activities	6
Statement of Financial Position	7
Notes to the Financial Statements	8 to 14

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.

**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

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

		Unrestricted fund £	Restricted fund £	2025 Total funds £	2024 Total funds £
	Notes				
Income and endowments from					
Donations and legacies		<u>157,278</u>	<u>(13,682)</u>	<u>143,596</u>	<u>168,050</u>
Expenditure on					
Raising funds	3	102,140	-	102,140	84,527
Charitable activities	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>
Total		<u>164,695</u>	<u>-</u>	<u>164,695</u>	<u>161,483</u>
NET INCOME/(EXPENDITURE)		(7,417)	(13,682)	(21,099)	6,567
Reconciliation of funds					
Total funds brought forward		97,387	19,808	117,195	110,628
Total funds carried forward		<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

Statement of Financial Position
31st August 2025

	Notes	Unrestricted fund £	Restricted fund £	2025 Total funds £	2024 Total funds £
Fixed assets					
Tangible assets	10	319	-	319	425
Current assets					
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>
Creditors					
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>
Net current assets					
		<u>143,037</u>	<u>6,126</u>	<u>149,163</u>	<u>116,770</u>
Total assets less current liabilities		<u>143,356</u>	<u>6,126</u>	<u>149,482</u>	<u>117,195</u>
Creditors					
Amounts falling due after more than one year	13	(53,386)	-	(53,386)	-
NET ASSETS		<u>89,970</u>	<u>6,126</u>	<u>96,096</u>	<u>117,195</u>
Funds	15				
Unrestricted funds				89,970	97,387
Restricted funds				6,126	19,808
Total funds				<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

**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
	3	3
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 £
Income and endowments from			
Donations and legacies	148,242	19,808	168,050
Expenditure on			
Raising funds	84,527	-	84,527
Charitable activities			
Advertising	5,295	-	5,295
Support costs	69,026	-	69,026
Governance costs	2,494	-	2,494
Other	141	-	141
Total	161,483	-	161,483
NET INCOME/(EXPENDITURE)	(13,241)	19,808	6,567
Reconciliation of funds			
Total funds brought forward	110,628	-	110,628
Total funds carried forward	97,387	19,808	117,195

10. Tangible fixed assets

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

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

11. Debtors: amounts falling due within one year

	2025	2024
	£	£
Trade debtors	5,100	275

12. Creditors: amounts falling due within one year

	2025	2024
	£	£
Bank loans and overdrafts (see note 14)	11,614	-
Taxation and social security	477	-
Other creditors	2,400	2,955
	14,491	2,955

13. Creditors: amounts falling due after more than one year

	2025	2024
	£	£
Bank loans (see note 14)	53,386	-

14. Loans

An analysis of the maturity of loans is given below:

	2025	2024
	£	£
Amounts falling due within one year on demand:		
Bank loans	11,614	-
Amounts falling between one and two years:		
Bank loans - 1-2 years	53,386	-

15. Movement in funds

	At 1/9/24	Net	At
	£	movement	31/8/25
		in funds	£
		£	
Unrestricted funds			
General fund	97,387	(7,417)	89,970
Restricted funds			
Restricted funds	19,808	(13,682)	6,126
TOTAL FUNDS	117,195	(21,099)	96,096

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 £
Unrestricted funds			
General fund	157,278	(164,695)	(7,417)
Restricted funds			
Restricted funds	(13,682)	-	(13,682)
TOTAL FUNDS	<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 £
Unrestricted funds			
General fund	110,628	(13,241)	97,387
Restricted funds			
Restricted funds	-	19,808	19,808
TOTAL FUNDS	<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 £
Unrestricted funds			
General fund	148,242	(161,483)	(13,241)
Restricted funds			
Restricted funds	19,808	-	19,808
TOTAL FUNDS	<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 £
Unrestricted funds			
General fund	110,628	(20,658)	89,970
Restricted funds			
Restricted funds	-	6,126	6,126
TOTAL FUNDS	<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 £
Unrestricted funds			
General fund	305,520	(326,178)	(20,658)
Restricted funds			
Restricted funds	6,126	-	6,126
TOTAL FUNDS	<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.