

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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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.

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.

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- 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:

Digital Skills and Inclusion	Employment & Skills Support	Welfare Guidance & Survival Support	Community & Volunteering	Older People
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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.

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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**

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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 are 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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Year Ended 31st March 2023

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.

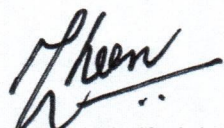
- **Re-introduce the Voice Box Cafe**

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

SKILLS ENTERPRISE LTD
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		£ 1,932	£ 166,181	£ 168,113	£ 135,456
Other costs	3	£ 573	£ 960	£ 1,533	£ 2,243
Total resources expended		£ 2,505	£ 167,141	£ 169,646	£ 137,699
Net movement in funds(before Transfers)		£ 3,932	£ 4,450	£ 8,382	£ 3,383
Transfers between funds		£ -	£ -	£ -	£ -
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.

SKILLS ENTERPRISE LTD
Financial Statements
Year Ended 31st March 2023

BALANCE SHEET
AS AT 31 MARCH 2023

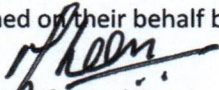
	Note	2023	2022
Fixed Assets			
Tangible Fixed Assets	6	<u>£ 1,011</u>	<u>£ 1,348</u>
Current Assets			
Debtors & Prepayments		£ 0	£ 0
Cash at bank or in hand		<u>£ 181,616</u>	
		£ 181,616	£ 176,064
Creditors: amounts due within			
One year	7	<u>£ 29,027</u>	<u>£ 32,194</u>
Net Current Assets		<u>£ 152,589</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.