DIL Trust UK

Developments in Literacy

Educating Children • Empowering Communities

DEVELOPMENT IN LITERACY UK

(A Charitable Incorporated Organisation - CIO)

TRUSTEES REPORT AND FINANCIAL STATEMENTS
for the year ended 31 December 2025

Charity Registration No: 1155825

DEVELOPMENT IN LITERACY UK
(A charitable incorporated organisation)

TRUSTEES REPORT AND FINANCIAL STATEMENTS
for the year ended 31 December 2025

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DEVELOPMENT IN LITERACY UK
(A charitable incorporated organisation)

LEGAL AND ADMINISTRATIVE INFORMATION

Charity name: Development in Literacy UK (UK)

Working name: DIL TRUST

Charity number: 1155825

Charity registered office: Flat 2, 4 Green Lane
London, NW4 2NN

Trustees

Lala Rafiq	Chairperson
Ebrahim Mirza	Vice Chairperson
Salman Madani	Treasurer
Ahmereen Reza OBE	Audit, Risk & Investment Committee
Tasnim Ghiawadwala	Governance & Compliance committee
Romana Ahmed	Events Committee
Rubina Riaz	Events & Nomination Committee
Akhter Mateen	Retired 25th September 2025
Moshin Naqvi	Governance & Compliance committee
Ayesha Mustafa	Events & Fundraising Committee

Our Patrons:

HRH Princess Bidya bint El Hassan of Jordan
Rt. Honourable Baroness Verma of Leicester
Pinky Lilani OBE - Founder of Asian Women's Awards
Samir Anzur- Former Trustee & Chairman DIL UK
Qasim Abbas- Former Trustee DIL UK & Sr Managing Director, The Black Stone Group
Tahir Wahid - Former Trustee DIL UK & Managing Director, Citi
Akhter Mateen - Former Trustee DIL UK- Audit, Risk & Investment Committee

Benefit Committee Members:

Nauveera Khan
Sana Ansari
Salma Tandon
Zainab Hak
Myra Malik
Sana T Aziz

Youth DIL UK - Youth Arm of DIL UK:

Natasha Khursheed
Zara Shahid
Layla Coe Khan
Nuraiya Malik
Zain Rafiq
Yasmin Afzal

Independent examiner

Michael Kyriakides
Chartered Accountant
7 Forest Road
Sutton, Surrey
SM3 9NT

DEVELOPMENT IN LITERACY UK
(A charitable incorporated organisation)

TRUSTEES REPORT
for the year ended 31 December 2025

The trustees present their report together with the financial statements for the year ended 31 December 2025.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document

Developments in Literacy UK ("DIL UK") is a Charitable Incorporated Organisation, adopting the model governing document as per Charity Commission GD2 (Charities Act 2011), as submitted to the Charity Commission. The members of the charity are the trustees named on page 2.

Appointment of trustees

Selection and appointment of new trustees are undertaken by the current members of the Board of Trustees in line with the procedures stipulated by the Charities Commission. The trustees ascertain any gaps in skills required in improving the organisation's capacity and capabilities. New trustees are nominated by an existing trustee, where they share background information regarding the nominee and the skills they would bring with the entire board and ask for feedback on their suitability for the position. Meetings are set up where different members of the board meet with the nominee and see if their interests are aligned with those of the charity and that they would add value to the organisation.

This information is shared with the trustees prior to a Board of Trustees meeting, where the individual is nominated by a board member and seconded by another board member, after which a vote is taken to invite the individual as a member of the board. The meeting must be quorate, and the vote needs to be unanimous. This decision is then passed as a resolution.

Induction and training of trustees

The nominee is provided with copies of Charities Commission's guidelines on 'The Essential Trustee, copies of the charities policies and procedures, a copy of the most recent constitution of the charity and a set of the most recent financial statements.

Trustees receive an induction to ensure a full understanding of their statutory and governance responsibilities. This includes familiarisation with DIL UK's governing documents, three-year strategic plan, and oversight of performance through attendance at a minimum of three Board meetings per year.

The induction covers core areas of governance, including financial management and budgeting, fundraising and expenditure controls, risk management, safeguarding, social media policy, and restrictions on trustee expenses. Trustees are also reminded of their obligations to ensure timely submission of the Annual Return to the Charity Commission, to act at all times in the best interests of the charity, and to identify and manage any conflicts of interest.

New board members are asked to submit the following documents prior to being invited to attend a meeting of the Board of Trustees

1. Fit and Proper persons declaration as per HMRC guidelines
2. Complete and sign off on a Conflict-of-Interest document
3. Complete and sign off on a general disclosure document

Organisation

The Board of trustees meets regularly to administer the workings of the charity. The Board of Trustees voluntarily give their time to oversee and manage the charity. The Management Executive Team undertakes the responsibilities normally associated with Executive Directors. This team comprises the Chair, Vice-Chair, Treasurer, and two Trustee Leads for the Audit, Risk & Investment Committee. The Board met four times in 2025 to discuss future plans, charity capacity, liaising with DIL Pak CEO and Executive Director- DIL Pak on vision 2030 and review projects currently supported by the charity.

DEVELOPMENT IN LITERACY UK
(A charitable incorporated organisation)

TRUSTEES REPORT
for the year ended 31 December 2025

OBJECTIVES AND ACTIVITIES

The purposes of the charity as set out in its governing document.

DIL UK's Objective in Pakistan:

The objective of DIL UK is to educate underprivileged students (primarily girls) resident in rural, remote and underdeveloped areas of Pakistan, who by reason of their social and economic circumstances are unable to gain employment or to further their formal education by providing for such person's training facilities to acquire and develop vocational skills and work experience.

Developments in Literacy Pakistan ("DIL Pakistan") is the operations unit for DIL UK in Pakistan. It is a non-profit education research institution registered under the Societies Registration Act, 1860 of Pakistan. DIL Pakistan has attained a 94% score from Pakistan Centre for Philanthropy (PCP) for maintaining strong financial health and demonstrating commitment to accountability and transparency. DIL Pakistan utilises funds as follows:

To empower and educate underprivileged students, especially girls, DIL UK funds operations of child centred model schools and provides high quality professional development of teachers and principals across underserved Pakistan. This method of improving literacy levels and poverty alleviation will be executed (including social and physical training) by setting up or using existing primary & secondary schools in the rural villages of Pakistan.

In addition, recognising that formal schooling alone doesn't always lead to economic generation, DIL UK is supporting the Gateway Initiative that furthers DIL UK's mission by preparing students for success beyond the school walls. By developing core leadership/life skills among our scholars and helping them identify and gain access to professional and economic opportunities not readily available to the marginalised sectors of society, supporting DIL UK's Gateway Initiative will serve as a bridge between education, income generation and financial independence.

DIL UK sub-grants to DIL Pakistan under an MOU agreement. DIL UK requires its sub-granting partner to adhere to its policies on Child Protection & Vulnerable Adults; Anti Bribery & Corruption; Whistleblowing, Equality & Diversity and Finance & Procurement.

DIL UK's Objective in the UK:

The objective of DIL UK in the UK is to provide life skills and mentor women and girls of British multi-ethnic minorities of Pakistani, Somali, Indian, Sri Lankan, Afghani, Irani, Ethiopian and Bangladeshi origin to name a few, resident in the UK, who by reason of their social and economic circumstances are unable to gain employment or to further their formal education by providing for such persons workshops and such other training facilities as will enable them to obtain work experience and acquire and develop vocational skills, and to ensure these women go on to be role models in their own communities and support underperforming students. Since the Covid19 pandemic June 2020 due to limited funds DIL UK has not continued with UK projects. The DIL UK board will review potential projects in the UK for funding and delivery in 2026 and 2027.

The principal address and details of professional advisors are included in the legal administrative and information sheet on page 2.

Strategic Objectives:

- EXPAND SCOPE OF SERVICE DELIVERY by adopting public and low-income private and community schools in Pakistan
- DESIGN HIGH IMPACT INNOVATIVE SOLUTIONS for leveraging gains for our teachers and students.

- SUPPORT ALUMNI & GRADUATES in transitioning to higher education and vocational training.
- GAIN SUSTAINABILITY through fundraising, partnerships and income generation.

Support for maintained Government, Community & New schools in underserved areas of Pakistan

To apply such yearly sums as the trustees think fit from time to time in providing such special benefits of any kind not normally provided by the local education authority for lunches, free uniforms, text books, travel costs, 'Spelling Bees', art competitions, public speaking workshops, extra computer lessons etc. for primary, secondary schools or maintained schools in the various peri-urban and rural villages of Pakistan, as shall be agreed between the trustees and the governors of the schools after consultation with the local education authority.

DIL UK'S Gateway Program in Pakistan

DIL UK's Gateway Initiative was launched in 2014, as we realised that our graduates need a holding hand to prepare them for success beyond school walls. It represents a three-pronged approach to preparing our students and their families to become productive members of society.

1. **Life skills development** is an after-school program teaching life/interpersonal skills and personal finance to empower students in decision making. Trained facilitators deliver workshops with the help of experts and leaders.
2. **Vocational and Entrepreneurial Training** equips out-of-school teenagers and young adult women with marketable skills, micro-loans and/or entrepreneurship training. DIL Vocational Centres engage students, graduates and community members in using a blended approach to learning.
3. **Work Readiness** is based on the understanding that improving livelihoods requires to access services from job vacancies, networking and mentoring. The program links DIL students to career development and guidance counselling.

The Gateway Initiative hopes that individuals who participate will be confident about reaching their potential, be able to earn more, and also become mentors and local leaders. This confidence will be supported by improved business, interpersonal and communications skills, and proficiency with technology.

To educate and assist young people through vocational training once having completed their secondary schooling. To provide life skills and such training that they may grow to full maturity as individuals and members of society and that their conditions of life may be improved and in furtherance of that objective, provide in or near the village, classes and other forms of skilled based workshops and leisure time activities for the benefit of empowering the young people in the rural and underdeveloped areas of Pakistan.

Teacher Training and TEAL- Technology Enabled Academic Learning

To study, research and train the staff that will teach at these primary and secondary schools in the rural areas of Pakistan. A portion of DIL UK's fund is utilised to train staff on content and pedagogy from the local areas, to be qualified and have a standard of teaching approved by private accrediting agencies.

DIL UK is funding the latest innovation, Technology Enabled Academic Learning (TEAL), representing the acme of all our successes in EdTech interventions over the past 20 years, using video to strengthen core subject instruction in the classroom. Currently, these subjects include maths, Science, English, and Urdu.

The main purpose of TEAL is to enable students to construct their own understanding of a concept through a combination of video, student-centred learning activities, and assessments. It has recast the

way teachers teach, and students learn by shifting (a) the teacher's function from direct instruction to guiding students' acquisition of knowledge, and (b) the students from passive to active learners. As newly learned concepts constellate in students' minds, teachers use scripted, activity-based lesson plans to support students in creatively applying those concepts.

Advocacy-Educating the public

To educate the public in allowing the girls to go to school and use the vocational training courses, DIL UK will work with the local village clinics and health workers to provide awareness of the facilities available to the families and villagers by introducing public lectures on community cleanliness, infant mortality and recycling by using the local community to help build recycling garbage facilities and encouraging participation.

Women's vocational training in England and Wales

The empowerment of women residing in underprivileged multi-ethnic minority communities in England and Wales. To educate and assist first-generation immigrant women in England, through mentoring, computer training, vocational training, ESOL classes, we seek to enhance community cohesion, allowing them to be an income-generating member of the family. They will through their leisure time activities develop the physical and mental capacities that they may grow to full maturity as individuals role models in their community and members of society so that their conditions of life may be improved. These women were from various multi-ethnic communities, mainly Afghanistan, Pakistan, Bangladesh, Sri Lanka and Somalia.

DIL UK aims to provide classes and other forms of skills training to support vocational and place-based employment. The Board of DIL UK has requested proposals and assessments of potential projects from charities within the United Kingdom. Upon completion of these assessments, the Board will determine the appropriate course of action regarding the programmes to be supported in the first quarter of 2026.

In addition, DIL UK in the UK is committed to

In partnership with The National Portrait Gallery provided well-being and art classes to terminally ill children at Great Ormond Street Children's Hospital, Guys & St. Thomas' Hospital and Newham University Hospital- St. Andrew's wing. Project started in April 2014, however due the COVID19 pandemic in June 2020 with no access to hospitals the DIL UK project funding was closed.

The DIL UK Board has consolidated its savings into fixed-term deposits. Now that the funds from Gala 2025 have been received and reconciled, DIL UK will invite and review the strategic funding proposals from the National Portrait Gallery and other charitable entities for a West Midlands project commencing in 2026, with a grant of £35,000.

ACHIEVEMENTS AND PERFORMANCE

Project and programme achievements of DIL UK Schools in Pakistan

DIL UK continues to provide funding to operate twelve school campuses in Pakistan, which provide quality education to 3,065 DIL students, and help cover administrative costs for DIL Pakistan (DIL PK) which undertakes the operational activity of managing and operating the schools and programmes.

The 12 DIL UK supported schools are: During the year we funded the following DIL UK supported schools (separate morning and evening shifts):

1. Razal Memon- Morning Shift- Khairpur- Sindh.
2. Razal Memon School- Evening Shift- Khairpur- Sindh.

3. SJS Larhi School- Morning Shift- Khairpur- Sindh.
4. SMS Kumb School- Khairpur- Sindh.
5. Mehran and SSDC School (Jr 3)- Karachi, Sindh.
6. S.A Aziz School (Jr 1)- Karachi, Sindh.
7. S.S Iqbal Hossain (Jr 4)- Karachi, Sindh.
8. Ghareeba School Pindi, Punjab.
9. AL- Mansoor School (Jr 10)- Morning Shift- Karachi, Sindh.
10. AL- Mansoor School (Jr 10)- Evening Shift- Karachi, Sindh.
11. Ali Public School (APS) Kot Diji School- Khairpur- Sindh.
12. Izzat Machi School - Khairpur- Sindh

The DIL UK 2025 Priorities Include:

- Inspection of schools and delivery of educational tools for improved learning.
- Reconstruction, renovation and restoring learning spaces for DIL UK supported community schools damaged during the historic 2023 floods in Sindh, Pakistan.
- Rolling out Technology Enabled Academic Learning programs with all hardware and software to new grades per school
- Building Science laboratories to encourage uptake of science subjects in matriculation.
- Setting up the Digital Library Program in all DIL UK supported schools
- Supporting Gateway Program for DIL UK supported school student alumni helping with CV building and career pathway mentoring

DIL UK receives a Quarter 1 through to Quarter 4 report of actual expenses after which funds are disbursed toward the schools and the value for money is determined by KPIs

1. Improved levels of content learning based on assessments.
2. Grades achieved at every class and percentage of students passed.
3. Number of students that progress to university and the support needed for next phase.
4. Teacher training certification for top up courses and new content learning delivery.
5. Beneficiary impact stories of success in girls' education and parent involvement and what programs/tools needed to improve the impact.
6. Required School Renovation and educational tools for improved learning

Start of Reconstruction and renovation work was initiated by DIL Pakistan across three school locations in Khairpur, Sindh—of Ali Public School (APS) Kot Diji School, SJS Larhi School and SMS Kumb School (renovation only). Construction plans and cost estimates were finalized, and bids were received from three local contractors. Reviews and approvals for contractor were successfully completed across all three school locations. Construction work across all three sites commenced in May 2025

Of the twelve schools/shifts, due to parent's increased demand for their children to complete their Matriculation at a DIL UK funded school, Razal Memon School in Khairpur Sindh and AL-Mansoor Orangi, while S.A Aziz School in Orangi Karachi, have started a second shift in the evenings and added grades 9 and 10. This year we were able to begin offering Nursery classes as well in the second shift. In addition, we are supporting the following initiatives:

T.E.A.L -Technology Enabled Academic Learning.

The ministry for Education Pakistan, partnered with DIL Pakistan to use their digital learning resources for use on an educational channel run by the Government of Pakistan.

Inspired by the boost in skill development for teachers and students resulting from Mobile Taleem and the E-Libraries tablet projects, TEAL uses android tablets to bring videos and assessments directly to

students to support core subject instruction in the classroom. The approach is integrated with DIL's curriculum development work, which provides refined and carefully sequenced student-centred learning activities. DIL anticipates that TEAL will empower teachers and students, resulting in clear and measurable accelerated student learning.

RGRK- Read to Grow Read to Know- Read to Grow Read to Know E-Libraries for Rural Schools was designed and implemented by DIL UK to accelerate reading development and comprehension in English, a skill that all children must master in order to succeed academically in Pakistan.

Starfall.com generously provided access to their vocabulary-controlled e-stories beginning with phonics-based decodable e-books to longer, more complex stories. Starfall's e-books, designed to build reading proficiency among users, comprised the core content of the program. This was supplemented by electronic children's stories that were curated and levelled from open educational resources (OERs). Beneficiaries had access to about 300 levelled e-books in all.

Teacher Training - DIL UK partially funds the running cost of the DIL Teacher Education & Management Centre (TEaM) in Islamabad. Teachers in DIL UK funded schools received training in Pedagogy, English, Maths, Science, ECE, Urdu, IT, and Social Studies. DIL UK also supported the professional development of school principals through leadership and management skills enhancement. As a result of teachers managing and teaching more effectively, students have demonstrated increased confidence levels and improved performance.

The Gateway Initiative supporting place-based future employment - DIL UK funds those students in DIL UK supported schools, who are about to graduate, preparing them for internships. This program is designed to develop the skills and capacity of secondary level students, new graduates and DIL UK alumni to be able to have better economic opportunities. The program structure has 2 components: in-school training of Life Skills program and career mentoring and after school capacity building program. Students of grade 8 are taught basic life skills (such as decision making, resilience, problem-solving etc.) through community action plans. The secondary component of the after-school training program is given to students of grade 9 and 10 and which involves various capacity building training such as English language classes, career counselling, Head Start etc.

Schools under Public Private Partnership-DIL Pakistan has signed an MOU with Sindh Education Foundation for the adoption of 30 Foundation Assisted Schools in Karachi and Khairpur in return for an SEF grant to some of DIL UK supported schools. DIL Pakistan will be providing technical support to these schools by deploying its Early Years, libraries and blended learning programs and builds the capacity of teachers and principals in these schools.

PUBLIC BENEFIT

Throughout this process, the trustees have regard to the Charity Commission's guidance on public benefit contained in section 17(5) of the 2011 Charities Act and ensure that the charity's activities meet these criteria.

INVESTMENT POWERS AND POLICY

The charity's trustees, having regard to the liquidity requirements of the operation and to the reserves policy as stated below, have the power to invest in any way that they deem to be appropriate.

FINANCIAL REVIEW AND PERFORMANCE

The charity's income was £532,731 for the year (2024: £176,071). Total expenditure slightly decreased to £317,306 for the year when compared to £325,694 in 2024.

Overall, this has resulted in a surplus of £217,227 including movements on investments gain of £1,802 (2024: deficit £150,368 including loss on investments of £745) for the year thereby increasing the overall funds from £684,137 to £901,364.

Total funds at 31 December 2025 of £901,364 comprised of £56,623 restricted funds, £832,241 in general unrestricted funds and £12,500 designated funds.

Reserves policy

The trustees have agreed that the charity should aim to develop and maintain free reserves at a level, which equates to one-year minimum operating costs. This would enable DIL UK to continue its core services and obligations to users in the event of a sudden loss of funding. Free reserves in excess of the minimum can be used at the discretion of the trustees for the strategic development of DIL UK's objectives. The total expenditure of the charity in the year was £317,306, which is significantly lower than the year-end balance of free reserves of £832,241.

Risk management and internal control

The trustees have reviewed the major risks the charity faces and have established systems to manage these risks as part of the annual business planning process. The trustees are satisfied that the current risk management and internal control system are sufficient and there are available resources for the charity to operate as a going concern.

TRUSTEES' RESPONSIBILITIES

The overriding duty of DIL UK trustees is to advance the purposes of their charity. In doing so, they have several basic responsibilities, such as;

- Trustees are responsible for the proper administration of DIL UK and they must ensure that the charity's assets and resources are used only for the purposes of the charity and that the charity is run in accordance with its constitution, charity law and all other reporting standards and regulations.
- Trustees must safeguard and protect the assets of DIL UK. Assets include but are not limited to investments, intellectual property, cash and land, staff and reputation.
- The trustees are responsible for the vision, mission and management of DIL UK. While they may delegate in some circumstances, it is the trustees who are accountable and must accept ultimate responsibility.
- Trustees have to act reasonably and prudently in all matters relating to DIL UK. The law imposes a duty of care on the trustees of charities, which is sometimes expressed as a duty "to exercise such care and skill as is reasonable in the circumstances". If trustees are not experts in certain matters, they will be expected to take appropriate advice.
- Trustees must act in the best interests of DIL UK. The interests of the charity are paramount. Trustees should not allow their personal interests or views to override this: they must exercise independent judgement. Trustees must deal appropriately with any conflicts between their own personal interests and those of the charity. They must also be alert to possible conflicts between duties they may owe to other organisations and the duties they have to the charity.
- Trustees have a duty to act collectively, decisions and responsibilities are shared, so all trustees should take an active role. Trustees can act by majority decision unless the constitution says otherwise. Some trustees, such as the chairman and the treasurer, will have particular roles, but all the trustees are collectively responsible for decisions made by the trustees.

The trustees are responsible for preparing financial statements for each financial year in accordance with the Charities Act 2011 and the Charities (Accounts and Reports) Regulations 2008. The trustees have chosen to prepare the accounts in accordance with the Charities SORP (FRS 102) – Statement of Recommended Practice on Accounting and Reporting by Charities (2019 edition, as amended), which represents current best practice.

Signed on behalf of the Board of Trustees dated 29 October 2026.

Lala Rafiq

Lala Rafiq – Chairperson

Salman A. Madani

Salman Madani - Treasurer

DEVELOPMENT IN LITERACY UK
(A charitable incorporated organisation)

INDEPENDENT EXAMINER'S REPORT TO TRUSTEES

I report to the charity trustees on my examination of the accounts of Development in Literacy UK (the charity) for the year ended 31 December 2025 set out on pages 12 to 24.

Respective responsibilities of trustees and examiner

As the charity's trustees 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 charity's accounts carried out under section 145 of the Act and in carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

Independent examiner's statement

Since the charity's gross income exceeded £250,000 your examiner must be a member of a body listed in section 145 of the Act. I confirm that I am qualified to undertake the examination because I am a member of the Institute of Chartered Accountants in England and Wales, which is one of the listed bodies.

I have completed my examination. I confirm that no 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 charity 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 Report) 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; or

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.



Michael Kyriakides FCA
Independent Examiner

7 Forest Road
Sutton, Surrey
SM3 9NT

Date; 29 October 2026

DEVELOPMENT IN LITERACY UK
(A charitable incorporated organisation)

STATEMENT OF FINANCIAL ACTIVITIES

for the year ended 31 December 2025

	Notes	Unrestricted Funds £	Restricted funds £	2025 Total £	2024 Total £
INCOME					
Donations and grants	4	224,238	251,273	**475,511**	159,398
Activities in generating funds	4	40,163	-	**40,163**	1,500
Investment income	4	17,057	-	**17,057**	15,173
TOTAL INCOME		281,458	251,273	**532,731**	176,071
EXPENDITURE					
Raising funds	5	87,503	-	**87,503**	16,629
Charitable activities	6	29,803	200,000	**229,803**	309,065
TOTAL EXPENDITURE		117,306	200,000	**317,306**	325,694
Net gain/(loss) on investments		1,802	-	**1,802**	(745)
NET INCOME/(EXPENDITURE)		165,954	51,273	**217,227**	(150,368)
Transfer between funds		-	-	-	-
NET MOVEMENT IN FUNDS		165,954	51,273	**217,227**	(150,368)
TOTAL FUNDS BROUGHT FORWARD		678,787	5,350	**684,137**	834,505
TOTAL FUNDS CARRIED FORWARD		844,741	56,623	**901,364**	684,137

All gains and losses arising in the year have been included in the Statement of Financial Activities and arise from continuing operations.

The notes on pages 15 to 24 form part of these financial statements

DEVELOPMENT IN LITERACY UK
(A charitable incorporated organisation)

BALANCE SHEET

as at 31 December 2025

	Note		2025 £		2024 £
FIXED ASSETS					
Tangible fixed assets	9		-		-
CURRENT ASSETS					
Investments	10	7,941		6,139	
Debtors	11	-		17,276	
Cash at bank and in hand		897,111		663,515	
		905,052		686,930	
CREDITORS:					
Amounts falling due within a year	12	(3,688)		(2,793)	
NET CURRENT ASSETS			901,364		684,137
NET ASSETS			**901,364**		**684,137**
FUNDS OF THE CHARITY					
Restricted funds	13		56,623		5,350
Unrestricted funds	13		844,741		678,787
TOTAL CHARITY FUNDS			**901,364**		**684,137**

Approved by the Trustees and signed on their behalf on 29 October 2026.

Lala Rafiq

Lala Rafiq – Chairperson

Salman A. Madani

Salman Madani - Treasurer

The notes on pages 15 to 24 form part of these financial statements

DEVELOPMENT IN LITERACY UK
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STATEMENT OF CASHFLOW

for the year ended 31 December 2025

	Notes	2025 £	2024 £
Cash flow from operating activities			
Net cash provided by operating activities	A	**216,539**	**(183,467)**
Cash flow from investing activities			
Interest received		17,057	15,173
Net cash provided by investing activities		**17,057**	**15,173**
Change in cash and cash equivalents in the year		**233,596**	**(168,294)**
Cash and cash equivalents at the beginning of the year		663,515	831,809
Cash and cash equivalents at the end of the year	B	**897,111**	**663,515**

Notes to the cash flow statement

A – reconciliation of net movement in funds to net cash flow from operating activities	2025 £	2024 £
Net income/(expenditure) for the year	217,227	(150,368)
Interest received	(17,057)	(15,173)
(Gain)/losses on investment)	(1,802)	745
Decrease/(increase) in debtors	17,276	(17,276)
(Decrease)/increase in creditors	895	(1,395)
Net cash provided by operating activities	**216,539**	**(183,467)**

B – Analysis of cash and cash equivalents

Cash at Bank	897,111	663,515
Total cash and cash equivalents	**897,111**	**663,515**

C – Analysis of changes in net debts

	At 1 Jan 2025	Cash Flows	At 31 Dec 2025
Cash	663,515	233,596	897,111

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1. ACCOUNTING POLICIES

a. General Information

Development in Literacy UK (UK) is a charitable incorporated organisation in England and Wales. The registered office is Flat 2, 4 Green Lane, London NW4 2NN. The charity's registration number is 1155825.

The charity constitutes a public benefit entity as defined by FRS 102.

b. Basis of preparation of accounts

The financial statements have been prepared in accordance with the Charities Act 2011, the Charities (Accounts and Reports) Regulations 2008, Financial Reporting Standard 102 applicable in the UK and Republic of Ireland, and the Charities SORP (FRS 102), second edition 2019.

The financial statements are prepared under the historical cost convention, modified by the measurement of quoted investments at fair value. They are presented in pounds sterling, the charity's functional currency, and rounded to the nearest pound.

c. Going concern

The trustees have assessed the charity's ability to continue as a going concern, taking account of its financial resources, the accessibility of its bank deposits, anticipated income, expenditure and funding commitments.

Having considered forecasts covering at least twelve months from the date these financial statements are approved, the trustees consider that the charity has adequate resources to continue its activities for the foreseeable future. The financial statements have therefore been prepared on a going concern basis.

d. Income recognition

Income is recognised when the charity has entitlement to the income, receipt is probable and the amount can be measured reliably.

Donations and grants are recognised when these criteria are satisfied. Income subject to performance-related conditions is recognised when the relevant conditions have been met. Amounts received before entitlement arises are recognised as deferred income.

Restrictions specifying how a donation or grant may be used do not, by themselves, prevent recognition of income. Such amounts are recognised within restricted funds.

Gift Aid recoverable is recognised when the qualifying donation has been received and the charity is entitled to the tax repayment, receipt is probable and the amount can be measured reliably. The allocation between unrestricted and restricted funds reflects the terms applicable to the underlying donations.

Income from fundraising events is recognised when the event takes place and the charity becomes entitled to the income. Receipts relating to future events are deferred where appropriate. Event income and associated expenditure are reported gross.

Interest income is recognised using the effective interest method. Dividend income is recognised when the charity's right to receive payment is established.

e. Expenditure recognition

Expenditure is recognised when a past event creates a present legal or constructive obligation, settlement is probable and the amount can be measured reliably.

Expenditure on raising funds comprises the costs of fundraising events and other activities undertaken to generate voluntary income.

Expenditure on charitable activities comprises grants awarded in furtherance of the charity's purposes, together with the support and governance costs attributable to those activities.

An unconditional grant is recognised as expenditure and a liability when the award has been communicated to the recipient in a manner that creates a legal or constructive obligation.

Where a grant is subject to genuine performance-related conditions that limit the charity's obligation, expenditure and the related liability are recognised to the extent that the recipient has satisfied those conditions. A restriction on the purpose for which a grant may be used does not, by itself, constitute a performance-related condition.

Irrecoverable VAT is included within the expenditure to which it relates.

f. Support and governance costs

Support costs comprise the costs of administering and supporting the charity's fundraising and charitable activities. Governance costs include expenditure on the statutory examination of the accounts and compliance with constitutional and statutory requirements.

Costs directly attributable to an activity are charged to that activity. Shared costs are allocated on a reasonable and consistent basis reflecting the resources used by each activity.

g. Tangible fixed assets

Tangible fixed assets are recognised at cost, less accumulated depreciation and impairment losses. Individual items cost above £1,000 capitalised.

Office equipment is depreciated at 25% per annum on a straight-line basis over its estimated useful economic life.

h. Investments

Quoted equity investments are initially recognised at transaction price, excluding transaction costs where required by FRS 102, and subsequently measured at fair value using quoted market prices at the reporting date.

Changes in fair value are recognised within net gains or losses on investments in the statement of financial activities.

Investments held for continuing use are presented as fixed asset investments. Investments held for short-term realisation are presented as current asset investments.

i.Debtors and creditors
Short-term contractual debtors and creditors are initially recognised at transaction price and subsequently measured at the amount expected to be received or paid, after allowing for impairment where appropriate. Statutory receivables, including Gift Aid recoverable, are recognised at the amount expected to be recovered.

j.Cash and cash equivalents
Cash and cash equivalents comprise cash in hand, deposits repayable on demand and short-term highly liquid investments readily convertible to known amounts of cash and subject to an insignificant risk of changes in value.
For the statement of cash flows, qualifying short-term investments normally have an original maturity of three months or less. Other deposits are classified according to their nature and maturity.

k.Fund accounting
Unrestricted funds are available for use at the trustees' discretion in furtherance of the charity's purposes.
Designated funds are unrestricted funds set aside by the trustees for particular purposes. The trustees may amend or cancel a designation.
Restricted funds are subject to restrictions imposed by donors or arising from the terms of an appeal. They are applied only for the specified purposes.

l.Pension contributions
The charity operates a defined contribution pension arrangement. Contributions payable are charged to expenditure in the period to which they relate. Outstanding contributions are included in creditors.

m.Significant judgements and estimation uncertainty
The trustees have not identified any significant judgements, other than those involving estimates, that have a material effect on the financial statements, or any key sources of estimation uncertainty giving rise to a significant risk of material adjustment in the next financial year.

2. LIABILITY TO TAXATION

The charity is exempt from income and corporation tax to the extent that its income and gains are applied towards the charitable objects of the charity and for no other purpose. Value Added Tax is not recoverable by the charity and is therefore included in the relevant costs in the Statement of Financial Activities.

3 NET INCOME/(EXPENDITURE)

	2025	2024
	£	£
Net income/(expenditure) for the year is stated after charging:		
Independent Examination	2,175	1,575

4 ANALYSIS OF INCOME

	Unrestricted funds	Restricted funds	2025 total	2024 Total
	£	£	£	£
Incoming resources				
Voluntary income:				
Donations	136,785	105,500	242,285	138,398
Corporate donations	87,453	39,000	126,453	10,000
Grants received	-	106,773	106,773	11,000
	224,238	**251,273**	**475,511**	**159,398**
Activities for generating funds:				
Events	40,163	-	40,163	1,500
Investment income	17,057	-	17,057	15,173
Other income	-	-	-	-
	281,458	**251,273**	**532,731**	**176,071**
2024 comparative analysis	*105,721*	*70,350*	*176,071*	

5 FUNDRAISING EXPENDITURE

	Unrestricted funds	Restricted funds	2025 total	2024 Total
	£	£	£	£
Raising funds				
Fundraising events/ Annual Gala	87,171	-	87,171	16,392
Fundraising charges and fees	332	-	332	237
	87,503	**-**	**87,503**	**16,629**
2024 comparative analysis	*16,629*	-	*16,629*	

6 CHARITABLE EXPENDITURE

	Unrestricted funds £	Restricted funds £	2025 total £	2024 Total £
Project costs				
Grants made to DIL Pakistan	-	200,000	200,000	300,000
	-	**200,000**	**200,000**	**300,000**
Support costs				
Staff costs	16,554	-	16,554	-
Accounting services	4,827		4,827	4,224
Premises expenses	1,751	-	1,751	1,549
Office costs and administrative overheads	4,496	-	4,496	1,717
Independent Examination	2,175	-	2,175	1,575
	29,803	**-**	**29,803**	**9,065**
Total charitable expenditure	**29,803**	**200,000**	**229,803**	**309,065**
2024 comparative analysis	*222,952*	*86,113*	*309,065*	

Developments in Literacy (DIL) Pakistan is a registered not for profit organisation. It empowers underserved children, especially girls, through quality education and community-based learning programmes. It works to create brighter futures by improving access to education across Pakistan

7 Staff costs

	2025	2024
	£	£
Wages and salaries	16,208	-
Social security costs	-	-
Contribution to defined contribution pension scheme	346	-
	16,554	**-**

The average number of persons employed by the charity during the year

	2025	2024
	No.	No.
Average headcount	**1**	**-**

No employee received employee benefits, excluding employer pension contributions, exceeding £60,000 during the year (2024: none).

The charity's key management personnel comprise the trustees with authority and responsibility for planning, directing and controlling the charity's activities. Total employee benefits attributable to key management personnel were £Nil (2024: £Nil).

8 Trustees' remuneration and expenses

No trustee received remuneration or other benefits from the charity during the year (2024: nil).

No trustee expenses were reimbursed, and no expenses were paid directly to third parties on behalf of trustees, during the year (2024: nil).

9 TANGIBLE FIXED ASSETS

	Office	Total
Cost	£	£
At 31 December 2024	839	839
	-	-
At 31 December 2025	839	839
Depreciation		
At 31 December 2024	839	839
Charge for the year	-	-
At 31 December 2025	**839**	**839**
Net book values		
At 31 December 2025	-	-
At 31 December 2024	-	-

10 Investment

	2025 £	2024 £
Fair value at the beginning of the year	6,139	6,884
Net unrealised gain/(loss)	1,802	(745)
Fair value at the nd of the year	**7,941**	**6,139**

At 31 December 2025, the charity held 127 shares in Reckitt. The investment was valued using the quoted market price at the reporting date.

11 DEBTORS

	2025 £	2024 £
Accrued income	-	763
Prepayments	-	16,513
	-	**17,276**

12 CREDITORS: Amounts falling due within one year

	2025 £	2024 £
Accruals	3,354	2,793
Other Creditors	334	-
	3,688	**2,793**

13 FUND RECONCILIATION

2025	At 31 Dec 2024	Income	Expenditure	Fund transfer	Gain on investment	At 31 Dec 25
	£	£	£	£	£	£
Unrestricted Funds						
Unrestricted free reserve	666,287	281,458	(117,306)	-	1,802	832,241
Designated						
Tate & Lyle	12,500	-	-	-	-	12,500
Unrestricted total	**678,787**	**281,458**	**(117,306)**	**-**	**1,802**	**844,741**
Restricted Funds						
IRC Schools	-	48,700	(38,763)	-	-	9,937
ORANGI Schools	-	111,073	(88,408)	-	-	22,665
NOWA Schools	-	41,500	(33,032)	-	-	8,468
RRP Schools	-	50,000	(39,797)	-	-	10,203
Zakat Funds	5,350	-	-	-	-	5,350
Restricted total	**5,350**	**251,273**	**(200,000)**	**-**	**-**	**56,623**
Total funds of the charity	**684,137**	**532,731**	**(317,306)**	**-**	**1,802**	**901,364**

Unrestricted funds:

The general **unrestricted fund** is available to support the charity's activities and operating costs in furtherance of its purposes.

The Tate & Lyle designated fund of £12,500 represents amounts set aside by the trustees for school support activities. The funds are expected to be applied during 2026

Restricted funds:

The Zakat fund remained unspent at the year end. The trustees expect to apply these funds to Zakat and related activity in 2026 and onwards

Schools restricted funds are ongoing for the support of school activities managed by DIL Pakistan.

2024 comparative analysis	At 31 Dec 2023	Income	Expenditure	Fund transfer	Loss on investment	At 31 Dec 24
	£	£	£	£	£	£
Unrestricted Funds						
Unrestricted free reserve	800,892	105,721	(239,581)	-	(745)	666,287
Designated						
Tate & Lyle	12,500	-	-	-	-	12,500
Unrestricted total	**813,392**	**105,721**	**(239,581)**	**-**	**(745)**	**678,787**
Restricted Funds						
IRC Schools	6,148	20,000	(26,148)	-	-	-
ORANGI Schools	8,967	45,000	(53,967)	-	-	-
Zakat fund	-	5,350	-	-	-	5,350
RRP Schools	5,998	-	(5,998)	-	-	-
Restricted total	**21,113**	**70,350**	**(86,113)**	**-**	**-**	**5,350**
Total funds of the charity	**834,505**	**176,071**	**(325,694)**	**-**	**(745)**	**684,137**

14 ANALYSIS OF NET ASSETS BETWEEN FUNDS

	Unrestricted funds	Designated funds	Restricted funds	**2025 Total**
	£	£	£	**£**
Represented by:				
Current assets	835,929	12,500	56,623	**905,052**
Current liabilities	(3,688)	-	-	**(3,688)**
	832,241	12,500	56,623	**901,364**

Fy 2024 analysis	Unrestricted funds	Designated funds	Restricted funds	**2024 Total**
	£	£	£	**£**
Represented by:				
Current assets	669,080	12,500	5,350	**686,930**
Current liabilities	(2,793)	-	-	**(2,793)**
	666,287	12,500	5,350	**684,137**

15. CONTINGENT LIABILITIES AND CAPITAL COMMITMENTS

There were no contingent liabilities or capital commitments as at 31 December 2025 (2024 - none).

16. FINANCIAL INSTRUMENTS

Financial assets that are debt instruments measured at amortised cost comprise other debtors. At the year-end, the charity had no liabilities that were classified as financial instruments. Statutory balances, including Gift Aid recoverable and tax or social security liabilities, are excluded from financial instruments where they do not arise from a contract.

17. RELATED PARTIES

The charity has no ultimate controlling party.

No Trustees, or persons connected with the Trustees, have received any remuneration from the charity. In the opinion of the Trustees, there are no related party transactions other than the list below to be disclosed in these accounts.

Trustees made unrestricted donations totalling £34,700 (2024: £9,400) and restricted donations of £63,273 (2024: £25,150).