Charity Registration No. 1167408

KNOWLEDGE TO ACTION

TRUSTEES' REPORT AND UNAUDITED ACCOUNTS FOR THE YEAR ENDED 30TH NOVEMBER 2025

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LEGAL AND ADMINISTRATIVE INFORMATION

Trustees	Mrs Hamna Ismailjee Ms Munira Bhaiyat Mrs Saleha Lokhat
Charity number	1167408
Independent examiner	Rain Gaskell Limited 1024 Ground Floor Stockport Road Levenshulme Manchester M19 3WX UK

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TRUSTEES' REPORT

FOR THE YEAR ENDED 30TH NOVEMBER 2025

The trustees present their report and accounts for the year ended 30th November 2025.

The accounts have been prepared in accordance with the accounting policies set out in note 1 to the accounts and comply with the charity Knowledge to Action's constitution, the Charities Act 2011 and the Statement of Recommended Practice, "Accounting and Reporting by Charities", issued in March 2005.

Structure, Governance and Management

Knowledge to Action is a Charitable Incorporated Organisation established on 1st June 2016 and is governed by its constitution.

The trustees who served during the year were:

Mrs Hamna Ismailjee
Ms Munira Bhaiyat
Mrs Saleha Lokhat

The trustees have the power to appoint any person to be a trustee in accordance with the provisions of the Constitution. An appointed trustee holds office within the limits permitted by law.

The trustees may from time to time make such rules and regulations in their absolute discretion that they deem fit for the management of the institution and may at any time vary such rules and regulations.

The Charity's trustees have assessed the major risks to which the charity is exposed, and are satisfied that systems are in place to mitigate exposure to the major risks.

Objectives and Activities

Knowledge to Action is an educational charity supporting children and young people aged 5-16 to develop character, confidence, resilience, life skills and social responsibility.
The charity provides educational resources, training and learning opportunities for schools, families and educators, with a particular focus on widening access for children and young people from disadvantaged communities.
In accordance with its governing document, the charity seeks:

a. To advance in life and help young people by developing their skills, capacities and capabilities to enable them to participate in society as independent, mature and responsible individuals;

and

b. To advance education.

The trustees have had regard to the Charity Commission’s guidance on public benefit when reviewing the charity’s activities and priorities.

Summary of Main Activities

During the year, the charity furthered its objectives through:
1. Educational resources in print and digital formats;
2. Training and support for educators and parents;
3. Outdoor learning, social action and youth development activities;
4. Online learning and professional development; and
5. Educational consultancy and support.

The charity seeks to make its programmes accessible to children and young people from a wide range of backgrounds, including communities experiencing educational or socioeconomic disadvantage..

Public Benefit

The trustees review the charity's activities and achievements annually to ensure that its work continues to further its charitable purposes and provide public benefit.

In undertaking this review and planning future activities, the trustees have had regard to the Charity Commission's guidance on public benefit.

Achievement and Performance

During 2025, Knowledge to Action continued to deliver character and life skills education to schools, educators and young people.

Curriculum and educational resource sales generated £51,725 during the year, while subsidised provision enabled a further 20 schools serving disadvantaged communities to access educational resources.

During the year:
- More than 50 schools and youth organisations accessed social action resources;
- More than 90 teachers across three regions participated in professional development and training; and
- The charity continued to develop and deliver online training and educational resources.

Financial Review

Key financial statements during 30 November 2025 included:

- Income: **£66,725 (2024: £130,444)** – donations **£15,000**, sales **£36,055.**
- Expenditure: **£102,345 (2024: £192,321)**
- Staff Costs: **£50,173 (2024: £103,019),** covering a small but committed team of staff and consultants.
- Reserves: Year-end balance of **-£29,457 (2024: £6,164),** including **£9,648** restricted funds earmarked for future programme delivery.

Reserve Policy

It is the policy of the charity to maintain unrestricted funds at a level which equate to approximately 6 months' unrestricted expenditure. This provides sufficient funds to cover management and administration and support costs.

The trustees continue to review expenditure and income generation with the intention of rebuilding reserves over time.

Future Plans

The charity will continue to focus on the delivery and development of its educational programmes while maintaining careful oversight of its financial resources.

Priorities for the coming period include:

- Developing income from educational resources, training and consultancy;
- Building philanthropic and strategic partnerships;
- Extending access to educational resources for disadvantaged communities; and
- Maintaining an operating structure appropriate to the charity's level of activity and income.

On behalf of the board of trustees:



Ms Munira Bhaiyat
Trustee
Dated:29th September 2026

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INDEPENDENT EXAMINER'S REPORT

TO THE TRUSTEES OF KNOWLEDGE TO ACTION

I report on the accounts of the charity for the year ended 30th November 2025, which are set out on pages 5 to 10.

Respective responsibilities of trustees and examiner

The charity's trustees are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year under section 144(2) of the Charities Act 2011 (the 2011 Act) and that an independent examination is needed.

It is my responsibility to:

(i) examine the accounts under section 145 of the 2011 Act;

(ii) to follow the procedures laid down in the general Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act; and

(iii) to state whether particular matters have come to my attention.

Basis of independent examiner's report

My examination was carried out in accordance with the general Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit and consequently no opinion is given as to whether the accounts present a 'true and fair view' and the report is limited to those matters set out in the statement below.

Independent examiner's statement

In connection with my examination, no matter has come to my attention:

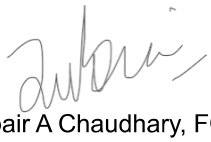
(a) which gives me reasonable cause to believe that in any material respect the requirements:

  (i) to keep accounting records in accordance with section 130 of the 2011 Act; and

  (ii) to prepare accounts which accord with the accounting records and comply with the accounting requirements of the 2011 Act;

  have not been met; or

(b) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.



Zubair A Chaudhary, FCCA
Rain Gaskell Limited

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Stockport Road
Levenshulme
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UK

Dated: 29th September 2026

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STATEMENT OF FINANCIAL ACTIVITIES
INCLUDING INCOME AND EXPENDITURE ACCOUNT
FOR THE YEAR ENDED 30 November 2025

	Notes	Unrestricted Funds	Restricted Funds	2025	2024
Incoming resources from generated funds		£	£	£	£
Donations and legacies	2	**15,000**		**15,000**	68,140
Incoming resources from charitable activities	3	**270**	**35,785**	**36,055**	40,371
Other incoming resources	4	**15,670**		**15,670**	21,933
Total incoming resources		**30,940**	**35,785**	**66,725**	130,444
Resources expended	5				
Charitable activities					
Direct cost		**10,715**	**0**	**10,715**	20,374
Archive and storage		**10,703**	**0**	**10,703**	11,581
Total charitable expenditure		**21,418**	**0**	**21,418**	31,955
Governance costs		**45,497**	**35,430**	**80,927**	160,366
Total resources expended		**66,915**	**35,430**	**102,345**	192,321
Net income for the year/ Net movement in funds		**(35,975)**	**355**	**(35,620)**	(61,877)
Fund balances at 1 December 2024		**(3,130)**	**9,293**	**6,163**	68,041
Fund balances at 30 November 2025		**(39,105)**	**9,648**	**(29,457)**	6,164

BALANCE SHEET
AS AT 30 November 2025

	Notes	2025		2024	
Fixed assets		**£**	**£**	£	£
Tangible assets	8		**1,810**		2,410
Current assets					
Stocks		**35,655**		44,239	
Debtors	9	**0**		1,204	
Cash at bank and in hand		**1,177**		24,289	
		36,832		69,732	
Creditors: amounts falling due within one year	10	**(68,098)**		(65,978)	
Net current assets			(31,266)		3,754
Total assets less current liabilities			-29,456		6,164
Income funds					
Restricted funds			**9,648**		9,293
Unrestricted funds			**(39,104)**		(3,129)
			-29,456		6,164

The accounts were approved by the Trustees on 29 September 2026

Ms Munira Bhaiyat
Trustee

NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 30 November 2025

1 Accounting policies

1.1 Basis of preparation

The accounts have been prepared under the historic cost convention.

The accounts have been prepared in accordance with applicable accounting standards, the Statement of Recommended Practice, "Accounting and Reporting by Charities" issued in March 2005 and the Charities Act 2011.

1.2 Tangible Fixed assets and depreciation

Tangible fixed assets are stated at cost less depreciation. Depreciation is provided at rates calculated to write off the cost less estimated residual value of each asset over its expected useful life, as follows:

20% - Reducing balance method

2 Donations and legacies

	2025	2024
	£	£
Donations and legacies	**15,000**	68,140

3 Incoming resources from charitable activities

	Unrestricted Funds	Restricted Funds	2025	2024
	£	£	£	£
Sale of teaching material & consultancy income	**15,940**	**35,785**	**51,725**	40,371

4 Other incoming resour Other incoming resources

	2025	2024
	£	£
Gift Aid reclaimed	**0**	21,933

5 Total resources expended

	Staff costs	Depreciation	Other costs	Grant funding	Total 2025	Total 2024
	£	£	£	£	£	£
Charitable activities						
Grant funding of activities	-			10,715	10,715	12,650 7,724
Activities undertaken directly	-		10,703		10,703	11,581
	-	**-**	**10,703**	**10,715**	**21,418**	31,955
Governance costs	50,173	600	30,154		80,927	160,366
	50,173	**600**	**40,857**	**10,715**	**102,345**	192,321

6 Grants payable

	2025	2024
	£	£
	10,715	7,724

7 Employees

There were 3 employees during the year.

Employment costs	2025	2024
	£	£
Wages and salaries	**44,317**	91,891
Social security costs	**2,090**	4,345
Other pension costs	**3,766**	6,783
	50,173	103,019

8 Tangible fixed assets

	Fixtures, fittings & equipment
	£
Cost	
At 1 December 2024 and at 30 November 2025	**5,586**
Depreciation	
At 1 December 2024 and at 30 November 2025	**3,776**
Net book value	
At 30 November 2025	**1,810**
At 30 November 2024	2,410

9 Debtors

	2025	2024
	£	£
Trade debtors	-	1,169
Other debtors	-	35
	-	1,204

10 Creditors: amounts falling due within one year

	2025	2024
	£	£
Trade creditors	7,909	4,534
Other creditors	55,211	59,644
Accruals	4,978	1,800
	68,098	65,978

11 Pension and other post-retirement benefit commitments

Defined contribution

	2025	2024
	£	£
Contributions payable by the company for the year	3,766	6,783

12 Analysis of net assets between funds

	£	£	Total £
Funds balances at 30 November 2025 are represented by:			
Tangible fixed assets	1,810	-	1,810
Current assets	36,832	-	36,832
Creditors: Amounts falling due within one year	(68,098)	-	(68,098)
Restricted funds	(9,648)	9,648	-
			-
	(39,104)	9,648	(29,456)