INSIGHT4LIVIN

Trustees' Annual Report & Financial Statements

FOR THE YEAR ENDED: 2 OCTOBER 2025 | CHARITY COMMISSION SUBMISSION

SECTION A – REFERENCE AND ADMINISTRATION DETAILS

- **Charity Name:** Insight4Livin
- **Registered Charity Number:** 1186823
- **Charity's Principal Address:** Silverwood Miners, Doncaster Road, Rotherham, S65 3ES
- **Names of Charity Trustees who manage the charity:**
  - Phil Uduoise
  - Shallom Karimatsenga
  - Emma Kanteh
  - Frances Vhulahani

SECTION B – STRUCTURE, GOVERNANCE AND MANAGEMENT

Type of Governing Document: Constitution

How the Charity is Constituted: Association

Trustee Selection Methods: Appointment

The trustees maintain oversight of risk management, governance arrangements, and operational procedures to ensure full regulatory compliance. The charity relies on and acknowledges the vital contributions made by its volunteer network during the period.

SECTION C – OBJECTIVES AND ACTIVITIES

Summary of the objects of the charity set out in its governing document:
To advance in life and help socially and economically disadvantaged young people aged up to 30 in the United Kingdom by:
a) providing mentoring support and activities which develop their skills, capacities and capabilities, build confidence, encourage them to fulfil their potential and enable them to participate in society as mature and responsible individuals.

b) advancing education.
c) relieving unemployment.

Summary of the main activities undertaken for the public benefit in relation to these objects:
During the year, Insight4Livin carried out a range of activities in direct alignment with its charitable objectives, all aimed at advancing education, improving mental and emotional well-being, supporting community development, and providing spiritual and practical support to those in need. In accordance with section 17 of the Charities Act 2011, the trustees confirm that they have had due regard to the guidance issued by the Charity Commission on public benefit in planning and reviewing the charity's activities.

SECTION D – ACHIEVEMENTS AND PERFORMANCE

During 2025, the charity maintained its key mentorship and community deliverables. Outlays for consulting (£2,200.00), rent (£1,100.00), and general operational expenses (£700.00) were successfully targeted toward maximizing community value and project outcomes, laying down foundational research models designed to meet specific local needs more effectively.

SECTION E – FINANCIAL REVIEW & RESERVES POLICY

The total incoming resources for the period amounted to £5,932.35. Total resources expended and provisions combined also matched £5,932.35, resulting in a net movement of funds of £0.00. An operational surplus of £1,671.03 was generated during the period. By explicit order of the Trustees, this surplus has been provisioned as deferred income to cleanly support future operational deliverables. The charity retains its core retained earnings brought forward balance of £10.00. Reserves Policy and Details of Deficit are listed as N/A for this reporting interval.

SECTION G – DECLARATION

The trustees declare that they have approved the trustees' report above.

Signed on behalf of the charity’s trustees:

Signature: _____

Full Name: P. Uduoise

Position: Trustee / Chair

Date: 29/07/2025

FINANCIAL STATEMENTS

Statement of Financial Activities

(Including Income and Expenditure Account for the Year Ended 2 October 2025)

DESCRIPTION	2025 (£)
INCOME AND ENDOWMENTS FROM:	
Donations and Legacies (Note 1)	3,000.00
Charitable Activities (Note 2)	2,650.00
Other Income & Revenue (Note 3)	282.35
Total Income	**5,932.35**
EXPENDITURE ON:	
Raising Funds (Credit Card Fees)	40.32
Charitable Activities (Note 4)	4,221.00
Other Adjustments: Deferred Income Allocation (Note 5)	1,671.03
Total Expenditure & Provisions	**5,932.35**
Net Income / Net Movement in Funds	**0.00**

Balance Sheet Extract

As at 2 October 2025

ASSET & LIABILITY CLASSIFICATION	DEBIT (£)	CREDIT (£)
Current Assets		
Insight4living Bank Account	31.03	-
610-Accounts Receivable	1,650.00	-
Current Liabilities		

ASSET & LIABILITY CLASSIFICATION	DEBIT (£)	CREDIT (£)
612-Deferred Income	-	1,671.03
Charity Funds		
960 - Retained Earnings (Brought Forward)	-	10.00
Net Balance Check	**1,681.03**	**1,681.03**

NOTES TO THE FINANCIAL STATEMENTS

Note 1: Donations and Legacies

Consists of ledger 202-Donations totaling £3,000.00.

Note 2: Income from Charitable Activities

Consists of operational incomes: 200-Sales (£1,650.00) and 204-Grant (£1,000.00).

Note 3: Other Income & Revenue

Ancillary income flows: 203-Other Income (£280.00) and 260-Other Revenue (£2.35).

Note 4: Expenditure on Charitable Activities

Aggregates the operational overheads incurred during the period:

- 412-Consulting: £2,200.00
- 469-Rent: £1,100.00
- 429-General Expenses: £700.00
- 420-Entertainment (100% business): £165.00
- 489-Telephone & Internet: £50.00
- 493-Travel - National: £6.00
- **Total: £4,221.00**

Note 5: Deferred Income Provision

By order of the Trustees, the operating surplus of £1,671.03 has been provisioned as 501-Income Deferred on the SOFA and recognized as a current liability under code 612 on the Balance Sheet. This represents funds explicitly committed to operational deliverables in future financial periods.

DECLARATION AND REGULATORY COMPLIANCE

These adjusted financial statements have been prepared in accordance with the Charities SORP (FRS 102). The net fund movement reflects £0.00 for the period following the formal deferral of surplus balances into the subsequent financial year.