

SKILLS ENTERPRISE LIMITED

England & Wales · Charity number 1120254

Details

Other names INTEGRITY ACCESS LIMITED

Status Registered

Legal form Charitable company

Company number [05988709](#)

Registered 2007-07-25

Register [View on the Charity Commission register](#)

Contact

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Activities

Objects: 3. THE CHARITY'S OBJECTS ("THE OBJECTS")ARE 3.1 THESE ARE OUR OBJECTS1. TO PROMOTE THE VOLUNTARY SECTOR FOR THE BENEFIT OF THE PUBLIC IN ALL LONDON BOROUGH AND THE UNITED KINGDOM WIDE BY:A. PROVIDING TRAINING (IN PARTICULAR BUT NOT EXCLUSIVELY IN ICT AND RELATED TECHNOLOGIES), CONFERENCES AND SEMINARS ON SUBJECTS RELEVANT TO THE EFFICIENCY OF THE VOLUNTARY SECTOR;B. IDENTIFYING NEEDS IN THE VOLUNTARY SECTOR AND ESTABLISHING PROJECTS OR POLICIES TO ADDRESS THEM;C. ESTABLISHING NETWORKS;D. DEVELOPING THEIR WEB SITES TO PROMOTE THEIR SERVICES;E. HELPING THEM TO FORM A DATA BASE STRUCTURE FOR EFFICIENT SERVICE DELIVERY; AND F. HARNESSING THE MARKETING AND PRINT POTENTIAL TO SUPPORT THE ORGANISATIONS COMMUNICATIONS NEEDS.THE 'VOLUNTARY SECTOR' MEANS CHARITIES AND VOLUNTARY ORGANISATIONS. * CHARITIES ARE ORGANISATIONS, WHICH ARE ESTABLISHED FOR EXCLUSIVELY CHARITABLE PURPOSES IN ACCORDANCE WITH THE LAW OF ENGLAND AND WALES.* VOLUNTARY ORGANISATIONS ARE INDEPENDENT ORGANISATIONS, WHICH ARE ESTABLISHED FOR PURPOSES THAT ADD VALUE TO THE COMMUNITY AS A WHOLE, OR A SIGNIFICANT SECTION OF THE COMMUNITY, AND WHICH ARE NOT PERMITTED BY THEIR CONSTITUTION TO MAKE A PROFIT FOR PRIVATE DISTRIBUTION. VOLUNTARY ORGANISATIONS DO NOT INCLUDE LOCAL GOVERNMENT OR OTHER STATUTORY AUTHORITIES.2. TO RELIEVE UNEMPLOYMENT AND TO ADVANCE EDUCATION AND TRAINING OF YOUNG PEOPLE AND THE ELDERLY BY PROVIDING ICT TRAINING AND INTERNET AWARENESS PROGRAMMES.

Activities: 1. To provide employment oriented training and support 2.To help community organisations by providing ICT training,marketing services and also identifying their needs to reach community.3. Deliver activities to improve health,well being and quality of life of people.4.To deliver advocacy,information and guidance sessions for the public in need

Classification

- **How:** Provides Human Resources, Provides Buildings/facilities/open Space, Provides Services, Provides Advocacy/advice/information, Acts As An Umbrella Or Resource Body, Other Charitable Activities
- **What:** General Charitable Purposes, Education/training, The Prevention Or Relief Of Poverty, Accommodation/housing, Arts/culture/heritage/science, Amateur Sport, Economic/community Development/employment
- **Who:** Children/young People, Elderly/old People, People With Disabilities, Other Charities Or Voluntary Bodies, Other Defined Groups

Geography

- **Area of benefit:** IN ALL LONDON BOROUGH AND THE UNITED KINGDOM WIDE. IN PRACTICE: NATIONAL.
- Throughout London

Finances

Period end	Income	Expenditure	Assets	Employees
2025-03-31	£280,564	£249,088	-	-
2024-03-31	£291,554	£221,282	-	-
2023-03-31	£178,028	£169,646	-	-
2022-03-31	£141,082	£137,699	-	-
2021-03-31	£276,331	£196,270	-	-

Trustees

Name	Role	Appointed
Joseph Anthony Marri	Chair	2011-10-31
Balu Rajendran		2013-11-08
GLADIUS DAVID KULOTHUNGAN		2011-05-23
MUHAMMED SHAKIR ABDEEN		

SKILLS ENTERPRISE LIMITED

England & Wales - Charity number 1120254

Accounts

Company Registration Number 05988709

Skills Enterprise Ltd

Company Limited by Guarantee

Financial Statements
For the year ended 31st March 2025

Charity Number 1120254

Company Registration Number 05988709

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SKILLS ENTERPRISE LTD

Financial Statements - Year Ended 31st March 2025

LEGAL AND ADMINISTRATIVE INFORMATION

Registered charity Name	Skills Enterprise Ltd
Charity Registration Number	1120254
Company Registration Number	05988709
Registered Office	Aston Mansfield Community Centre 1 Toronto Avenue London E12 5JF
Trustees	Mr M S Abdeen Mr G D Kulothungan Mr A J Marri Mr B Rajendran Mr A M Zackaria (resigned 16 th Sept 2024)
Independent Examiner	Brian Dexter ACMA, CGMA. 172 Sandford Road East Ham London E6 3PX
Bankers	HSBC Bank plc 118 High Street North London E6 2HX

TRUSTEES' ANNUAL REPORT FOR THE YEAR ENDING 31st MARCH 2025

The Trustees, who are also directors for the purposes of company law, present their report and financial statements of the charity for the year ended 31st March 2025.

The accounts have been prepared in accordance with the accounting policies set out in the notes to the accounts and comply with the Charities Act 2011 and the SORP (FRS102) "Accounting and Reporting by Charities" issued in March 2015.

STRUCTURE AND GOVERNANCE

Skills Enterprise Limited is a registered charity (1120254) and a company limited by guarantee (05988709). It is governed by its Trustees who are also Directors and meet regularly to manage its affairs.

Company and charity law requires the Trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charity and of the surplus or deficit of the charity for that period. In preparing these financial statements, the Trustees have:

- Selected suitable accounting policies and then applied them consistently
- Made judgements and estimates that are reasonable and prudent
- Stated whether applicable accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements; and
- Prepare the financial statements on the going concern basis.

The charity has a core of employed staff, but it also relies upon the services of a pool of community and digital champion volunteers for the delivery of its services. Day to day organisational decisions are delegated to the Project Manager.

The Trustees have overall responsibility for ensuring that the charity has an appropriate system of controls, financial and otherwise. They are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Companies Act.

Risk

The Trustees have given due consideration to the major risks to which the charity is exposed, and are satisfied that systems, policies and procedures are in place to mitigate exposure to major risks.

CHARITABLE OBJECTIVES AND ACTIVITIES

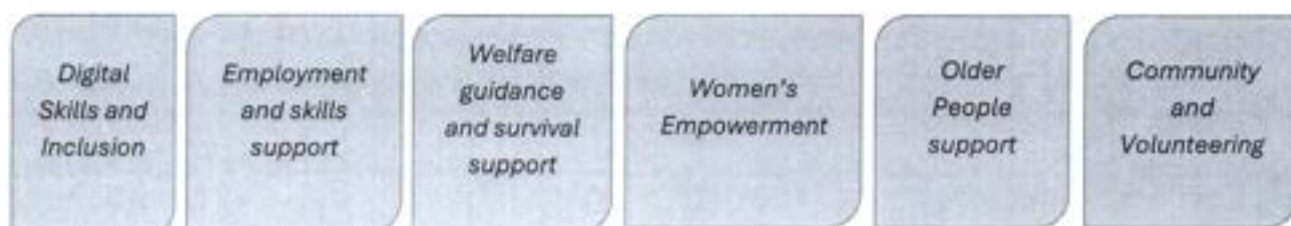
Who we are and what we do

Skills Enterprise is a vibrant community organisation, with a vision that vulnerable and marginalised people in the London Borough of Newham, especially those from Black, Asian and other minoritized

communities, are included and empowered to find a route out of poverty to support improved life chances and choices.

We want to combat the challenges arising from deprivation and social exclusion in the local community through a range of high-quality digital inclusion, advice and advocacy, social, empowerment, educational, healthy living and recreational programmes. In all we do, we aim to break down barriers and reduce isolation, enabling access to learning, training and opportunities, empowering people to reach their goals.

Our mission is to include the excluded through digital skills training, employment support, and community cohesion and participation. Through a holistic and person-centred approach, we offer a range of activities and services:



- Bespoke digital training programmes that focus on the needs, motivations, and lifestyles of participants.
- Digital competence coaching and training of digital champions: volunteers who help our users.
- Employability basics - English conversation, CV preparation, career guidance, digital job search, interview presentation, job ready club.
- Women's empowerment activities.
- Survival basics- crisis support, advocacy and welfare support; financial inclusion, money management (budgeting, saving, understanding the terminology).
- Community cohesion - community events, Civic rights workshops, health and wellbeing workshops, awareness raising sessions and events.

Our objectives are to help communities find a route out of poverty through:

- Increased digital competence for disadvantaged, elderly, Black and other minoritised residents
- Improving the employability and capability of local people in need
- Fostering a deeper understanding of rights and responsibilities and connection with their community.

Our basic assumptions are that:

- Those who lack even the most basic digital skills are limited in navigating the modern environment, since online competence is now required to apply for benefits, arrange a grocery delivery, or to book a doctor's appointment and other essential daily tasks.
- People will have more chances and be more employable if they have basic digital, language and communication skills.

We believe people will be more empowered if they can understand their rights and navigate public and political systems.

Public Benefit

The activities detailed below have all been undertaken to further the Charity's purposes for the public benefit. In shaping and planning the activities for the year, Trustees have considered the Charity Commission's guidance on public benefit. Skills Enterprise regularly consults and actively seeks feedback and suggestions from its beneficiaries, volunteers, partners and supporters.

We seek to help people to develop essential skills necessary to improve the quality of their lives and of the local community, enabling access to learning, training and social opportunities, empowering people to reach their goals. In all that we do, we aim to break down barriers and reduce isolation, working with people of all faiths to promote understanding between all sections of the local community.

ACHIEVEMENTS AND PERFORMANCE

During the period April 2024 – March 2025 we:



Cost of Living and Digital Impact

The 2024–2025 financial year continued to present unprecedented challenges for local residents, particularly those already facing financial hardship, digital exclusion, and social isolation. The cost of essentials such as food, rent, and energy continued to rise, placing additional strain on households already struggling to make ends meet. Across Newham, we witnessed how these economic pressures deepened existing inequalities and limited people's ability to participate fully in society.

During this period, Skills Enterprise supported 1951 individuals and families across areas such as employment, digital inclusion, health access, welfare support, debt and emotional wellbeing. Our work particularly focused on older adults, refugees, and low-income families - groups disproportionately affected by both the cost-of-living crisis and the growing digital divide.

Rising energy bills and food inflation forced many to cut back on essentials, while digital exclusion continued to limit access to online healthcare, government services, and employment opportunities. NHS waiting lists reached record highs, and many older or digitally excluded residents struggled to book GP appointments or access online health records. The increasing shift toward digital-by-default services left many without the confidence or means to engage effectively, worsening social isolation and delaying access to critical support.

We also observed the impact of the immigration system pressures and the housing crisis, with many new arrivals and low-income families facing uncertainty, overcrowding, and difficulties accessing benefits online. Meanwhile, the rapid growth of AI technologies brought new opportunities but also new concerns. While AI tools offered potential for employment and learning, they also highlighted the importance of ensuring AI inclusion — helping everyone understand and benefit from emerging technologies safely and ethically.

To address these interconnected challenges, we focused on:

- Delivering digital device and data giveaways to help residents stay connected.
- Supporting users with online applications, benefit claims, and job searches.
- Running AI for All workshops to build understanding of new technology trends.
- Offering digital skills and money management sessions to strengthen resilience.
- Collaborating with partners across all our projects to provide referrals for debt referral, welfare, and community cohesion support.

Through these activities, we helped individuals regain confidence, improve their financial wellbeing, and reconnect with their community - ensuring that digital access became a pathway to inclusion, not another barrier.

Cost of Living Impact

Given the challenging economic climate during 2024/2025, the cost-of-living remained a pressing issue which resulted in a continued rise in demand for our services and in our ability to provide free digital resources, refreshments and accessibility support that are key to our holistic support model. More users were seeking help with digital inclusion and challenges of rising debt that continued to impact their ability to budget for the basics. The lack of sustainable or any paid employment created increasing stress for those already living in poverty in trying to cover their basic, everyday living costs. Pension poverty remained a constant issue with older residents remaining unaware of their eligibility for pension credits and other entitlements.

In the reporting year we provided crucial welfare support to **282 users – a 56% increase** on last year, whilst developing their digital skills and knowhow to improve their awareness of available support and how to navigate it effectively. We addressed a broad range of challenges such as fuel debts, digital exclusion, housing issues, benefits guidance, in-work poverty, language skills and isolation.



"They gave me a laptop/iPad to help me with zoom meetings..... and to get vouchers to help with WiFi".

Patience, User

For the third consecutive year, we were commissioned by Newham Council to deliver Household Support Vouchers scheme to individuals and families in need. This partnership enabled us to provide an immediate and essential response to residents acutely affected by the rising cost of living due to the cost-of-living.

We successfully distributed vouchers of up to £250 per users to 58 users – covering critical in necessities such as food, energy bills and clothing. As part of our holistic approach, we extended the impact of the scheme by offering sustainable and longer-term support through welfare benefits guidance, debt advice referrals to trusted partners, employment support and digital skills training.

Empowering Communities with Digital

Digital exclusion is often invisible and misunderstood, affecting all ages, with our data and interactions with users highlighting how it further adds to the deprivation and poverty already experienced by marginalised communities. Money related problems, unemployment and digital exclusion are complex and entrenched issues which are interconnected and must be tackled holistically to enable the empowerment of those most in need in finding a route out of poverty.

Our approach focuses on community engagement, skill-building and partnerships, creating an ecosystem of support that meets users' digital and wider needs and builds lasting community resilience. This year, we supported 456 service users of which 266 were supported through our outreach venues like libraries and community centres, which have become a lifeline for many who cannot easily travel or access digital

learning elsewhere. In addition, **63 service users were upskilled through our AI workshops**, giving them the confidence to explore new technology and understand the tools shaping the future.

As a UK Online (National Digital Inclusion Network) Centre, we continued to work with local communities to address digital exclusion and their lack of skills. Beyond our centre-based service delivery, we also undertook outreach to community groups and providers such as Subco Trust - working with vulnerable older people and their carers, and women's organisations to promote volunteering as a Digital Champion.



We distributed 70 digital devices (laptops and tablets), mobile phones and data packages generously supplied by The Good Things Foundation. These resources were a lifeline for many, enabling them to connect with vital services, continue education and enhance their quality of life in multiple ways.

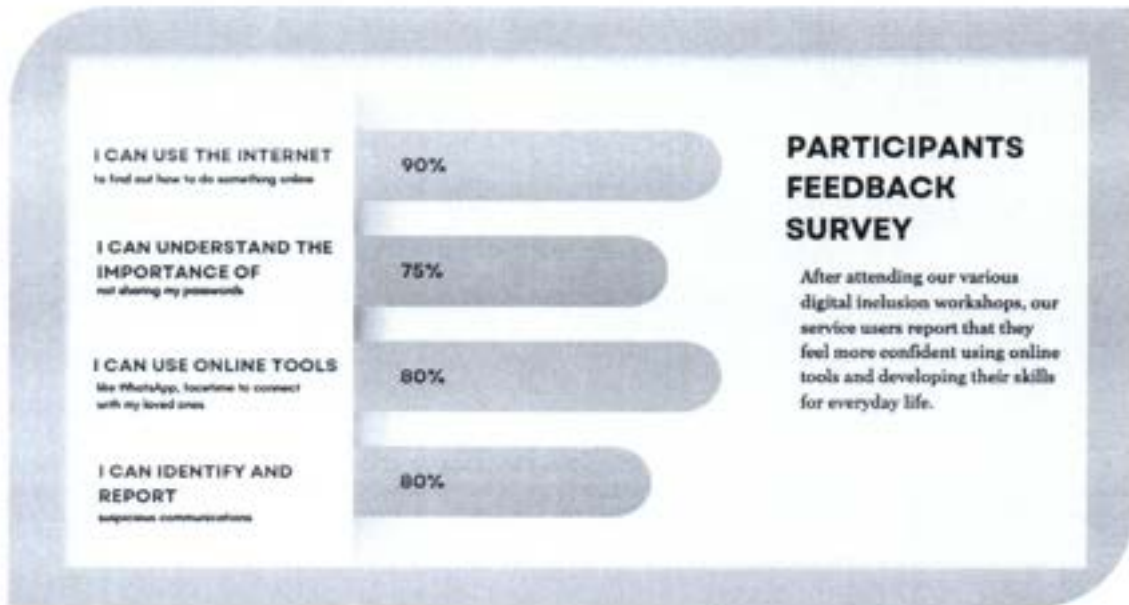
Case Study

Kalpana, a 46-year-old mother, approached Skills Enterprise seeking support to re-enter the workforce after a long career break. She faced significant barriers, including low digital literacy, no computer and low confidence. She struggled to navigate job websites, manage emails or to upload her CV. Her goal was clear: to secure a job and improve her English and digital skills to better support her family.

We offered one-to-one holistic support and digital skills sessions to search and apply for jobs safely online, to manage emails and create an improved CV. We supported her to enrol in English and numeracy classes and provided her with a laptop for use at home.

Kalpana now uses the laptop daily - for her own learning and to assist her son with his schoolwork. Her growing confidence led her to take up volunteering - becoming a trained Digital Champion who supports others struggling with similar issues. Kalpana's transformation is a testament to our holistic support.

"The help from Skills Enterprise changed everything. I can now search and apply for jobs by myself... We both use the laptop every day. It's been a big help." Kalpana



70

Digital devices and mobile data sims distributed (in partnership with The Good Things Foundation)

456

Unique users supported in a variety of training sessions, from basic digital skills to specific applications for finance, health and other support needs.

Reaching those most isolated has always been at the heart of our work in empowering communities with digital. Many of our learners came to us with little or no experience using a smartphone or computer. Through patient one-to-one guidance, outreach delivery, and cultural events, we built trust and showed that digital inclusion is for everyone.

We offered:

Help tackling debt & building financial resilience

partnering with Debt Free London to install a **Debt Advice Kiosk** at our centre - a simple yet powerful innovation offering private, direct access to professional debt advisors.

Artificial Intelligence workshops

helping service users understand the importance of Artificial Intelligence in everyday life. Feedback was overwhelmingly positive.

Outreach and connection

at community venues e.g. libraries, job centres and community centres ensuring the most disconnected residents could access help close to home.

SKILLS ENTERPRISE LTD

Financial Statements - Year Ended 31st March 2025

We delivered an interactive Money Management and Budgeting workshop in partnership with Lloyds Bank Academy, benefiting 25 participants by providing knowledge and reassurance, helping users feel more in control of their finances. The session offered practical advice on managing bank accounts, budgeting effectively, understanding financial priorities, and exploring safe methods of saving. Many attendees, already facing financial pressures, shared personal concerns and received clear, supportive guidance.



From the NHS Digestive Health session to Mental Health Awareness Week, we explored how technology can support healthier lifestyles. Participants learned to use apps for wellbeing, exercise and diet tracking. The Diet and Daily Lifestyle workshop even inspired a few of our regular learners to start morning walks and share healthy recipes online.

From April 2024 to March 2025, Skills Enterprise continued to empower digitally excluded adults by providing patient, accessible, and culturally sensitive support. During this period, 204 new learners registered on the Learn My Way platform, many of whom joined with little or no digital experience, some had never used a smartphone confidently, while others faced barriers such as low literacy, unemployment, or social isolation. Through our one-to-one digital skills sessions and ongoing encouragement, participants gained foundational abilities such as using their devices, browsing the internet, creating email accounts, staying safe online, and managing practical tasks like online shopping, job applications, and accessing NHS or council services. These essential skills



allowed them to overcome challenges that once left them dependent on others and disconnected from the wider world.

The impact of this learning has been deeply human and transformative. Learners reported feeling more independent, confident, and included—many experiencing emotional milestones such as sending their first email, joining family WhatsApp groups, or making a video call to relatives abroad. Modules such as Safety and Security Online, Managing Money Online, and Digital Media Literacy empowered individuals to protect themselves from scams, manage finances more effectively, and navigate digital tools that support their wellbeing. Behind each learner's journey is a powerful story of resilience, courage, and aspiration. The achievements of this year demonstrate not only the value of digital inclusion but also the strength of

our community when given the right support. Skills Enterprise remains committed to ensuring that every person, regardless of background or circumstance, has the opportunity to thrive in an



increasingly digital society.

Connecting Communities

The rise in populism has been a worry for our already socially isolated communities – particularly our users from Black and other minority ethnic backgrounds and older people. This affected their willingness to engage more broadly with their wider community. We organised social, cultural and festive celebrations, to help foster a sense of belonging among users and also supported the launch of a project called KIRA – an AI app developed by our volunteers to combat isolation.

This was led by Yedithya, one of our young digital champions who introduced users to the exciting world of Artificial Intelligence. Many were fascinated to learn how AI can support everyday life, from using smart tools to simplify tasks, to understanding how technology is shaping the future. What stood out most was the intergenerational learning that took place: older learners asked questions, younger volunteers guided them patiently, and everyone left feeling inspired.

We used an everyday activity to embed digital learning. One of the most joyful moments of the year was our DLR Trip to the O2 Arena. For many attendees, this was their first time using travel apps like Citymapper and TFL Go. They learned to plan routes, check timetables and use digital tickets. The trip itself was filled with awe and excitement, especially when riding the cable cars.

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Financial Statements - Year Ended 31st March 2025

Our **Diwali celebration** in November 2024 brought together over a hundred participants from our centre and outreach sites. Volunteers were recognised for their dedication. For many, we created a unique moment to feel a sense of belonging.

Volunteering - Digital Champions

We regularly deliver workshops on volunteering value, providing opportunities within and outside our organisation to support various projects. During the year we developed our network of volunteers and digital / community champions, with 23 dedicated volunteers assisting in providing services at our centre and outreach locations enabling us to extend our reach and impact in the community. We delivered two tranches of volunteer training in the following areas:

Digital Champion workshops covering:

- Essential NHS resources to help users access healthcare information online.
- Artificial Intelligence (AI) basics, enabling volunteers to assist users in understanding and engaging with new technologies.
- Safeguarding practices, ensuring volunteers were equipped to support vulnerable users effectively.
- Energy-saving tips and practical advice on reducing household energy costs, enhancing support for users dealing with financial challenges.



Additionally, through the Lloyd's Bank Academy Training- Train the Trainer programme, we have been able to develop and empower local leaders from diverse racial backgrounds, enabling them to pass on critical skills to their communities.

Employment and Skills Support

We continued embedding digital inclusion through our Employment Support and skills activities with workshops and 1to1 support to our users.

We have seen growing demand across the economy and employment sector for digital and AI skills with the job market rapidly evolving, requiring digital proficiency. Continuing our holistic approach to

supporting users into employment we also provided language support /creative English to help users in overcoming employment barriers.

Our 'AI for All programme' and employment-focused digital training have helped users adapt, but more work is needed to combat digital exclusion incorporating new emerging tech to ensure they are not left behind with widening inequalities and diminished access to opportunities, including employment.

Unemployment and underemployment remain significant issues, particularly among asylum seekers, refugees, and others from disadvantaged backgrounds which we sought to address through tailored employment support, including CV workshops, job fairs, and one-to-one sessions as well as incorporating AI based technology employment support.

Through our unique and long-term relationship with the Job Centre we have achieved a good level of success in getting their clients who are furthest from the job market into work, including those who were previously in work and had not developed their work skills – leading to reduced resilience when faced with the loss of employment.

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Individuals supported into securing employment.

Through our unique and long-term relationship with the Job Centre we have achieved a good level of success in getting their clients who are furthest from the job market into work, including those who were previously in work and had not developed their work skills – leading to reduced resilience when faced with the loss of employment.

During the reporting period we supported 315 users, who attended 211 Employment Support sessions and digital training workshops at Manor Park Library, Canning Town Library, Custom House Library and



Pinnacle Housing. These sessions offered tailored employment solutions helping unlock users' potential. 2,089 hours of support was provided, with users moving onto employment or enrolling in training courses.

Case Study

Derrick had dedicated over 20 years to care work, building a strong, long-standing career. However, following the passing of one of his patients, he experienced a career setback. Despite his experience, he struggled to find stable employment, briefly working as a cab driver before relying on Universal Credit.

The Canning Town Job Centre referred Derrick to the Skills Enterprise Digital Skills sessions - eagerly attending our **Learn My Way Basic Digital Skills** sessions, where he began his journey from having limited knowledge of digital tools to confidently using devices and online applications.

Recognising his enthusiasm and determination, Skills Enterprise provided the structured support needed to elevate his skills further. We helped Derrick enrol in a **Cyber Security Level 1** course at a local college - a significant move forward that he would not have considered taking on his own.

Through our focused support, Derrick's confidence has significantly improved. He has enhanced his own employability and become an active mentor and **Digital Champion**, passionately assisting others in learning digital skills whilst supporting his continuous learning and professional growth.

Many of our users experience multiple, intersecting challenges such as housing insecurity, digital exclusion and long-term unemployment which requires us to deal with complex cases that need holistic support. Our integrated approach has provided tailored support to address these needs.

Gender poverty and women's economic inequality became another pressing issue in the year with women continuing to face barriers due to domestic violence. The complexity of cases we have dealt with throughout the year such as financial hardship, digital exclusion, limited job opportunities and social isolation have required more tailored services and resources including staff support. We were able to secure funding from the Smallwood Trust to offer training and confidence building support to help women experiencing abuse to gain their independence.

Skills for Londoners Community Outreach Programme

The Skills for Londoners Community Outreach Programme, funded by Mayor of London, empowers adults across Newham to access learning, build essential skills, and progress into employment and further education. Our programme focuses on communities often underrepresented in adult education, including women, older adults, refugees, asylum seekers, ESOL learners, digitally excluded individuals, and low-income families.

Programme Delivery: Over the year, Skills Enterprise delivered a range of digital skills, ESOL, numeracy, and employability workshops across community venues including Aston Mansfield Centre, local libraries, job centres, and outreach hubs. We engaged 5 staff and 6 volunteers to deliver this project. To reduce digital barriers, we provided 32 laptops and tablets and 43 mobile data packages, ensuring participants could access online learning and essential services under this project.

We strengthened partnerships with Newham College, Capital City College, NHS Health Navigators, libraries, integration hubs, job centres, and community organisations. These relationships created clear pathways into adult education and training, with participants benefiting from college tours, one-to-one guidance, and referrals. Community events such as Eid, Diwali, Christmas, and Get Online Week promoted social connection, learning, and confidence building.

Case Study

Amina, a refugee mother of two, joined our ESOL and digital skills sessions with little confidence in English and limited access to technology. With a laptop and data support, she improved her conversational English, gained basic digital skills, and attended a college introduction workshop at our centre. She is now enrolled in a functional skills course and exploring part-time work opportunities, demonstrating the programme's tangible impact on personal development and employability.

Impact on the Community

Skills Enterprise has significantly reduced barriers to learning:

- Digital exclusion: Access to devices, data, and training.
- Language barriers: Bilingual outreach and ESOL sessions.
- Social isolation: Community events, workshops, and peer support.
- Low confidence and past negative learning experiences: Tailored workshops, mentoring, and guidance.

Participants report improved confidence, English proficiency, digital skills, and motivation to engage with further education and employment pathways. Women, older adults, refugees, and low-income learners have benefited most, gaining essential skills, independence, and connections to community and education opportunities.

Projected outcomes: 79 participant engagements and 24 referrals into adult education and training programmes during 2024-25.

Skills Enterprise will continue to deliver flexible, culturally sensitive, and community-based learning opportunities. Planned activities include:

- Continued digital, ESOL, numeracy, and employability workshops.
- Strengthened referral pathways with adult education providers, integration hubs, and community partners.
- Expanded outreach to digitally excluded, refugee, and low-income communities, ensuring equitable access to learning.

SKILLS ENTERPRISE LTD

Financial Statements - Year Ended 31st March 2025

Through this work, Skills Enterprise continues to empower Londoners to overcome barriers, gain confidence, and access learning and employment opportunities, contributing to stronger, more inclusive communities.

Welcome Newham Project

Through our Welcome Newham Project – an initiative we were commissioned to deliver by Newham Council, we supported 62 asylum seekers and refugees with addressing their barriers to employment, digital skills, and financial literacy.

Digital exclusion remains a significant challenge, preventing their access to support, jobs, income, health and other essential services that are necessary for everyday living and improving their social and overall wellbeing. We have also seen a need to deliver more trauma-informed support and to respond to challenges around data poverty, lack of understanding of the HMRC tax system and living in inadequate and crowded hotel accommodation with no proper kitchen facilities, with insecurity of the future.



Welfare Guidance and Survival Support

We provided **support to 216 users** over 192 sessions in the year, maintaining our commitment to a holistic approach to combating poverty among Newham residents.

In particular, the sessions have helped individuals navigate fuel debts, secure housing and access benefits, while also tackling in-work poverty and building the confidence required to claim eligible benefits. Digital exclusion, a significant barrier for many, was a major focus. Our efforts ensured users could better manage their circumstances and cost-of-living challenges.

Through our Banking, Benefits, Budgeting, Being Online **Financial Resilience workshops**, 256 users sought further guidance on employment, online banking, budgeting, benefit support, digital skills, as well as assistance in overcoming language barriers.

Older People's Project

In Newham 37% of older people are living in income deprived households compared to the national average of 14%. With 73% of Newham residents being of Black, Asian or other minority ethnic backgrounds the impact is greater for them (Age UK, Pension Poverty Report 2021).



The past year has been transformative for our older users, despite the cost-of-living challenges on their wellbeing. Through our close interactions with older people and partner organisations working with elders, particularly from Black, Asian and other minority ethnic backgrounds, we recognise that digital exclusion continues to be a key barrier to their overall wellbeing. Therefore, our Older People's Project continues to focus on enhancing their digital inclusion, fostering independence and reducing loneliness through structured digital skills workshops and social initiatives. We also started to deliver project to tackle pensioners poverty in Newham.

The Older People's Project delivered **344 engaging sessions** across various community locations like Aston Mansfield Community Centre, Manor Park Library Pinnacle Community and Housing, Subco Trust, Trinity Centre reaching **317** unique individuals aged 55 and over. Our collaboration with Subco Trust (Asian elders and carers), Pinnacle Housing and other community groups supported this effort, ensuring residents living in sheltered accommodation or attending daycare centres could also benefit.

We witnessed life-changing moments where older adults gained confidence and independence through digital skills and social engagement through communities of interest – such as the weekly art sessions at Subco Trust with 66 older adults. They created a lasting, large four-piece canvas mural, that gave value to their life and cultural experiences and continue to use this creation as a focal point for sharing cultural stories.

A key impact has been our **Digital Café**, which helped over **154 older adults** develop essential digital skills. By providing free tablet access and patient, hands-on training, we empowered participants to use apps like WhatsApp and the NHS app, improving their ability to stay connected and access vital services. Our scam awareness workshop further boosted digital confidence, helping users navigate the online world safely.

To reach more older adults at risk of isolation, we introduced additional activities, including mindfulness exercises, colouring, and music. These sessions created a supportive environment for creative expression storytelling and new friendships and a sense of belonging. Elders at Subco Trust celebrated Carers Week 2024 by creating a large art piece titled 'Putting Carer on the Map' showcasing carer and caregiver artwork, with the location of the participants represented on a ward map.

Overwhelmingly positive feedback demonstrated our impact on the confidence, engagement and reduced isolation of older adults and how digital engagement has empowered them with new found skills, enabling them to access online health services, exercise groups and make appointments and social connections.

Women in Newham Network:

In 2024–2025, Skills Enterprise strengthened its support for Black, Asian and minoritised women in Newham through active participation in the Women in Newham (WIN) Network. The network brought together local organisations to address women's inequality, share learning, and coordinate community-led solutions to issues such as digital exclusion, rising living costs, social isolation and long-term post-COVID challenges. Our involvement in the network enabled us to deliver more joined-up support, expand our outreach presence, and ensure women's voices were represented in borough-wide discussions.

During this period, the team's outreach capacity increased, with four staff collectively adding 1.5 staff days per week to deliver community-facing support. Along with other project, this enhanced capacity enabled Skills Enterprise to reach more women across outreach locations, build deeper relationships, and deliver support in safe, trusted environments where women felt comfortable seeking help. Through digital skills sessions held in libraries, community centres and Job Centres, along with one-to-one coaching, 49 women improved their confidence in using essential online tools. This included accessing NHS services, GP apps, benefits platforms, employment portals, and day-to-day digital tasks. Devices and data were also distributed to women experiencing digital poverty, helping them stay connected and independent. Many participants reported reduced anxiety, increased autonomy, and greater readiness to progress into learning or employment pathways.

Women also received practical support with cost-of-living pressures, such as budgeting sessions, debt advice, and welfare entitlement checks, alongside referrals to partners including Money A&E and Debt Free London. Several women moved into English, ESOL, vocational and employability programmes through our collaborative routes. To address social isolation, Skills Enterprise delivered women's coffee mornings, confidence-building workshops, arts and crafts activities, conversational English sessions and peer-led learning groups. Together, these activities created safe, nurturing spaces where women could build friendships, strengthen their emotional wellbeing and feel more connected to their community. A total of 50 women reported feeling less lonely and more supported.

Skills Enterprise also recruited and developed six new women volunteers. These volunteers received mentoring and training in digital support, translation, community outreach and event facilitation. Their involvement built confidence, enhanced skills and provided valuable progression routes, with several volunteers moving on to further learning or part-time work. This reflects the strength of our empowerment approach and the supportive environment created through the WIN Network.



As a recognised and active partner in the Women in Newham Network, Skills Enterprise contributed to borough-wide outreach strategies, shared frontline insights on women's economic inequality, and supported cross-referrals between organisations. Our engagement ensured that the experiences of marginalised women were represented in local decision-making spaces, reinforcing collaborative working across the borough.

Overall, through the Women in Newham Network, Skills Enterprise supported more than 65 women during 2024–25, increased outreach reach and staff capacity, delivered culturally sensitive services, and strengthened women's digital, financial, emotional and social wellbeing. The network has been a vital platform for amplifying women's voices, building partnerships and creating long-lasting, community-driven change in Newham.

OUR PROFILE AND INFLUENCE

At the **community level** we developed strategic partnerships and advocacy work –partnering with Newham Digital Alliance, Trust for London, Smallwood Trust, and Newham Council to strengthen local impact.

We were also pleased to have **been shortlisted as a finalist for The Internet Services Providers' Association (ISPA UK) Award and in the "Best Digital Inclusion for Charity & Communities"** category, in association with the Good Things Foundation.

Our **local MP Sir Stephen Timms** made a special visit in June 2024 to discuss our project challenges and successes with 29 users and acknowledged the impact of our digital inclusion initiatives and work in supporting further advocacy.

As we entered the new financial year (2025-2026) the fruits of our work were evident in policy changes at the national level. These included a delegation of members from the House of Lords alongside the Good Things Foundation research team on the 15th May 2025 – visiting once again to engage with our community to inform their thinking around digital inclusion. The visit also provided a platform for users to share the day-to-day challenges and to show how our holistic approach - combining digital skills, access to benefits and financial literacy - has helped to improve their life chances.

We also had the honour of welcoming **Baroness Hilary Armstrong**, Chair of the Government's Digital Inclusion Action Committee, along with representatives from the Department for Science, Innovation and Technology (DSIT) and Good Things Foundation. This visit marked a defining moment in our journey. For the first time, those most affected by digital exclusion older adults, migrant women, and jobseekers had their voices heard at the national level. Baroness Armstrong experienced first-hand the real-life challenges people face: the fear of scams, unaffordable internet, and the loneliness of being "left behind." She also saw how our grassroots model offering patient, hands-on digital and emotional support creates real change.

In June 2025, **Sir Chris Bryant MP**, Minister for Data Protection and Telecoms, highlighted the impact of the work of Skills Enterprise when launching the national Digital Strategy by sharing the story of Kalpana –

one of our users; once unfamiliar with using a laptop, Kalpana gained confidence through our digital skills sessions, found employment opportunities online, and now helps others as a volunteer.

National Spotlight

"When a laptop plus an internet connection equals a train ticket, a doctor's appointment or a conversation with a loved one, not having those things means being locked out of a world of opportunity. Locked out of life itself.

In her words, the help she received in Newham "changed everything". Kalpana is now a digital skills volunteer. She's gone from being someone who'd barely used the internet to someone who teaches others to work a smartphone or set up online banking. Connecting just one person can connect a family, a workplace, a community.

For every £1 spent on digital skills training, our economy gets £9.48 back. That's the return that investing in digital inclusion gives us."

Sir Chris Bryant, Minister for Data Protection and Telecoms
Extract from speech at London Tech Week 2025

COLLABORATIVE PARTNERSHIPS

Working in partnership with local networks and community organizations has enabled us to combine and make the best use of our specialisms and expand our capacity to support more residents in need. We continued to develop strong partnerships with various organizations such as:

Money A+E, Our Newham Money, Project 17, Turn2Us, Birkbeck University, DWP/Canning Town Job Centre, Alternative Trust, Higgins, RAMFEL, Churches, Schools, Mosques and Temples, FCA, Food Banks, Debt Free Advice, NHS, Green Doctor Team-Groundwork London, Carpenters Café, Magpie Project, Heal Together, First For Health, Hope for Humanity, Bonny Downs Community Association, Royal Docks Learning Centre, Compost Newham, UEL, WHTV, Start Now CIC, One Newham, Compass NHS, Aston Mansfield - Fitter Finance, Loughborough University, Trinity Community Centre, SUBCO, East Edge Community, BD Church, ELBA, Canning Town Library, Manor park Library, Advice UK, Newham Libraries, Newham Renewal Project, ACDA, Staywell Partnership, Ageing Well Newham, Rabbits Road.

This collaboration enables us to provide effective referrals for our users and enhance the quality and diversity of support available to them.

Collaborations with organisations such as Lloyds Academy, Carpenters Café, Smallwood Trust, and Newham Council have been instrumental in helping us reach a broader audience and providing vital support services. Notably, our partnership with the Smallwood Trust focuses on supporting local women experiencing gender-based financial insecurity.

SKILLS ENTERPRISE LTD

Financial Statements - Year Ended 31st March 2025

We continued as active members of the Newham Anti-Poverty Alliance and lead for the Skills Development and Employment Strand – mutually referring vulnerable and isolated users to access crisis support and help with finding employment, as well as financial and digital exclusion. We remain partner for Newham Digital Hub to Newham’s Digital Inclusion Strategy.

SUPPORT FROM FUNDERS AND PARTNERS

We would like to thank our funders and partners for working with us to make a difference to the quality of life for often marginalised, vulnerable and isolated local residents: without their support, Skills Enterprise simply could not continue to achieve its aims and objectives.

THANK YOU TO OUR FUNDERS: London Borough of Newham, Good Things Foundation, The Mayor’s Office (Mayor of London), DLR-Groundwork, City Bridge Foundation, National Lottery Community Fund, , Lloyds Bank Foundation, Small Wood Trust, London Community Foundation- East End Community Foundation, Subco Trust, Aspers, Trust for London, Royal Docks Trust, Sudden Financials, Foundation Futures Partnership- Westfield’s Foundation Futures, House of Lords, Carpenters Café, Rabbits Road-One of many Kind, Sangam Surgery, First for Health and Aston Mansfield Community centre



GOING CONCERN

The Trustees have been meeting regularly to monitor Skills Enterprise’s financial position. At the end of March 2025, we had unrestricted reserves of £118,298 (2024: £80,647) which represents 5.4 months’ of running costs. At the time of writing this report in the third quarter of 2025-26 we have achieved sufficient income to cover our expected costs for the year with a number of funding requests in the pipeline. Our current financial forecast runs until the end of March 2026. It is based on cautious income assumptions and shows that with the reserves we expect to have at the end of March, we are a going concern.

PLANS FOR FUTURE PERIODS

In the coming year our work will continue to join forces with Newham based charities, community centres, Council departments and others to make sure no Newham resident nor child in our area are suffering in low income, poverty or digital exclusion, support or access.

SKILLS ENTERPRISE LTD

Financial Statements - Year Ended 31st March 2025

We will give priority to:

- Expanding Digital Inclusion and Support for Digitally Excluded Users
- Developing Employment Skills provision
- Support for Older People
- Community Collaboration and Partnerships
- Strengthening Organisational Development.

FINANCIAL REVIEW

Reserves Policy

The Trustees have been meeting regularly to monitor Skills Enterprise's financial position.

Skills Enterprise reserves policy has a target for free reserves to cover between 4-6 months of expenditure. Based on 2025/26 that figure is in the range £87,500 to £131,250. As of 31 March 2025 our total reserves stood at £255,348. Deducting Restricted Funds leaves free reserves at £118,298 (2024: £80,647) which is in line with our reserves policy and represents 5.4 months of expenditure.



Signed on behalf of the Trustees
Director/Trustee

Date: 07-12-2025

Muhammed Shakir Abdem

Independent Examiner's Report to the members of Skills Enterprise Ltd

I report on the accounts of the charity for the year ended 31st March 2024, which are set out in the following pages.

Respective responsibilities of trustees and examiner

The trustees are responsible for the preparation of the accounts. The 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.

Having satisfied myself that the charity is not subject to audit under company law and is eligible for independent examination, 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 the 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:
 - a. To keep accounting records in accordance with section 386 of the companies Act 2006; and
 - b. To prepare accounts which accord with the accounting records, comply with the Charities Act 2011 and the SORP (FRS102) "Accounting and Reporting by Charities" issued in March 2015. 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.

BJ Dexter

Brian Dexter

Chartered Management Accountant

172 Sandford Road

East Ham

London

E6 3PX

Dated.....7th December 2025.

SKILLS ENTERPRISE LTD**Financial Statements - Year Ended 31st March 2025**

STATEMENT OF FINANCIAL ACTIVITIES
INCLUDING INCOME AND EXPENDITURE ACCOUNT
FOR THE YEAR ENDED 31 MARCH 2025

	Note	Unrestricted Funds	Restricted Funds	Total 2025	Total 2024
<u>Income and Endowments from</u>					
Grants, Donations and Legacies	2	£ 401	£ 280,163	£ 280,564	£ 291,554
Total Incoming Resources		<u>£ 401</u>	<u>£ 280,163</u>	<u>£ 280,564</u>	<u>£ 291,554</u>
<u>Expenditure on:</u>					
Raising Funds		£ 0	£ 0	£ 0	£ 0
Charitable activities					
Training activities		£ 6,116	£ 241,046	£ 247,162	£ 217,590
Total cost of Charitable activities		£ 6,116	£ 241,046	£ 247,162	£ 217,590
Other costs	3	£ 1,035	£ 891	£ 1,926	£ 3,692
Total resources expended		£ 7,151	£ 241,937	£ 249,088	£ 221,282
Net movement in funds(before Transfers)		£ (6,750)	£ 38,226	£ 31,476	£ 70,272
Transfers between funds		£ 44,401	£ (44,401)	£ -	£ -
Net movement in funds		<u>£ 37,651</u>	<u>£ (9,175)</u>	<u>£ 31,476</u>	<u>£ 70,272</u>
Reconciliation of Funds:					
Fund balances 1 st April 2024		£ 80,647	£ 143,225	£ 223,872	£ 153,600
Fund balances 31st March 2025		<u>£ 118,298</u>	<u>£ 137,050</u>	<u>£ 255,348</u>	<u>£ 223,872</u>

This statement of financial activities also complies with the requirements for an income and expenditure account under the Companies Act 2006. It includes all gains and losses in the year therefore a statement of total recognised gains and losses has not been prepared.

All of the organisation's operations are classed as continuing.

SKILLS ENTERPRISE LTD

Financial Statements - Year Ended 31st March 2025

BALANCE SHEET

AS AT 31 MARCH 2025

	Note	2025	2024
Fixed Assets			
Tangible Fixed Assets	6	<u>£ 525</u>	<u>£ 759</u>
Current Assets			
Debtors & Prepayments		£ 0	£ 0
Cash at bank or in hand		<u>£ 313,880</u>	
		£ 313,880	£ 278,513
Creditors: amounts due within			
One year	7	<u>£ 59,057</u>	<u>£ 55,400</u>
Net Current Assets		<u>£ 254,823</u>	<u>£ 223,113</u>
Creditors: amounts falling due after			
more than one year.		<u>£ -</u>	<u>£ -</u>
Net Assets		<u>£ 255,348</u>	<u>£ 223,872</u>
Income Funds			
Restricted Funds	9	£ 137,050	£ 143,225
General Funds		<u>£ 118,298</u>	<u>£ 80,647</u>
Total Funds		<u>£ 255,348</u>	<u>£ 223,872</u>

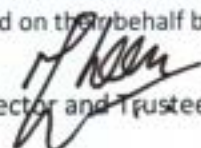
For the year ended 31 March 2025 the charity was entitled to exemption from Audit under section 477 of the Companies Act 2006 relating to small companies

Trustee Declarations

- The members have not required the charity to obtain an audit of its accounts for the year in question in accordance with section 476;
- The trustees acknowledge their responsibilities for complying with the requirements of the Act with respect to accounting records and the preparation of financial statements

These financial statements were approved by the members and authorised for issue on 07-12-2025 and signed on their behalf by

Director and Trustee



Director and Trustee

Joseph Akieny Manku

Muhammad Shakir Abdess

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31st March 2025.

1 Accounting Policies

a. 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 March 2005 and updated May 2008, and the Charities Act 2011.

b. Fund Accounting

General funds are unrestricted funds which are available for use at the discretion of the trustees in the furtherance of the general objects of the charity and which have not been designated by the trustees for other purposes. These funds are held to finance both working capital and capital investment.

c. Incoming Resources

Incoming resources are credited in the accounts when they are received, except that:

- income tax recoverable on Gift Aid donations is credited at the same time as the related donation.
- Grants and Donations are only included in the SOFA when the charity has unconditional entitlement to the resources
- Performance related Grant income is only included in the SOFA once the related goods and services has been delivered
- Volunteer Help is not included in the accounts as its value cannot be measured with sufficient reliability, but it is described in the trustees' annual report.

d. Resources expended

- Liabilities are recognised in the accounts at the time when a commitment to make payment is incurred.
- Governance costs include the preparation and examination of statutory accounts, cost of trustee meetings and any legal advice to trustees on matters of governance

e. Tangible fixed assets and depreciation

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

Fixtures, fittings and equipment	25% p.a on reducing balance.
Computer Equipment	25% p.a on reducing balance.

SKILLS ENTERPRISE LTD

Financial Statements - Year Ended 31st March 2025

NOTES TO THE FINANCIAL STATEMENTS (Continued)
FOR THE YEAR ENDED 31st March 2025.

2. Voluntary Income

Current Year	Unrestricted Funds	Restricted Funds	Total 2025	Total 2024
Donations, Grants and Legacies				
General Funds				
Donations	£ 401	£ -	£ 401	£ 3,667
HMRC	£ -	£ -	£ -	£ 3,000
Employment Support				
London Borough of Newham	£ -	£ 4,993	£ 4,993	£ 2,300
London Community Foundation	£ -	£ -	£ -	£ 43,119
Aspers Good Cause	£ -	£ 1,308	£ 1,308	£ 3,925
Welfare Guidance				
Trust For London	£ -	£ 33,265	£ 33,265	£ 26,700
Sudcen Financials	£ -	£ -	£ -	£ 10,000
National Lottery Awards for All	£ -	£ 19,968	£ 19,968	£ -
Skills Development				
The National Lottery Community Fund	£ -	£ 61,553	£ 61,553	£ 59,910
Good Things Foundation	£ -	£ 12,838	£ 12,838	£ -
Royal Docks Trust	£ -	£ 17,246	£ 17,246	£ 17,481
LBN Welcome Newham	£ -	£ 3,750	£ 3,750	£ 11,249
Mayors Office SLF project	£ -	£ 20,987	£ 20,987	£ -
Smallwood Trust	£ -	£ 10,000	£ 10,000	£ -
Foundation for Future London	£ -	£ 10,000	£ 10,000	£ 20,000
Community Cohesion				
Subco Trust	£ -	£ 400	£ 400	£ -
Project Groundworks	£ -	£ 9,620	£ 9,620	£ -
Carpenters Café	£ -	£ 1,000	£ 1,000	£ -
One of Many Kinds	£ -	£ 1,200	£ 1,200	£ -
Volunteers and Support				
NHS First for Health	£ -	£ -	£ -	£ 8,875
Organisation Development				
Lloyds Bank Foundation	£ -	£ 27,765	£ 27,765	£ 50,000
Older People Support Programme				
City Bridge Foundation	£ -	£ 34,270	£ 34,270	£ 29,196
East End Community Foundation	£ -	£ 10,000	£ 10,000	£ -
Multiple categories				
Alternatives Trust	£ -	£ -	£ -	£ 1,365
House of Lords	£ -	£ -	£ -	£ 767
Total	£ 401	£ 280,163	£ 280,564	£ 291,554

SKILLS ENTERPRISE LTD

Financial Statements - Year Ended 31st March 2025

NOTES TO THE FINANCIAL STATEMENTS (Continued)
FOR THE YEAR ENDED 31st March 2025

Voluntary Income Prior Year.	Unrestricted Funds	Restricted Funds	Total 2024	Total 2023
General Funds				
Donations	£ 3,667	£ -	£ 3,667	£ 1,872
HMRC	£ 1,750	£ 1,250	£ 3,000	£ 5,000
Birbeck College	£ -	£ -	£ -	£ 75
Employment Support				
London Borough of Newham	£ 2,300	£ -	£ 2,300	£ -
London Community Foundation	£ -	£ 43,119	£ 43,119	£ 43,115
Aspers Good Cause	£ -	£ 3,925	£ 3,925	£ -
ESF Groundwork	£ -	£ -	£ -	£ 14,670
Welfare Guidance				
Trust For London	£ -	£ 26,700	£ 26,700	£ 26,700
Sucden Financials	£ 1,000	£ 9,000	£ 10,000	£ -
EUSS	£ -	£ -	£ -	£ 852
Skills Development				
The National Lottery Community Fund	£ -	£ 59,910	£ 59,910	£ 29,480
Good Things Foundation	£ -	£ -	£ -	£ 810
Royal Docks Trust	£ -	£ 17,481	£ 17,481	£ 11,000
Foundation for Future London	£ -	£ 20,000	£ 20,000	£ 3,000
London Borough of Newham	£ -	£ -	£ -	£ 16,850
Community Cohesion				
LBN Welcome Newham	£ -	£ 11,249	£ 11,249	£ -
Volunteers and Support				
NHS First for Health	£ -	£ 8,875	£ 8,875	£ -
Organisation Development				
Lloyds Bank Foundation	£ -	£ 50,000	£ 50,000	£ -
Older People Support Programme				
City Bridge Foundation	£ -	£ 29,196	£ 29,196	£ 7,585
Multiple categories				
Alternatives Trust	£ 1,365	£ -	£ 1,365	£ 1,365
Higgins construction	£ -	£ -	£ -	£ 2,294
New Philanthropy Capital	£ -	£ -	£ -	£ 10,000
Compost London	£ -	£ -	£ -	£ 500
Bonny Downs Church	£ -	£ -	£ -	£ 280
House of Lords	£ -	£ 767	£ 767	£ -
Virgin Media/O2	£ -	£ -	£ -	£ 330
Lloyds Bank Foundation	£ -	£ -	£ -	£ 2,250
Total	£ 10,082	£ 281,472	£ 291,554	£ 178,028

SKILLS ENTERPRISE LTD

Financial Statements - Year Ended 31st March 2025

NOTES TO THE FINANCIAL STATEMENTS (Continued) FOR THE YEAR ENDED 31st March 2025

3. Other Costs

	Unrestricted Funds	Restricted Funds	Total 2025	Total 2024
Governance: Independent Exam	£ 250	£ -	£ 250	£ 250
Bank Charges	£ 63	£ -	£ 63	£ 65
Insurance	£ -	£ 891	£ 891	£ 743
Accountancy Fees	<u>£ 722</u>	<u>£ -</u>	<u>£ 722</u>	<u>£ 2,634</u>
Total Governance costs	<u>£ 1,035</u>	<u>£ 891</u>	<u>£ 1,926</u>	<u>£ 3,692</u>

4. Net Incoming Resources for the year	2025	2024
This is stated after charging:		
Depreciation	<u>£ 233</u>	<u>£ 251</u>

5. Payments to Trustees

No salaries or wages nor expenses have been paid to the members/trustees during the year.

6. Tangible Fixed Assets	Fixtures & Fittings	Computer Equipment	Total
Cost			
As at 1 st April 2024	£ 330	£ 15,254	£ 15,584
Additions	£ 0	£ 0	£ 0
Disposals	<u>£ 0</u>	<u>£ 0</u>	<u>£ 0</u>
As at 31st March 2025	<u>£ 330</u>	<u>£ 15,254</u>	<u>£ 15,584</u>
Accumulated Depreciation			
As at 1 st April 2024	£ 322	£ 14,504	£ 14,826
Charge for year	£ 3	£ 230	£ 233
On disposals	<u>£ 0</u>	<u>£ 0</u>	<u>£ 0</u>
As at 31st March 2025	<u>£ 325</u>	<u>£ 14,734</u>	<u>£ 15,059</u>
Net Book Value			
As at 31st March 2025	<u>£ 5</u>	<u>£ 520</u>	<u>£ 525</u>
As at 31st March 2024	<u>£ 8</u>	<u>£ 751</u>	<u>£ 759</u>

SKILLS ENTERPRISE LTD

Financial Statements - Year Ended 31st March 2025

NOTES TO THE FINANCIAL STATEMENTS (Continued) FOR THE YEAR ENDED 31st March 2025

7. Creditors- Amounts falling due within one year	2025	2024
Deferred Income	£ 4,643	£ 17,481
Taxation and social security	£ 3,551	£ 3,153
Trade Creditors and Accruals	<u>£ 50,863</u>	<u>£ 34,766</u>
Total	<u>£ 59,057</u>	<u>£ 55,400</u>

8. Capital commitments

At 31st March 2025 the Charity had no capital commitments (2024 Nil).

9. Restricted Income Funds

Current Year	Balance 1 st April 24	Income Resources	Outgoing resources	Funds Transfers	Balance at 31 March 2025
Employment Support	£ 26,227	£ 27,288	£ 34,046	£(19,469)	£ -
Welfare Guidance	£ 23,964	£ 53,233	£ 64,450	£(1,772)	£ 10,975
Skills Development	£ 44,064	£ 115,387	£ 96,771	£(8,818)	£ 53,862
Community Cohesion	£ 7,986	£ 11,820	£ 8,835	£ (7,986)	£ 2,985
Volunteering Support	£ 6,356	£ 400	£ 400	£ (6,356)	£ -
Organisational Support	£ 25,057	£ 27,765	£ 4,718		£ 48,104
Older People	£ 9,571	£ 44,270	£ 32,717		£ 21,124
	<u>£ 143,225</u>	<u>£280,163</u>	<u>£ 241,937</u>	<u>£ (44,401)</u>	<u>£ 137,050</u>

Fund transfers reflect transfers to General Funds of income whose restrictions have been satisfied.

Prior Year	Balance 1 st April 23	Income Resources	Outgoing resources	Funds Transfers	Balance at 31 March 2024
Employment Support	£ 26,878	£ 47,044	£ 47,695		£ 26,227
Welfare Guidance	£ 18,668	£ 35,700	£ 30,404		£ 23,964
Skills Development	£ 24,848	£ 97,391	£ 78,175		£ 44,064
Community Cohesion	£ -	£ 11,249	£ 3,263		£ 7,986
Volunteering Support	£ -	£ 8,875	£ 2,519		£ 6,356
Organisational Support	£ -	£ 50,000	£ 24,943		£ 25,057
Old People	£ 3,582	£ 29,196	£ 23,207		£ 9,571 -
Multiple Strands	£ 8,744	£ 2,017	£ 10,761		£ -
	<u>£ 82,720</u>	<u>£281,472</u>	<u>£ 220,967</u>	<u>£ -</u>	<u>£ 143,225</u>

For description of the various funds detailed above please see the Trustees report on activities and achievements during the year.

SKILLS ENTERPRISE LTD

Financial Statements - Year Ended 31st March 2025

NOTES TO THE FINANCIAL STATEMENTS (Continued) FOR THE YEAR ENDED 31st March 2025

10. Analysis of net assets between funds

	Unrestricted Funds	Restricted Funds	Total
Tangible Fixed Assets	£ 525	£ -	£ 525
Current Assets	£ 119,323	£ 194,557	£ 313,880
Creditors	<u>£ (1,550)</u>	<u>£ (57,507)</u>	<u>£ (59,057)</u>
Total	<u>£ 118,298</u>	<u>£ 137,050</u>	<u>£ 255,348</u>

11. Employees

During the year the charity had an average of one (2024: one) full time employees and ten (2024: ten) part time employees. The total employment cost was £184,467 (2024: £165,547).

All staff are employed to deliver program services.

No member of staff received remuneration over £60,000.

	2025	2024
Gross Salaries	£ 170,695	£ 152,820
ER NIC	£ 11,386	£ 10,728
ER Pension costs	<u>£ 2,386</u>	<u>£ 1,999</u>
Total	£ 184,467	£ 165,547

Skills Enterprise makes defined contributions payments to an auto enrolment pension scheme where the employee qualifies for auto enrolment.

SKILLS ENTERPRISE LIMITED

England & Wales - Charity number 1120254

Accounts

Company Registration Number 05988709

Skills Enterprise Ltd Company Limited by Guarantee

Financial Statements
For the year ended 31st March 2024

Charity Number 1120254

Company Registration Number 05988709

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SKILLS ENTERPRISE LTD

Financial Statements

Year Ended 31st March 2024

LEGAL AND ADMINISTRATIVE INFORMATION

Registered charity Name Skills Enterprise Ltd

Charity Registration Number 1120254

Company Registration Number 05988709

Registered Office Aston Mansfield Community Centre
1 Toronto Avenue
London
E12 5JF

Formerly:

Trinity Centre
East Avenue
London
E12 6SG

Trustees Mr M S Abdeen
Mr G D Kulothungan
Mr A J Marri
Mr B Rajendran
Mr A M Zackaria (resigned 16th Sept 2024)

Independent examiner Brian Dexter ACMA, CGMA.
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TRUSTEES' ANNUAL REPORT FOR THE YEAR ENDING 31st MARCH 2024

The Trustees, who are also directors for the purposes of company law, present their report and financial statements of the charity for the year ended 31st March 2024.

The accounts have been prepared in accordance with the accounting policies set out in the notes to the accounts and comply with the Charities Act 2011 and the SORP (FRS102) "Accounting and Reporting by Charities" issued in March 2015.

STRUCTURE AND GOVERNANCE

Skills Enterprise Limited is a registered charity (1120254) and a company limited by guarantee (05988709). It is governed by its Trustees who are also Directors and meet regularly to manage its affairs.

Company and charity law requires the Trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charity and of the surplus or deficit of the charity for that period. In preparing these financial statements, the Trustees have:

- Selected suitable accounting policies and then applied them consistently
- Made judgements and estimates that are reasonable and prudent
- Stated whether applicable accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements; and
- Prepare the financial statements on the going concern basis.

The charity has a core of employed staff, but it also relies upon the services of a pool of community and digital champion volunteers for the delivery of its services. Day to day organisational decisions are delegated to the Project Manager.

The Trustees have overall responsibility for ensuring that the charity has an appropriate system of controls, financial and otherwise. They are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Companies Act.

Risk

The Trustees have given due consideration to the major risks to which the charity is exposed, and are satisfied that systems, policies and procedures are in place to mitigate exposure to major risks.

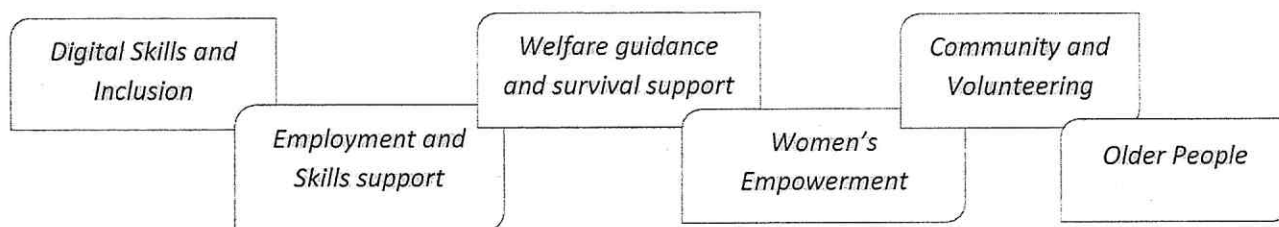
CHARITABLE OBJECTIVES AND ACTIVITIES

Who we are and what we do

Skills Enterprise is a vibrant community organisation, with a **vision that vulnerable and marginalised people in the London Borough of Newham, especially those from Black, Asian and other minoritized communities, are included and empowered with improved life chances and choices.**

We want to combat the challenges arising from deprivation and social exclusion in the local community through a range of high-quality digital inclusion, advice and advocacy, social, empowerment, educational, healthy living and recreational programmes. In all we do, we aim to break down barriers and reduce isolation, enabling access to learning, training and opportunities, empowering people to reach their goals.

Our mission is to include the excluded through digital skills training, employment support, and community cohesion and participation. Through a holistic and person-centred approach, we offer a range of activities and services:



- Bespoke digital training programmes that focus on the needs, motivations, and lifestyles of participants.
- Digital competence coaching and training of digital champions: volunteers who help our users.
- Employability basics - English conversation, CV preparation, career guidance, digital job search, interview presentation, job ready club.
- Women's empowerment activities.
- Survival basics- crisis support, advocacy and welfare support; financial inclusion, money management (budgeting, saving, understanding the terminology).
- Community cohesion - community events, Civic rights workshops, health and wellbeing workshops, , awareness raising sessions and events.

Our objectives are to:

- Increase digital competence, especially among the disadvantaged, in poverty, unemployed and elderly
- Improve the employability or capability of local people
- Foster a deeper understanding of rights and responsibilities.

SKILLS ENTERPRISE LTD

Financial Statements

Year Ended 31st March 2024

Our basic assumptions are that:

- Those who lack even the most basic digital skills are limited in navigating the modern environment, since online competence is now required to apply for benefits, arrange a grocery delivery, or to book a doctor's appointment.
- People will have more chances and be more employable if they have basic digital, language and communication skills.

People will be more empowered if they can understand their rights and navigate the public and political systems.

Public Benefit

The activities detailed below have all been undertaken to further the Charity's purposes for the public benefit. In shaping and planning the activities for the year, Trustees have considered the Charity Commission's guidance on public benefit. Skills Enterprise regularly consults and actively seeks feedback and suggestions from its beneficiaries, volunteers, partners and supporters.

We seek to help people to develop essential skills necessary to improve the quality of their lives and of the local community, enabling access to learning, training and social opportunities, empowering people to reach their goals. In all that we do, we aim to break down barriers and reduce isolation, working with people of all faiths to promote understanding between all sections of the local community.

ACHIEVEMENTS AND PERFORMANCE

During the period April 2023 – March 2024 we supported:

1,674
users of which 91.7%
were from Black, Asian
and other ethnic
minority communities

with
39
gaining full or part-
time employment

through
2,044
hours of activities and
services

working with over
40
community, statutory
and other partners

with
4,347
hours of volunteering by our Digital
/ Community Champions

Cost of Living Impact

Amidst the ongoing cost-of-living difficulties and rising inflation, we continued to see first-hand the deep impact these economic challenges have had on our community, especially digitally excluded individuals. As a charity committed to fostering digital inclusion, it is crucial to address how economic challenges intersect with digital disparities and exacerbate inequalities. We extended crucial support to 182 users, addressing a broad range of challenges such as fuel debts, digital exclusion, housing issues, benefits guidance, in-work poverty, and lack of communication skills.

Cost-of-living Household Support Fund scheme:

£1,800 of Tesco food vouchers distributed.

34 individuals and families benefited.

"The Household Support Fund was the need of the hour that helped me buy the basic food and groceries for my family."

We were commissioned by Newham Council for a second year to deliver **Household Support Vouchers and grants** to individuals and families in need. The scheme enabled us to provide an immediate response for households struggling financially due to the cost-of-living. Vouchers of up to £250 were used to cover critical necessities such as food, energy bills and clothing. As well as providing immediate relief, the Scheme was made accessible through online and in-person vouchers and additional support with welfare benefits guidance, debt advice referrals to partner organisations, employment support and digital skills training.

Empowering Communities with Digital

In response to the growing digital divide in Newham, Skills Enterprise has implemented a range of targeted initiatives that address digital exclusion on multiple levels. Our approach focuses on **community engagement, skill-building, and partnerships**, creating an ecosystem of support that meets users' digital needs and builds lasting community resilience.

Digital exclusion is often invisible and misunderstood, affecting all ages, with our data and interactions with users highlighting how it further adds to the deprivation and poverty already experienced by marginalised communities. Money related problems, unemployment and digital exclusion are complex and entrenched issues which are interconnected and must be tackled holistically to enable the empowerment of those most in need in finding a route out of poverty.

As a **UK Online (National Digital Inclusion Network) Centre**, we continued to work with local communities to address digital exclusion and their lack of skills. Beyond our centre-based service delivery, we also undertook outreach to community groups and providers such as Magpie - working with homeless/vulnerably housed women, local libraries and other groups to promote volunteering as a Digital Champion.

We distributed **30 digital devices** (laptops and tablets), **10 mobile phones** and **34 data packages** generously supplied by The Good Things Foundation and Start Now CIC to individuals and families who faced barriers to online access. These resources were a lifeline for many, enabling them to connect with vital services, continue education and enhance their quality of life in multiple ways.

40

Digital devices distributed (in partnership with Start Now CIC and The Good Things Foundation)

580

Unique users supported in a variety of training sessions, from basic digital skills to specific applications for finance, health and travel.

National Digital Inclusion Hub of the Year Award

From The Good Things Foundation for our outstanding performance as the top user hub of the **Learn My Way** platform.

Case Study

BJ, a 41-year-old service user referred by the Job Centre, has made significant strides in his journey to becoming a Digital Champion through his dedication to digital learning and participation in our workshops.

With the guidance of Skills Enterprise, he completed the Learn My Way course, boosting his skills and confidence. BJ actively attended job fairs, networking with potential employers and secured training at a local hotel, where he is honing his skills for future employment. BJ's access to our digital literacy programmes and support helped empower him to achieve his career aspirations.

We developed a range of tailored workshops, specific to local needs that included:

Maternity Health Project

- Engaging 9 users in sessions with health practitioners focusing on financial empowerment, budgeting, nutrition, mental health, and pre-conception health
- Providing information on credit scores and available resources for maternal and mental well-being, emphasizing the link between financial security and overall health.

FCA Cost of Living Workshop

- With the Financial Conduct Authority (FCA) supporting 20 users in addressing rising living costs
- Covered practical strategies for managing household budgets and banking essentials
- Discussions on Government support options (e.g. Universal Credit, Job Seekers' Allowance etc.)

Energy Saving Sessions

- With an energy expert, we offered practical strategies for energy conservation and reducing utility costs.

Suicide Prevention Workshop

- Attended by 17 users, aimed at addressing mental health challenges and offering guidance on managing depression and anxiety.

Weekly Digital Hub

- Digital-based English and computer training sessions to use digital devices, navigate the internet, understand online safety, learn to shop, entertain and manage finances online....and more!

Learn My Way Platform

- **580 users** registered on the Learn My Way Platform with 42% successfully completing courses and gaining essential digital skills.
- Learn My Way is especially beneficial for learners and users with minimal digital experience.

3-D Digital Printing Workshop

- Delivered in collaboration with Start Now CIC, attracting 22 participants.
- Serving as a pre-employment session, promoting digital literacy and creativity.
- Provided practical skills applicable to careers in the creative industries.

FCA Scam Awareness Workshop

- Working with the Financial Conduct Authority to engage 22 users in identifying and avoiding online and telephone scams, equipping them with critical awareness skills to protect their personal data.

1:1 Digital Support

- Tailored help in completing digital tasks - uploading documents and creating personal email accounts.
- Guidance on handling personal digital tasks, to help manage essential online activities independently.

In response to increased demand from community sites like Subco Trust (Asian elders and carers) and the Canning Town Job Centre, we **expanded our outreach** and added additional service days and expanded digital sessions. We also resumed our services at the Pinnacle Centre in the south of the Borough (Newham).

Digital Champions - Volunteers

We regularly deliver workshops on volunteering value, providing opportunities within and outside our organisation to support various projects. During the year we developed our network of volunteers and digital / community champions, with 29 dedicated volunteers assisting in providing services at our centre and outreach locations enabling us to extend our reach and impact in the community. We delivered two tranches of volunteer training in the following areas:

Digital Champion workshops covering:

- Essential NHS resources to help users access healthcare information online.
- Artificial Intelligence(AI) basics, enabling volunteers to assist users in understanding and engaging with new technologies.
- Safeguarding practices, ensuring volunteers were equipped to support vulnerable users effectively.
- Energy-saving tips and practical advice on reducing household energy costs, enhancing support for users dealing with financial challenges.

Energy Champion Training:

- Four of our users have become Energy Champion volunteers, advising service users on energy conservation strategies, Smart Meter usage, empowering service users to monitor and manage their energy consumption more effectively. The volunteers also boosted their employment confidence.
- We are part of the Community Energy Champion Project, and through our Energy Champions, organised 25 referrals of users to experts to receive energy saving tips.

Facilitating Access to Online Services

Our workshop sessions focused on empowering individuals to access essential online services and engage digitally in everyday tasks that included:



Employment and Skills Support

We continued embedding digital inclusion through our Employment Support and skills activities with workshops and 1to1 support to our users. During the reporting period we **supported 348 users**, who attended 163 recorded employment sessions. Our one-to-one Employment Support provided tailored employment solutions through face-to-face sessions unlocking users' potential. **440 hours of support was provided**, with users moving onto employment or enrolling in training courses.

We are now offering in-person weekly one-to-one employment support sessions and digital training workshops at Manor Park Library, Canning Town Library, Pinnacle Housing as well as weekly one-to-one online Employment Support at the Pinnacle Centre in the Royal Docks area.

100% satisfaction!

Reported by users in our one-to-one Employment Support

As a part of the **Welcome Newham Project**, we were invited by Newham Council to provide employment support and digital training, as well as welfare and benefit guidance for immigrants and asylum seekers in the Newham area. We conducted monthly employment workshops to **35 asylum seekers** followed by one-to-one employment support sessions at the Viking Hotel and provided holistic support to **108 asylum seekers/refugees** in areas such as employment, housing, money management, energy bills and digital skills.

We also provided **entrepreneurship** support to encourage users in becoming self-employed, delivering creative industry workshops in **collaboration with Start Now CIC**. As a result, 38 users were supported into self-employment through social media marketing, branding and website creation guidance.

Case Study

V and her two sisters arrived in the UK in November 2023. Despite their ambition, "they had no idea where to start their employment journey". Introduced to Skills Enterprise by an existing user, we provided holistic support including confidence building as part of the Hybrid Job Club, digital skills training and careers advice, based on a tailored Employment Action Plan. They also attended a Job Fair in early 2024 gaining valuable insights into the UK labour market.

V joined our P2E Employment Project. After support with applying for jobs online, all three sisters secured full-time positions as social carers, aided by our references.

During the Employment Action Plan assessment, it transpired that V also had aspirations to start her own catering business. We advised her on completing Level 1 and 2 Food & Hygiene courses, helped her promote her culinary skills with photos of her dishes on social media and connected her with partner organisations to develop her entrepreneurial abilities.

We wish V and her sisters all the very best in their future employment endeavours.

Our CV workshops, combined with one-to-one employment sessions, helped 293 users create outstanding CVs using QR codes in collaboration with the Job Centre. Through our unique and **long-term relationship with the Job Centre** we have achieved a good level of success in getting their clients who are furthest from the job market into work, including those who were previously in work and had not developed their work skills – leading to reduced resilience when faced with the loss of employment.

We continued to offer opportunities for users to develop their creative and digital skills as part of our **Advanced Pre-Employability Skills training** – in collaboration with Start Now CIC. **48 users benefited from the 3-D printing training workshops and a further 25 attended our Artificial Intelligence** workshops at Manor Park Library.

Throughout the reporting period, we promoted and attended a number of **job fairs and networking events** to help bridge the gap between job seekers and employers. These included the P2E facilitated job fair in February 2024 and three job fairs at Westfield London.

Out of 348 users, 70% continue to use our various services

Continuing our holistic approach to supporting users into employment we provided language support **ESOL classes** (including ESOL and digital training sessions) to help users in overcoming employment barriers.

Our unique **13-week Hybrid Job Club (three hours/week)** offered blended in-person and online sessions in partnership with **Alternative Trust**, accommodating the diverse needs of users. Our Hybrid Job Clubs covered topics such as confidence building, online job applications, interviews and higher education. These sessions had a significant impact with 46 users attending, **16 gaining employment**, 34 attending job fairs, and 21 enrolling in various training programmes.

P2E facilitated free access to online courses including EDX and from Institutions like Cambridge University, LSE and Harvard, enabling users to enhance their skills at NO cost. In total, 42 users registered for the free online courses during the reporting period.

Creating Employment Awareness among young adults.

In the final stage of this project, we collaborated with Birkbeck University and UCL to host a **Pathways-to-Employment workshop**, offering real-life experience through a **Micro-Internship project** with Loughborough University and delivered a **lecture** at the University of East London **on the importance of volunteering** in getting into employment. We also hosted a **Pathways-to-Employment workshop** with Birkbeck University.

One-to-one Employment Support

85 outreach sessions (2-3 hours per session) | 520 hours of training (including outreach)

182 users referred by the Job Centre | 38 users referred by Manor Park Library

15 users from the Canning town Library | 1 user from Safe women project

13 users were referred from Alternative Trust | 2 users referred by Bonny Downs Community Association

Welfare Guidance and Survival Support

We provided **support to 556 users** in the year, maintaining our commitment to a holistic approach to combating poverty among Newham residents.

We provided **310 hours of 1-to-1 welfare guidance services**, held every Monday and Thursday that have been essential in meeting the diverse needs of our users. In particular, the sessions have helped individuals navigate fuel debts, secure housing and access benefits, while also tackling in-work poverty and building the confidence required to claim eligible benefits. Digital exclusion, a significant barrier for many, was a major focus. Our efforts ensured users could better manage their circumstances and cost-of-living challenges.

Many users were also encouraged to **explore volunteering opportunities**, building their employability and resilience in challenging times. Through this work we empowered individuals with practical tools and knowledge, enabling them to take control of their financial and personal situations.

Through our Banking, Benefits, Budgeting, Being Online **Financial Resilience workshops**, 256 users sought further guidance on employment, online banking, budgeting, benefit support, digital skills, as well as assistance in overcoming language barriers.

Case Study

Mr C is a self-employed pensioner and working as a translator. His work was hit hard during the pandemic and the little pension he was receiving was insufficient to meet his and his wife's basic needs. He used all his savings and started borrowing money from family and friends leading to debts of £15,000.

With our direct support he applied and started receiving Pension Credit, a reduction in his Council Tax, and Emergency Support Funds. He was eventually able to regain control of his finances. He also attended our Digital Energy and Sustainability workshop to reduce his energy bills.

We also delivered our 3Bs (Banking, Budgeting & Being Online) **Super-Fi App workshops** to support our users in taking control of their finances and tackling debt through approximately 46 hours of training. These workshops, attended by 225 users, provided critical skills in navigating the digital financial landscape.

We continued to offer our successful **Prevent and Prosper Quiz workshop** and one-to-one financial resilience sessions, which has helped **42 users assess their financial situation**, in addition to making **45 referrals and signposts to partner** organisations like Money A+E, connecting individuals with specialized advice and support.

£180,000

of savings (including clearance of debts) achieved by users as a result of our welfare and financial literacy sessions

45

Users successfully swapped energy suppliers

74

Users gained proficiency in online banking

A key outcome of our guidance and advocacy work has been an increase in the number of residents accessing welfare benefits that they are entitled to, and the valuable knowledge gained resulting in improved financial security.

Older People's Project

In Newham 37% of older people are living in income deprived households compared to the national average of 14%. With 73% of Newham residents being of Black, Asian or other minority ethnic backgrounds the impact is greater for them (Age UK, Pension Poverty Report 2021). Through our close interactions with older people and partner organisations working with elders, particularly from Black, Asian and other minority ethnic backgrounds, we recognise that digital exclusion continues to be a key barrier to their overall wellbeing. Therefore, our Older People's Project continues to focus on enhancing their digital inclusion, fostering independence and reducing loneliness through structured digital skills workshops and social initiatives.

User's Voice

"We are older now so it's hard, but we are having fun doing this"

User's Voice

"I look forward to come, every week I am happy to come here"

User's Voice

"Many of us thought it was too late to learn something new, but you've shown us that we can keep going, no matter our age."

Our **Digital Inclusion and Skills Development** activities were delivered through our weekly "**Digital Coffee Morning**" sessions for 46 weeks where older users accessed digital devices, received guidance and developed skills such as video calling, online shopping and social media use. 150 older people were supported to be more independent through improved digital inclusion and confidence and were able to engage in fulfilling peer activities that led to reduced loneliness and greater control of their lives in accessing essential and wellbeing services when needed.

Personal stories such as Marion’s, captured in our case study, illustrate how digital engagement empowered participants with new found skills, enhancing their confidence and reducing isolation. Participants were able to access online health services, exercise groups, and make appointments. Our collaboration with Subco Trust (Asian elders and carers), Pinnacle Housing and other community groups supported this effort, ensuring residents living in sheltered accommodation or attending daycare centres could also benefit.

The Older People’s Project has delivered **137 engaging sessions** across various community locations like Aston Mansfield Community Centre, Manor Park Library Pinnacle Community and Housing, Subco Trust, Trinity Centre reaching 157 unique individuals aged 55 and over.

Summary

Through diverse venues, the project successfully supported older individuals by promoting social inclusion, breaking isolation, offering arts and crafts, digital skills sessions, events and celebrations and financial literacy - all of which demonstrated our commitment to empowering elders in the community.

Case Study

Marion attended our weekly sessions delivered from the Pinnacle Centre in the Royal Docks area. She was an outstanding example in terms of completing the Learn My Way (online) programme given her health conditions, mobility needs and memory loss. In the past, she tells us, she used to use a typewriter and is now learning the new version of it - tapping on her mini tablet screen, which she received from us as part of our device give way scheme. She loves to do her online crosswords, can write text messages on WhatsApp and perform voice and video calls with our support.

Her enthusiasm is as strong as it was on her first day - her joy to see us and her wonderment at her own achievements – these are all ways our sessions have impacted on her, especially her mental and physical wellbeing and her opportunity to socialise with her peers. The experience has been rewarding for her, in addition to her digital confidence.

Marion’s Voice

“I would never have the confidence to do computer alone, I like the help to use”

Fostering Independence: Participants gained tools to independently manage tasks like online banking and shopping, helping them feel more self-reliant. Every new skill brought with it a sense of autonomy that our participants had not felt in years. One participant, Nanda, even ventured into Facebook Marketplace discovering a little entrepreneurial spirit she didn't know she had. Each new skill opened doors to independence, allowing our participants to feel that they were once again in control, capable of handling things like online banking or booking their own appointments.

Building Community and Reducing Loneliness. Over time we have seen friendships blossom as older people connected over shared stories, interests and life experiences. There has always been much excitement when we organise our many events including celebrations of Eid, Diwali, and Christmas that turn into moments when everyone feels a sense of belonging. These gatherings became our way of celebrating life. For our participants, dressing up and coming together felt like a celebration of who they are and all they have overcome. Events like these allowed everyone to feel seen, appreciated, and cherished.

Nanda's Voice
"Many of us thought it was too late to learn something new, but you've shown us that we can keep going, no matter our age."

User's Voice
"We love celebrations and events, gives us an opportunity to dress up and feel special"

Digital Champion's Voice
"At our seniors' coffee morning at Subco day centre most of our users don't see a device as just a working tool but also as a kind of entertainment, especially for our users who are more vulnerable with medical conditions and in consequence more digitally excluded".

Arts and Creative Expression: The project integrated arts sessions, providing an opportunity for our users to connect with activities they once loved- promoting mental wellbeing and offering creative outlets. Users engaged in painting, crafting, and other artistic sessions that **enhanced their emotional health and strengthened social bonds** through shared interests. Sessions were well attended with a consistent group of 15-20 participants and new people showing interest in art as a form of relaxation.

We are delighted that our Older People's Project has meaningfully improved participants' quality of life by reducing loneliness, enhancing digital literacy, and providing a supportive community space – with our success evidenced through the testimonials of the older people. As a result of our work, 124 older users have improved quality of life, physical and mental wellbeing and social relationships as well as access to support and arts activities that have reduced their experience of isolation and increased their sense of fulfilment.

Volunteering Support Project

In the reporting year, **24 Digital Champions** devoted over **4,347 hours** to supporting others - enabling community members to gain digital literacy. They played an integral role in peer-to-peer training aided by platforms like Learn My Way and Digital Unite. **18 of our Digital Champions have found employment**, some joining us as Digital Champion Assistants, a testament to their dedication and growth.

2023 National Digital Champion Award Winner!

S initially joined us to seek employment support. Through Skills Enterprise, S developed her confidence, organised digital skills sessions at her child's primary school, and went on to earn recognition as the 2023 National Digital Champion Award Winner.

Some of our volunteers also undertook roles as **Health Champions** helping residents use the NHS app and access essential health services online. Additionally, **6 users became Climate and Clean Air Champions**, and 4 registered as **Cost-of-Living Crisis Champions** with Newham Council, expanding their roles as community advocates.

Community Cohesion

Social, cultural and other celebrations provided positive and engaging activities throughout the year that created a sense of belonging and community connection when so many experienced isolation and loneliness. We delivered a range of community and social events linked to cultural, civic and community developments including linking with **UK Parliament Week** and **Get Online week** - during which participants learnt how to use the internet, conduct online research about Parliament and shop for items online at affordable prices.

Festive celebrations were organised too including for Christmas, Eid and Diwali with food, music, dance and games and a fun filled celebration.

Collaborative Partnerships

Working in partnership with local networks and community organizations has enabled us to combine and make the best use of our specialisms and expand our capacity to support more residents in need. We continued to develop strong partnerships with various organizations such as:

Money A+E, Our Newham Money, Project 17, Turn2Us, Birkbeck University, DWP/Job Centres, Alternative Trust, Higgins, RAMFEL, Churches, Schools, Mosques and Temples, FCA, Food Banks, Debt Free Advice, NHS, Green Doctor Team-Groundwork London, Carpenters Café, Magpie Project, Heal Together, First For Health, Hope for Humanity, Bonny Downs Community Association, Royal Docks Learning Centre, Compost Newham, UEL, WHTV, Start Now CIC, One Newham, Compass NHS, Aston Mansfield - Fitter Finance, Loughborough University, Trinity Community Centre, SUBCO, East Edge Community, BD Church, ELBA, Advice UK, Newham Libraries, Newham Renewal Project, ACDA, Staywell Partnership, Ageing Well Newham, Rabbits Road.

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Year Ended 31st March 2024

This collaboration enables us to provide effective referrals for our users and enhance the quality and diversity of support available to them.

We continue to explore opportunities for collaboration as this is the way forward to ensure sustainable services and support for marginalised and vulnerable communities in Newham.

Collaborations with organisations such as Lloyds Academy, Carpenters Café, Smallwood Trust, and Newham Council have been instrumental in helping us reach a broader audience and providing vital support services. Notably, our partnership with the Smallwood Trust focuses on supporting local women experiencing gender-based financial insecurity.

We continued as active members of the **Newham Anti-Poverty Alliance** and **lead for the Skills Development and Employment Strand** – mutually referring vulnerable and isolated users to access crisis support and help with finding employment, as well as financial and digital exclusion. We remain the lead organisation for delivery of the **Newham Digital Hub** to Newham's Digital Inclusion Strategy.

Support from Funders and Partners

We would like to thank our funders and partners for working with us to make a difference to the quality of life for often marginalised, vulnerable and isolated local residents: without their support, Skills Enterprise simply could not continue to achieve its aims and objectives.

Funders: London Borough of Newham, Good Things Foundation, The Mayor's Office, Groundwork, City Bridge Trust, National Lottery Community Fund, First for Health, Lloyds Bank Foundation, London Community Foundation, East End Community Foundation, Subco Trust, Aspers, Trust for London, Royal Docks Trust, Alternatives Trust, Sudden Financials, Westfield's Foundation Futures, House of Lords, Alternative Trust and Carpenters Cafe

Affiliations and Membership

We continually look to improve the quality of work through training, accreditations and membership or affiliation to relevant bodies within the sector. These currently include:

- Advice UK Member
- Digital Unite Member
- ROPES (Older People Employment Support)
- National Digital Inclusion network
- Certificate of Specialist Network Membership-Housing and Homelessness Network
- Certificate of Specialist Network Membership-Employability
- Certificate of Specialist Network Membership-ESOL
- Certificate of Specialist Network Membership-Health and Wellbeing
- Member of Money Guiders Network
- School Home Support – Member
- Refugee Employment Network (REN) membership

GOING CONCERN

The Trustees have been meeting regularly to monitor Skills Enterprise's financial position. At the end of March 2024, we had unrestricted reserves of £80,647 (2023: £70,880) which represents 4.5 months' of running costs. At the time of writing this report in the third quarter of 2024-25 we have achieved sufficient income to cover our expected costs for the year with a number of funding requests in the pipeline. Our current financial forecast runs until the end of March 2026. It is based on cautious income assumptions and shows that with the reserves we expect to have at the end of March, we are a going concern.

PLANS FOR FUTURE PERIODS

In the coming year our work will continue to join forces with Newham based charities, community centres, Council departments and others to make sure no Newham resident nor child in our area are suffering in low income, poverty or digital exclusion, support or access.

We will give priority to:

- **Expanding Digital Inclusion and Support for Digitally Excluded Users**

Digital Literacy Programmes: Develop accessible tech and digital literacy courses tailored for all users, focusing on practical applications like online banking, job searching, and engaging with emerging technologies.

Device Access and Data Support: Partner with local businesses and tech foundations to provide subsidized or free devices and data packages for low-income households, older adults, and other underserved groups.

Enhanced Online Safety Training: Offer workshops on scam awareness and online safety for all community members, helping them navigate the digital world securely and confidently.

Why This Is Important: In an increasingly digitised society, those without digital skills or access are at risk of being excluded from essential services, employment opportunities and social connections. Bridging the digital divide ensures everyone can access education, healthcare, and financial support while remaining connected.

- **Job Readiness and Employment Support**

Develop Employment Skills Hub: Offer tailored support in CV building, interview preparation, job search strategies and essential workplace technology skills for people of all backgrounds.

Tech for Employment: Introduce advanced tools and software training to help users adapt to modern workplaces and stay competitive in the job market.

Why This Is Important: Access to employment and career development opportunities is vital for economic independence and community well-being. Equipping individuals with the skills and confidence needed to secure and retain employment can transform lives and strengthen local economies.

- **Support for Older People**

Community Digital Hangouts: Create welcoming spaces where older adults can learn to use technology, access digital services, and build social connections, reducing isolation and improving well-being.

Why This Is Important: Older people often face unique challenges, including digital exclusion and loneliness. By fostering digital engagement, Skills Enterprise can help older residents remain connected, active, and supported in a rapidly changing world.

- **Community Collaboration and Partnerships**

New Strategic Partnerships: Collaborate with local councils, tech companies, and community organizations to bring specialized resources and expertise into the community.

Collaborative Funding Applications: Seek joint applications for larger grants focused on digital inclusion, employment support, and financial literacy.

Why This Is Important: Partnerships amplify impact, enabling Skills Enterprise to leverage shared resources and expertise. By fostering collaboration, we can expand our reach, deliver sustainable solutions, and create more inclusive communities.

- **Strengthening Organisational Development**

Marketing and Communication: Enhance marketing strategies to better communicate our mission, impact, and services to the community and potential partners. Invest in social media, website development, and outreach campaigns to engage wider audiences.

Systems and Procedures Implementation: Streamline internal processes by adopting modern management systems for tracking users, managing resources, and delivering services efficiently.

Impact Evaluation: Undertake independent evaluation of our programmes to measure their effectiveness and outcomes, identifying successes and areas for improvement, using the findings to refine our strategies and to better address community needs.

Diversify our income streams: Enhance our in-house fundraising capacity to increase our income from core funding sources, contracts and unrestricted income generated from our training and emerging consultancy services.

Why This Is Important: Developing a robust organisational infrastructure strengthens Skills Enterprise's ability to deliver on its mission, maintain transparency, and ensure long-term sustainability. Evaluating and learning from our efforts will maximise impact and build trust with stakeholders and the community.

FINANCIAL REVIEW

Reserves Policy

The Trustees have been meeting regularly to monitor Skills Enterprise's financial position. As at 31 March 2024 our total reserves stood at £223,872. Deducting Restricted Funds leaves free reserves at £80,647 (2023: £70,880) which represents 4.5 months of expenditure which is in line with our reserves policy.



Signed on behalf of the Trustees
Director/Trustee

Date: 24-11-24

Muhammed Shakir Abdeen

Independent Examiner's Report to the members of Skills Enterprise Ltd

I report on the accounts of the charity for the year ended 31st March 2024, which are set out in the following pages.

Respective responsibilities of trustees and examiner

The trustees are responsible for the preparation of the accounts. The 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.

Having satisfied myself that the charity is not subject to audit under company law and is eligible for independent examination, 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 the 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:
 - a. To keep accounting records in accordance with section 386 of the companies Act 2006; and
 - b. To prepare accounts which accord with the accounting records, comply with the Charities Act 2011 and the SORP (FRS102) "Accounting and Reporting by Charities" issued in March 2015.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.

BJ Dexter

Brian Dexter

Chartered Management Accountant

172 Sandford Road

East Ham

London

E6 3PX

Dated.....

24th November 2024

SKILLS ENTERPRISE LTD

Financial Statements

Year Ended 31st March 2024

STATEMENT OF FINANCIAL ACTIVITIES INCLUDING INCOME AND EXPENDITURE ACCOUNT FOR THE YEAR ENDED 31 MARCH 2024

	Note	Unrestricted Funds	Restricted Funds	Total 2024	Total 2023
<u>Income and Endowments from</u>					
Grants, Donations and Legacies	2	£ 10,082	£ 281,472	£ 291,554	£ 178,028
Total Incoming Resources		<u>£ 10,082</u>	<u>£ 281,472</u>	<u>£ 291,554</u>	<u>£ 178,028</u>
<u>Expenditure on:</u>					
Raising Funds		£ 0	£ 0	£ 0	£ 0
Charitable activities					
Training activities		£ 0	£ 217,590	£ 217,590	£ 168,113
Total cost of Charitable activities		£ 0	£ 217,590	£ 217,590	£ 168,113
Other costs	3	£ 315	£ 3,377	£ 3,692	£ 1,533
Total resources expended		£ 315	£ 220,967	£ 221,282	£ 169,646
Net movement in funds(before Transfers)		£ 9,767	£ 60,505	£ 70,272	£ 8,382
Transfers between funds		£ -	£ -	£ -	£ -
Net movement in funds		<u>£ 9,767</u>	<u>£ 60,505</u>	<u>£ 70,272</u>	<u>£ 8,382</u>
Reconciliation of Funds:					
Fund balances 1 st April 2023		£ 70,880	£ 82,720	£ 153,600	£ 145,218
Fund balances 31st March 2024		<u>£ 80,647</u>	<u>£ 143,225</u>	<u>£ 223,872</u>	<u>£ 153,600</u>

This statement of financial activities also complies with the requirements for an income and expenditure account under the Companies Act 2006. It includes all gains and losses in the year therefore a statement of total recognised gains and losses has not been prepared.

All of the organisation's operations are classed as continuing.

SKILLS ENTERPRISE LTD
Financial Statements
Year Ended 31st March 2024

BALANCE SHEET
AS AT 31 MARCH 2024

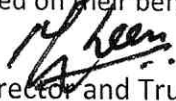
	Note	2024	2023
Fixed Assets			
Tangible Fixed Assets	6	<u>£ 759</u>	<u>£ 1,011</u>
Current Assets			
Debtors & Prepayments		£ 0	£ 0
Cash at bank or in hand		<u>£ 278,513</u>	
		£ 278,513	£ 181,616
Creditors: amounts due within			
One year	7	<u>£ 55,400</u>	<u>£ 29,027</u>
Net Current Assets		<u>£ 223,113</u>	<u>£ 152,589</u>
Creditors: amounts falling due after			
more than one year.		<u>£ -</u>	<u>£ -</u>
Net Assets		<u>£ 223,872</u>	<u>£ 153,600</u>
Income Funds			
Restricted Funds	9	£ 143,225	£ 82,720
General Funds		<u>£ 80,647</u>	<u>£ 70,880</u>
Total Funds		<u>£ 223,872</u>	<u>£ 153,600</u>

For the year ended 31 March 2024 the charity was entitled to exemption from Audit under section 477 of the Companies Act 2006 relating to small companies

Trustee Declarations

- The members have not required the charity to obtain an audit of its accounts for the year in question in accordance with section 476;
- The trustees acknowledge their responsibilities for complying with the requirements of the Act with respect to accounting records and the preparation of financial statements

These financial statements were approved by the members and authorised for issue on 24/11/24 and signed on their behalf by


 Director and Trustee

Muhammed Shakir Abdoun


 Director and Trustee

B. RAJENDRAN

SKILLS ENTERPRISE LTD

Financial Statements

Year Ended 31st March 2024

NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31st March 2024.

1 Accounting Policies

a. 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 March 2005 and updated May 2008, and the Charities Act 2011.

b. Fund Accounting

General funds are unrestricted funds which are available for use at the discretion of the trustees in the furtherance of the general objects of the charity and which have not been designated by the trustees for other purposes. These funds are held to finance both working capital and capital investment.

c. Incoming Resources

Incoming resources are credited in the accounts when they are received, except that:

- income tax recoverable on Gift Aid donations is credited at the same time as the related donation.
- Grants and Donations are only included in the SOFA when the charity has unconditional entitlement to the resources
- Performance related Grant income is only included in the SOFA once the related goods and services has been delivered
- Volunteer Help is not included in the accounts as its value cannot be measured with sufficient reliability, but it is described in the trustees' annual report.

d. Resources expended

- Liabilities are recognised in the accounts at the time when a commitment to make payment is incurred.
- Governance costs include the preparation and examination of statutory accounts, cost of trustee meetings and any legal advice to trustees on matters of governance

e. Tangible fixed assets and depreciation

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

Fixtures, fittings and equipment	25% p.a on reducing balance.
Computer Equipment	25% p.a on reducing balance.

SKILLS ENTERPRISE LTD

Financial Statements

Year Ended 31st March 2024

NOTES TO THE FINANCIAL STATEMENTS (Continued)

FOR THE YEAR ENDED 31st March 2024.

2. Voluntary Income

Current Year	Unrestricted Funds	Restricted Funds	Total 2024	Total 2023
Donations, Grants and Legacies				
General Funds				
Donations	£ 3,667	£ -	£ 3,667	£ 1,872
HMRC	£ 1,750	£ 1,250	£ 3,000	£ 5,000
Birbeck College	£ -	£ -	£ -	£ 75
Employment Support				
London Borough of Newham	£ 2,300	£ -	£ 2,300	£ -
London Community Foundation	£ -	£ 43,119	£ 43,119	£ 43,115
Aspers Good Cause	£ -	£ 3,925	£ 3,925	£ -
ESF Groundwork	£ -	£ -	£ -	£ 14,670
Welfare Guidance				
Trust For London	£ -	£ 26,700	£ 26,700	£ 26,700
Sucden Financials	£ 1,000	£ 9,000	£ 10,000	£ -
EUSS	£ -	£ -	£ -	£ 852
Skills Development				
The National Lottery Community Fund	£ -	£ 59,910	£ 59,910	£ 29,480
Good Things Foundation	£ -	£ -	£ -	£ 810
Royal Docks Trust	£ -	£ 17,481	£ 17,481	£ 11,000
Foundation for Future London	£ -	£ 20,000	£ 20,000	£ 3,000
London Borough of Newham	£ -	£ -	£ -	£ 16,850
Community Cohesion				
LBN Welcome Newham	£ -	£ 11,249	£ 11,249	£ -
Volunteers and Support				
NHS First for Health	£ -	£ 8,875	£ 8,875	£ -
Organisation Development				
Lloyds Bank Foundation	£ -	£ 50,000	£ 50,000	£ -
Older People				
City Bridge Foundation	£ -	£ 29,196	£ 29,196	£ 7,585
Multiple categories				
Alternatives Trust	£ 1,365	£ -	£ 1,365	£ 1,365
Higgins construction	£ -	£ -	£ -	£ 2,294
New Philanthropy Capital	£ -	£ -	£ -	£ 10,000
Compost London	£ -	£ -	£ -	£ 500
Bonny Downs Church	£ -	£ -	£ -	£ 280
House of Lords	£ -	£ 767	£ 767	£ -
Virgin Media/O2	£ -	£ -	£ -	£ 330
Lloyds Bank Foundation	£ -	£ -	£ -	£ 2,250
		£	£	£
Total	£ 10,082	£ 281,472	£ 291,554	£ 178,028

SKILLS ENTERPRISE LTD

Financial Statements

Year Ended 31st March 2024

NOTES TO THE FINANCIAL STATEMENTS (Continued) FOR THE YEAR ENDED 31st March 2024

Voluntary Income Prior Year.	Unrestricted Funds	Restricted Funds	Total 2023	Total 2022
General Funds				
UCL	£ 1,872	£ -	£ 1,872	£ 1,872
Power Bar	£ -	£ -	£ -	£ 100
HMRC	£ 4,490	£ 510	£ 5,000	£ 4,000
Birbeck College	£ 75	£ -	£ 75	£ -
Employment Support				
PTC Colours	£ -	£ -	£ -	£ 4,611
City Bridge Foundation	£ -	£ -	£ -	£ 41,208
London Community Foundation	£ -	£ 43,115	£ 43,115	£ -
ESF Groundwork	£ -	£ 14,670	£ 14,670	£ 1,711
Welfare Guidance				
Trust For London	£ -	£ 26,700	£ 26,700	£ -
EUSS	£ -	£ 852	£ 852	£ 3,000
Skills Development				
The National Lottery Community Fund	£ -	£ 29,480	£ 29,480	£ -
Good Things Foundation	£ -	£ 810	£ 810	£ 8,603
Royal Docks	£ -	£ 11,000	£ 11,000	£ -
Foundation for Future London	£ -	£ 3,000	£ 3,000	£ -
London Borough of Newham	£ -	£ 16,850	£ 16,850	£ 20,650
Community Cohesion				
Newham Community Renewal	£ -	£ -	£ -	£ 5,429
Plaistow South Big Local	£ -	£ -	£ -	£ 280
Volunteers and Support				
Lloyds Bank Foundation	£ -	£ -	£ -	£ 170
Older People				
City Bridge Foundation	£ -	£ 7,584	£ 7,584	£ -
Multiple categories				
Bulldog Trust	£ -	£ -	£ -	£ 15,000
Alternatives Trust	£ -	£ 1,365	£ 1,365	£ -
Higgins construction	£ -	£ 2,294	£ 2,294	£ -
New Philanthropy Capital	£ -	£ 10,000	£ 10,000	£ -
Compost London	£ -	£ 500	£ 500	£ -
Bonny Downs Church	£ -	£ 280	£ 280	£ -
Virgin Media/O2	£ -	£ 330	£ 330	£ -
Lloyds Bank Foundation	£ -	£ 2,250	£ 2,250	£ 30,000
Locality	£ -	£ -	£ -	£ 4,400
Total	£ 6,437	£ 171,591	£ 178,028	£ 141,082

SKILLS ENTERPRISE LTD
Financial Statements
Year Ended 31st March 2024

NOTES TO THE FINANCIAL STATEMENTS (Continued)
FOR THE YEAR ENDED 31st March 2024

3. Other Costs

	Unrestricted Funds	Restricted Funds	Total 2024	Total 2023
Governance: Independent Exam	£ 250	£ -	£ 250	£ 250
Bank Charges	£ 65	£ -	£ 65	£ 63
Insurance	£ -	£ 743	£ 743	£ 960
Accountancy Fees	<u>£ -</u>	<u>£ 2,634</u>	<u>£ 2,634</u>	<u>£ 260</u>
Total Governance costs	<u>£ 315</u>	<u>£ 3,377</u>	<u>£ 3,692</u>	<u>£ 1,533</u>

4. Net Incoming Resources for the year	2024	2023
This is stated after charging:		
Depreciation	<u>£ 251</u>	<u>£ 337</u>

5. Payments to Trustees

No salaries or wages nor expenses have been paid to the members/trustees during the year.

6. Tangible Fixed Assets	Fixtures & Fittings	Computer Equipment	Total
Cost			
As at 1 st April 2023	£ 330	£ 15,254	£ 15,584
Additions	£ 0	£ 0	£ 0
Disposals	<u>£ 0</u>	<u>£ 0</u>	<u>£ 0</u>
As at 31st March 2024	<u>£ 330</u>	<u>£ 15,254</u>	<u>£15,584</u>
Accumulated Depreciation			
As at 1 st April 2023	£ 318	£ 14,256	£14,574
Charge for year	£ 4	£ 247	£ 251
On disposals	<u>£ 0</u>	<u>£ 0</u>	<u>£ 0</u>
As at 31st March 2024	<u>£ 322</u>	<u>£ 14,504</u>	<u>£ 14,826</u>
Net Book Value			
As at 31st March 2024	<u>£ 8</u>	<u>£ 751</u>	<u>£ 759</u>
As at 31st March 2023	<u>£ 12</u>	<u>£ 999</u>	<u>£ 1,011</u>

SKILLS ENTERPRISE LTD
Financial Statements
Year Ended 31st March 2024

NOTES TO THE FINANCIAL STATEMENTS (Continued)

7. Creditors- Amounts falling due within one year	2024	2023
Deferred Income	£ 17,481	£ 4,643
Taxation and social security	£ 3,153	£ 555
Trade Creditors and Accruals	<u>£ 34,766</u>	<u>£ 23,829</u>
Total	<u>£ 55,400</u>	<u>£ 29,027</u>

8. Capital commitments

At 31st March 2024 the Charity had no capital commitments (2023 Nil).

9. Restricted Income Funds

Current Year	Balance 1 st April 23	Income Resources	Outgoing resources	Funds Transfers	Balance at 31 March 2024
Employment Support	£ 26,878	£ 47,044	£ 47,695		£ 26,227
Welfare Guidance	£ 18,668	£ 35,700	£ 30,404		£ 23,964
Skills Development	£ 24,848	£ 97,391	£ 78,175		£ 44,064
Community Cohesion	£ -	£ 11,249	£ 3,263		£ 7,986
Volunteering Support	£ -	£ 8,875	£ 2,519		£ 6,356
Organisational Support	£ -	£ 50,000	£ 24,943		£ 25,057
Old People	£ 3,582	£ 29,196	£ 23,207		£ 9,571
Multiple Strands	£ 8,744	£ 2,017	£ 10,761		£ -
	<u>£ 82,720</u>	<u>£281,472</u>	<u>£ 220,967</u>	<u>£ -</u>	<u>£ 143,225</u>
Prior Year	Balance 1 st April 22	Income Resources	Outgoing resources	Funds Transfers	Balance at 31 March 2023
Employment Support	£ 4,091	£ 57,785	£ 34,998		£ 26,878
Welfare Guidance	£ 9,390	£ 57,032	£ 47,754		£ 18,668
Skills Development	£ 36,317	£ 31,660	£ 43,129		£ 24,848
Community Cohesion	£ -	£ -	£ -		£ -
Volunteering Support	£ -	£ -	£ -		£ -
Old People	£ -	£ 7,585	£ 4,003		£ 3,582
Multiple Strands	£ 28,472	£ 17,530	£ 37,258		£ 8,744
	<u>£ 78,270</u>	<u>£ 171,591</u>	<u>£ 167,141</u>	<u>£ -</u>	<u>£ 82,720</u>

SKILLS ENTERPRISE LTD

Financial Statements

Year Ended 31st March 2024

For description of the various funds detailed above please see the Trustees report on activities and achievements during the year.

NOTES TO THE FINANCIAL STATEMENTS (Continued)
FOR THE YEAR ENDED 31st March 2023

10. Analysis of net assets between funds

	Unrestricted Funds	Restricted Funds	Total
Tangible Fixed Assets	£ 759	£ -	£ 759
Current Assets	£ 81,298	£ 197,215	£ 278,513
Creditors	<u>£ (1,410)</u>	<u>£ (53,990)</u>	<u>£ (55,400)</u>
Total	<u>£ 80,647</u>	<u>£ 143,225</u>	<u>£ 223,872</u>

11. Employees

During the year the charity had an average of one (2023: one) full time employees and ten (2023: nine) part time employees. The total employment cost was £165,547 (2023: £133,708). No member of staff received remuneration over £60,000.

	2024	2023
Gross Salaries	£ 152,820	£ 122,417
ER NIC	£ 10,728	£ 9,392
ER Pension costs	<u>£ 1,999</u>	<u>£ 1,899</u>
Total	£ 165,547	£ 133,708

Skills Enterprise makes defined contributions payments to an auto enrolment pension scheme where the employee qualifies for auto enrolment.

SKILLS ENTERPRISE LIMITED

England & Wales - Charity number 1120254

Accounts

Company Registration Number 05988709

Skills Enterprise Ltd

Company Limited by Guarantee

Financial Statements

For the year ended 31st March 2023

Charity Number 1120254

Company Registration Number 05988709

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SKILLS ENTERPRISE LTD
Financial Statements
Year Ended 31st March 2023

LEGAL AND ADMINISTRATIVE INFORMATION

Registered charity Name	Skills Enterprise Ltd
Charity Registration Number	1120254
Company Registration Number	05988709
Registered Office	Trinity Centre East Avenue London E12 6SG
Trustees	Mr M S Abdeen Mr G D Kulothungan Mr A J Marri Mr B Rajendran Mr A M Zackaria
Independent examiner	Brian Dexter ACMA, CGMA. 172 Sandford Road East Ham London E6 3PX
Bankers	HSBC Bank plc 118 High Street North London E6 2HX

TRUSTEES' ANNUAL REPORT FOR THE YEAR ENDING 31st MARCH 2023

The Trustees, who are also directors for the purposes of company law, present their report and financial statements of the charity for the year ended 31st March 2023.

The accounts have been prepared in accordance with the accounting policies set out in the notes to the accounts and comply with the Charities Act 2011 and the SORP (FRS102) "Accounting and Reporting by Charities" issued in March 2015.

STRUCTURE AND GOVERNANCE

Skills Enterprise Limited is a registered charity (1120254) and a company limited by guarantee (05988709). It is governed by its Trustees who are also Directors and meet regularly to manage its affairs.

Company and charity law requires the Trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charity and of the surplus or deficit of the charity for that period. In preparing these financial statements, the Trustees have:

- Selected suitable accounting policies and then applied them consistently
- Made judgements and estimates that are reasonable and prudent
- Stated whether applicable accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements; and
- Prepare the financial statements on the going concern basis.

The charity has a core of employed staff, but it also relies upon the services of a pool of community and digital champion volunteers for the delivery of its services. Day to day organisational decisions are delegated to the Project Manager.

The Trustees have overall responsibility for ensuring that the charity has an appropriate system of controls, financial and otherwise. They are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Companies Act.

Risk

The Trustees have given due consideration to the major risks to which the charity is exposed, and are satisfied that systems, policies and procedures are in place to mitigate exposure to major risks.

SKILLS ENTERPRISE LTD

Financial Statements

Year Ended 31st March 2023

CHARITABLE OBJECTIVES AND ACTIVITIES

Who we are and what we do

Skills Enterprise is a vibrant community organisation, with a **vision that vulnerable and marginalised people in the London Borough of Newham, especially those from Black, Asian and other minoritized communities, are included and empowered with improved life chances and choices.**

We want to combat the challenges arising from deprivation and social exclusion in the local community through a range of high-quality digital inclusion, advice and advocacy, social, empowerment, educational, healthy living and recreational programmes. In all we do, we aim to break down barriers and reduce isolation, enabling access to learning, training and opportunities, empowering people to reach their goals.

Our mission is to include the excluded through digital skills training, employment support, and community cohesion and participation. Through a holistic and person-centred approach, we offer a range of activities and services:

- Bespoke digital training programmes that focus upon the needs, motivations, and lifestyles of participants.
- Digital competence coaching and training of digital champions: volunteers who help with the former.
- Employability basics - English conversation, CV preparation, career guidance, digital job search, interview presentation, job ready club.
- Women's empowerment activities.
- Survival basics- crisis support, advocacy and welfare support; financial inclusion, money management (budgeting, saving, understanding the terminology).
- Community cohesion - community events, health and wellbeing workshops, awareness raising sessions and events.

Our objectives are to:

- Increase digital competence, especially among the middle aged and elderly
- Improve the employability or capability of local people
- Foster a deeper understanding of rights and responsibilities

Our basic assumptions are that:

- Those who lack even the most basic digital skills are limited in navigating the modern environment, since online competence is now required to apply for benefits, arrange a grocery delivery, or to book a doctor's appointment.
- People will have more chances and be more employable if they have basic digital, language and communication skills.

SKILLS ENTERPRISE LTD

Financial Statements

Year Ended 31st March 2023

- People will be more empowered if they can understand their rights and navigate the public and political systems.

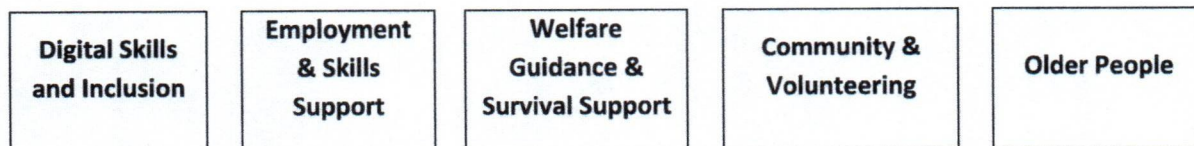
Public Benefit

The activities detailed below have all been undertaken to further the Charity's purposes for the public benefit. In shaping and planning the activities for the year, Trustees have considered the Charity Commission's guidance on public benefit. Skills Enterprise regularly consults and actively seeks feedback and suggestions from its beneficiaries, volunteers, partners and supporters.

We seek to help people to develop essential skills necessary to improve the quality of their lives and of the local community, enabling access to learning, training and social opportunities, empowering people to reach their goals. In all that we do, we aim to break down barriers and reduce isolation, working with people of all faiths to promote understanding between all sections of the local community.

Main Activities

At Skills Enterprise we believe that our strength lies in our diversity, meeting the needs of local people, our local community and supporting local community aspirations. We aim to promote understanding between all sections of the local community, offering a setting for multicultural, interfaith and intergenerational exchange through our services. A major area of our work seeks to help people develop essential skills necessary to improve the quality of their lives and of the local community, with our 5 main activity areas striving to fulfil our purpose for public benefit:



ACHIEVEMENTS AND PERFORMANCE

Cost of Living Impact

The cost-of-living crisis cast a shadow over London, affecting various facets of daily life. For the digitally excluded, this crisis deepened the existing challenges they faced in accessing essential services, opportunities, and information. As the price of necessities soared, these individuals found themselves at an increased disadvantage, lacking the digital tools that have become essential in navigating today's world.

During the year, we witnessed first hand the profound implications of the rising cost of living, specifically its impact on the digitally excluded individuals in our communities. As a charity committed to fostering digital inclusion, it is crucial to address how economic challenges intersect with digital disparities and exacerbate inequalities.

SKILLS ENTERPRISE LTD

Financial Statements

Year Ended 31st March 2023

According to insights from our Cost-of-Living Survey and discussions within our users' forums, users experienced a staggering 63% surge in their overall expenditure. This included escalating rental costs and utility bills, forcing our users to choose between providing sustenance for their families or staying warm during the winter months. The effect of this crisis has been profound, with users experiencing heightened levels of anxiety that have impacted their physical and mental well-being as they contend with new and rising debts and trying to survive on a day-by-day basis. Some of the findings from our survey revealed that:

- 21 users had built up rent arrears.
- 41 users not renewing home broadband
- 33 had to turn off heating, despite the cold weather.
- 40 felt frightened, anxious or depressed.
- 18 faces serious financial problems.
- 12 turned to a loan shark or unofficial lender.
- 15 cancelled home contents insurance.
- 29 had fallen behind or struggled to pay bills (other than rent).

Users supported with:

Energy bills and fuel poverty awareness - 54
Applying to new Universal Credit – 41
Applying for welfare benefits calculations – 76
Signposting help for specialist welfare & debt advice - 21

In addition to our welfare and advocacy support we were able to provide assistance with **Household Support Vouchers** that we were commissioned to deliver by the local council. The scheme enabled us to provide an immediate response for households struggling financially due to the cost-of-living crisis. Online and in person vouchers of up to £250 were offered to cover critical necessities such as food, energy bills and clothing. As well as providing immediate relief, the Scheme was made accessible through online and in-person vouchers and additional support with welfare benefits guidance, debt advice, employment support and digital skills training. We were pleased to be re-commissioned to deliver the service for 2023/2024.

Cost-of-Living: Household Support Fund scheme:

£1,800 of Tesco food vouchers distributed.
£7,250 to provide critical support for other necessities.
46 families benefited.

We also provided additional activities to support users in building their financial resilience during the year such as our **Digital Energy and Sustainability** workshop that helped users to save on their energy bills. The event was supported by the local Council's Senior Energy & Sustainability Officer with **25 users attending**. Our **Cost-of-Living**

SKILLS ENTERPRISE LTD

Financial Statements

Year Ended 31st March 2023

Debt Advice Bus held on the 29th November 2022 **benefited 29 people** who were struggling with debts to receive free advice on managing their debts, budgeting and benefits advice.

At the invitation of Newham Council, we participated in the local **Cost-of-Living Crisis One Stop Shop** over four weeks at the local East Ham library. The initiative was highly successful as users attending received holistic support in various areas like housing, money matters, energy bills, employability, digital skills to name a few.

Digital Skills – Newham Digital Hub

Digital exclusion is often invisible and misunderstood, affecting all ages, with our data and interactions with users highlighting how it further adds to the deprivation and poverty already experienced by marginalised communities. Money related problems, unemployment and digital exclusion are complex and entrenched issues which are interconnected and must be tackled holistically if we are empower those most disadvantaged in finding a route out of poverty.

As a UK Online (accredited) Centre, we continued to work with local communities to address digital exclusion and their lack of skills. Beyond our centre-based service delivery, we also undertook outreach to community groups and providers such as Magpie, Alternative Trust, working with homeless/vulnerably housed women, and other groups to promote volunteering as a Digital Champion.

Case Study:

Mrs P, a mother of a three-year-old daughter, faced an overwhelming tragedy when she lost her husband to COVID-19. Navigating grief and the responsibilities of raising a family on her own, she reached out to Skills Enterprise for assistance. Recognizing the pivotal role of digital literacy in her situation, Mrs. P registered for our welfare and benefit support programme, along with digital classes.

Lack of digital skills emerged as a significant barrier for Mrs P in accessing essential service online, with the lack of devices being a critical concern for her children's education. Understanding the urgency of the situation, our organization stepped in to provide comprehensive support. Mrs. P was equipped with a digital device and data connectivity, enabling her to attend online classes, support her children's schoolwork, access essential benefits, shop for affordable necessities online, and communicate effectively through emails and document sharing.

Through this support, Mrs P not only gained valuable digital skills but also developed the confidence to navigate online platforms independently. She efficiently managed her family's budget, ensuring a stable financial situation despite her husband's absence. Mrs P's story serves as a testament to the transformative power of our holistic approach in empowering individuals when faced with adversity whilst equipping them with skills for life.

As part of our **Digital Inclusion Project**, we **distributed devices and data**, generously supplied by The Good Things Foundation and Start Now CIC; these resources have played a pivotal role in empowering users to engage in a

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range of financial and economic activities to support their wellbeing, either independently or with ongoing assistance from our organization and various community partners.

By the end of March 2023, **54 devices** (tablets, mobile phones, laptops) and 61 data resources were distributed. The devices also helped users to maintain links with their loved ones or to develop support networks - fostering a sense of community connection. Many people have been able to continue learning or even start new educational journeys as a result of having access to a device. Some participated in courses with other community organisations and developed skills and habits that have helped them in shaping their career paths.

Priority was given to:

- Those without or who could not afford a device and connectivity.
- Families with school aged children who need tech and data to aid their education.
- Unemployed, job seekers etc.,
- Homeless individuals
- Refugees
- Elderly people.

Our 8-week **Digital Health Project** aimed to improve participants' healthcare accessibility and enhance their digital literacy. The Project specifically focussed on empowering participants to use online GP consultations and to manage their healthcare needs using dedicated apps. We also provided personalised one-to-one support to guide users through the complexities of various health applications.

Approximately **25 users experienced significant benefits** from our project, acquiring essential skills and confidence to navigate digital healthcare resources effectively. Beyond gaining crucial insights into online GP consultations, participants became proficient in using healthcare apps, ensuring their capacity to access quality healthcare services in the digital age. This project not only imparted vital knowledge but also fostered a level of expertise - empowering individuals to actively engage with and benefit from digital healthcare platforms.

Through our Digital Skills Training, our goal has been to bridge the digital divide by offering communities access to digital technology Internet connectivity and the digital skills training to the communities. Through a variety of initiatives, workshops and outreach programmes we worked towards empowering individuals with the knowledge and tools necessary to thrive in the digital age. For example, we worked with Magpie to deliver Digital Champion training for homeless and vulnerably housed women, providing them with free devices and data to all 14 participants.

Our **Digital Hub** model was created to be flexible to ensure support for anyone seeking assistance with digital skills, regardless of their background or personal circumstances. The Hub supports a 'learner' population that is diverse in its needs and barriers.

Each week we conducted digital based vocabulary training sessions, providing practical exercises using laptops and tablets and covering a broad spectrum from basic digital literacy to advanced skills, empowering participants

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with practical skills for navigating the digital landscape. Around 25 users attended each session covering topics that included:

- Using your device
- Starting to use the internet.
- How to use email
- Safety and security online
- Staying in touch
- Spending money online
- Online entertainment
- Working with office programs
- Employment and work
- Managing your health online.

In partnership with the Financial Conduct Authority, we organised a **Scam Awareness and Cost of Living workshop** with **45 users benefitting** from how to spot different kinds of scams and to discuss banking concepts like online banking interest rates, how money savings function, and about supermarket bills, discounts, Clubcard coupons and other financial initiatives.

In our **Digital Based English Vocabulary Training** the focus was on improving users' language proficiency thus increasing their confidence in both verbal and digital communication. Interactive communications and engaging exercises were incorporated into the session to make the learning experience enjoyable and effective.

After attending the training, the users reported that their confidence in verbal communication had increased enabling them to express themselves fluently and accurately in various situations. With improved vocabulary and communication skills the users reported higher levels of confidence in their personal and professional interactions leading to increased self-assurance and enabling them to compose emails, messages and other digital communications with clarity and precision.

We were delighted to be able to host a delegation in March 2023 with 15 members of the **House of Lords** in attendance at our community base, interacting with our users and hearing their stories about their challenges, experiences of living in one of the most marginalised areas of the UK and the impact of digital exclusion on their lives and the benefits to their wellbeing in receiving support with a digital device and data. Full details of the visit can be found in the blog by The Good Things Foundation: <https://www.goodthingsfoundation.org/what-we-do/news/house-of-lords-visit-to-a-digital-inclusion-hub/>.

Employment and Skills Support

We continued embedding digital inclusion through our employment support and skills activities with workshops and 1to1 support as users felt the full weight of the cost-of-living crisis. During the reporting period we **supported 482 users**, who attended 179 recorded Employment Sessions, with 1,126 hours of participation in activities

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Into Employment:

As a result of the Employment Support Project, **73 uses are in employment** (26 in full time work and 47 in part time).

(including ESOL and digital training sessions) to overcome their employment barriers. Out of the 482 users, 338 are continuing to use our various services in their journey with us.

Amongst the increasing number of people **continuing to use our services were refugees/migrants** who were qualified and experienced professionals but were unable to access skilled jobs due to lack of recognition of their qualifications in the UK as well as other barriers that led them to being unemployed or in lower paid, lower skilled roles.

Our unique and **long-term relationship with the Job Centre** has been sustained as we have been able to achieve a good level of success in getting their clients who are furthest from the job market into work. This included those who were previously in work who had not developed their work skills, leading to a reduced resilience when they were faced with sudden unemployment.

We continued to provide 1to1 **Employment Sessions** during the year, supporting **55 users** over 260 hours. The sessions supported 36 of the 55 users into employment and 25 into additional employment training. This included weekly 2.5-hour **CV workshops**, followed by 1to1 sessions, some in partnership with other organisations that enabled us to **engage 358 users** who all were able to update their CVs. Our regular, weekly Job Club was extended through outreach to other community organisations, such as the Alternative Trust (for women who face domestic violence, are homeless or vulnerably/temporarily housed) where 3 hour-weekly sessions were provided over 13 weeks benefiting 16 of their users.

Case Study:

Miss L registered with our organisation two years ago seeking help to improve her English language abilities, digital literacy and for assistance with getting into employment. It was apparent that Miss L's language and digital barriers impacted her ability to communicate effectively and limited her employment opportunities. Recognising her potential, she enrolled in our English and digital training programmes whilst also accessing our employment support services.

As her confidence and skills developed, Miss L applied for and received an invitation for an interview as a care assistant in a Care Home. During the interview her improved English proficiency and her ability to express her calm and kind character left a good impression on the interviewers, who were deeply impressed with the way she presented herself and her genuine answers. As a result, Miss L was offered the job. Her success not only transformed her life but also highlighted the effectiveness of our training and support programmes. Her positive experience and her confidence have not only secured her employment but also significantly enhanced her overall well-being.

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We extended the range of our Employment Support activities during the year to include attendance at **3 Job Fairs**, engaging with local employers and supporting **32 users**, with **12 moving into employment** (full and part time). Training was provided to support **35 participants to become Digital Champions** using the Learn My Way programme, to support our digital delivery work; **18 have since** moved into part-time or full-time **employment**. In collaboration with Birkbeck University we were delighted to have recruited and engaged 25 users in our Pathways to Employment workshop.

In response to the growing Creative Industries in the Borough, we organised a 6-week **Employment Creative Industry (Phase 1) Skills Training** for 15 users led by a local social enterprise – Start Now CIC, covering topics such as 3D Printing, Digital Marketing and Branding. **7 of the participants are now in employment**.

In Numbers:

- 96 outreach sessions (2-3 hours per session)
- 464 hours of training (including outreach)
 - 172 users referred by the Job Centre
 - 34 users referred by Manor Park Library
- 13 users referred by Bonny Downs Community Association
 - 117 users attended at Trinity Community Centre

Welfare Guidance, Survival, Support

Amidst the prevailing cost-of-living crisis and inflation, we have provided unexpected and overwhelming support to 180 users, assisting with various forms of support like fuel debts, housing, benefits guidance, in-work poverty, lack of confidence to claim their benefits, lack of communication skills, victims of scams, victims of loan sharks, lack of confidence due to digitally exclusion, change of circumstances, bereavement, ill health, carer responsibility, family circumstances - to name a few.

In our ongoing commitment to reduce poverty among Newham residents, Skills Enterprise has implemented a range of activities focused on providing practical support, digital skills training, referrals to specialist advice, and ongoing one-to-one support.

Our 1to1 welfare guidance and advocacy services, held every Wednesday and Friday, have proven instrumental in addressing the diverse needs of our users. Amidst the cost-of-living crisis, we **provided support to 180 users facing challenges** such as fuel debts, housing issues, benefits guidance, in-work poverty, lack of confidence in claiming benefits, digital exclusion, and various other issues. Following our workshops on the cost-of-living and scam awareness in collaboration with the Financial Conduct Authority (FCA), **over 100 users sought further guidance** in areas such as employment, benefit support, upskilling, improving digital skills, overcoming language barriers, and exploring volunteering opportunities.

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Through our active participation in the Cost-of-Living crisis One-Stop Shop events organized by Newham Council, **we reached 108 residents** and provided holistic support in areas like housing, money matters, energy bills, employability, and digital skills. We also provided valuable support through referrals and signposting, **connecting around 80 users to specialist advice and support** from partner organizations and successfully **reduced threatening letters from debt collection companies for 45 users**, alleviating stress and fostering financial control.

Our Money Matters workshops (Covering topics Online Banking, Online Budgeting, being online) provided approximately 32 hours of workshops and training with **226 users attending**. Digital workshops covered essential topics such as online budgeting, impulse shopping control, effective savings strategies, and online banking. The workshops aimed to empower users with practical knowledge and skills in navigating the digital financial landscape confidently, in setting financial goals and utilising digital tools to maintain a balanced budget, ensuring financial stability.

Participants learned how to differentiate between wants and needs, make conscious buying decisions and discover tips on automating savings, setting up digital saving accounts and leveraging budgeting apps to achieve their financial goals. Practical exercises were conducted to encourage them to implement these strategies in their daily lives. As a result of our constant efforts, our **users saved over £150,000** direct /indirectly, that included clearing HMRC debts of £26,000, £10,000 of rent arrears and £12,000 of loaned money. In addition:

- **78 users** were skilled to efficiently use comparison websites,
- **35 successfully swapped energy suppliers**, and
- **c70 gained proficiency in online banking**.

Despite facing increased demand due to the cost-of-living crisis, Skills Enterprise adapted by enhancing support services and focusing on positive environmental impact initiatives. We installed a "**Multifunctional Digital Kiosk**" to provide expert benefit and welfare advice, partnering with Team Green Doctor for energy-related workshops, and received the **Good Things Foundation Centre of the Month award for Spearheading in Digital Training**.

A key outcome and benefits of our guidance and advocacy work has been the increase in residents accessing the welfare benefits they are entitled to, and the valuable knowledge gained about benefits, resulting in improved financial security.

Volunteering

Volunteers are critical to our organisation and our ability to provide the level of support to the increasing number of residents seeking our help. In this respect, it has been a very eventful year. We received a total of 21 applications to volunteer on our projects after users had completed our basic digital skills programme training. We recruited through our various projects e.g. our Seniors Project, Digital Coffee Mornings, Pathways Into Employment Project, Digital Hub and outreach sessions.

We continued to use '**Learn My Way**' and an external provider, Digital Unite to set up and run the Digital Champions Network online - supporting digital champions (volunteers) in local communities to deliver peer-to-peer training.

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With the addition of new skills, building a portfolio, certificates and references, our volunteer Digital Champions collectively volunteered 4,347 hours in the year, with **18 of the 21 Digital Champions having moved successfully into employment**. This included employment with Skills Enterprise for some of the volunteers as Digital Champion Assistants. Our thanks also goes to the **University of East London** in providing **Digital Story Telling** skills training for our volunteers and staff.

This time last year, we had just finished training 7 of our **Health Champions** to assist people with using online tools and apps to book appointments, download the NHS app to support their health and gain knowledge about all NHS services with confidence and to get the advice needed for themselves and their family. During a 12-week pilot project with a local GP Group (14HG), **3 Health Champions assisted 9 patients** – and deemed a great success by all involved.

Case Study:

S began her journey with us needing support with applying for jobs and Universal Credit. As her confidence developed, she trained as a Digital Champion and went on to identify local needs, such as at her daughter's primary school for mums to develop their digital skills. She went out of her way to organise the sessions, advertising and supporting the delivering of 12 sessions to 10 parents with 9 successfully completing the Basic Digital Skills training.

S was nominated by Skills Enterprise and became the National Digital Champion Award Winner for 2023. S has said: "I have enjoyed being a Digital Champion and helping people progress in their digital learning. There is a lovely lady called Marion that I have been helping and it has been nice seeing her learning each week and I look forward to helping more people progress in their digital learning".

Other volunteering initiatives included successfully registering 6 of our users as a London Borough of Newham **Climate and Clean Air Champion** in addition to **4 of our users** registering for the **Cost-of-Living Crisis Champion** training in collaboration with Newham Council.

As our Digital Champions were successfully gaining employment after engaging with our service there was a need to constantly recruit to meet the demand for digital skills training.

Community Cohesion

Social, cultural and other celebrations provided positive and engaging activities throughout the year that created a sense of belonging and community connection when so many experienced isolation and loneliness. We delivered a range of community and social events linked to cultural, civic and community developments including linking with UK Parliament Week and Get Online Week and Cost-of-living week, during which participants learnt how to use the internet, conduct online research about Parliament and shop for items online at affordable prices.

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Festive celebrations were organised too including for Diwali with food, music, dance and games and a fun filled Christmas celebration. Users were able to complete an online survey by scanning the QR code.

Older People

For our older people in our **Older People's Project** – digital exclusion was recognised as a key barrier to their overall wellbeing. We remained committed to addressing poverty, improving wellbeing, mental and physical health, combatting disadvantages, defeating ageism, recognizing diversity, addressing social exclusion and promoting more effective public services for older people. We were delighted to have secured funding from the Royal Docks Trust to contribute to our work in improving the quality of life for older people by providing weekly digital coffee mornings that offered opportunities for them to come together, get online, use digital devices and remain socially connected.

In Newham 37% of older people are living in income deprived households compared to the national average of 14%. With 73% of Newham residents being of Black, Asian or other minority ethnic backgrounds the impact is greater for them (Age UK, Pension Poverty Report 2021).

Our Digital Champions were also involved in providing sessions to build the digital skills and confidence of the older participants in accessing information or activities such as healthy eating, mental health information, exercise groups, or to make health appointments to access other essential services and advice online. We focussed on older residents who felt isolated and who are vulnerably housed/in sheltered accommodation. To target this group, we worked with Pinnacle Housing who provided us with the community space for participants to meet as well as with promoting the new services and activities.

We delivered weekly digital sessions and coffee mornings for up to 3 hours per session for 28 weeks with **51 users benefitting** from social connections. They also reported that they felt happy while at the same time gaining knowledge about healthy eating, boosting creativity, and developing their knowledge and use of digital devices to access activities and social resources. **39 users reported an improved sense of wellbeing** and quality of life as a result of being more digitally included and socially connected.

Collaborative Partnerships

Working in **partnership** with local networks and community organisations has enabled us to combine and make best use of our specialisms and expand our capacity to support more residents in need. We continued to develop strong partnerships with various organisations such as: Money A+E, Our Newham Money, Project 17, Turn2Us, Birkbeck University, DWP/Job Centres, Alternative Trust, Higgins, RAMFEL, Churches, Schools, Mosques and Temples, women's refuges, FCA, Food Banks, Debt Free Advice, NHS, Green Doctor Team, Groundwork London,

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Bonny Downs Community Association - enabling us to provide effective referrals for our users and to enhance the quality and diversity of support available to them.

10 users were referred to our local MP Sir Stephen Timms to address their housing and other issues. A further 5 users were referred to a Social Prescriber service for assistance. 65 users were also provided with information and referrals regarding the food banks and Ramadan feasts.

15 users were referred to the Citizen Advice Bureau (CAB) for support, and five users to Turn2Us. 20 users were referred to the National Debt Advice Services, while 35 users were directed to our partners - Our Newham money and Money A+E, to receive expert advice on debt management and benefits. Additionally, 20 users were referred to Newham Council for assistance with social and private housing matters. 12 users were referred to the Green Doctors team, Groundwork London for free home visit consultation and phone consultations to save on their energy bills.

We initiated a weekly outreach programme at **Pinnacle Community Project** in the Royal Docks, Canning Town and Custom House area, where we provide assistance to digitally excluded users. Additionally, our regular Digital Coffee Mornings for older residents in this part of the borough continue to thrive, serving as a vital resource for the community. We also launched an Older People Digital Coffee Morning at Subco, catering to Asian older people. These sessions combine arts and digital elements to promote digital inclusion and facilitate online engagement among elderly residents.

Our partnership with the **Newham Renewal Project** remains robust. We collaborated on a joint bid to provide digital inclusion and energy-saving training to digitally excluded individuals with three of our Digital Champions having enrolled in training to become Energy Champions.

Acknowledging the unique requirements of our users facing financial constraints due to their No Recourse to Public Funds (NRPF) status, we also referred them to expert organisations such as Project 17.

We continued as active members of the **Newham Anti-Poverty Alliance** and **lead for the Skills Development and Employment Strand** – mutually referring vulnerable and isolated users to access crisis support and help with finding employment, as well as financial and digital exclusion.

Support from Funders and Partners

We would like to thank our funders and partners for working with us to make a difference to the quality of life for often marginalised, vulnerable and isolated local residents: without their support, Skills Enterprise simply could not continue to achieve its aims and objectives.

Funders: London Borough of Newham, Good Things Foundation, The Mayor's Office, London Community Foundation, Trust For London, Royal Docks Trust, National Lottery Community Fund, Foundation For Future, Groundwork, City Bridge Foundation, Think NPC, Faith Action, Lloyds Bank Foundation, Locality.

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Affiliations and Membership

We continually look to improve the quality of work through training, accreditations and membership or affiliation to relevant bodies within the sector. These currently include:

- UK Online Accredited Centre
- CMA Accredited Debt Advisor staff
- Advice UK Member
- Digital Unite Member
- ROPES (Older People Employment Support)
- Certificate of Specialist Network Membership-Housing and Homelessness Network
- Certificate of Specialist Network Membership-Employability
- Certificate of Specialist Network Membership-ESOL
- Certificate of Specialist Network Membership-Health and Wellbeing
- Member of Money Guiders Network
- School Home Support – Member
- Refugee Employment Network (REN) membership
- London Youth Member

GOING CONCERN

The Trustees have been meeting regularly to monitor Skills Enterprise's financial position. At the end of March 2023 we had unrestricted reserves of £70,880 which represents approximately 6 months' of expenditure. At the time of writing this report in the third quarter of 2023-24 we have achieved sufficient income to cover our expected costs for the year with a number of funding requests in the pipeline. Our current financial forecast runs until the end of March 2025. It is based on cautious income assumptions and shows that with the reserves we expect to have at the end of March, we are a going concern.

PLANS FOR FUTURE PERIODS

In the coming year our work will continue to focus on the continued impact of the cost-of-living crisis (and Covid-19), particularly on adults, families and children/young people from Black, Asian and other minority communities, whom we predominantly serve. We will therefore continue to join forces with Newham based charities, community centres, Council departments and others to make sure no Newham resident nor child in our area are suffering in low income, poverty or through lack of digital skills, support or access.

We will give priority to:

- **Strong focus on digital inclusion**

Digital inclusion is an urgent priority that needs addressing to enable all people to participate fully in everyday civic and social life as well as being able to access opportunities to help them out of poverty. We will continue to increase the number of Digital Champions we recruit and train as well as creating

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opportunities to train as digital health champions, Energy Champions and Money Champions. We will also pay particular attention to the needs of older people, working in partnership with the First 4 Health Group, to ensure that as health services convert to digital access only, older people are not left behind.

- **Sustaining our services to meet current and emerging needs.**

We will focus on securing much needed funding to develop our digital inclusion work and training, and to continue our data gathering to gain up to date insights on the ongoing impact the cost-of-living crisis and future needs of users.

- **Develop our Employability programme**

We will step up our employability programme, including digital skills training, 1to1 career guidance, Job Club and job search support to enable residents to access and develop employment opportunities.

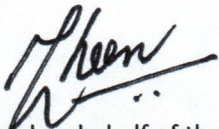
- **Re-introduce the Voice Box Cafe**

We still have a long way to go before our politics and democracy are truly inclusive and representative of our society. Our priority will be to secure funds to restart our women's empowerment work and Voice Box Café to engage women through a programme of activities covering education, participation, and celebration of UK democracy.

FINANCIAL REVIEW

Reserves Policy

The Trustees have been meeting regularly to monitor Skills Enterprise's financial position. As at 31 March 2023 our total reserves stood at £153,600. Deducting Restricted Funds and the value of fixed assets leaves free reserves at £70,880 which represents approximately 6 months of expenditure which is in line with our reserves policy.



Signed on behalf of the Trustees
Director/Trustee

Date: 7/12/2023

MUHAMMED SHAKIR Abdeen

SKILLS ENTERPRISE LTD

Financial Statements

Year Ended 31st March 2023

Independent Examiner's Report to the members of Skills Enterprise Ltd

I report on the accounts of the charity for the year ended 31st March 2023, which are set out in the following pages.

Respective responsibilities of trustees and examiner

The trustees are responsible for the preparation of the accounts. The 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.

Having satisfied myself that the charity is not subject to audit under company law and is eligible for independent examination, 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 the 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:
 - a. To keep accounting records in accordance with section 386 of the companies Act 2006; and
 - b. To prepare accounts which accord with the accounting records, comply with the Charities Act 2011 and the SORP (FRS102) "Accounting and Reporting by Charities" issued in March 2015.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.

BJ Dexter

Brian Dexter
Chartered Management Accountant
172 Sandford Road
East Ham
London
E6 3PX

Dated.....7/12/2023

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Financial Statements
Year Ended 31st March 2023

STATEMENT OF FINANCIAL ACTIVITIES
INCLUDING INCOME AND EXPENDITURE ACCOUNT
FOR THE YEAR ENDED 31 MARCH 2023

	Note	Unrestricted Funds	Restricted Funds	Total 2023	Total 2022
<u>Income and Endowments from</u>					
Grants, Donations and Legacies	2	£ 6,437	£ 171,591	£ 178,028	£ 141,082
Total Incoming Resources		<u>£ 6,437</u>	<u>£ 171,591</u>	<u>£ 178,028</u>	<u>£ 141,082</u>
<u>Expenditure on:</u>					
Raising Funds		£ 0	£ 0	£ 0	£ 0
Charitable activities					
Training activities		£ 1,932	£ 166,181	£ 168,113	£ 135,456
Total cost of Charitable activities		<u>£ 1,932</u>	<u>£ 166,181</u>	<u>£ 168,113</u>	<u>£ 135,456</u>
Other costs	3	£ 573	£ 960	£ 1,533	£ 2,243
Total resources expended		<u>£ 2,505</u>	<u>£ 167,141</u>	<u>£ 169,646</u>	<u>£ 137,699</u>
Net movement in funds(before Transfers)		<u>£ 3,932</u>	<u>£ 4,450</u>	<u>£ 8,382</u>	<u>£ 3,383</u>
Transfers between funds		<u>£ -</u>	<u>£ -</u>	<u>£ -</u>	<u>£ -</u>
Net movement in funds		<u>£ 3,932</u>	<u>£ 4,450</u>	<u>£ 8,382</u>	<u>£ 3,383</u>
Reconciliation of Funds:					
Fund balances 1 st April 2022		£ 66,948	£ 78,270	£ 145,218	£ 141,835
Fund balances 31st March 2023		<u>£ 70,880</u>	<u>£ 82,720</u>	<u>£ 153,600</u>	<u>£ 145,218</u>

This statement of financial activities also complies with the requirements for an income and expenditure account under the Companies Act 2006. It includes all gains and losses in the year therefore a statement of total recognised gains and losses has not been prepared.

All of the organisation's operations are classed as continuing.

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Year Ended 31st March 2023

BALANCE SHEET

AS AT 31 MARCH 2023

	Note	2023	2022
Fixed Assets			
Tangible Fixed Assets	6	<u>£ 1,011</u>	<u>£ 1,348</u>
Current Assets			
Debtors & Prepayments		£ 0	£ 0
Cash at bank or in hand		<u>£ 181,616</u>	
		£ 181,616	£ 176,064
Creditors: amounts due within			
One year	7	<u>£ 29,027</u>	<u>£ 32,194</u>
Net Current Assets		<u>£ 152,589</u>	<u>£ 143,871</u>
Creditors: amounts falling due after			
more than one year.		<u>£ -</u>	<u>£ -</u>
Net Assets		<u>£ 153,600</u>	<u>£ 145,218</u>
Income Funds			
Restricted Funds	9	£ 82,720	£ 78,270
General Funds		<u>£ 70,880</u>	<u>£ 66,948</u>
Total Funds		<u>£ 153,600</u>	<u>£ 145,218</u>

For the year ended 31 March 2023 the charity was entitled to exemption from Audit under section 477 of the Companies Act 2006 relating to small companies

Trustee Declarations

- The members have not required the charity to obtain an audit of its accounts for the year in question in accordance with section 476;
- The trustees acknowledge their responsibilities for complying with the requirements of the Act with respect to accounting records and the preparation of financial statements

These financial statements were approved by the members and authorised for issue on 7/12/23 and signed on their behalf by

Director and Trustee

Muhammed Shakir Abdeen

Director and Trustee

JOSEPH ANTHONY MARRI

SKILLS ENTERPRISE LTD
Financial Statements
Year Ended 31st March 2023

NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31st March 2023.

1 Accounting Policies

a. 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 March 2005 and updated May 2008, and the Charities Act 2011.

b. Fund Accounting

General funds are unrestricted funds which are available for use at the discretion of the trustees in the furtherance of the general objects of the charity and which have not been designated by the trustees for other purposes. These funds are held to finance both working capital and capital investment.

c. Incoming Resources

Incoming resources are credited in the accounts when they are received, except that:

- income tax recoverable on Gift Aid donations is credited at the same time as the related donation.
- Grants and Donations are only included in the SOFA when the charity has unconditional entitlement to the resources
- Performance related Grant income is only included in the SOFA once the related goods and services has been delivered
- Volunteer Help is not included in the accounts as its value cannot be measured with sufficient reliability, but it is described in the trustees' annual report.

d. Resources expended

- Liabilities are recognised in the accounts at the time when a commitment to make payment is incurred.
- Governance costs include the preparation and examination of statutory accounts, cost of trustee meetings and any legal advice to trustees on matters of governance

e. Tangible fixed assets and depreciation

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

Fixtures, fittings and equipment	25% p.a on reducing balance.
Computer Equipment	25% p.a on reducing balance.

SKILLS ENTERPRISE LTD

Financial Statements

Year Ended 31st March 2023

NOTES TO THE FINANCIAL STATEMENTS (Continued)

FOR THE YEAR ENDED 31st March 2023.

2. Voluntary Income

Current Year	Unrestricted Funds	Restricted Funds	Total 2023	Total 2022
Donations, Grants and Legacies				
General Funds				
UCL	£ 1,872	£ -	£ 1,872	£ -
Power Bar	£ -	£ -	£ -	£ 100
HMRC	£ 4,490	£ 510	£ 5,000	£ 4,000
Birbeck College	£ 75	£ -	£ 75	£ -
St Mary's University	£ -	£ -	£ -	£ 1,250
Employment Support				
PTC Colours	£ -	£ -	£ -	£ 4,611
City Bridge Trust	£ -	£ 7,585	£ 7,585	£ 41,208
ESF Groundwork	£ -	£ 14,670	£ 14,670	£ 1,711
Welfare Guidance				
The National Lottery	£ -	£ 29,480	£ 29,480	£ -
EUSS	£ -	£ 852	£ 852	£ 3,000
Skills Development				
Good Things Foundation	£ -	£ 810	£ 810	£ 8,603
London Borough of Newham	£ -	£ 16,850	£ 16,850	£ 20,650
Magpie Project	£ -	£ -	£ -	£ 670
Community Cohesion				
Newham Community Renewal	£ -	£ -	£ -	£ 5,429
Plaistow South Big Local	£ -	£ -	£ -	£ 280
Volunteers and Support				
Lloyds Foundation	£ -	£ -	£ -	£ 170
Multiple categories				
Bulldog Trust	£ -	£ -	£ -	£ 15,000
Alternatives Trust	£ -	£ 1,365	£ 1,365	£ -
London Community Foundation	£ -	£ 43,115	£ 43,115	£ -
Trust For London	£ -	£ 26,700	£ 26,700	£ -
Royal Docks	£ -	£ 11,000	£ 11,000	£ -
Higgins construction	£ -	£ 2,294	£ 2,294	£ -
New Philanthropy	£ -	£ 10,000	£ 10,000	£ -
Foundation Future	£ -	£ 3,000	£ 3,000	£ -
Compost London	£ -	£ 500	£ 500	£ -
Bonny Downs Church	£ -	£ 280	£ 280	£ -
Virgin Media/O2	£ -	£ 330	£ 330	£ -
Lloyds Foundation	£ -	£ 2,250	£ 2,250	£ 30,000
Locality	£ -	£ -	£ -	£ 4,400
Total	£ 6,437	£ 171,591	£ 178,028	£ 141,082

SKILLS ENTERPRISE LTD

Financial Statements

Year Ended 31st March 2023

NOTES TO THE FINANCIAL STATEMENTS (Continued) FOR THE YEAR ENDED 31st March 2023

Voluntary Income

Prior Year.	Unrestricted Funds	Restricted Funds	Total 2022	Total 2021
Donations, Grants and Legacies				
General Funds				
Bonny Downs Baptist Church	£	£ -	£ -	£ 7,400
Onyx	£	£ -	£ -	£ 2,083
Certsure LLP	£	£ -	£ -	£ 413
Power Bar	£ 100	£ -	£ 100	£ -
HMRC	£ 1,926	£ 2,074	£ 4,000	£ -
St Mary's University	£ 1,250	£ -	£ 1,250	£ -
Employment Support				
East End Community Foundation	£ -	£ -	£ -	£ 14,471
PTC Colours	£ -	£ 4,611	£ 4,611	£ 24,842
City Bridge Trust	£ -	£ 41,208	£ 41,208	£ 25,100
ESF Groundwork	£ -	£ 1,711	£ 1,711	£ 5,379
Welfare Guidance				
The National Lottery	£ -	£ -	£ -	£ 44,047
BDCA	£ -	£ -	£ -	£ 15,759
NEWway	£ -	£ -	£ -	£ 2,817
CAF	£ -	£ -	£ -	£ 13,790
EUSS	£ -	£ 3,000	£ 3,000	£ -
Skills Development				
Good Things Foundation	£	£ 8,603	£ 8,603	£ 29,825
London Borough of Newham	£ -	£ 20,650	£ 20,650	£ 13,024
Magpie Project	£ -	£ 670	£ 670	£ -
Community Cohesion				
The Charities Trust	£ -	£ -	£ -	£ 5,000
Newham Community Renewal	£ -	£ 5,429	£ 5,429	£ -
Plaistow South Big Local	£	£ 280	£ 280	£ -
Volunteers and Support				
Lloyds Foundation	£ -	£ 170	£ 170	£ 14,468
Multiple categories				
Bulldog Trust	£ -	£ 15,000	£ 15,000	£ 15,000
Lloyds Foundation	£ -	£ 30,000	£ 30,000	£ 20,000
Lifeline Community	£ -	£ 4,400	£ 4,400	£ -
Total	£ 3,276	£ 137,806	£141,082	£ 276,331

SKILLS ENTERPRISE LTD
Financial Statements
Year Ended 31st March 2023

NOTES TO THE FINANCIAL STATEMENTS (Continued)
 FOR THE YEAR ENDED 31st March 2023

2. Other Costs

	Unrestricted Funds	Restricted Funds	Total 2023	Total 2022
Governance: Independent Exam	£ 250	£ 0	£ 250	£ 250
Bank Charges	£ 63	£ 0	£ 63	£ 15
Insurance	£	£ 960	£ 960	£ 1,068
Accountancy Fees	<u>£ 260</u>	<u>£ 0</u>	<u>£ 260</u>	<u>£ 910</u>
Total Governance costs	<u>£ 573</u>	<u>£ 960</u>	<u>£ 1,533</u>	<u>£ 2,243</u>

3. Net Incoming Resources for the year	2023	2022
This is stated after charging:		
Depreciation	<u>£ 337</u>	<u>£ 453</u>

4. Payments to Trustees

No salaries or wages nor expenses have been paid to the members/trustees during the year.

5. Tangible Fixed Assets	Fixtures & Fittings	Computer Equipment	Total
Cost			
As at 1 st April 2022	£ 330	£ 15,254	£ 15,584
Additions	£ 0	£ 0	£ 0
Disposals	<u>£ 0</u>	<u>£ 0</u>	<u>£ 0</u>
As at 31st March 2023	<u>£ 330</u>	<u>£ 15,254</u>	<u>£15,584</u>
Accumulated Depreciation			
As at 1 st April 2022	£ 308	£ 13,929	£14,237
Charge for year	£ 10	£ 327	£ 337
On disposals	<u>£ 0</u>	<u>£ 0</u>	<u>£ 0</u>
As at 31st March 2023	<u>£ 318</u>	<u>£ 14,256</u>	<u>£ 14,574</u>
Net Book Value			
As at 31st March 2023	<u>£ 12</u>	<u>£ 999</u>	<u>£ 1,011</u>
As at 31st March 2022	<u>£ 22</u>	<u>£ 1,328</u>	<u>£ 1,348</u>

SKILLS ENTERPRISE LTD
Financial Statements
Year Ended 31st March 2023

NOTES TO THE FINANCIAL STATEMENTS (Continued)

6. Creditors- Amounts falling due within one year	2023	2022
Deferred Income	£ 4,643	£ 4,643
Taxation and social security	£ 555	£ 921
Trade Creditors and Accruals	<u>£ 23,829</u>	<u>£ 26,630</u>
Total	<u>£ 29,027</u>	<u>£ 32,194</u>

7. Capital commitments

At 31st March 2023 the Charity had no capital commitments (2022 Nil).

8. Restricted Income Funds

Current Year	Balance 1 st April 22	Income Resources	Outgoing resources	Funds Transfers	Balance at 31 March 23
Employment Support	£ 4,091	£ 62,150	£ 39,363		£ 26,878
Welfare Guidance	£ 9,390	£ 27,553	£ 18,275		£ 18,668
Skills Development	£ 36,317	£ 50,264	£ 61,733		£ 24,848
Community Cohesion	£ -	£ 10,500	£ 10,500		£ -
Volunteering Support	£ -	£ 10,000	£ 1,604		£ 8,396
Old People	£ -	£ 7,584	£ 4,003		£ 3,582
Multiple Strands	<u>£ 28,472</u>	<u>£ 3,540</u>	<u>£ 31,663</u>		<u>£ 349</u>
	<u>£ 78,270</u>	<u>£ 171,591</u>	<u>£ 167,141</u>	<u>£ -</u>	<u>£ 82,720</u>
Prior Year	Balance 1 st April 21	Income Resources	Outgoing resources	Funds Transfers	Balance at 31 March 22
Employment Support	£ 5,414	£ 47,530	£ 48,853		£ 4,091
Welfare Guidance	£ 15,834	£ 3,000	£ 9,444		£ 9,390
Skills Development	£ 28,641	£ 29,823	£ 22,147		£ 36,317
Community Cohesion	£ 285	£ 5,709	£ 5,994		£ -
Volunteering Support	£ -	£ 170	£ 170		£ -
Young People	£ 6,459	£ -	£ 6,459		£ -
Old People	£ -	£ -	£ -		£ -
Multiple Strands	<u>£ 18,940</u>	<u>£ 51,574</u>	<u>£ 42,042</u>	<u>-</u>	<u>£ 28,472</u>
	<u>£ 75,573</u>	<u>£ 137,806</u>	<u>£ 135,109</u>	<u>£ -</u>	<u>£ 78,270</u>

For description of the various funds detailed above please see the Trustees report on activities and achievements during the year.

SKILLS ENTERPRISE LTD
Financial Statements
Year Ended 31st March 2023

NOTES TO THE FINANCIAL STATEMENTS (Continued)
 FOR THE YEAR ENDED 31st March 2023

9. Analysis of net assets between funds

	Unrestricted Funds	Restricted Funds	Total
Tangible Fixed Assets	£ 1,011	£ -	£ 1,011
Current Assets	£ 70,379	£ 111,237	£181,616
Creditors	<u>£ (510)</u>	<u>£ (28,517)</u>	<u>£ (29,027)</u>
Total	<u>£ 70,880</u>	<u>£ 82,720</u>	<u>£153,600</u>

10. Employees

During the year the charity had an average of one (2022: one) full time employees and nine (2022: five) part time employees. The total employment cost was £133,708 (2022 £103,741). No member of staff received remuneration over £50,000.

	2023	2022
Gross Salaries	£ 122,417	£ 95,378
ER NIC	£ 9,392	£ 6,641
ER Pension costs	<u>£ 1,899</u>	<u>£ 1,722</u>
Total	£ 133,708	£ 103,741

Skills Enterprise makes defined contributions payments to an auto enrolment pension scheme where the employee qualifies for auto enrolment.

SKILLS ENTERPRISE LIMITED

England & Wales - Charity number 1120254

Accounts

Company Registration Number 05988709

Skills Enterprise Ltd Company Limited by Guarantee

Financial Statements

For the year ended 31st March 2022

Charity Number 1120254

Company Registration Number 05988709

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LEGAL AND ADMINISTRATIVE INFORMATION

Registered charity Name Skills Enterprise Ltd

Charity Registration Number 1120254

Company Registration Number 05988709

Registered Office
Trinity Centre
East Avenue
London
E12 6SG

Trustees
Mr M S Abdeen
Mr G D Kulothungan
Mr A J Marri
Mr B Rajendran
Mr A M Zackaria

Independent examiner
Brian Dexter ACMA, CGMA.
172 Sandford Road
East Ham
London
E6 3PX

Bankers
HSBC Bank plc
118 High Street North
London
E6 2HX

TRUSTEES' ANNUAL REPORT FOR THE YEAR ENDING 31st MARCH 2022

The Trustees, who are also directors for the purposes of company law, present their report and financial statements of the charity for the year ended 31st March 2022.

The accounts have been prepared in accordance with the accounting policies set out in the notes to the accounts and comply with the Charities Act 2011 and the SORP (FRS102) "Accounting and Reporting by Charities" issued in March 2015.

STRUCTURE AND GOVERNANCE

Skills Enterprise Limited is a registered charity (1120254) and a company limited by guarantee (05988709). It is governed by its Trustees who are also Directors and meet regularly to manage its affairs.

Company and charity law requires the Trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charity and of the surplus or deficit of the charity for that period. In preparing these financial statements, the Trustees have:

- Selected suitable accounting policies and then applied them consistently
- Made judgements and estimates that are reasonable and prudent
- Stated whether applicable accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements; and
- Prepare the financial statements on the going concern basis.

The charity has a core of employed staff, but it also relies upon the services of a pool of community and digital champion volunteers for the delivery of its services. Day to day organisational decisions are delegated to the Project Manager.

The Trustees have overall responsibility for ensuring that the charity has an appropriate system of controls, financial and otherwise. They are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Companies Act.

Risk

The Trustees have given due consideration to the major risks to which the charity is exposed, and are satisfied that systems, policies and procedures are in place to mitigate exposure to major risks.

CHARITABLE OBJECTIVES AND ACTIVITIES

Who we are and what we do

Skills Enterprise is a vibrant community organisation, with a **vision that vulnerable and marginalised people in Newham, especially those from Black, Asian and other minoritized communities, are included and empowered with improved life chances and choices.**

We want to combat the challenges arising from deprivation and social exclusion in the local community through a range of high-quality digital inclusion, advice and advocacy, social, empowerment, educational, healthy living and recreational programmes. In all we do, we aim to break down barriers and reduce isolation, enabling access to learning, training and opportunities, empowering people to reach their goals.

Our mission is to include the excluded through digital skills training, employment support, and community cohesion and participation. Through a holistic and person-centred approach, we offer a range of activities and services:

- Bespoke digital training programmes that focus upon the needs, motivations, and lifestyles of participants.
- Digital competence coaching and training of digital champions: volunteers who help with the former.
- Employability basics: English conversation, cv writing, career guidance, digital job search, interview presentation, job ready club.
- Women's empowerment/VoiceBox café.
- Young people Tech club.
- Survival basics: Crisis support, advocacy and welfare support plans; financial inclusion, money management (budgeting, saving, understanding the terminology).
- Community cohesion: Community events, health and wellbeing workshops, awareness raising workshops and events.

Skills Enterprise provides a resource for the local community in East Ham ward in the London Borough of Newham, while also delivering borough wide services.

Our objectives are to:

- Increase digital competence, especially among the middle aged and elderly
- Improve the employability or capability of local people
- Foster a deeper understanding of rights and responsibilities

Our basic assumptions are that:

SKILLS ENTERPRISE LTD
Financial Statements
Year Ended 31st March 2022

- Those who lack even the most basic digital skills are limited in navigating the modern environment, since online competence is now required to apply for benefits, arrange a grocery delivery, or to book a doctor’s appointment.
- People will have more chances and be more employable if they have basic digital, language and communication skills.
- People will be more empowered if they can understand their rights and navigate the public and political systems.

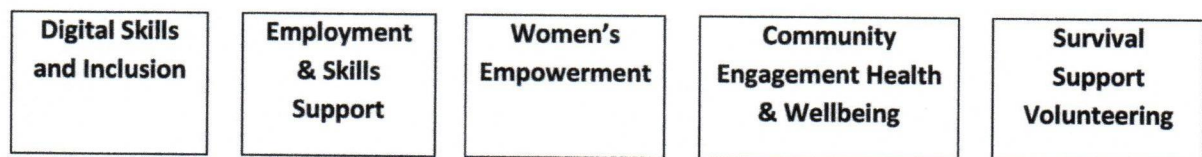
Public Benefit

The activities detailed below have all been undertaken to further the Charity’s purposes for the public benefit. In shaping and planning the activities for the year, Trustees have considered the Charity Commission’s guidance on public benefit. Skills Enterprise regularly consults and actively seeks feedback and suggestions from its beneficiaries, volunteers, partners and supporters.

We seek to help people to develop essential skills necessary to improve the quality of their lives and of the local community, enabling access to learning, training and social opportunities, empowering people to reach their goals. In all that we do, we aim to break down barriers and reduce isolation, working with people of all faiths to promote understanding between all sections of the local community.

Main Activities

At Skills Enterprise we believe that our strength lies in our diversity, meeting the needs of local people, our local community and supporting local community’s aspirations. We also aim to promote understanding between all sections of the local community, offering a setting for multicultural, interfaith and intergenerational exchange through our services. A major area of our work aims to help people develop essential skills necessary to improve the quality of their lives and of the local community, with our 5 main activity areas seeking to fulfil our purpose for public benefit:



ACHIEVEMENTS AND PERFORMANCE

COVID-19 Impact

We continued to navigate our way through the changing landscape of the Coronavirus (COVID-19) pandemic with our services and activities being phased back to in-person sessions, whilst continuing some activities online.

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Financial Statements

Year Ended 31st March 2022

Digital has changed the world and has now a universal need, and those without it are also those who have been hardest hit. Digital exclusion was revealed at its extreme during the pandemic and as a fundamental necessity for all to survive. We have centred digital inclusion in all we do to help empower users and build their confidence to participate in essential everyday activities and to access the support they may need.

During lockdown we experienced at least a 50% increase in demand for our services and our work around improving digital skills and inclusion which continued at pace during the year. The end of the furlough scheme brought a surge in demand for employment support, first time benefits applicants, advice on evictions and help with daily challenges including racial discrimination. As restrictions were rolled back, we began to offer in-person welfare and job support sessions, advocacy, food supplies and mental and physical wellbeing workshops, linking with NHS and community providers, including women's refuges.

In the prior year we were able to tap into short term funding that became available to support organisations working with communities directly affected by COVID-19 and therefore saw a temporary increase in our income in the year. However, during the reporting year the level of COVID-19 related funding was reduced, which resulted in a reduction in our income for the year. Much of our time was spent on responding to the continued demands of our communities, which left less time for essential fundraising. At the same time, we were unable to resume Electric Exams and other in person training from which we are usually able to generate unrestricted income. We now need to focus on sustaining our work and organisation with longer term grant and unrestricted funds.

During the year we worked with:

1,885 unique people reached directly
24 partner organisations
82 digital champions trained

Digital Skills and Inclusion

Digital exclusion is often invisible and misunderstood. It tends to be considered a challenge only for older people, but our user numbers show the extent to which younger, working-age adults can also be digitally excluded and how this needs to be seen as part of the downward cycle of deprivation and poverty. Money related problems, unemployment and digital exclusion are complex and entrenched issues which cannot be tackled separately, on the contrary, they are usually deeply interconnected.

As a UK Online (accredited) Centre, we continued to work with local communities to address digital exclusion and lack of skills. Beyond our centre-based service delivery, we also undertook outreach to community groups and providers such as Magpie, working with homeless/vulnerably housed women, Social Welfare Alliance and the Plaistow South Big Local to train local people in digital skills and to promote volunteering as a Digital Champion.

As part of our **Digital Inclusion Project**, we worked with our supporters (including Good Things Foundation,

SKILLS ENTERPRISE LTD
Financial Statements
Year Ended 31st March 2022

Newham Council, Vodafone and Power to Change), and through the **Everyone Connected Initiative** to continue our new service of distributing digital devices, data and connectivity to our users.

We also provided devices (tablets, iPads, etc.) to partner community organisations whose users were in need, and who lacked access to these essential resources that could become a life-enhancing aspect of their time isolated at home. The Project also connected skilled **Digital Champion volunteers** with users to demonstrate the usefulness of technology in their everyday life. Digital skill sessions were provided in a group session and one-to-one basis at our centre. Given that older people often lack confidence in learning digital skills, we adopted a method allowing them to learn at their own pace. By the end of March 2022, we assisted a total of **86 older learners in gaining a digital skill**.

Our IT Support partner and training organisations like Computer Aid and Start Now CIC helped us with refurbishment of digital devices and upgrade service. Priority was given to:

- those currently in receipt of asylum support or who were destitute
- families with school age children in need of educational support
- people with a limited English and/or engaging with English Language classes at beginner/intermediate level
- unemployed - job seekers
- those identified as being particularly isolated (e.g. single men)
- homeless women in temporary accommodation.

By the end of March 2022, 87 individuals and 23 families had received WiFi dongles and 162 individuals received digital devices.

Digital Inclusion Project – difference we made:

65% used their device to continue learning digital skills

51% used their devices to manage their health or that of someone else

69% kept up to date with the news (including COVID-19 information)

90% said they were more confident with digital technology

41% have used their devices to apply for jobs, learn new job-oriented skills

29% were helped to use the internet for the first time.

Our work in distributing the devices revealed that people were able to carry out a range of financial and economic activities either independently or with the continued support offered by Skills Enterprise and by other community partners. This resulted in a reduction of some of the stresses and concerns that had built up during the lockdown (including the isolation) and led to a positive impact on their mental health and overall wellbeing.

Marian attended regular ESOL and digital inclusion sessions and fed back:

"When you don't have internet you feel like you are nothing."

"It relieves me from finding £35 a month. I can use that to buy weekly food for my children and put aside some money towards paying off my rent arrears debt to Council."

Overall, the Digital Inclusion Project enabled Maria to learn English again, improve her digital skills, socialise with others, save money that could be spent on essential items and reduce her debt. It gave her a peace of mind, no longer having to worry about when her internet would run out.

We continued to develop our work as the lead for the **Newham Digital Hub**, commissioned by Newham Council to support anyone who needed help with digital skills, no matter what their background and personal circumstances.

54% of users referred to the Newham Digital Hub were unable to pay priority bills, including rent and 29% had mental health needs that impacted their ability to manage money and access services, with 21% entering a hostel or supported housing. We were able to see how our digital training supported residents to become empowered in different ways – particularly around our key aims of supporting progression to further learning or to positive employment outcomes; improvement in health and wellbeing and increased social connections and reduced isolation.

Specific actions included beneficiaries being able to access online meetings with support agencies (e.g. Social Services or domestic violence specialist organisations), access emails, EU Settlement or Universal Credit accounts; contact with children in care, attend video GP appointments; help children with homework and combat isolation by attending social and learning activities online.

Newham Digital Hub Outcomes:

77% are (able to) use their computer daily

40% use the internet to access at least one public service

38% have taken part in civic life – e.g. consultations

53% participated in our 'Talk to Us' user consultation sessions

87% reported basic or higher digital skills (71% reported no skills before)

81% reported accessing community websites.

Young people digital skills development: this has been a regular feature of our activity programme which we stepped up during the first year of the pandemic, offering children and young people something fun to do during lockdown as well as 3D digital technology and entrepreneurship training and coding skills.

The training helped them to learn simple computer game development using web start up languages like HTML, CSS then PYTHON. Limited funding for this activity preventing us from delivering new training sessions. However, we aim to restart this programme of work in the coming financial year once we have been able to secure the necessary funding.

Employment Support and Skills

We continued embedding digital inclusion through our employment support and skills activities with workshops and 1to1 support as users continued to feel the impact of COVID-19 and the beginning of the cost-of-living crisis. Our aim has been to enhance the skills and capabilities of users in seeking and sustaining employment as well as accessing essential support and other online opportunities (e.g. training, networks, work related information).

Amongst the increasing number of people coming to us over the past year were refugees/migrants who were qualified and experienced professionals but were unable to access skilled jobs due to lack of recognition of their qualifications in the UK as well as other barriers that led them to being unemployed or in lower paid, lower skilled roles. We worked to help them convert their qualifications through the UK NARIC scheme to be recognised in the UK, enabling them to access sustainable jobs that were appropriate to their training and level of expertise.

Our unique and long-term relationship with the Job Centre has been sustained as we have been able to achieve a good level of success in getting their clients who are furthest from the job market into work, including those who were previously in work had not developed their work skills which had reduced their resilience when faced with sudden unemployment. We enhanced our digital inclusion offer – supporting users to access training and digital skills support. Over the period of the pandemic to date, we have received over 260 referrals from the Job Centre who are their hardest to engage clients.

In addition, our job ready activities and support gradually moved to in-person delivery, whilst adhering to the prevailing government guidance on social distancing. The 1to1 support covered a range of needs including:

- creating CVs, online interview guidance and training
- job search and career advice
- accessing job-oriented training
- English language and digital skills for remote working
- assisting with attendance at job centre and job exhibitions
- and other development areas identified within their individual plans.

<p><i>Our Employment Support, career and guidance work supported:</i> 125 users to search and apply for jobs online and employment support 38 people with Advanced Employment oriented Online digital skills 21 Homeless and vulnerably housed users to gain employment support 21 people to gain employment 11 women who suffered sexual trafficking helped with digital and employment support</p>
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Women's Empowerment

Our Voice Box Café project aims to provide safe, creative and well facilitated spaces to engage with women, enabling them to explore democracy and their own power to support, challenge and change.

From setting up e-petitions to forming a party manifesto, our Voice Box Café, enabled an incredible amount of learning over a year. 90% of participants said they have a better understanding of democracy in the UK and 84% said they were likely to take some part in the democratic process, from voting, to attending democratic forums, to standing for election as a councillor. However, during the year we placed this project on hold, temporarily due to lack of funding.

Survival, Support, Volunteering

This has been one of the most challenging times for our community as they continued to live with the impact of the COVID-19 pandemic on their wellbeing. Emerging needs centred on potential evictions, anxiety around the virus and lack of awareness of where to get help/information; not knowing how to access benefits – the process for which was changing and sometimes inaccessible. Referrals from foodbanks, places of worship, Newham Food Alliance were coming through to us to help users with **welfare guidance**. Making or managing a Universal Credit application online has been crucial to many. Over half (55% of our attendees) included accessing Universal Credit as one of the top three reason a service user would go online. We also distributed Household Support Funds to users affected by COVID and Cost Of Living. We distributed 46 vouchers.

Everyone should have equal access to financial services and be supported to develop basic financial skills, enabling them to manage their money regardless of income, age, or circumstance. So, we provide advice on budgeting and dealing with debt through the Money My Way financial management learning programme and Nobody in the Dark financial quiz in partnership with the Good Things Foundation.

- 138 users supported with Universal Credit Online applications
- 22 users signposted to Debt advice

For our older people in our **Older People's Project** – digital exclusion was recognised as a key barrier to their overall wellbeing. We remained committed to addressing poverty, improving wellbeing, mental and physical health, combatting disadvantages, defeating ageism, recognizing diversity, addressing social exclusion and promoting more effective public services for older people. We developed our relationships with the Trinity Centre (where we are now based), Pinnacle Housing and SubCo Trust to provide essential support that would improve older people's digital inclusion.

In Newham 37% of older people are living in income deprived households compared to the national average of 14%. With 73% of Newham residents being of Black, Asian or other minority ethnic backgrounds the impact is greater for them (Age UK, Pension Poverty Report 2021). We have begun work on supporting older people to be aware of, and access pension credit that they are entitled to as a means of improving their income and wellbeing.

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Year Ended 31st March 2022

We worked with SubCo Trust to help older people access events remotely following the digital training they undertook with us (particularly of importance during lockdown where we were able to support the users with learning how to join online celebrations, zoom parties where they were able to engage in Bollywood dancing for older people!).

Working in **partnership** with local networks and community organisations has enabled us to combine and make best use of our specialisms and capacity to respond to local needs. This includes our partnership work with women's refuges/groups (e.g. Magpie Project, Alternative charity), community centres (Bonny Downs, Renewal Project) money and debt advice charities (Money A+E, Moneyworks), wellbeing/mental health groups (HEAL Together), GP surgeries, churches/temples, job centres and the local council to name a few. We continued as active members of the **Newham Anti-Poverty Alliance** and lead for the Skills Development and Employment Strand – mutually referring vulnerable and isolated users to access crisis support and help with finding employment, as well as financial and digital exclusion.

Our other partnerships included:

Social Welfare Alliance: Newham Social Welfare Alliance Training Programme - offering a training development pathway for all frontline workers in the borough who are regularly having conversations with residents who are presenting with a range of social welfare issues. There are a number of themes with different session topics included delivered by our specialist tutors. The purpose of this is to enhance the skills residents already have and facilitate them getting in touch with others having similar conversations across the borough. The training sessions are all delivered online and are free to attend. Skills Enterprise delivered workshops that will help frontline workers in Newham support residents to become digitally able and to provide information on how and where to refer for additional support. We covered: • The importance of Digital Inclusion & Wellbeing • How we can all be Digital Buddies • Newham's Digital Hubs & online learning resources.

EU Settlement Support: Stay Settled in Newham - The EU Settlement Scheme. With Newham Renewal project as lead organisation- funded by Newham Council we are one of 10 consortium partners to deliver an awareness-raising project on the EU Settlement Scheme (EUSS) to vulnerable residents.

Volunteers are critical to our organisation and our ability to provide the level of support to the increasing number of residents seeking our help. As our work began to start up in person during the year, we were able to deliver our outreach sessions with the support of our digital and community champions, whilst displaying continued caution concerning COVID-19. Services were delivered online where possible as large groups proved difficult to manage, but we engaged Digital Champions on a regular basis. We continued to use '**Learn My Way**' and an external provider, Digital Unite to set up and run the Digital Champions Network online - supporting digital champions (volunteers) in local communities to deliver peer-to-peer training.

Digital Champions helped with a range of online skills including:

- Teaching someone to use internet search engines.
- Helping someone to setup an email account.
- Showing someone how to access council and DWP services online.

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Year Ended 31st March 2022

- Explaining how easy shopping and banking online can be.
- Setting someone up on zoom etc.
- Helping someone research their family history or other hobby online.

During the year 82 local people completed the Digital Champion course and supported:

- 112 people with low confidence or motivation/living in poverty
- 23 people in low or insecure jobs
- 53 experiencing homelessness or insecure housing
- 89 with low or limited basic skills
- 11 people who had been furloughed
- 41 Refugees, asylum seekers or migrants
- 119 people from Black, Asian or other minoritized backgrounds.

As our Digital Champions were successfully gaining employment after engaging with our service there was a need to constantly recruit to meet the demand for digital skills training.

Community Engagement Health & Wellbeing

During the year we worked with people spanning 27 nationalities from:

Ukraine, Afghanistan, Bangladesh, Sri Lanka, Portugal, Iran, Kurdistan, Pakistan, Iraq, Iran, India, Nigeria, Kyrgyzstan, Zimbabwe, Cameroon, Syria, Sudan, Rwanda, Kazakhstan, Palestine, Brazil, Vietnam, Ethiopia, Senegal, Egypt, Kenya and Ghana
(to name a few!)

Spoken, written and creative English Classes - were also offered along with supporting users with digital training. This fresh approach to English language learning, focused on supporting adults with no or low levels of English to better integrate with their local communities. Our Creative English project was delivered both online and face to face.

Community Cohesion – social, cultural events and other celebrations provided positive and engaging activities that created a sense of belonging and community connection at this critical time when so many experienced isolation and loneliness. We delivered a range of community and social events linked to cultural, civic and community developments including linking with UK parliament Week with the Mayor of London’s office to help with voter registration and with the annual Shout Out UK campaign in November. We held our usual Diwali celebration with a guest speaker –Mrs Umairah – from Hackney as well as a representative from one of our funders, London Community Fund who shared her experience:

“I have never seen such a mixed, colourful community as this!”

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Other cultural celebrations included cooking and social events online, Cinema together events, community breakfasts, Black History Month, International Women’s Day, and using our weekly Digital Café as a place to connect with others in the community. Exercise, health and wellbeing activities were also delivered online.

Feedback from Beneficiaries

Learning English and other skills:	<i>“Now I can learn to speak English with YouTube whenever I want”</i>
Benefiting kids’ schoolwork:	<i>“It’s been great for the children in particular, especially while they have been off school. They have been able to access learning, but also games and cartoons to keep them entertained.”</i>
Financial ease:	<i>“it saves so much money that now can be spent on other essential items.”</i>
Navigating bureaucratic systems:	<i>“It was great for the family so they could send files to their solicitor and to Migrant Help/the Home Office and other official offices.”</i>
Recognition and self worth:	<i>“you are a love for us immigrants... that we feel loved even far from our homeland... we feel remembered... thank you...”</i>

Support from Funders and Partners

We would like to thank our funders and partners for working with us to make a difference to the quality of life for often marginalised, vulnerable and isolated local residents: without their support, Skills Enterprise simply could not continue to achieve its aims and objectives.

Funders: London Borough of Newham, Good Things Foundation, The Mayor’s Office, ESF, Groundwork, PTC Colours (Power to Change) City Bridge Trust, Faith Action, Lloyds Bank Foundation, St Mary’s University, Bulldog Trust, Locality.

In addition, we are grateful for the support and opportunity to who very work closely with organisations like Bonny Downs Community Association, Bonny Downs Church, Alternatives, Magpie, Newday, Tracey Fletcher Consulting, Digital Unite, Mind in Tower Hamlets and Newham, Computer Aid, In kind Direct, Salvation Army, East London NHS Foundation, Vicarage primary School, Central Park School, Kensington Academy, local East Ham temples, Mosques, Churches, Department of Works and Pensions- Job Centre, Compost, One Newham, Business in the Community, ELBA, Community Links, Trinity Centre, SUBCO, Royal Docks learning and activities centre, Newham Renewal programme, New Europeans UK, Work Rights Centre, Citizens Advice East End, Civic, Start Now CIC, WH TV, Clean Slate, Money A and E, Roma Support Group, Heal Together, Shpresa, Plaistow South Big Local, Google Digital Garage, FCA, UCL, Birkbeck University, University of London, Greenwich University, EYSF, Horizon Project, Compass Wellbeing, Skills Room, Nursery, Project 17, Clean Slate CIC, Newham Food Alliance and Social

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Year Ended 31st March 2022

Welfare Alliance, Our Newham Learning & Skills, Our Newham Money, Newham Works , Groundwork London, Money Guiders England, Debt Free Advice (Mayor Of London) and Social Prescriber (Royal Docks Medical Practice).

Affiliations and Membership

We continually look to improve the quality of work through training, accreditations and membership or affiliation to relevant bodies within the sector. These currently include:

- UK Online Accredited Centre
- CMA Accredited Debt Advisor staff
- Advice UK Member
- Digital Unite Member
- ROPES (Older People Employment Support)
- Certificate of Specialist Network Membership-Housing and Homelessness Network
- Certificate of Specialist Network Membership-Employability
- Certificate of Specialist Network Membership-ESOL
- Certificate of Specialist Network Membership-Health and Wellbeing
- Member of Money Guiders Network
- School Home Support – Member
- Refugee Employment Network (REN) membership
- London Youth Member

GOING CONCERN

The Trustees have been meeting regularly to monitor Skills Enterprise's financial position. At the end of March 2022 we had unrestricted reserves of £66,948 which represents approximately 6 months' of expenditure. At the time of writing this report in the third quarter of 2022-23 we have achieved sufficient income to cover our expected costs for the year with a number of funding requests in the pipeline. Our current financial forecast runs until the end of March 2024. It is based on cautious income assumptions and shows that with the reserves we expect to have at the end of March, we are a going concern.

PLANS FOR FUTURE PERIODS

In the coming year our work will continue to focus on the continued impact of the COVID-19 pandemic and the now worrying effect of the cost-of-living crisis on residents, particularly adults, families and children/young people from Black, Asian and other minority communities, whom we predominantly serve. We will therefore continue to join forces with Newham based charities, community centres, Council departments and others to make sure no Newham resident nor child in our area are suffering in low income, poverty or lack of digital skills, support or access and that no-one is forced to sleep rough on our streets.

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Year Ended 31st March 2022

We will give priority to:

- **Strong focus on digital inclusion**

Digital inclusion is an urgent priority that needs addressing to enable all people to participate fully in everyday civic and social life as well as being able to access opportunities to help them out of poverty. We will increase the number of digital champions we recruit and train with input from with Social Prescribers to create digital health champions to help with NHS apps and digital health generally. We will also pay particular attention to the needs of older people, working in partnership with the First 4 Health Group, to ensure that as health services convert to digital access only, older people are not left behind.

- **Sustaining our services to meet current and emerging needs.**

We will focus on securing much needed funding to develop our digital inclusion work and training, and to undertake research in order to gather insights on the ongoing impact of COVID-19, the cost of living crisis and future needs of users.

- **Develop our Employability programme**

We will step up our employability programme, including digital skills training, 1to1 career guidance, Job Club and job search support to enable residents to access and develop employment opportunities.

- **Re-introduce the Voice Box Cafe**

We still have a long way to go before our politics and democracy are truly inclusive and representative of our society. Our priority will be to secure funds to restart our women's empowerment work and Voice Box Café to engage women through a programme of activities covering education, participation, and celebration of UK democracy.

FINANCIAL REVIEW

Reserves Policy

The Trustees have been meeting regularly to monitor Skills Enterprise's financial position. As at 31 March 2022 our total reserves stood at £145,218. Deducting Restricted Funds and the value of fixed assets leaves free reserves at £66,948 which represents approximately 6 months of expenditure which is in line with our reserves policy.


Signed on behalf of the Trustees
Director/Trustee

Date: 07/12/2022

JOSEPH ANTHONY MARTI

SKILLS ENTERPRISE LTD
Financial Statements
Year Ended 31st March 2022

Independent Examiner's Report to the members of Skills Enterprise Ltd

I report on the accounts of the charity for the year ended 31st March 2022, which are set out in the following pages.

Respective responsibilities of trustees and examiner

The trustees are responsible for the preparation of the accounts. The 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.

Having satisfied myself that the charity is not subject to audit under company law and is eligible for independent examination, 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 the 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:
 - a. To keep accounting records in accordance with section 386 of the companies Act 2006; and
 - b. To prepare accounts which accord with the accounting records, comply with the Charities Act 2011 and the SORP (FRS102) "Accounting and Reporting by Charities" issued in March 2015.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.



Brian Dexter
Chartered Management Accountant
172 Sandford Road
East Ham
London
E6 3PX
Dated.....7/12/2022

SKILLS ENTERPRISE LTD
Financial Statements
Year Ended 31st March 2022

STATEMENT OF FINANCIAL ACTIVITIES
INCLUDING INCOME AND EXPENDITURE ACCOUNT
FOR THE YEAR ENDED 31 MARCH 2022

	Note	Unrestricted Funds	Restricted Funds	Total 2022	Total 2021
<u>Income and Endowments from</u>					
Grants, Donations and Legacies	2	£ 3,276	£ 137,806	£ 141,082	£ 276,331
Total Incoming Resources		<u>£ 3,276</u>	<u>£ 137,806</u>	<u>£ 141,082</u>	<u>£ 276,331</u>
<u>Expenditure on:</u>					
Raising Funds		£ 0	£ 0	£ 0	£ 0
Charitable activities					
Training activities		£ 1,415	£ 134,041	£ 135,456	£ 194,500
Total cost of Charitable activities		£ 1,415	£ 134,041	£ 135,456	£ 194,500
Other costs	3	£ 1,175	£ 1,068	£ 2,243	£ 1,770
Total resources expended		£ 2,590	£ 135,109	£ 137,699	£ 196,270
Net movement in funds(before Transfers)		£ 686	£ 2,697	£ 3,383	£ 80,061
Transfers between funds		£ -	£ -	£ -	£ -
Net movement in funds		<u>£ 686</u>	<u>£ 2,697</u>	<u>£ 3,383</u>	<u>£ 80,061</u>
Reconciliation of Funds:					
Fund balances 1 st April 2021		£ 66,262	£ 75,573	£ 141,835	£ 61,774
Fund balances 31st March 2022		<u>£ 66,948</u>	<u>£ 78,270</u>	<u>£ 145,218</u>	<u>£ 141,835</u>

This statement of financial activities also complies with the requirements for an income and expenditure account under the Companies Act 2006. It includes all gains and losses in the year therefore a statement of total recognised gains and losses has not been prepared. All of the organisation's operations are classed as continuing.

SKILLS ENTERPRISE LTD
Financial Statements
Year Ended 31st March 2022

BALANCE SHEET
AS AT 31 MARCH 2022


	Note	2022	2021
Fixed Assets			
Tangible Fixed Assets	6	<u>£ 1,348</u>	<u>£ 1,800</u>
Current Assets			
Debtors & Prepayments		£ 0	£ 0
Cash at bank or in hand		<u>£ 176,064</u>	
		£ 176,064	£ 173,447
Creditors: amounts due within			
One year	7	<u>£ 32,194</u>	<u>£ 33,412</u>
Net Current Assets		<u>£ 143,870</u>	<u>£ 140,035</u>
Creditors: amounts falling due after			
more than one year.		<u>£ -</u>	<u>£ -</u>
Net Assets		<u>£ 145,218</u>	<u>£ 141,835</u>
Income Funds			
Restricted Funds	9	£ 78,270	£ 75,573
General Funds		<u>£ 66,948</u>	<u>£ 66,262</u>
Total Funds		<u>£ 145,218</u>	<u>£ 141,835</u>

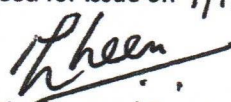
For the year ended 31 March 2022 the charity was entitled to exemption from Audit under section 477 of the Companies Act 2006 relating to small companies

Trustee Declarations

- The members have not required the charity to obtain an audit of its accounts for the year in question in accordance with section 476;
- The trustees acknowledge their responsibilities for complying with the requirements of the Act with respect to accounting records and the preparation of financial statements

These financial statements were approved by the members and authorised for issue on 7/12/2022 and signed on their behalf by


 Director and Trustee
JOSEPH ANTHONY MARRI


 Director and Trustee
MUHAMMED SHALIR ABDEEN

SKILLS ENTERPRISE LTD
Financial Statements
Year Ended 31st March 2022

NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31st March 2022.

1 Accounting Policies

a. 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 March 2005 and updated May 2008, and the Charities Act 2011.

b. Fund Accounting

General funds are unrestricted funds which are available for use at the discretion of the trustees in the furtherance of the general objects of the charity and which have not been designated by the trustees for other purposes. These funds are held to finance both working capital and capital investment.

c. Incoming Resources

Incoming resources are credited in the accounts when they are received, except that:

- income tax recoverable on Gift Aid donations is credited at the same time as the related donation.
- Grants and Donations are only included in the SOFA when the charity has unconditional entitlement to the resources
- Performance related Grant income is only included in the SOFA once the related goods and services has been delivered
- Volunteer Help is not included in the accounts as its value cannot be measured with sufficient reliability, but it is described in the trustees' annual report.

d. Resources expended

- Liabilities are recognised in the accounts at the time when a commitment to make payment is incurred.
- Governance costs include the preparation and examination of statutory accounts, cost of trustee meetings and any legal advice to trustees on matters of governance

e. Tangible fixed assets and depreciation

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

Fixtures, fittings and equipment	25% p.a on reducing balance.
Computer Equipment	25% p.a on reducing balance.

SKILLS ENTERPRISE LTD
Financial Statements
Year Ended 31st March 2022

NOTES TO THE FINANCIAL STATEMENTS (Continued)
 FOR THE YEAR ENDED 31st March 2022.

2. Voluntary Income

Current Year	Unrestricted Funds	Restricted Funds	Total 2022	Total 2021
Donations, Grants and Legacies				
General Funds				
Bonny Downs Baptist Church	£	£ -	£ -	£ 7,400
Onyx	£	£ -	£ -	£ 2,023
Certsure LLP	£	£ -	£ -	£ 413
Power Bar	£ 100	£ -	£ 100	£ -
HMRC	£ 1,926	£ 2,074	£ 4,000	£ -
St Mary's University	£ 1,250	£ -	£ 1,250	£ -
Employment Support				
East End Community Foundation	£	£ -	£ -	£ 14,471
PTC Colours	£	£ 4,611	£ 4,611	£ 24,842
City Bridge Trust	£	£ 41,208	£ 41,208	£ 25,100
ESF Groundwork	£	£ 1,711	£ 1,711	£ 5,379
Welfare Guidance				
The National Lottery	£ -	£ -	£ -	£ 44,047
BDCA	£ -	£ -	£ -	£ 15,759
NEWway	£ -	£ -	£ -	£ 2,817
CAF	£ -	£ -	£ -	£ 13,790
EUSS	£ -	£ 3,000	£ 3,000	£ -
Skills Development				
Good Things Foundation	£	£ 8,603	£ 8,603	£ 29,825
London Borough of Newham	£ -	£ 20,650	£ 20,650	£ 13,024
Magpie Project	£ -	£ 670	£ 670	£ -
Community Cohesion				
The Charities Trust	£ -	£ -	£ -	£ 5,000
Newham Community Renewal	£ -	£ 5,429	£ 5,429	£ -
Plaistow South Big Local	£	£ 280	£ 280	£ -
Volunteers and Support				
Lloyds Foundation	£	£ 170	£ 170	£ 14,468
Young People				
The Mayor's Office	£ -	£ -	£ -	£ 11,503

SKILLS ENTERPRISE LTD
Financial Statements
Year Ended 31st March 2022

NOTES TO THE FINANCIAL STATEMENTS (Continued)
FOR THE YEAR ENDED 31st March 2022

2. Voluntary Income (Current Year)	Unrestricted Funds	Restricted Funds	Total 2022	Total 2021
Older People				
Independent Age	£ -	£ -	£ -	£ 11,470
Multiple categories				
Bulldog Trust	£ -	£ 15,000	£ 15,000	£ 15,000
Lloyds Foundation	£ -	£ 30,000	£ 30,000	£ 20,000
Locality	£ -	£ 4,400	£ 4,400	£ -
Total	£ 3,276	£ 137,806	£ 141,082	£ 276,331

Voluntary Income

Prior Year.	Unrestricted Funds	Restricted Funds	Total 2021	Total 2020
Donations, Grants and Legacies				
General Funds				
Bonny Downs Baptist Church	£ 7,400	£ -	£ 7,400	£ -
Onyx	£ 2,023	£ -	£ 2,023	£ -
Certsure LLP	£ 413	£ -	£ 413	£ 8,718
Employment Support				
East End Community Foundation	£	£14,471	£14,471	£ -
PTC Colours	£	£24,842	£24,842	£ -
City Bridge Trust	£	£25,100	£25,000	£ -
ESF Groundwork	£ 1,711	£ 3,668	£ 5,379	£ -
Welfare Guidance				
The National Lottery	£ -	£ 44,047	£ 44,047	£ -
BDCA	£ -	£ 15,759	£ 15,759	£ 12,263
NEWway	£ -	£ 2,817	£ 2,817	£ 11,074
CAF	£ 4,980	£ 8,810	£ 13,790	£ 4,980
Skills Development				
Good Things Foundation	£	£29,825	£ 29,825	£ 28,906
London Borough of Newham	£ 10,600	£ 2,424	£ 13,024	£ 250
Community Cohesion				
The Charities Trust	£ -	£ 5,000	£ 5,000	£ -

SKILLS ENTERPRISE LTD
Financial Statements
Year Ended 31st March 2022

NOTES TO THE FINANCIAL STATEMENTS (Continued)
FOR THE YEAR ENDED 31st March 2022

2. Voluntary Income (Prior Year)	Unrestricted Funds	Restricted Funds	Total 2021	Total 2020
Volunteers and Support				
Lloyds Foundation	£ 5,567	£ 8,901	£14,468	£ -
Young People				
The Mayor's Office	£ -	£ 11,503	£ 11,503	£ -
Older People				
Independent Age	£ -	£ 11,470	£ 11,470	£ -
Multiple categories				
Bulldog Trust	£ -	£ 15,000	£ 15,000	£ -
Lloyds Foundation	£ -	£ 20,000	£ 20,000	£ -
Lifeline Community	<u>£ -</u>	<u>£ -</u>	<u>£ -</u>	<u>£ 6,000</u>
Total	<u>£ 32,694</u>	<u>£ 243,637</u>	<u>£276,331</u>	<u>£ 103,076</u>

3. Other Costs	Unrestricted Funds	Restricted Funds	Total 2022	Total 2021
Governance: Independent Exam	£ 250	£ 0	£ 250	£ 250
Bank Charges	£ 15	£ 0	£ 15	£ 30
Insurance	£	£ 1,068	£ 1,068	£ 720
Accountancy Fees	<u>£ 910</u>	<u>£ 0</u>	<u>£ 910</u>	<u>£ 770</u>
Total Governance costs	<u>£1,175</u>	<u>£ 1,068</u>	<u>£ 2,243</u>	<u>£ 1,770</u>

4. Net Incoming Resources for the year	2022	2021
This is stated after charging:		
Depreciation	<u>£ 453</u>	<u>£ 1,526</u>

5. Payments to Trustees

No salaries or wages nor expenses have been paid to the members/trustees during the year.

SKILLS ENTERPRISE LTD
Financial Statements
Year Ended 31st March 2022

NOTES TO THE FINANCIAL STATEMENTS (Continued)
 FOR THE YEAR ENDED 31st March 2022

6. Tangible Fixed Assets	Fixtures & Fittings	Computer Equipment	Total
Cost			
As at 1 st April 2021	£ 330	£ 15,254	£ 15,584
Additions	£ 0	£ 0	£ 0
Disposals	<u>£ 0</u>	<u>£ 0</u>	<u>£ 0</u>
As at 31st March 2022	<u>£ 330</u>	<u>£ 15,254</u>	<u>£15,584</u>
Accumulated Depreciation			
As at 1 st April 2021	£ 297	£ 13,487	£13,784
Charge for year	£ 11	£ 442	£ 453
On disposals	<u>£ 0</u>	<u>£ 0</u>	<u>£ 0</u>
As at 31st March 2022	<u>£ 308</u>	<u>£ 13,929</u>	<u>£ 14,237</u>
Net Book Value			
As at 31st March 2022	<u>£ 22</u>	<u>£ 1,325</u>	<u>£ 1,347</u>
As at 31st March 2021	<u>£ 33</u>	<u>£ 1,767</u>	<u>£ 1,800</u>

7. Creditors- Amounts falling due within one year

	2022	2021
Deferred Income	£ 4,643	£ 4,642
Taxation and social security	£ 921	£ 2,804
Trade Creditors and Accruals	<u>£ 26,630</u>	<u>£ 25,966</u>
Total	<u>£ 32,194</u>	<u>£ 33,412</u>

8. Capital commitments

At 31st March 2022 the Charity had no capital commitments (2021 Nil).

SKILLS ENTERPRISE LTD
Financial Statements
Year Ended 31st March 2022

NOTES TO THE FINANCIAL STATEMENTS (Continued)
 FOR THE YEAR ENDED 31st March 2022

9. Restricted Income Funds

Current Year	Balance 1 st April 21	Income Resources	Outgoing resources	Funds Transfers	Balance at 31 March 2022
Employment Support	£ 5,414	£ 47,530	£ 48,853		£ 4,091
Welfare Guidance	£ 15,834	£ 3,000	£ 9,444		£ 9,390
Skills Development	£ 28,641	£ 29,823	£ 22,147		£ 36,317
Community Cohesion	£ 285	£ 5,709	£ 5,994		£ -
Volunteering Support	£ -	£ 170	£ 170		£ -
Young People	£ 6,459	£ -	£ 6,459		£ -
Old People	£ -	£ -	£ -		£ -
Multiple Strands	<u>£ 18,940</u>	<u>£ 51,574</u>	<u>£ 42,042</u>	-	<u>£ 28,472</u>
	<u>£ 75,573</u>	<u>£ 137,806</u>	<u>£ 135,109</u>	<u>£ -</u>	<u>£ 78,270</u>
Prior Year	Balance 1 st April 20	Income Resources	Outgoing resources	Funds Transfers	Balance at 31 March 2021
Employment Support	£ 4,467	£ 68,081	£ 67,134		£ 5,414
Welfare Guidance	£ 14,416	£ 71,433	£ 70,015		£ 15,834
Skills Development	£ 1,879	£ 32,249	£ 5,487		£ 28,641
Community Cohesion		£ 5,000	£ 4,715		£ 285
Volunteering Support		£ 8,901	£ 8,901		£ -
Young People		£ 11,503	£ 5,044		£ 6,459
Old People		£ 11,470	£ 11,470		£ -
Multiple Strands	<u>£ 5,200</u>	<u>£ 35,000</u>	<u>£ 21,260</u>	-	<u>£ 18,940</u>
	<u>£ 25,962</u>	<u>£ 243,637</u>	<u>£ 194,026</u>	<u>£ -</u>	<u>£ 75,573</u>

For description of the various funds detailed above please see the Trustees report on activities and achievements during the year.

10. Analysis of net assets between funds

	Unrestricted Funds	Restricted Funds	Total
Tangible Fixed Assets	£ 1,348	£ 0	£ 1,348
Current Assets	£ 66,264	£ 109,800	£176,064
Creditors	<u>£ (664)</u>	<u>£ (31,530)</u>	<u>£(32,194)</u>
Total	<u>£ 66,948</u>	<u>£ 78,270</u>	<u>£145,218</u>

SKILLS ENTERPRISE LTD
Financial Statements
Year Ended 31st March 2022

NOTES TO THE FINANCIAL STATEMENTS (Continued)
FOR THE YEAR ENDED 31st March 2022

11. Employees

During the year the charity had an average of one (2021: one) full time employees and five (2021: five) part time employees. The total employment cost was £103,741 (2021 £118,279). No member of staff received remuneration over £50,000.

	2022	2021
Gross Salaries	£ 95,378	£ 111,079
ER NIC	£ 6,641	£ 4,928
ER Pension costs	<u>£ 1,722</u>	<u>£ 2,272</u>
Total	£ 103,741	£118,279

Skills Enterprise makes defined contributions payments to an auto enrolment pension scheme where the employee qualifies for auto enrolment.

SKILLS ENTERPRISE LIMITED

England & Wales - Charity number 1120254

Accounts

Skills Enterprise Ltd Company Limited by Guarantee

Financial Statements
For the year ended 31st March 2021

Charity Number 1120254

Company Registration Number 05988709

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LEGAL AND ADMINISTRATIVE INFORMATION

Registered charity Name	Skills Enterprise Ltd
Charity Registration Number	1120254
Company Registration Number	05988709
Registered Office	Bonny Downs Church Centre 18 Darwell Close East Ham E6 6BT
Trustees	Mr M S Abdeen Mr G D Kulothungan Mr A J Marri Mr B Rajendran Mr A M Zackaria
Independent examiner	Brian Dexter ACMA, CGMA. 172 Sandford Road East Ham London E6 3PX
Bankers	HSBC Bank plc 118 High Street North London E6 2HX

TRUSTEES' ANNUAL REPORT FOR THE YEAR ENDING 31st MARCH 2021

The Trustees, who are also directors for the purposes of company law, present their report and financial statements of the charity for the year ended 31st March 2021.

The accounts have been prepared in accordance with the accounting policies set out in the notes to the accounts and comply with the Charities Act 2011 and the SORP (FRS102) "Accounting and Reporting by Charities" issued in March 2015.

STRUCTURE AND GOVERNANCE

Skills Enterprise Limited is a registered charity (1120254) and a company limited by guarantee (05988709). It is governed by its Trustees who are also Directors and meet regularly to manage its affairs.

Company and charity law requires the Trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charity and of the surplus or deficit of the charity for that period. In preparing these financial statements, the Trustees have:

- Selected suitable accounting policies and then applied them consistently
- Made judgements and estimates that are reasonable and prudent
- Stated whether applicable accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements; and
- Prepare the financial statements on the going concern basis.

The charity has a core of employed staff, but it also relies upon the services of a pool of community and digital champion volunteers for the delivery of its services. Day to day organisational decisions are delegated to the Project Manager.

The Trustees have overall responsibility for ensuring that the charity has an appropriate system of controls, financial and otherwise. They are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Companies Act.

Risk

The Trustees have given due consideration to the major risks to which the charity is exposed, and are satisfied that systems, policies and procedures are in place to mitigate exposure to major risks.

CHARITABLE OBJECTIVES AND ACTIVITIES

Who we are and what we do

Skills Enterprise is a vibrant community organisation, providing a wide range of services and opportunities for local people for all ages offering training, welfare benefits advice and guidance, money management advice,

SKILLS ENTERPRISE LTD

Financial Statements

Year Ended 31st March 2021

employment-oriented training support project, Job search club, digital inclusion project and Volunteering projects. The organisation provides a resource for the local community in East Ham ward in the London Borough of Newham, while also delivering borough wide services.

We want to combat the challenges arising from deprivation and social exclusion in the local community through a range of high-quality advice and advocacy, social, educational, healthy living and recreational programmes. In all we do, we aim to break down barriers and reduce isolation, enabling access to learning, training and opportunities, empowering people to reach their goals.

Our Vision

Our vision is to achieve increased social harmony and equality by empowering individuals and communities through the vehicles of education, economic independence, awareness and providing them with a stronger voice.

Mission Statement

Our mission is to eliminate the barriers that lead to social exclusion and poverty. We work with people of all faiths, ethnicity and backgrounds to build stronger, more cohesive communities.

Public Benefit

The activities detailed below have all been undertaken to further the Charity's purposes for the public benefit. In shaping and planning the activities for the year, Trustees have considered the Charity Commission's guidance on public benefit. Skills Enterprise regularly consults and actively seeks feedback and suggestions from its beneficiaries, volunteers, partners and supporters.

We seek to help people to develop essential skills necessary to improve the quality of their lives and of the local community, enabling access to learning, training and social opportunities, empowering people to reach their goals. In all that we do, we aim to break down barriers and reduce isolation, working with people of all faiths to promote understanding between all sections of the local community.

Main activities

At Skills Enterprise we believe that our strength lies in our diversity, meeting the needs of local people, our local community and supporting local community's aspirations. A major area of our work aims to help people develop essential skills necessary to improve the quality of their lives and of the local community.

We also aim to promote understanding between all sections of the local community, offering a setting for multicultural, interfaith and intergenerational exchange through our services. We continued to provide a wide range of interventions, activities and support to further our purpose for public benefit within 4 main areas:

Crisis
Support

Employment
Support

Skills
Development

Community Engagement
Health & Wellbeing

Volunteering

ACHIEVEMENTS AND PERFORMANCE

COVID-19 Impact

Coronavirus (COVID-19) has changed the world. Digital has instantly become a universal need, and those without it are also those who have been hardest hit. Lockdown has exposed the cost of digital exclusion more clearly than ever before, and this cost is set to continue as the UK economy faces its biggest ever challenge. Digital inclusion was already important: now it is fundamental.

The impact of COVID-19 has been devastating for the already vulnerable communities that we work with who previously struggled with health, financial, employment and other social and economic issues and have experienced one of the highest levels of COVID-19 cases and deaths in the country. In addition, the enforced social isolation exacerbated their anxieties arising from lack community engagement, primarily due to cultural and other barriers. The period of intense isolation due to lockdown heightened exclusion, particularly digital exclusion with their lack of digital skills, access to digital devices and lack of resources to pay for data.

During lockdown we experienced at least a 50% increase in demand for our services with the focus shifting more recently to help with digital awareness and access to digital tools and skills training. We provided additional services including digital device give away, significant increase in support for recently unemployment people and those needing to access benefits for the first time; emotional help for women revealing domestic abuse; help and training with access to support and resources through digital channels.

Our income dropped as we were unable to deliver our Electric Exam that helps us generate unrestricted income. We sought external help with fundraising to secure COVID-19 support funding. This has been short term and we now need to focus on sustaining our work and organisation for the longer term.

Since the start of lockdown our work has included:

1432 unique people reached directly
21 partner organisations
29 digital champions trained

We ran weekly sessions for local people who are residents of London Borough of Newham, with a particular focus on the local communities. We delivered a variety of different projects, activities and sessions/services which included:

Employment Support, Career advocacy and guidance COVID-19 have put many of our users and local residents at risk of permanent layoff, temporary furlough, and reductions in hours and pay; almost half of these workers earn less than £10 per hour. We offered assistance with understanding furlough, career advice, Job search, CV and online interview guidance and training, providing access to job oriented training. Remote delivery of learning support with digital skills, English language learning, and digital skills for remote working.

Our Employment Support, career and guidance work supported:

- 121 users to search and apply for jobs online and employment support
- 20 people with Advanced Employment oriented Online digital skills
- 39 Homeless and vulnerably housed users to gain employment support
- 21 people to gain employment as a result of our guidance
- 21 users to access the Job Retention Scheme or Self Employment Income Support Scheme

Welfare benefits guidance focusing especially on Universal credit, housing and utility. We get referrals from Food banks, Job centre, Places of worships, Newham food Alliances to help users with their welfare guidance. Making or managing a Universal Credit application online has been crucial to many. Over half (55%) of our attendees included accessing Universal Credit as one of the top three reasons a service user would go online - the same proportion as contacting friends and family. The surge in Universal Credit applications put considerable pressure on calls to our centre at a time when face-to-face support from Job Centre Plus was unavailable. People faced long waits by phone; and even queues to log into the website. We had 89 course starts for Universal Credit at April 2021, as new universal Credit claimants trying to understand the system.

- 189 users supported with Universal Credit Online applications
- 16 users signposted to Debt advice

Skills Development (Digital Inclusion and Creative English): Internet access has not been a cure-all for the problems created by COVID-19, but it has helped, as evidenced by significant increases in online activity. **80%** of our users agree that using technology has been a vital support to them. Lockdown has shown more clearly than ever that 'digital exclusion' means more than being offline or having absolutely no digital skills. Lack of personal access to suitable devices and data poverty have come to the fore. People who are digitally excluded through poverty may rely on using devices and Wi-Fi in shared spaces - no longer available.

During the COVID-19 crisis and lockdown, we worked with residents of whom nearly **62% lacked** basic digital skills and more had limited access to the internet or no broadband at home. Increasing numbers had no tablets or laptops and lacked sufficient income to reliably connect to the internet – which created barriers to accessing the help or resources they needed. We sought help from funders and the Council to distribute tablets and data and software packages to residents/ families most in need. We used text, Whatsapp, phone calls and then Zoom to provide some level of digital skills training which users fed back had increased their confidence.

We were commissioned by the Council to be lead organisation for the Newham Digital Hub. We were able to see how our digital training supported residents in becoming empowered in different ways - to gain basic online skills, to get online as well as through more advanced training to into employment.

- Total users given basic online digital skills: 815
- 206 learners upskilled to independently use HMRC's digital services
 - 39 users completed Creative English training
- 68 elders learned basic online skills reducing barriers to digital exclusion
 - 162 devices given away
- 9 online safety awareness workshops benefitting 54 residents and parents

Spoken, written and creative English Classes were also offered along with supporting users with digital training. This fresh approach to English language learning, focused on supporting adults with no or low levels of English to better integrate with their local communities. A new Creative English project was delivered both online and face to face.

Community Cohesion: provided positive and engaging activities that created a sense of belonging and community connection. With tensions rising due to BREXIT, racial tension following BLM profile raising - we delivered 'Know your EU citizens' social sessions, European focused community activities, Black History Month, UK parliament week celebrations and other cultural celebrations and cooking and social events online. Using remote channels (phone and digital) to check on socially isolated and lonely people, and distributing devices was key to help bring communities together and promote social inclusion.

- 29 users attended See It Differently
- 8 community celebrations with 341 unique people attending
- 29 volunteers and Digital Champions
- 3 staff gaining safeguarding training.

Social, cultural events, interfaith and other celebrations were delivered online, inviting local councillors and our MP to our event. For example, we celebrated all religious events like Christmas, EID, Dewali Cinema together events, community breakfasts. Exercise, health and wellbeing activities were also delivered online.

Other multiple strand services

Young people digital skills development: During lockdown we offered children and young people something fun to do, as well as a 3D digital technology and entrepreneurship training and coding and technology skills to help them learn simple computer game development using web start up languages like HTML, CSS then PYTHON.

- 21 young people gained access to Tech and Entrepreneurship club (Animation, coding, 3D design club)

Health and Digital Participation: The ability to access online health advice has become especially important during the pandemic - not only to stay safe and up-to-date about COVID-19 but to manage other health concerns. The letter sent by the NHS to those at higher risk of COVID-19 complications contained multiple links to online information and support to cope with self-isolation, in most cases with no equivalent offline alternative.

It is estimated that between 175,000 and 500,000 people who received this letter do not have access to the internet. Our response to this was to help users access digital health services e.g. GP online, prescriptions online and also trained users to navigate NHS website. We made daily calls to our users to monitor their health and wellbeing, as well as offering additional support including food deliveries (access to Newham Food Alliance digitally), prescriptions ordering and online learning- about COVID vaccination awareness workshop in partnership with Newham council.

- Supported 21 users to access online resources to improve their wellbeing (NHS site.
 - Supported 19 users to access health information/ health services online (e.g. book a GP appointment, prescriptions)

SKILLS ENTERPRISE LTD

Financial Statements

Year Ended 31st March 2021

Poverty Response Consortium: As a consortium partner with Bonny Downs Community Association, NewWay Night Shelter as well as the Salvation Army, we delivered Employment and Job search support and ICT training to support the New Day Centre for homeless and vulnerably housed people in Newham until May 2020.

Newham Anti-Poverty Alliance: The Anti-Poverty Alliance brings together organisations and individuals from across Newham to tackle the causes and effects of poverty in the borough. The call to action is that every resident is able to access the support they need to prevent financial hardship.

We are part of this alliance and are able to contribute to areas like • Money/ debt • Housing/ homelessness • Skills/ employment • Wraparound family/ people support having an opportunity to provide input into these priorities and become involved as a partner within the Alliance.

Social Welfare Alliance: Newham Social Welfare Alliance Training Programme continuing to offer a training development pathway for all frontline workers in the borough who are regularly having conversations with residents who are presenting with a range of social welfare issues. There are a number of themes with different session topics included delivered by our specialist tutors. The purpose of this is to enhance the skills residents already have and facilitate them getting in touch with others having similar conversations across the borough. The training sessions are all delivered online and are free to attend. Skills Enterprise delivered workshops that will help frontline workers in Newham support residents to become digitally able and to provide information on how and where to refer for additional support. We cover: • The importance of Digital Inclusion & Wellbeing • How we can all be Digital Buddies • Newham's Digital Hubs & online learning resources.

EU Settlement Support: Stay Settled in Newham - The EU Settlement Scheme, (taking account of) residents' issues after the 30 June 2021 deadline, and how Newham Council can address them in partnership with the Voluntary and Community Sector. With Newham Renewal project as lead organisation- funded by Newham Council we are one of 10 consortium partners to deliver an awareness-raising project on the EU Settlement Scheme (EUSS) to vulnerable residents. The first of its kind in the borough, the campaign, known as 'Stay Settled in Newham' adopted a pioneering approach to engaging over 1,000 residents and over 200 local community, faith and voluntary organisations, delivering 64 in person and online events, and guiding over 300 residents through their EUSS applications in the 10 weeks before the Scheme's deadline.

- | |
|---|
| <ul style="list-style-type: none">• 32 users guided to apply EU settled status online |
|---|

Feedback from Beneficiaries

From some of the feedback from our beneficiaries and monitoring of our work we can report that:

- 49 % reported being in a positive mental state (good moods, satisfaction with life, happy, etc.) after attending our services
- 42% reported increased income
- 69% reported increased skills
- 72% says having supportive social connections
- 59% Improved personal and social skills

SKILLS ENTERPRISE LTD

Financial Statements

Year Ended 31st March 2021

- 71% An increased sense of confidence and independence in participants by feeling valued as members of their local community.
- 67% Participants to have an increased sense of purpose and belonging

"They saved my life and my family. Was so desperate with out income"

"Skills Enterprise made me understand that being online is not just for young people its for older people like me"

"Staff in the team has been so welcoming. Very supportive to all people and they treat everyone as a family irrespective of background".

"If you're going to groups like this, you have more in common. I think I know my neighbour a lot better now."

"They helped me apply online and also helped me to send the documents to the EU Settlement. They were friendly and took time to explain the process and also helped apply settles status for both of my children. I did not know how to take digital photo and they helped me take pictures and upload it to my application. They read everything on the website and explained it to me clearly. I am very thankful to Skills Enterprise for helping me in a very short time".

Support from Funders and Partners

We would like to thank our funders and partners for working with us to make a difference to the quality of life for of often marginalised, vulnerable and isolated local residents: without their support, Skills Enterprise simply could not continue to achieve our aims and objectives.

Funders: London Borough of Newham, Good Things Foundation, Greater London Authority, The Mayor's Office , East End Community Foundation , PTC Colours (Power To Change) CAF Tourle Foundation, Charity Aid Foundation, City of London, Certsure LLP, The National Lottery Community Fund, Groundwork, Comic Relief, Lifeline: Faith Action, National Lottery , The Charities Trust , Lloyds Bank Foundation, Independent Age , Fore Trust, Peoples Postcode Lottery.

In addition, we are grateful for the support and opportunity to who very work closely with organisations like Department of Works and Pensions(Job Centre), Bonny Downs Community Association, Bonny Downs Church, Alternatives, Magpie, Newday, Tracey Fletcher Consulting, Certsure LLP, Digital Unite, Mind in Tower Hamlets and Newham, Computer Aid, Inkind, Salvation Army, East London NHS Foundation, Vicarage primary School, Central park School, Kensington Academy, local East Ham temples, Mosques, Churches, Department of Works and Pensions- Job Centre, Compost, One Newham, Business in the Community, ELBA, Community Links, Trinity Centre, SUBCO, Royal Docks learning and activities centre, Newham Renewal programme, New Europeans UK, Work Rights Centre, Citizens Advice East End, Civic, Start Now CIC, The Design Cabin, WHTV, Clean Slate, Money A and E, Roma Support Group, Heal Together, Shpresa, Plaistow South local big, Google Digital Garage, FCA, UCL, Birkbeck, University of London, Greenwich University, Newham Food Alliance and Social Welfare Alliance.

"We have recognised the unique skills of Skills Enterprise and now work in partnership to work with our most vulnerable residents around digital inclusion". Phil Veasey, Public Health Consultant, LB of Newham

SKILLS ENTERPRISE LTD

Financial Statements

Year Ended 31st March 2021

AFFILIATIONS AND MEMBERSHIPS

We continually look to improve the quality of work through training, accreditations and membership or affiliation to relevant bodies within the sector. These currently include:

- Digital Unite Member
- UK Online Accredited Centre
- CMA Accredited Debt Advisor staff
- Advice UK Member
- ROPES (Older People Employment Support)
- Certificate of Specialist Network Membership-Housing and Homelessness Network
- Certificate of Specialist Network Membership-Employability
- Certificate of Specialist Network Membership-ESOL
- Certificate of Specialist Network Membership-Health and Wellbeing
- Member of Money Guiders Network
- School Home Support – Member
- Refugee Employment Network (REN) membership
- London Youth Member

GOING CONCERN

The Trustees have been meeting regularly to monitor Skills Enterprise's financial position. At the end of March 2021 we had unrestricted reserves of £64,462 which represents approximately 4 months of expenditure.

We had revised down expectations for grant income for the 2021-21 financial year in anticipation that income will be down. However, at the time of writing this report in the third quarter of 2021-21 we have achieved greater income than expected, thanks to the support of many trusts and other grant bodies who made new streams of funding available to meet the increased demand and severe impact of the pandemic on the communities whom we serve. Our current financial forecast runs until the end of March 2023. It is based on cautious income assumptions and shows that the reserves we expect to have at the end of March, we are a going concern.

PLANS FOR FUTURE PERIODS

In the coming year our work will continue to focus on the continued impact of the COVID-19 pandemic on residents, particularly adults, families and children/young people from Black, Asian and other minority communities, whom we predominantly serve. We will therefore continue to join forces with Newham based charities, community centres, Council departments and others to make sure no Newham resident nor child in our area are suffering in low income, poverty or lack of digital skills, support or access and that no-one is forced to sleep rough on our streets.

We will give priority to:

- **Stronger focus on digital inclusion**

The pandemic shone a light on the extent of digital exclusion locally. We need to continue our digital inclusion work so residents can better access the support and services available them. We also want to continue training residents as digital champions so they can train others who may be digitally excluded. We will also focus on training community groups to develop their skills so they can help local residents to access online support and service and develop their digital awareness and skills too.

- **Adequate Accommodation**

Our current base, whilst central to the community, is too small to meet the increasing demand for support and services from residents and other community groups that we do and want to partner with. Finding more spacious but easily accessible premises will be a top priority for the year.

- **Sustaining our services to meet current and emerging needs.**

Securing much needed funding and developing our digital inclusion work and training whilst undertaking research to gather insights on the impact of COVID-19 and future needs of users.

- **Building our capacity to enable sustainable growth -coming out COVID-19 period**


Our priority will be to develop our fundraising efforts to ensure we secure new and unrestricted income to sustain our work longer term.

FINANCIAL REVIEW

Reserves policy

Skills Enterprise is working towards a Reserves Policy of the equivalent of 6 months running costs to serve as a safeguard against any unexpected shortfall in income or increase in expenditure, which will vary from year to year. Based on plans for 2021/22, six months running costs will equal £98,000.

As at 31 March 2021 our total reserves stood at £141,835. Deducting Restricted Funds and the value of fixed assets leaves free reserves at £64,462. This is below the target level. Trustees are content with this position but due to the organisations growth are looking to review the reserves policy to ensure it is appropriate for the current situation, in the meantime they continue to look to make decisions to make up the shortfall.


Signed on behalf of the Trustees
Director/Trustee

date: 12th December 2021

Muhammed Shakir Abdeen

SKILLS ENTERPRISE LTD
Financial Statements
Year Ended 31st March 2021

Independent Examiner's Report to the members of Skills Enterprise Ltd

I report on the accounts of the charity for the year ended 31st March 2021, which are set out in the following pages.

Respective responsibilities of trustees and examiner

The trustees are responsible for the preparation of the accounts. The 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.

Having satisfied myself that the charity is not subject to audit under company law and is eligible for independent examination, 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 the 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:
 - a. To keep accounting records in accordance with section 386 of the companies Act 2006; and
 - b. To prepare accounts which accord with the accounting records, comply with the Charities Act 2011 and the SORP (FRS102) "Accounting and Reporting by Charities" issued in March 2015.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.



Brian Dexter
Chartered Management Accountant
172 Sandford Road
East Ham
London
E6 3PX
Dated...12/12/21

SKILLS ENTERPRISE LTD**Financial Statements****Year Ended 31st March 2021**

STATEMENT OF FINANCIAL ACTIVITIES
INCLUDING INCOME AND EXPENDITURE ACCOUNT
FOR THE YEAR ENDED 31 MARCH 2021

	Note	Unrestricted Funds	Restricted Funds	Total 2021	Total 2020
<u>Income and Endowments from</u>					
Grants, Donations and Legacies	2	£ 32,694	£ 243,637	£ 276,331	£ 103,076
Total Incoming Resources		<u>£ 32,694</u>	<u>£ 243,637</u>	<u>£ 276,331</u>	<u>£ 103,076</u>
<u>Expenditure on:</u>					
Raising Funds		£ 0	£ 0	£ 0	£ 0
Charitable activities					
Training activities		£ 1,749	£ 192,751	£ 194,500	£ 84,825
Total cost of Charitable activities		£ 1,749	£ 192,751	£ 194,500	£ 84,825
Other costs	3	£ 495	£ 1,275	£ 1,770	£ 1,294
Total resources expended		£ 2,244	£ 194,026	£ 196,270	£ 86,119
Net movement in funds(before Transfers)		£ 30,450	£ 49,611	£ 80,061	£ 16,957
Transfers between funds		£ -	£ -	£ -	£ -
Net movement in funds		<u>£ 30,450</u>	<u>£ 49,611</u>	<u>£ 80,061</u>	<u>£ 16,957</u>
Reconciliation of Funds:					
Fund balances 1 st April 2020		£ 35,812	£ 25,962	£ 61,774	£ 44,817
Fund balances 31st March 2021		<u>£ 66,262</u>	<u>£ 75,573</u>	<u>£ 141,835</u>	<u>£ 61,774</u>

This statement of financial activities also complies with the requirements for an income and expenditure account under the Companies Act 2006. It includes all gains and losses in the year therefore a statement of total recognised gains and losses has not been prepared.

All of the organisation's operations are classed as continuing.

SKILLS ENTERPRISE LTD
Financial Statements
Year Ended 31st March 2021

BALANCE SHEET
AS AT 31 MARCH 2021

	Note	2021	2020
Fixed Assets			
Tangible Fixed Assets	6	<u>£ 1,800</u>	<u>£ 3,326</u>
Current Assets			
Debtors & Prepayments		£ 0	£ 0
Cash at bank or in hand		<u>£ 173,447</u>	
		£ 173,447	£ 64,243
Creditors: amounts due within			
One year	7	<u>£ 33,412</u>	<u>£ 5,795</u>
Net Current Assets		<u>£140,035</u>	<u>£ 58,448</u>
Creditors: amounts falling due after			
more than one year.		<u>£ -</u>	<u>£ -</u>
Net Assets		<u>£ 141,835</u>	<u>£ 61,774</u>
Income Funds			
Restricted Funds	9	£ 75,573	£ 25,962
General Funds		<u>£ 66,262</u>	<u>£ 35,812</u>
Total Funds		<u>£ 141,835</u>	<u>£ 61,774</u>

For the year ended 31 March 2021 the charity was entitled to exemption from Audit under section 477 of the Companies Act 2006 relating to small companies

Trustee Declarations

- The members have not required the charity to obtain an audit of its accounts for the year in question in accordance with section 476;
- The trustees acknowledge their responsibilities for complying with the requirements of the Act with respect to accounting records and the preparation of financial statements

These financial statements were approved by the members and authorised for issue on **12-12-21** and signed on their behalf by

Director and Trustee

Muhammed Shakir Abdeen

Director and Trustee

Balu Rajendran

SKILLS ENTERPRISE LTD

Financial Statements

Year Ended 31st March 2021

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31st March 2021.

1 Accounting Policies

a. 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 March 2005 and updated May 2008, and the Charities Act 2011.

b. Fund Accounting

General funds are unrestricted funds which are available for use at the discretion of the trustees in the furtherance of the general objects of the charity and which have not been designated by the trustees for other purposes. These funds are held to finance both working capital and capital investment.

c. Incoming Resources

Incoming resources are credited in the accounts when they are received, except that:

- income tax recoverable on Gift Aid donations is credited at the same time as the related donation.
- Grants and Donations are only included in the SOFA when the charity has unconditional entitlement to the resources
- Performance related Grant income is only included in the SOFA once the related goods and services has been delivered
- Volunteer Help is not included in the accounts as its value cannot be measured with sufficient reliability, but it is described in the trustees' annual report.

d. Resources expended

- Liabilities are recognised in the accounts at the time when a commitment to make payment is incurred.
- Governance costs include the preparation and examination of statutory accounts, cost of trustee meetings and any legal advice to trustees on matters of governance

e. Tangible fixed assets and depreciation

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

Fixtures, fittings and equipment	25% p.a on reducing balance.
Computer Equipment	25% p.a on reducing balance.

SKILLS ENTERPRISE LTD

Financial Statements

Year Ended 31st March 2021

NOTES TO THE FINANCIAL STATEMENTS (Continued) FOR THE YEAR ENDED 31st March 2021.

2. Voluntary Income

Current Year	Unrestricted Funds	Restricted Funds	Total 2021	Total 2020
Donations, Grants and Legacies				
General Funds				
Bonny Downs Baptist Church	£ 7,400	£ -	£ 7,400	£ -
Onyx	£ 2,023	£ -	£ 2,023	£ -
Certsure LLP	£ 413	£ -	£ 413	£ 8,718
Employment Support				
East End Community Foundation	£	£14,471	£14,471	£ -
PTC Colours	£	£24,842	£24,842	£ -
City of London	£	£25,100	£25,000	£ -
ESF Groundwork	£ 1,711	£ 3,668	£ 5,379	£ -
Welfare Guidance				
The National Lottery	£ -	£ 44,047	£ 44,047	£ -
BDCA	£ -	£ 15,759	£ 15,759	£ 12,263
NEWway	£ -	£ 2,817	£ 2,817	£ 11,074
CAF	£ 4,980	£ 8,810	£ 13,790	£ 4,980
Skills Development				
Good Things Foundation	£	£29,825	£ 29,825	£ 28,906
LBN	£ 10,600	£ 2,424	£ 13,024	£ 250
Community Cohesion				
The Charities Trust	£ -	£ 5,000	£ 5,000	£ -
Volunteers and Support				
Lloyds Foundation	£ 5,567	£ 8,901	£14,468	£ -
Young People				
The Mayor's Office	£ -	£ 11,503	£ 11,503	£ -
Older People				
Independent Age	£ -	£ 11,470	£ 11,470	£ -
Multiple categories				
Bulldog Trust	£ -	£ 15,000	£ 15,000	£ -
Lloyds Foundation	£ -	£ 20,000	£ 20,000	£
Lifeline Community	£ -	£ -	£ -	£ 6,000
Total	£ 32,694	£ 243,637	£ 276,331	£ 73,122

SKILLS ENTERPRISE LTD

Financial Statements

Year Ended 31st March 2021

Prior Year.	Unrestricted Funds	Restricted Funds	Total 2020	Total 2019
Donations				
Grants:				
Good Things Foundation	£ 453	£28,453	£28,906	£ 28,687
Awards for All	£ -	£ 9,762	£ 9,762	£ 9,360
CAF Tourle Foundation	£ -	£ 4,980	£ 4,980	£ -
Peoples Postcode Lottery	£ -	£13,123	£13,123	£ -
Certsure LLP	£ 9,328	£ 0	£ 9,328	£ 8,718
Transform Newham	£ -	£ -	£ -	£ 10,000
Greater London Authority	£ -	£ 4,977	£ 4,977	£ -
LBN (LGTPS)	£ -	£ 250	£ 250	£ -
Newham.net	£ 2,413	£ -	£ 2,413	£ 6,000
NEWway	£ -	£ 11,074	£11,074	£ -
Lifeline Community	£ 1,000	£ 5,000	£ 6,000	£ -
BDCA	£ 375	£ 11,888	£12,263	£ 2,560
Aspers Good Cause fund	£ -	£ -	£ -	£ 7,797
Total	£ 13,569	£ 89,507	£103,076	£ 73,122

Funds from Newham.net received from the company as it was wound up under an agreement that funds would be used to fund young person digital activities.

3. Other Costs

	Unrestricted Funds	Restricted Funds	Total 2021	Total 2020
Governance: Independent Exam	£ 250	£ 0	£ 250	£ 250
Bank Charges	£ 30	£ 0	£ 30	£ 131
Insurance	£ -	£ 720	£ 720	£ 613
Accountancy Fees	£ 215	£ 555	£ 770	£ 300
Total Governance costs	£ 495	£ 1,275	£ 1,770	£ 1,529

SKILLS ENTERPRISE LTD
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Year Ended 31st March 2021

NOTES TO THE FINANCIAL STATEMENTS (Continued)
 FOR THE YEAR ENDED 31st March 2021

4. Net Incoming Resources for the year	2020	2020
This is stated after charging:		
Depreciation	<u>£1,526</u>	<u>£ 589</u>

5. Payments to Trustees
 No salaries or wages nor expenses have been paid to the members/trustees during the year.

6. Tangible Fixed Assets	Fixtures & Fittings	Computer Equipment	Total
Cost			
As at 1 st April 2020	£ 330	£ 15,254	£ 15,584
Additions	£ 0	£ 0	£ 0
Disposals	£ 0	£ 0	£ 0
As at 31st March 2021	<u>£ 330</u>	<u>£ 15,254</u>	<u>£15,584</u>
Accumulated Depreciation			
As at 1 st April 2020	£ 286	£ 11,972	£12,258
Charge for year	£ 11	£ 1,515	£ 1,526
On disposals	£ 0	£ 0	£ 0
As at 31st March 2021	<u>£ 297</u>	<u>£ 13,487</u>	<u>£ 13,784</u>
Net Book Value			
As at 31st March 2021	<u>£ 33</u>	<u>£ 1,767</u>	<u>£ 1,800</u>
As at 31st March 2020	<u>£ 44</u>	<u>£ 3,282</u>	<u>£ 3,326</u>

7. Creditors- Amounts falling due within one year	2021	2020
Deferred Income	£ 4,642	£ 0
Taxation and social security	£ 2,804	£ 4,816
Trade Creditors and Accruals	<u>£ 25,966</u>	<u>£ 979</u>
Total	<u>£ 33,412</u>	<u>£ 5,795</u>

SKILLS ENTERPRISE LTD

Financial Statements

Year Ended 31st March 2021

8. Capital commitments

At 31st March 2021 the Charity had no capital commitments (2020 Nil).

NOTES TO THE FINANCIAL STATEMENTS (Continued)

FOR THE YEAR ENDED 31st March 2021

9. Restricted Income Funds

Current Year	Balance 1 st April 20	Income Resources	Outgoing resources	Funds Transfers	Balance at 31 March 2021
Employment Support	£ 4,467	£ 68,081	£ 67,134		£ 5,414
Welfare Guidance	£ 14,416	£ 71,433	£ 70,015		£ 15,834
Skills Development	£ 1,879	£ 32,249	£ 5,487		£ 28,641
Community Cohesion		£ 5,000	£ 4,715		£ 285
Volunteering Support		£ 8,901	£ 8,901		£ -
Young People		£ 11,503	£ 5,044		£ 6,459
Old People		£ 11,470	£ 11,470		£ -
Multiple Strands	<u>£ 5,200</u>	<u>£ 35,000</u>	<u>£ 21,260</u>	<u>-</u>	<u>£ 18,940</u>
	<u>£ 25,962</u>	<u>£ 243,637</u>	<u>£ 194,026</u>	<u>£ -</u>	<u>£ 75,573</u>
Prior Year	Balance 1 st April 20	Income Resources	Outgoing resources	Funds Transfers	Balance at 31 March 2021
Employment Support	£ 1,147	£ 4,977	£ 1,657	£	£ 4,467
Welfare Guidance	£ 2,687	£37,704	£ 25,975	£	£ 14,416
Skills Development	£ 5,898	£28,453	£ 32,472	£	£ 1,879
Community Cohesion	£8,902	£ 250	£ 9,152	£	£ -
Multiple Strands	<u>£ -</u>	<u>£ 18,123</u>	<u>£ 12,923</u>	<u>£ -</u>	<u>£ 5,200</u>
	<u>£ 18,634</u>	<u>£ 89,507</u>	<u>£ 82,179</u>	<u>£ -</u>	<u>£ 25,962</u>

For description of the various funds detailed above please see the Trustees report on activities and achievements during the year.

SKILLS ENTERPRISE LTD

Financial Statements

Year Ended 31st March 2021

10. Analysis of net assets between funds

	Unrestricted Funds	Restricted Funds	Total
Tangible Fixed Assets	£ 1,800	£ 0	£ 1,800
Current Assets	£ 65,112	£ 108,335	£173,447
Creditors	<u>£ (650)</u>	<u>£ (32,762)</u>	<u>£(33,412)</u>
Total	<u>£ 66,262</u>	<u>£ 75,573</u>	<u>£141,835</u>

11. Employees

During the year the charity had one (2020: two) full time employees and five (2020: three) part time employees. The total employment cost was £118,279 (2020 £64,952).

	2021	2020
Gross Salaries	£ 111,079	£60,106
ER NIC	£ 4,928	£ 3,940
ER Pension costs	<u>£ 2,272</u>	<u>£ 906</u>
Total	£ 118,279	£64,952

Skills Enterprise makes defined contributions payments to an auto enrolment pension scheme where the employee qualifies for auto enrolment.