

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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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. 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 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.

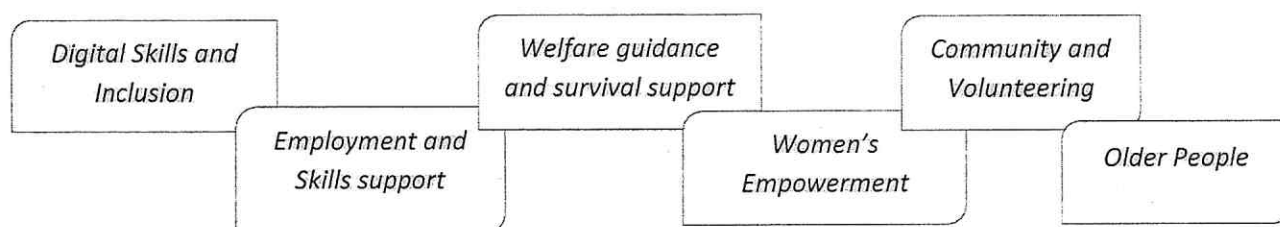
CHARITABLE OBJECTIVES AND ACTIVITIES

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.

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:

UK Parliament Week

Educational sessions on parliament, civic participation and responsibilities and Voter ID requirements

NHS Digital Workshop

Enabling users to access NHS online (e.g. booking appointments, ordering prescriptions) and to navigate healthcare services confidently

Get Online Week

Digital activities to enhance practical, everyday tasks e.g. YouTube for educational content

Money Management

Learning essential financial skills, building financial resilience, strategies to cope with cost of living

AI Workshops

Introduction to Artificial Intelligence concepts and its use and benefits

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.

SKILLS ENTERPRISE LTD

Financial Statements

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

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

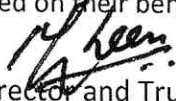
	Note	2024	2023
Fixed Assets			
Tangible Fixed Assets	6	<u>£ 759</u>	<u>£ 1,011</u>
Current Assets			
Debtors & Prepayments		£ 0	£ 0
Cash at bank or in hand		<u>£ 278,513</u>	
		£ 278,513	£ 181,616
Creditors: amounts due within			
One year	7	<u>£ 55,400</u>	<u>£ 29,027</u>
Net Current Assets		<u>£ 223,113</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 Abdeen


 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	<u>£ 8,744</u>	<u>£ 2,017</u>	<u>£ 10,761</u>		<u>£ -</u>
	<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	<u>£ 28,472</u>	<u>£ 17,530</u>	<u>£ 37,258</u>		<u>£ 8,744</u>
	<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.