

Skills Enterprise Ltd

Company Limited by Guarantee

Financial Statements
For the year ended 31st March 2025

Charity Number 1120254

Company Registration Number 05988709

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SKILLS ENTERPRISE LTD

Financial Statements - Year Ended 31st March 2025

LEGAL AND ADMINISTRATIVE INFORMATION

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

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

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

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

STRUCTURE AND GOVERNANCE

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

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

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

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

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

Risk

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

CHARITABLE OBJECTIVES AND ACTIVITIES

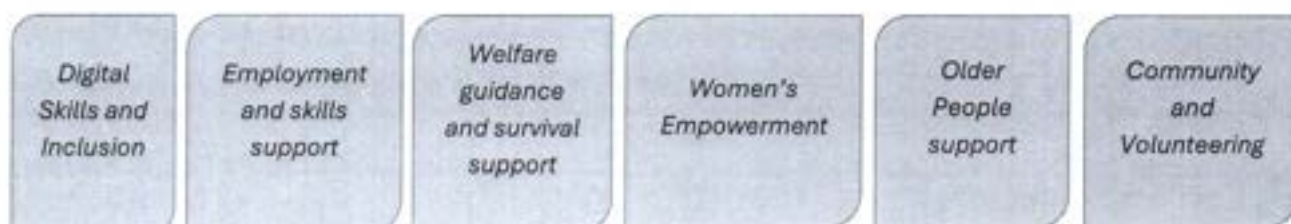
Who we are and what we do

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

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

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

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



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

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

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

Our basic assumptions are that:

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

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

Public Benefit

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

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

ACHIEVEMENTS AND PERFORMANCE

During the period April 2024 – March 2025 we:



Cost of Living and Digital Impact

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

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

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

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

To address these interconnected challenges, we focused on:

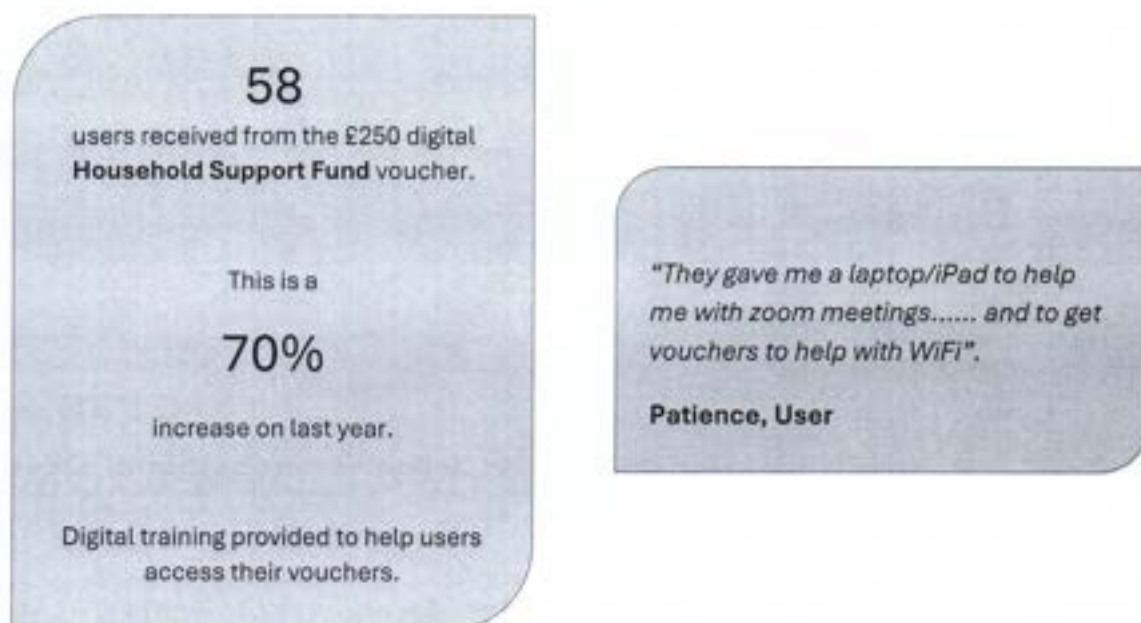
- Delivering digital device and data giveaways to help residents stay connected.
- Supporting users with online applications, benefit claims, and job searches.
- Running AI for All workshops to build understanding of new technology trends.
- Offering digital skills and money management sessions to strengthen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

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

Cost of Living Impact

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

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



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

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

Empowering Communities with Digital

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

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

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

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



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



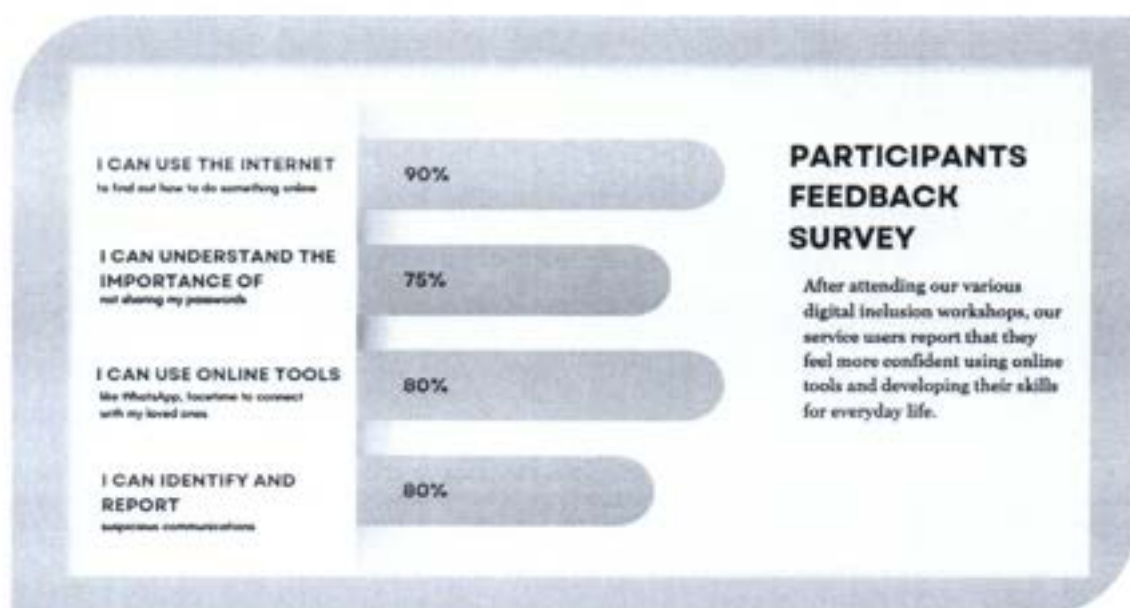
Case Study

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

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

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

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



70

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

456

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

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

We offered:

Help tackling debt & building financial resilience

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

Artificial Intelligence workshops

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

Outreach and connection

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

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



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

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



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

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

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



Connecting Communities

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

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

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

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

Volunteering - Digital Champions

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

Digital Champion workshops covering:

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



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

Employment and Skills Support

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

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

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

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

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

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

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Individuals supported into securing employment.

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

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

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



Case Study

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

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

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

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

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

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

Skills for Londoners Community Outreach Programme

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

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

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

Case Study

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

Impact on the Community

Skills Enterprise has significantly reduced barriers to learning:

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

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

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

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

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

SKILLS ENTERPRISE LTD

Financial Statements - Year Ended 31st March 2025

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

Welcome Newham Project

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

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



Welfare Guidance and Survival Support

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

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

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

Older People's Project

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



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

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

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

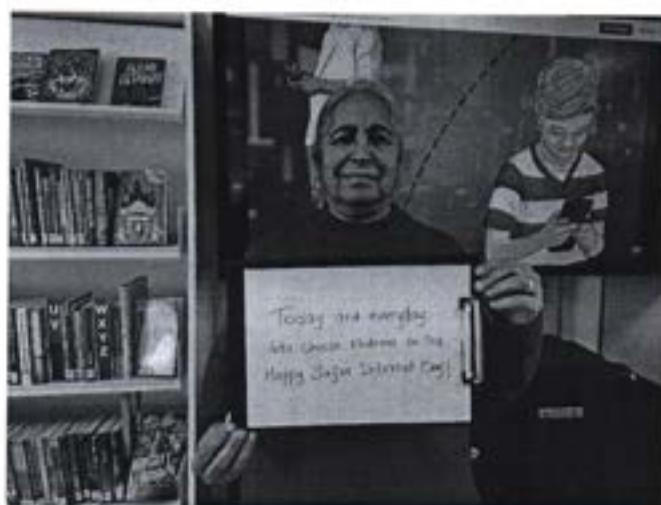
A key impact has been our **Digital Café**, which helped over **154 older adults** develop essential digital skills. By providing free tablet access and patient, hands-on training, we empowered participants to use apps like WhatsApp and the NHS app, improving their ability to stay connected and access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

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

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

Women in Newham Network:

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



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

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

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

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

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

OUR PROFILE AND INFLUENCE

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

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

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

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

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

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

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

National Spotlight

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

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

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

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

COLLABORATIVE PARTNERSHIPS

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

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

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

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

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

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

SUPPORT FROM FUNDERS AND PARTNERS

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

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



GOING CONCERN

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

PLANS FOR FUTURE PERIODS

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

SKILLS ENTERPRISE LTD

Financial Statements - Year Ended 31st March 2025

We will give priority to:


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

FINANCIAL REVIEW

Reserves Policy

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

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


Signed on behalf of the Trustees
Director/Trustee

Date:

07-12-2025

Muhammad Shakir Abdem

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

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

Respective responsibilities of trustees and examiner

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

Having satisfied myself that the charity is not subject to audit under company law and is eligible for independent examination, it is my responsibility to:

- i) Examine the accounts under section 145 of the 2011 Act;
- ii) To follow the procedures laid down in the general directions given by the Charity Commission under section 145(5)(b) of the 2011 Act; and
- iii) To state whether particular matters have come to my attention.

Basis of independent examiner's report

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

Independent examiner's statement

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

- (a) Which gives me reasonable cause to believe that in any material respect the requirements:
 - a. To keep accounting records in accordance with section 386 of the companies Act 2006; and
 - b. To prepare accounts which accord with the accounting records, comply with the Charities Act 2011 and the SORP (FRS102) "Accounting and Reporting by Charities" issued in March 2015.have not been met; or
- (b) To which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

BJ Dexter

Brian Dexter

Chartered Management Accountant

172 Sandford Road

East Ham

London

E6 3PX

Dated.....7th December 2025.

SKILLS ENTERPRISE LTD

Financial Statements - Year Ended 31st March 2025

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

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

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

SKILLS ENTERPRISE LTD

Financial Statements - Year Ended 31st March 2025

BALANCE SHEET

AS AT 31 MARCH 2025

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

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

Trustee Declarations

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

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

Director and Trustee

Director and Trustee

Muhammad Shakir Abdess

Joseph Akem Hane

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31st March 2025.****1 Accounting Policies****a. Basis of preparation**

The accounts have been prepared under the historic cost convention. The accounts have been prepared in accordance with applicable accounting standards, the Statement of Recommended Practice: Accounting and Reporting by Charities issued March 2005 and updated May 2008, and the Charities Act 2011.

b. Fund Accounting

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

c. Incoming Resources

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

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

d. Resources expended

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

e. Tangible fixed assets and depreciation

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

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

SKILLS ENTERPRISE LTD

Financial Statements - Year Ended 31st March 2025

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

2. Voluntary Income

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

SKILLS ENTERPRISE LTD

Financial Statements - Year Ended 31st March 2025

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

Voluntary Income

Prior Year.

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

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

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

3. Other Costs

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

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

5. Payments to Trustees

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

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

SKILLS ENTERPRISE LTD

Financial Statements - Year Ended 31st March 2025

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

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

8. Capital commitments

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

9. Restricted Income Funds

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

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

	Balance 1 st April 23	Income Resources	Outgoing resources	Funds Transfers	Balance at 31 March 2024
Prior Year					
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>

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

SKILLS ENTERPRISE LTD

Financial Statements - Year Ended 31st March 2025

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

10. Analysis of net assets between funds

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

11. Employees

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

All staff are employed to deliver program services.

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

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

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