

# GOLDEN OPPORTUNITY SKILLS AND DEVELOPMENT (GOSAD)

England & Wales · Charity number 1121565

## Details

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**Other names** GOLDEN OPPORTUNITY YOUTH ASSOCIATION

**Status** Registered

**Legal form** Charitable company

**Company number** [06396150](#)

**Registered** 2007-11-12

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

## Contact

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**Address** The Resource Centre  
Featherstone Terrace  
Southall  
UB2 5AL

**Phone** 02085719529

**Email** [admin@gosad.org.uk](mailto:admin@gosad.org.uk)

**Website** [www.gosad.org.uk](http://www.gosad.org.uk)

## Activities

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**Objects:** 1 TO DEVELOP THE CAPACITY AND SKILLS OF PEOPLE FROM SOCIALLY DISADVANTAGE COMMUNITY OF LONDON AND IN SUCH OTHER PARTS OF THE UNITED KINGDOM AND IN PARTICULARLY YOUNG PEOPLE FROM BLACK, MINORITY ETHNIC, AND REFUGEE COMMUNITIES SO THAT THEY ARE BETTER ABLE TO IDENTIFY, AND HELP MEET, THEIR NEEDS AND TO PARTICIPATE MORE FULLY IN SOCIETY2 TO PROVIDE RELIEF FROM FINANCIAL HARDSHIP, SICKNESS AND SOCIAL AND/OR ECONOMICDISADVANTAGE AND TO ADVANCE THE EDUCATION OF ITS COMMUNITY; AND IN PARTICULARLYBUT WITHOUT PREJUDICE TO PROVIDE OPPORTUNITIES FOR THE AFOREMENTIONED YOUNGPEOPLE TO PARTICIPATE FULLY IN THE LIFE OF THEIR COMMUNITY IN WAYS WHICH ADDRESS ANDALLEVIATE SOCIAL, CULTURAL AND ECONOMIC DISADVANTAGE.3 TO PROMOTE AND FULFIL SUCH OTHER CHARITABLE PURPOSES BENEFICIAL TO THE COMMUNITYIN LONDON AND IN SUCH OTHER PARTS OF THE UNITED KINGDOM OR THE WORLD AS THE TRUSTEE SHALL FROM TIME TO TIME THINK FIT, AND TO ESTABLISH AND MAINTAIN LINKS WITH SUCH PEOPLE AND OTHER ORGANISATIONS WHO WORK WITH THEM IN UNITED KINGDOM AND OTHER PARTS OF THE WORLD.

**Activities:** GOLDEN OPPORTUNITY SKILLS AND DEVELOPMENT (GOS&D) provides. Employability Skills Programme Health and Well-being Projects Information, Advice and Guidance (IAG) ESOL Intergenerational Projects Crime Diversionary Activities Offender Support Program Sports Activities

## Classification

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- **How:** Provides Services, Provides Advocacy/advice/information, Other Charitable Activities
- **What:** General Charitable Purposes, Education/training, Disability, The Prevention Or Relief Of Poverty, Overseas Aid/famine Relief, Amateur Sport, Economic/community Development/employment, Human Rights/religious Or Racial Harmony/equality Or Diversity, Other Charitable Purposes
- **Who:** Children/young People, Elderly/old People, People With Disabilities, The General Public/mankind

## Geography

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- **Area of benefit:** LONDON
- Ethiopia
- Kenya
- Brent
- Ealing
- Hillingdon
- Hounslow
- Slough

## Finances

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Period end	Income	Expenditure	Assets	Employees
2025-03-31	£430,943	£487,407	-	-
2024-03-31	£490,333	£476,283	-	-
2023-03-31	£460,166	£466,940	-	-
2022-03-31	£396,140	£326,442	-	-
2021-03-31	£314,522	£275,750	-	-

## Trustees

Name	Role	Appointed
ABDIRRISAK JIBRIL		
Billal Issa Nuh		2025-09-15
Glen Gayle		2016-03-01
Hakim Shakur		2024-08-06
Issack Jirow Olow		2018-06-15

**GOLDEN OPPORTUNITY SKILLS AND DEVELOPMENT (GOSAD)**

England & Wales - Charity number 1121565

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# Accounts

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# 2024-2025 Annual Report & Accounts

Golden Opportunity Skills and Development



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# Chairman's Statement

As Chairman of Golden Opportunity Skills and Development (GOS&D), I am proud to present our Annual Report for 2024–2025—a year marked by resilience, collaboration, and the unwavering determination to stand with our communities during a time of unprecedented challenge.

We have continued to strengthen our role as a trusted advocate for marginalised and disadvantaged communities, delivering services that are culturally responsive, targeted, and impactful. Our leadership in the Greenford, Northolt and Perivale (GNP) Project, funded by Ealing Council, and the Everyone Matters Project, funded by The National Lottery Community Fund—working alongside nine partner organisations, most of them small BAMER-led groups—has been a source of immense pride. Together, we have amplified the voices of those too often excluded from decision-making and secured tangible improvements in people's lives.

However, the year ahead will test us all. Rising homelessness, pre-emptive evictions ahead of the Renters' Rights Bill, and worsening housing conditions are placing growing numbers of families and individuals at risk. The ongoing cost-of-living crisis—now affecting even those in full-time work, the so-called "working poor"—has intensified financial hardship. At the same time, the funding landscape is shifting, with cuts and changing priorities creating uncertainty for community organisations at a time when demand for services is at its highest.

Our top priorities moving forward are clear:

- Expand housing, welfare, and advocacy support to meet surging demand.
- Address poor housing conditions through casework, advocacy, and systemic change.
- Tackle health inequalities by continuing to deliver culturally appropriate mental health and wellbeing programmes.
- Reduce digital exclusion so that no one is locked out of essential services.

To achieve this, we will broaden our income generation strategy, diversify funding streams, and build stronger alliances with both statutory and non-statutory partners. We will also continue to grow and invest in our volunteer base, recognising that volunteers are an essential part of sustaining and expanding our work.

The voices and experiences of our beneficiaries will continue to guide our actions. Insights from our most recent engagement work highlight the daily struggles our communities face—from navigating complex systems to overcoming social isolation—and will shape our priorities in the year ahead.

I extend my heartfelt thanks to our dedicated staff, volunteers, trustees, and partner organisations. Your commitment has been instrumental in delivering the impact captured in this report. While the challenges ahead are significant, I am confident that by working together, we can continue to create meaningful, lasting change for the communities we are privileged to serve.

*Thank you.*

**Abdirisak JIBRIL**

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# GOS&D'S GUIDING PRINCIPLES



To develop the capacity and skills of people from socially disadvantaged communities.



To provide relief from financial hardship, sickness, social or economic disadvantage, and to advance the education of its community.



To promote and fulfil other charitable purposes beneficial to the charity.



To empower individuals to make, and put into practice, informed choices based on their experiences.

## GOS&D'S VISION

To see a vibrant and equal society where everyone is valued for their potential, and where their human rights are observed and protected.

## GOS&D'S MISSION

To engage every section of the community in creating person-centred, workable solutions to meet ever-changing societal needs and wants.

## GOS&D'S STRATEGIC OBJECTIVES



Raising aspirations



Extending opportunities



Tackling poverty



Strengthening communities



# Our Key Impacts: 2024-2025

This year, GOS&D reached new heights in delivering life-changing programmes and vital support for our communities.



## 950 Workshops and Training Sessions Delivered

Empowering individuals with skills to enhance their employability and confidence.



## 1,600 Beneficiaries Supported

Reaching individuals and families through multiple projects and initiatives.



## 230 Residents Avoided Homelessness

Providing critical housing support to those at risk.



## £400k+ Generated or Saved for Residents

Assisting individuals with financial guidance and advocacy.



## 4,000 Volunteer Hours Contributed

Showcasing the dedication of our community to our mission.



## 120 Employment Opportunities Secured

Helping residents access meaningful work and self-employment pathways.



## 420 Individuals Gained Digital Inclusion

Bridging the digital divide for equal access to services and opportunities.



## 400 Residents Improved Their English Language Skills

Enabling learners to communicate effectively and engage fully in their communities.



## 320 Residents Tackled Physical Inactivity

Promoting healthier lifestyles through targeted initiatives.



## Our Commitment

Our Commitment: These achievements showcase our drive to fight poverty, open up opportunities, and build stronger communities

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# PROJECTS

## RAISING ASPIRATIONS

### Language Programmes

ESOL Programme: Our practical and blended ESOL programme continues to provide vital language skills for those facing barriers to communication, integration, and employment.

This year, we welcomed a growing number of new learners from diverse cultural backgrounds, supporting them to build confidence in speaking, reading, and writing English. Lessons are designed to be accessible, interactive, and tailored to everyday life—enabling participants to engage more fully in their communities, access public services, and improve their job prospects.

By combining classroom learning with real-world practice, the programme not only enhances language skills but also promotes social connections, independence, and self-belief. Over 300 learners improved their language skills, increasing independence and reducing isolation.



Language Programme

300 Engaged learners

290 qualified learners



# PROJECTS

## RAISING ASPIRATIONS

### DIGITAL INCLUSION



In 2024-2025, we have seen a sharp rise in digital exclusion, leaving many residents struggling to access essential services.

The council's housing registry (Locata) reapplication and the requirement to apply for Universal Credit online have placed extra strain on those without the skills, devices, or confidence to navigate digital systems.

We responded with one-to-one support, group sessions, and access to technology. This year, we helped over 440 residents gain the digital skills and access needed to manage benefits, secure housing, and reduce isolation.

### FINANCIAL INCLUSION



Amid the ongoing cost-of-living crisis, many of our beneficiaries face growing challenges in managing their finances and meeting basic needs. Our Financial Inclusion programme—developed by individuals with lived experience of financial hardship—delivers practical training tailored to our communities.

Alongside group workshops, we provide one-to-one support to help people budget, prioritise expenses, and access entitlements. This approach builds confidence, reduces stress, and promotes financial wellbeing. In 2024-2025, we supported over 290 residents to improve their money management skills and financial resilience.



**Digital Inclusion**  
 440 engaged learners  
 140 Locata applications  
 101 UC applications

**Financial inclusion**  
 290 engaged users  
 70 workshops delivered  
 65 personal budgets tracked and completed



# PROJECTS

## TACKLING POVERTY + EXTENDING OPPORTUNITIES

### Employment project

Our Employment Project continues to remove barriers and open pathways into work for those facing the greatest challenges. In 2024-2025, we supported 120 people into employment, including self-employment, and helped 30 participants develop interpersonal skills, build confidence, and overcome structural barriers to work.

Funding from Ealing Council to support women aged 50+ proved highly successful—exceeding targets and securing employment for over 15 women, many of whom were previously far from the labour market.

We also provided targeted support for young people not in education or training, enabling over 30 to gain employment last year. These outcomes reflect our commitment to tackling unemployment across all age groups, fostering economic independence, and creating opportunities for lasting change.



120 residents secured  
employment/self-  
employment  
opportunities

# PROJECTS TACKLING POVERTY + EXTENDING OPPORTUNITIES

## Advice, Advocacy and Systems Change in Housing

Our accredited IAG service (Advice Quality Standard) provides essential advice and guidance on housing, welfare, consumer rights, and debt (guidance only). Supported by Trust for London, we have focused on tackling the growing challenges faced by those in temporary accommodation and at risk of homelessness.

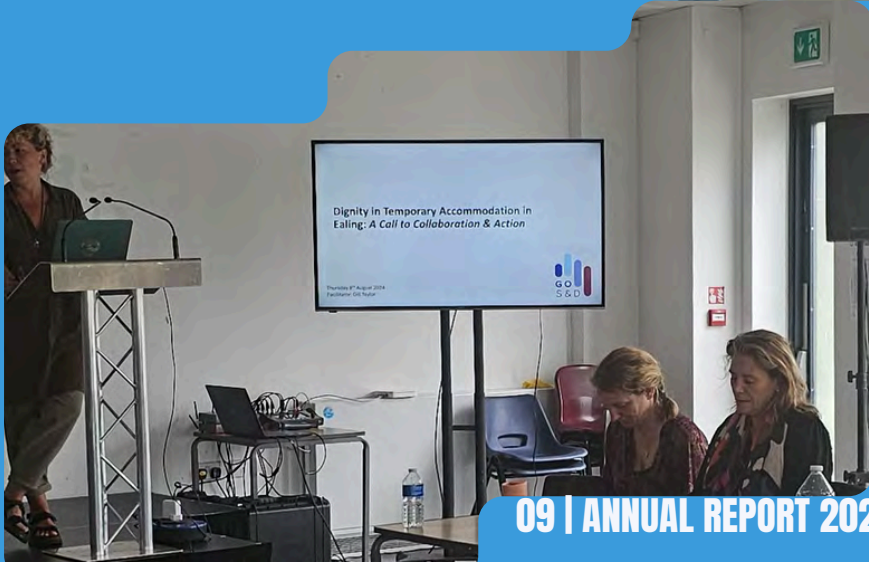
The housing crisis has deepened, with increasing demand for temporary accommodation and a sharp rise in Section 21 'no fault' evictions ahead of the Renters' Rights Bill.

In 2024-2025, our intervention helped 300 residents avoid homelessness and 75 residents resolve serious housing disrepair issues, improving their living conditions and quality of life. We have also empowered tenants to understand their rights, challenge unfair treatment, and access suitable housing options.

In August 2024, we launched our research report on the experiences of residents placed in various types of temporary accommodation, funded by Trust for London. This has informed our advocacy and strengthened our evidence base for driving policy change.

Our work continues to address not only immediate crises but also the systemic barriers that leave people vulnerable to housing instability. Alongside one-to-one casework, we engage in advocacy, partnership working, and community outreach to secure safe, stable homes for individuals, while also using learning from frontline delivery to influence local housing practice, improve pathways, and contribute to longer-term systems change that reduces repeat homelessness.

300 residents  
avoided  
homelessness 75  
residents resolved  
housing disrepair  
issues



# PROJECTS

## STRENGTHENING COMMUNITIES

### Health & Wellbeing Initiatives

#### Community Mental Health Project

With support from West London NHS Trust, we deliver culturally appropriate mental health support for marginalised communities, particularly the Ealing-Somali population and those affected by migration.

Our trauma-informed, holistic approach improves wellbeing, builds trust, and increases engagement with local services. In 2024-2025, 120 users attended narrative therapy, 600 therapy sessions supported 60 individuals, and 320 advocacy sessions addressed health, housing, and welfare needs.

We also signposted 70 people to specialist services, ensuring continued support and reducing isolation, while helping residents regain confidence and control over their lives.

#### Health Awareness and Prevention

Working in partnership with Public Health Ealing, we co-produced a suite of culturally competent Five Ways to Wellbeing campaign resources, reflecting the customs, values, and perspectives of diverse cultural backgrounds.

These resources have helped ensure health messages are accessible, inclusive, and relevant to our communities.

We also delivered targeted health awareness activities, including two prostate cancer workshops attended by 100 people, and a cancer awareness session in partnership with Macmillan Cancer, also attended by 100. In collaboration with NHS North West London, we hosted flu vaccination clinics, TB Awareness, free health checks, and health conversations for over 80 residents—promoting early detection, prevention, and improved health outcomes.



82% of participants reported improved mental health and confidence in accessing essential support services.

88% of attendees reported increased health awareness and took proactive steps to improve their wellbeing

# PROJECTS

## STRENGTHENING COMMUNITIES

### Health & Wellbeing Initiatives

#### Health Awareness and Prevention

##### Falls Prevention Week

As part of our commitment to promoting health and wellbeing among older residents, our elderly clients took part in Falls Prevention Week activities in collaboration with Ealing Adult Social Services.

The workshop provided practical guidance on reducing the risk of falls, including home safety tips, balance and strength exercises, and information on accessing mobility aids. Participants were also offered health checks and personalised advice to support their independence.

Feedback from attendees highlighted increased awareness and confidence in preventing falls, helping them maintain their mobility and quality of life.



##### Diabetes Prevention & Healthy Eating

In partnership with West London NHS Trust, we delivered an educational session on diabetes prevention and healthy eating.

Participants learnt about risk factors, balanced nutrition, portion control, and affordable healthy cooking.

Attendees left with practical tips, culturally relevant recipes, and increased motivation to adopt healthier lifestyles to reduce their risk of developing diabetes.



88% of attendees reported increased health awareness and took proactive steps to improve their wellbeing

# PROJECTS

## STRENGTHENING COMMUNITIES

### Health & Wellbeing Initiatives

#### Weekly Gardening Session

Our weekly gardening sessions, attended mainly by women, provided a welcoming space to grow vegetables, share skills, and connect with others.

Participants benefited from gentle physical activity, reduced stress, and improved mental wellbeing, while learning about sustainable food production.

The sessions also promoted healthy eating, as fresh produce grown was shared among attendees, encouraging nutritious home-cooked meals and greater food independence.



#### Weekly Keep Fit & Chair-Based Exercise Classes

Held weekly across four locations—Perivale, Greenford, Northolt Library, and Northolt Community Village—our keep fit and chair-based exercise classes attracted both women and men, primarily older adults.

These sessions supported participants in improving mobility, balance, and cardiovascular health while reducing the risk of falls.

Beyond the physical benefits, they fostered social connections, reduced isolation, and boosted confidence, creating an inclusive and enjoyable environment for maintaining an active, healthy lifestyle.



88% of attendees reported increased health awareness and took proactive steps to improve their wellbeing

# NETWORKS & CAPACITY BUILDING

## Community Capacity and Development

In 2024-2025, GOS&D provided dedicated capacity building support to organisations working within our two major consortia: the Community Connection GNP project, funded by Ealing Council and serving Greenford, Northolt and Perivale, and the Everyone Matters project, funded by The National Lottery Community Fund.

Over the past year, we have strengthened the skills, governance, and delivery capacity of our consortium partners—many of which are small BMER-led organisations—helping them to improve service quality, secure funding, and extend their reach.

This collaborative approach ensures that local groups are better equipped to address community needs and create lasting impact.



## HEALTH DETERMINANTS RESEARCH COLLABORATIONS (HDRC)

GOSAD is part of The London Borough of Ealing's Health Determinants Research Collaboration (HDRC) program, A five years program designed to embed a research culture within the council and reduce health inequalities. It brings together local government, academic, and community partners to use evidence for better policy decisions

As a partnership with local community organisations, and research institutions, London School of Hygiene & Tropical Medicine, Imperial College London, and the Institute of Development Studies, the HDRC Ealing will bring a new approach to collecting and learning from data and insights on the building blocks of health, with stronger community participation and involvement in research.



## NETWORKS

GOS&D recognises the value of being a well-connected organisation and actively engages with strategic networks to strengthen our impact. We are linked to key bodies including Ealing and Hounslow CVS, Southall Community Alliance, Action for Race Equality (ARE), Ubele Initiative, Locality, and Young Ealing Foundation.

We also contribute to Ealing Council's Youth Offer and the Suicide Prevention Strategic Group.

Through our Trust for London-funded Temporary Accommodation project, we participate in convening sessions with like-minded organisations, working collectively to influence policy, share best practice, and improve housing options for Londoners facing housing insecurity.



# PARTNERS

In 2024-2025, GOS&D continued to lead two major multi-partner consortia, fostering collaboration and amplifying impact across the borough.

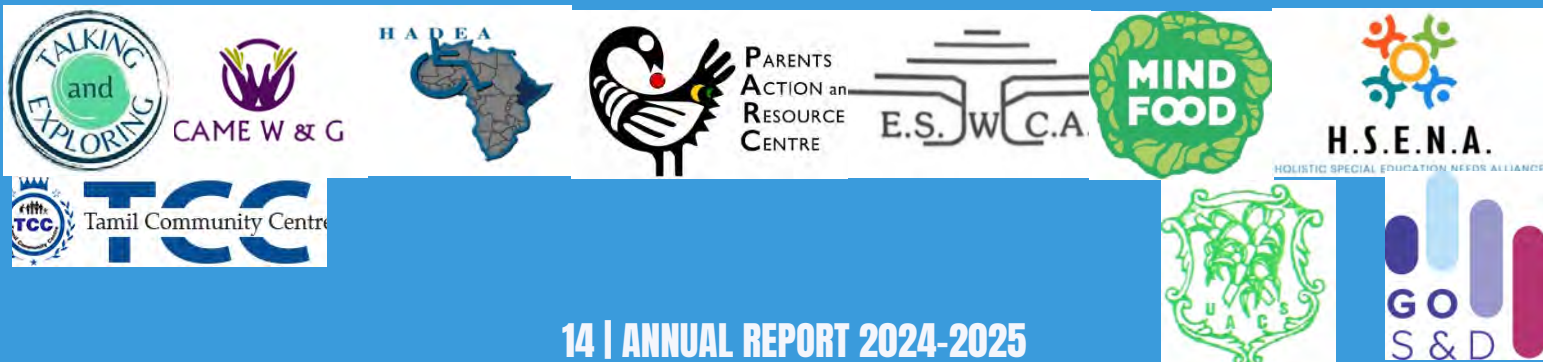
We led the Everyone Matters Project, funded by The National Lottery Community Fund, working alongside:

- United Anglo Caribbean Society (UACS)
- CAME Women and Girls Development Organisation (CAME)
- Ealing Somali Welfare and Cultural Association (ESWCA)
- Horn of Africa Disability and Elderly Association (HADEA)
- Tamil Community Centre (TCC)

We also led the Greenford, Northolt and Perivale (GNP) Project, funded by Ealing Council, with the following consortium partners:

- Holistic Special Education Needs Alliance (HSENA)
- Mindfood
- Parents Action & Resource Centre (PARC)
- Ealing Walking, Talking and Exploring Group (EWTEG)
- United Anglo Caribbean Society (UACS)
- CAME Women and Girls Development Organisation (CAME)
- Ealing Somali Welfare and Cultural Association (ESWCA)
- Horn of Africa Disability and Elderly Association (HADEA)

Through these partnerships, we have strengthened local capacity, shared expertise, and delivered targeted, culturally competent services to meet the diverse needs of our communities.



# W13 IMPACT HUB

## The W13 Impact Hub – More Than Just a Building

In 2024, GOSAD secured a 25-year lease for the W13 Impact Hub at 1 Bayham Road, West Ealing. This milestone represents our commitment to creating a sustainable, long-term community asset that empowers local residents, grassroots groups, and frontline organisations.

The Hub is jointly shared with four valued partners – the United Anglo Caribbean Society (UACS), Ealing Somali Welfare and Cultural Association (ESWCA), CAME Women and Girls Development Association (CWGDA), and Horn of Africa Disabilities Elders Association (HADEA). Together, we are shaping a space that reflects the diversity and resilience of Ealing.

The Hub offers:

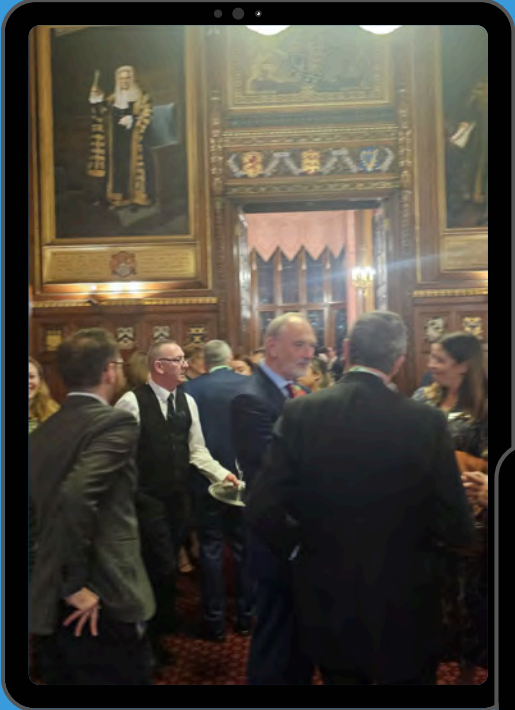
- A safe and inclusive space for meetings, events, training, and community activities.
- Enabling collaboration, resource-sharing, and joint advocacy.
- A platform for residents and grassroots groups to influence policies and decisions.
- A catalyst for opportunity in employment, skills development, cultural exchange, and community-led solutions.

We also welcome other local groups, the Council, businesses, and external organisations who wish to hire the Hub for meetings, conferences, or community activities. Those interested are encouraged to contact us directly to discuss availability and terms. Our vision is for the W13 Impact Hub to become a driver of opportunity and systemic change, ensuring lived experience is at the heart of real, lasting transformation.

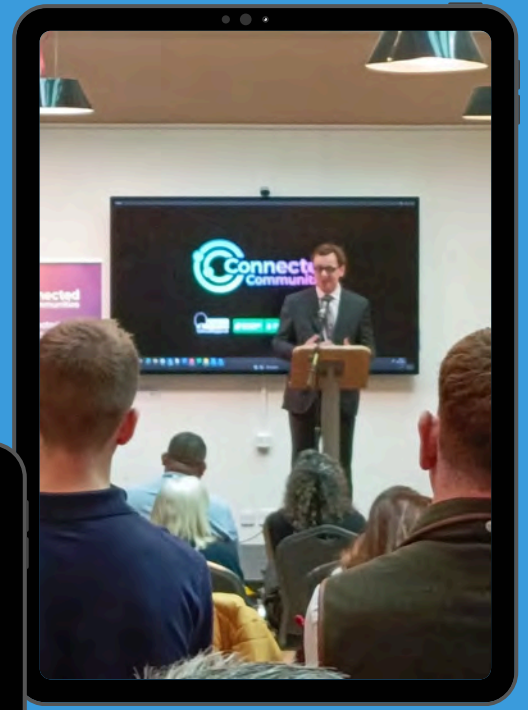


# COMMUNITY EVENTS & HIGHLIGHTS

Charities Aid Foundation's Centenary Parliamentary Reception, Speaker's House



Ealing Connected Communities Launch event



Your Voice Your Town



Health and Social Care Event



UKSPF EVENT



# OUR IMPACT IN THEIR WORDS

## Case Study 1 – Employment Project

Ms X, a 54-year-old woman, had been out of work for over a decade, facing multiple barriers including low confidence, limited English skills, and age discrimination. Through GOS&D's Employment Project, funded by Ealing Council, X received tailored one-to-one coaching, CV support, and interview preparation. She also attended confidence-building workshops and digital skills sessions, enabling her to apply for jobs online. Within six months, she secured a part-time role in retail. The income has improved her financial stability, while the work environment has expanded her social connections.

X credits GOS&D for "opening doors I never thought could open at my age."

## Case Study 2 – Community Mental Health Project

Mr A, a 38-year-old Somali refugee, struggled with severe anxiety and depression stemming from traumatic migration experiences. His limited English and unfamiliarity with UK systems made accessing help difficult. Through GOS&D's Community Mental Health Project, delivered in partnership with West London NHS Trust, A attended 12 narrative therapy sessions and received advocacy support for housing and benefits. Over time, his confidence grew, and he reconnected with community activities. He now volunteers weekly, helping others facing similar challenges.

A says, "For the first time in years, I feel like I belong and have a purpose."



# ACCREDITATIONS AND QUALITY MARKS



**Highfield**

awarding body for compliance

Approved HABC Centre



**Member**

BRITISH SAFETY COUNCIL



**disability**

**confident**



**English Speaking Board**

internationally recognised qualifications





***GOLDEN OPPORTUNITY SKILLS & DEVELOPMENT (GOSAD)***

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## **ANNUAL REPORT AND ACCOUNTS**

**Year ended 31 March 2025**

REGISTERED COMPANY NUMBER

**06396150**

REGISTERED CHARITY NUMBER

**1121565**



**ANNUAL REPORT AND ACCOUNTS**

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## **ANNUAL REPORT AND ACCOUNTS**

GOLDEN OPPORTUNITY SKILLS & DEVELOPMENT (GOSAD) is a charitable company limited by guarantee, incorporated on 11 October 2007 and registered as a charity with the Charity Commission on 12 November 2007.

The company was registered under a Memorandum of Association which established the objectives and powers of the company and is governed under its Articles of Association.

GOLDEN OPPORTUNITY SKILLS & DEVELOPMENT (GOSAD) is a leading charity focused on building a vibrant and equal society.

Our services are designed to meet the needs of people from socially disadvantaged parts of our community and help them flourish.

GOLDEN OPPORTUNITY SKILLS & DEVELOPMENT (GOSAD) was founded in 2003 by three friends from diverse and challenging backgrounds who shared a vision of better support for young people in Ealing, London. Since then, we have delivered groundbreaking projects focused on providing the kinds of help that really makes a difference.

REGISTERED COMPANY NUMBER   **06396150**

REGISTERED CHARITY NUMBER   **1121565**

### **REGISTERED OFFICE:**

Resource Centre  
Featherstone Terrace  
London  
UB2 5AL

### **BANKERS**

NATWEST  
69 The Broadway  
Southall, London  
UB1 1LD

### **ACCOUNTANTS**



Unit 9  
194 FORE STREET  
LONDON  
N18 2JB

## **DIRECTORS AND TRUSTEES FOR THE YEAR ENDED ON 31 MARCH 2025**

The directors of the charitable company are its trustees for the purpose of charity law and throughout this report and are collectively referred as trustees.

The appointed trustees are as follows:-

- **Abdirisak Jibril – Chair**
- **Yuusuf Guuled – Treasurer**
- **Hakim Shakur – Secretary (Appointed: 6 August 2024)**
- **Amal Mahmoud – Trustee (Appointed: 6 August 2024)**
- **Glen Gayle – Trustee**

### **Structure, Governance, and Management**

GOSAD is governed by its Memorandum and Articles of Association and operates as a company limited by guarantee with charitable status. New trustees undergo a structured induction process managed by the Trustees' Manager. They are provided with relevant documentation outlining their legal roles and responsibilities, in line with Charity Commission guidance. Trustees also receive external training as opportunities arise to ensure effective governance and compliance.

### **Decision-Making**

All major decisions relating to governance and operations are made collectively by the Board of Trustees. GOSAD maintains strategic partnerships with a variety of charitable and voluntary organisations; however, these partnerships do not influence the charity's internal policies or strategic direction.

### **Risk Assessment**

GOSAD has a comprehensive risk management framework in place. This includes regular review and monitoring of a risk register and internal controls. Trustees regularly assess both external and internal risks during management committee meetings and implement appropriate mitigation strategies to safeguard the charity's resources and delivery of services.

## **TRUSTEES' REPORT**

### **Objectives and Activities**

#### **A summary of the objects of the charity aims as set out in its governing document:**

- To develop the capacity and skills of people from socially disadvantaged communities.
- To provide relief from financial hardship, sickness, social or economic disadvantage, and to advance the education of its community.
- To promote and fulfill other charitable purposes beneficial to the community.
- To empower individuals to make, and put into practice, informed choices based on their experiences.

#### **An explanation of the charity's strategies for achieving its stated objectives**

To arrive at this ambitious plan we listened to many voices. We heard directly from the very people that directly benefit from GOSAD's projects about their experiences.

We asked them what life is like for them and what project(s) and support they want to help them through difficult and challenging times.

We listened to our steering group of users, set up to help shape the strategic vision, on many topics, including their take on what would happen if GOSAD no longer existed to provide crucial services to the community.

Our staff and volunteers shared their experiences, and we met with many others from outside the organisation to discuss how, together, we can provide timely and appropriate interventions for those in our communities that face multiple disadvantages

During the next three years, we anticipate:

During the next three years, we anticipate:

### **Strategic Approach**

Our strategic plans are shaped through extensive engagement with beneficiaries, staff, volunteers, and stakeholders. Through regular consultations, including user steering groups, we ensure our services remain responsive to community needs. These insights inform our ongoing programme development and strengthen our ability to deliver meaningful, timely interventions to those facing multiple disadvantages.

During the next 5 years, we anticipate:

#### **✓ Continuing Reductions in Public Spending**

The Spending Review 2025 sets departmental budgets to grow by just ~2.3% between now and 2029-30, with local government, schools, and NHS squeezed by tight resource allocation pressures. That will require real-terms cuts (~2.6% per year) in services not protected by health, defence, aid, or childcare spending.

Public sector borrowing remains high: in April 2025 the public sector borrowed £20.2bn in a single month—one of the largest on record.

#### **✓ Economic Uncertainty & Income Inequality**

The Office for Budget Responsibility (OBR) forecasts sluggish growth, stagnant real incomes, and persistent volatility over the next five years.

Graduate under-employment is notable: as of mid-2025, over 600,000 graduates are claiming Universal Credit—around 12% of recipients—underscoring difficulty translating qualifications into stable financial security.

✓ **Decreased Voluntary Sector Income**

Charitable income fell from ~£58.7bn in 2019-20 to £56.9bn in 2020-21—a 6% drop—and remains under pressure due to inflation, rising demand and tighter public funding.

Sector leaders warn of a “perfect storm” in 2025: high demand for services, reduced public funding and increased costs causing risk of wide closures.

✓ **Pressure on Public Services**

Despite modest nominal increases, core public services are under strain. NHS organisations face a projected £6.6bn deficit in 2025/26, while local authority budgets and education funding remain tight.

NHS staff morale is fragile: 91% of RCN members recently rejected a 3.6% pay offer, citing under-payment and workload—raising risks of strikes and disruptions in healthcare access.

✓ **Welfare Reform and Its Impact**

Legislative changes mean new Universal Credit claimants with limited capability for work will lose around £2,400 annually, with core health element benefits cut to about £50/week from April 2026.

While a rollback U-turn preserved full benefits for existing claimants, approximately 50,000 in-work or disabled people are still projected to fall into poverty by 2030.

Participation in the voluntary work coach scheme is very low raising serious concerns about employment support effectiveness.

✓ **Increasing Youth Violence and Knife Crime**

Knife-enabled crimes in England and Wales rose to 50,500 offences in year ending March 2024 (+4%) and are about 80% higher than a decade ago.

Proven knife/offensive weapon offences committed by children numbered over 3,200 in that period—down 6% from the year before but still 20% higher than ten years ago.

Authorities have intensified prevention plans: knife surrender bins, sales restrictions, tighter age-checks, and school curriculum campaigns such as “Let’s Be Blunt”.

✓ **Persistent Health Inequality**

Black British individuals were detained under the Mental Health Act at 3.5× the rate of White British in year to March 2023 (228 vs. 64 per 100,000).

NHS England’s Mental Health 360 initiative reports disparities in access, outcomes, and satisfaction tied to ethnicity and deprivation; targeted progress remains limited.

Inequalities in life expectancy persist: in 90% of English local areas, people lived shorter lives than expected between 2011 and early pandemic years.

✓ **Dwindling Resources for Key Programs (ESOL, Digital, Financial Inclusion)**

While national data is limited, overall charity sector cuts and rising demand suggest that funding for vital services like ESOL, digital skills training, and financial inclusion programs is reducing, even as need grows sharply, especially post-Universal Credit reform.

These services are essential for users to engage with online welfare systems and improve employability—yet are threatened by a broader £1bn public funding shortfall and inflation-driven cost pressures.

✓ **Social Injustice and Legal Support**

Legal aid and advocacy support remain strained: reforms have reduced support for disability benefit appeals, school exclusion cases, and tribunal representation.

These gaps disproportionately impact BME communities and those facing welfare reform impacts, reinforcing an already unequal access to justice and public advocacy.

Across all areas, UK statistics up to mid-2025 confirm that public spending remains tightly constrained even as social and economic inequality deepen. The voluntary sector faces historic pressure, welfare reforms risk pushing tens of thousands into poverty, youth violence and mental health inequality persist at alarming levels, and demand for core services continues to outstrip available resources.

#### External reviews

Whenever possible we will engage external researchers to gain an impartial and more rigorous evaluation of our work. Through Steering Groups established for some of our projects we also gain on-going external review.

### **Financial Review**

#### **On reserves**

The board is committed in building up sufficient unrestricted funds to enable it to meet its essential charitable objectives in emergencies.

The charity's general reserve for emergencies stands at £23,640 for the financial year ended 31 March 2025. This is included in the reserves of the year of £111,419.

#### **Funds Held as Custodian Trustee on Behalf of Others**

The Association does not hold any funds on behalf of other parties.

### **STATEMENT OF TRUSTEES' RESPONSIBILITIES:**

Company law requires the trustees to prepare financial statements that give a true and fair view of the organisation's financial activities during the year and its financial position at the end of each financial year.

In doing so, the trustees are required to:

- Select suitable accounting policies and then apply them consistently
- Make judgments and reasonable and prudent judgments
- State whether applicable accounting standards and statements of recommended practice have been followed, subject to any departures disclosed and explained in the financial statements
- Prepare the financial statements on the going concern basis unless its inappropriate to presume that the organisation will continue in operation for the foreseeable future.

The trustees are responsible for keeping proper accounting records that disclose with reasonable accuracy at any time, the financial position of the company and enable them to ensure that the financial comply with applicable laws, regulations and the trust deeds.

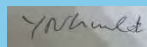
They are also responsible for safeguarding the assets of the organisation and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities including money laundering.

Signed on behalf of the trustees:

Abdirrisak JIBRIL



Yuusuf GUULED



-----  
**Chair**

-----  
**Treasurer**

**Independent examiner's report to the charity trustees of GOLDEN OPPORTUNITY SKILLS AND DEVELOPMENT (GOSAD)**

I report to the trustees on my examination of the accounts of GOLDEN OPPORTUNITY SKILLS AND DEVELOPMENT (GOSAD) for the year ended 31 March 2025.

**Responsibilities and basis of report**

As the charity trustees of the Charity you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the Act').

I report in respect of my examination of the Charity's accounts carried out under section 145 of the 2011 Act and in carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

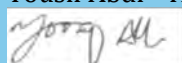
**Independent examiner's statement**

I have completed by examination. I confirm that no material matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

- Accounting records were not kept in respect of the Charity as required by section 130 of the Act; or
- The accounts do not accord with those records; or
- The accounts do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a true and fair view which is not a matter considered as part of an independent examination.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

Yousif Abdi – ACCA, FCCA



For and on behalf of Aflah Accounting Solutions

Date: 14/07/2025

**STATEMENT OF FINANCIAL ACTIVITIES FOR THE YEAR ENDED 31 MARCH 2025**

	Notes	UNRESTRICTED FUNDS £	RESTRICTED FUNDS £	TOTAL FUNDS £ 2025	TOTAL FUNDS £ 2024
<b>INCOMING RESOURCES</b>					
Voluntary Income/Grants	(1)	11,861	419,082	430,943	490,333
Legacies		-	-	-	-
Gifts in Kind		-	-	-	-
Investment Income		-	-	-	-
Charitable Activities		-	-	-	-
Other Incoming Resources		-	-	-	-
<b>Total Incoming Resources:</b>		<b>11,861</b>	<b>419,082</b>	<b>430,943</b>	<b>490,333</b>
<b>RESOURCES EXPENDED:</b>					
Costs for generating funds		-	-	-	-
Charitable Activities		-	(222,598)	(222,598)	(143,294)
Supporting Activities		(8,723)	(119,977)	(128,700)	(222,519)
Service level agreements with partner charities		-	(136,110)	(136,110)	(110,470)
<b>TOTAL RESOURCES EXPENDED:</b>	<b>(2)</b>	<b>(8,723.0)</b>	<b>(478,684.6)</b>	<b>(487,407.6)</b>	<b>(476,283.0)</b>
Net Surplus/Deficit for the year		3,138	(59,603)	(56,465)	14,050
Opening funds Transfer of funds		27925	139,959	167,884	160,607
Transfer of funds		0	0	0	0
<b>CLOSING FUNDS:</b>		<b>31,063</b>	<b>80,356</b>	<b>111,419</b>	<b>174,658</b>

**GOLDEN OPPORTUNITY SKILLS & DEVELOPMENT (GOSAD)**  
**ANNUAL REPORT AND ACCOUNTS FOR THE YEAR ENDED 31 MARCH 2025**


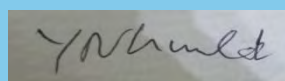
BALANCE SHEET  
AS AT 31 MARCH 2025  
GOLDEN OPPORTUNITY SKILLS & DEVELOPMENT (GOSAD)

	Notes	2025 £	2024 £
<b><u>FIXED ASSETS</u></b>			
OFFICE FURNITURE AT COST	(3)	2,773	2,773
LESS ACCUMULATED DEPRECIATION		(2,773)	(2,773)
COMPUTERS & OTHER EQUIPMENTS AT COST	(3)	50,256	50,256
LESS ACCUMULATED DEPRECIATION		(36,574)	(31,548)
<b>NET BOOK VALUE</b>		<b>13,682</b>	<b>18,708</b>
<b><u>CURRENT ASSETS</u></b>			
CASH AT BANK & IN HAND	(4)	99,037	150,476
PREPAYMENTS		0	0
DEBTORS		0	0
<b>TOTAL CURRENT ASSETS</b>		<b>99,037</b>	<b>150,476</b>
<b><u>CURRENT LIABILITIES</u></b>			
CREDITORS	(5)	(1,300)	(1,300)
<b>NET ASSETS</b>		<b>111,419</b>	<b>167,884</b>
<b><u>RESERVES:</u></b>			
RESTRICTED FUNDS	(6)	80,356	139,959
UNRESTRICTED FUNDS		31,063	27,925
<b>TOTAL</b>		<b>111,419</b>	<b>167,884</b>

Approved by the board on 21/07/2025 and signed on behalf of the board by:

Abdirisak JIBRIL - Chair

Yuusuf GUULED - Treasurer

**NOTES FORMING PART OF THE FINANCIAL STATEMENTS:**

**ACCOUNTING POLICIES:**

1a) The financial statements have been prepared under the historical cost convention, with the exception of investment, which are valued at the prevailing market prices. The financial statements have been prepared in accordance with the statement of Recommended Practice-Accounting and reporting by charities (SORP2005) issued in March 2005, applicable UK accounting Standards and the Companies Act 1985. The principal accounting policies adopted in the preparations of the financial statements are set out below.

1b) **INCOMING RESOURCES:**

Voluntary income includes donations, gifts, legacies and grants that provide core funding or are of general nature are recognised where there is entitlement, certainly of receipts and the amount can be measured with sufficient reliability. Such income is only deferred when:

- The Donor specified that the grant or donation must only be used in future accounting periods, or
- The Donor has imposed conditions, which must be met before the charity has unconditional entitlement.
- Income from commercial trading activities is recognised as earned as the related goods and services are provided.
- Investment income is recognised on a receivable basis.

Income from charitable activities includes income received under contract or where entitlement to grant funding is subject to specific performance conditions is recognised as earned (as the related goods or services are provided). Grant income includes in the category provided funding to support performance activities and is recognised where there is entitlement, certainly of receipts and the amount can be measured with sufficient reliability.

- Income is deferred when admission fees or performance related grants are received in advance of the performances or event to which they relate.

1c) **RESOURCES EXPENDED:**

Expenditure is recognised when a liability is incurred. Contractual agreements and performance related grants are recognised as goods or services are supplied. Other grant payments are recognised when a constructive obligation arises that result in the payment being unavoidable.

- o Cost of generating funds are those costs incurred in attracting voluntary income, and those incurred in trading activities that raise funds.
- o Charitable activities including expenditure associated with the activities are included the direct costs and support costs relating to these activities.
- o Governance costs include those incurred in the governance of the charity and its assets and are primarily associated with constitutional and statutory requirements.

1d) **RESTRICTED FUNDS:**

Restricted funds are to be used for specified purposes as lay down by the founder. Direct and support expenditure, which meets these criteria, is defined to the fund together with a fair allocation of other costs.

**GOLDEN OPPORTUNITY SKILLS & DEVELOPMENT (GOSAD)**  
ANNUAL REPORT AND ACCOUNTS FOR THE YEAR ENDED 31 MARCH 2025

**1e) UNRESTRICTED FUNDS:**

Unrestricted funds are funds received with no restrictions placed in their expenditure and are available as general funds.

**1f) Revenue grants are credited to incoming resources on the earlier of when they are received or when they are due.**

Note 1

**INCOMING RESOURCES:**

RESTRICTED INCOME

<b>DONORS</b>	<b>TOTAL 2025 (£)</b>	<b>TOTAL 2024 (£)</b>
ELAAT		3,855.00
LONDON BOROUGH OF EALING	155,319.00	115,463.00
THE LONDON COMMUNITY FOUNDATION		50,000.00
LONDON BOROUGH OF HOUNSLOW	4,000.00	61,925.00
YOUNG EALING FOUNDATION	7,001.75	7,750.00
TRUST FOR LONDON	28,170.00	57,500.00
NATIONAL LOTTERY COMMUNITY FUND		140,000.00
ESDEG	127.00	350.00
COM ACT PRO		1,000.00
GREATER LONDON	17,920.00	18,480.00
CLARION FUTURES	11,200.00	
NATIONAL LOTTERY COMMUNITY FUND	167,111.70	
SYH	442.33	
LLOYDS BANK FOUNDATION	2,500.00	
INSTITUTE OF DEVELOPMENT STUDIES	680.00	
<b>TOTAL</b>	<b>394,471.78</b>	<b>456,323.00</b>

UNRESTRICTED INCOME

<b>DONORS</b>	<b>TOTAL 2025 (£)</b>	<b>TOTAL 2024 (£)</b>
EALING MENCAP	24,852.35	14,085.00
SOUTHALL COMMUNITY ALLIANCE	7,100.00	4,000.00
LONDON BOROUGH OF HOUNSLOW		4,763.00
BME HEALTH FORUM		10,430.00
OTHER		732.00
SOFA	581.00	
EALING SOMALI WELFARE AND CULTURAL ASSOCIATION	3,938.00	
<b>TOTAL</b>	<b>36,471.35</b>	<b>34,010.00</b>

**GOLDEN OPPORTUNITY SKILLS & DEVELOPMENT (GOSAD)**  
**ANNUAL REPORT AND ACCOUNTS FOR THE YEAR ENDED 31 MARCH 2025**

**NOTE 2**

**TOTAL RESOURCES EXPENDED**

<b>EXPENSE</b>	<b>UNRESTRICTED FUNDS (£)</b>	<b>RESTRICTED FUNDS (£)</b>	<b>TOTAL - 2025 (£)</b>	<b>2024 (£)</b>
CHARITABLE ACTIVITIES		119,977.00	119,977.00	149,379.00
SERVICE LEVEL AGREEMENTS		136,110.00	136,110.00	110,470.00
VOLUNTEERS COSTS		5,988.00	5,988.00	3,340.00
ACCREDITATION AND MEMBERSHIP FEES			0.00	1,535.00
PROMOTIONAL SERVICES		2,500.00	2,500.00	2,021.00
TELEPHONE		3,428.00	3,428.00	3,504.00
PAYROLL & HMRC COSTS		165,635.00	165,635.00	158,772.00
RENT		13,001.00	13,001.00	7,042.00
REPAIRS & MAINTENANCE		2,000.00	2,000.00	1,810.00
DEPRECIATION CHARGES	5,026.00		5,026.00	5,026.00
UTILITIES		4,469.00	4,469.00	3,205.00
INSURANCE COSTS	1,147.00		1,147.00	997.00
BANK CHARGES		651.00	651.00	615.00
SUBSCRIPTION	35.00		35.00	1,100.00
STAFF TRAINING AND DEVELOPMENT		10,200.00	10,200.00	4,000.00
STAFF EXPENSES		1,850.00	1,850.00	2,952.00
EQUIPMENT HIRING COSTS	2,057.00		2,057.00	2,743.00
BUSSINESS RATE	378.00		378.00	68.00
OFFICE SUPPLIES COSTS			0.00	216.00
SOFTWARE COSTS		894.00	894.00	866.00
ACCOUNTING COSTS		1,300.00	1,300.00	1,300.00
CONSULTANCY COSTS		2,000.00	2,000.00	6,256.00
MANAGEMENT SERVICES COSTS			0.00	0.00
PROFESSIONAL SERVICES & LEGAL COSTS		4,639.00	4,639.00	3,490.00
EQUIPMENTS EXPENSED			0.00	2,135.00
PENSIONS		4,043.00	4,043.00	3,440.00
TRUSTEES EXPENSES	80.00			
<b>TOTAL</b>	<b>8,723.00</b>	<b>478,685.00</b>	<b>487,328.00</b>	<b>476,282.00</b>

**NOTE 3**

**Tangible fixed assets**

Fixed assets costing in excess of £1000 are capitalised and are shown at historical cost.

Depreciation is provided, after taking into account of any grants receivable.

Tangible fixed assets are depreciated at 20% reducing balance.

**OFFICE FURNITURE AT COST**

<u>Costs</u>	£
At Cost 01/04/2024	2,773
Additions	-
Disposals	-
Revaluations	-
Transfers	-
As at 31 March 2025	2,773
 <u>Depreciation:</u>	
Accumulated Depreciation as at 01/04/2024	(2,773)
Charge for the year	-
At 31 March 2025	(2,773.0)
 <u>Net Book Value</u>	
Net Book Value at 31 March 2025	0

**COMPUTERS & OTHER EQUIPMENTS**

<u>Costs</u>	£
At Cost 01/04/2024	50,256
Additions	-
Disposals	-
Revaluations	-
Transfers	-
As at 31 March 2025	50,256
 <u>Depreciation:</u>	
Accumulated Depreciation as at 01/04/2024	(31,548)
Charge for the year	(5,026)
At 31 March 2024	(36,574.0)
 <u>Net Book Value</u>	
Net Book Value at 31 March 2025	13,682

**NOTE 4**

**CASH AT BANK AND IN HAND**

The Association has a cash balance of £99,037 in its bank account as at 31 March 2025.

NOTE 5  
CREDITORS

Accounting Fees : £1,300

NOTE 6

**RESERVES:**

The charity's reserves at the financial year end of 31/03/25 were £111,419. This consists of £31,063 of unrestricted funds, of which, £18,640 of it has been specifically ring-fenced for emergencies.

Taxation

The charitable company is exempt from taxation under sections 466 to 493 of the Corporation Tax Act 2010

Cash flow statement

The company has taken advantage of the exemption in Financial Reporting Standard No 1 from producing a cash flow statement on the grounds that it is a small company

EMPLOYMENT COSTS

	2025	2024
	£	£
Payroll & HMRC Costs	£165,635	£158,772

TRUSTEES EXPENSES

The trustees neither received nor waived any emoluments during the period Trustees claimed for travelling expenses during the year. These amounted to £(Nil).

RELATED PARTIES

There are no related parties transactions to be disclosed

END

**GOLDEN OPPORTUNITY SKILLS AND DEVELOPMENT (GOSAD)**

England & Wales - Charity number 1121565

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# Accounts

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# GOLDEN OPPORTUNITY SKILLS AND DEVELOPMENT ( GOS&D )

G O  
S & D

# ANNUAL REPORT 2024



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# Chairman's Statement



As Chairman of Golden Opportunity Skills and Development (GOS&D), I am immensely proud of the remarkable achievements our charity has made this year in supporting and enhancing the lives of those who are marginalized and facing multiple disadvantages. The increasing demand for our services is a testament to the critical role we play in our communities, and I want to extend my heartfelt gratitude to the dedicated team at GOS&D whose outstanding contributions have been vital to our success.

This report clearly illustrates the positive impact our services and programs have on our beneficiaries, as well as the value they bring to our stakeholders and partners. Our leadership in the GNP and Everyone Matters consortia projects exemplifies our unwavering commitment to elevating the voices of those we serve and showcasing the excellent work of our partner organizations. Addressing the needs of underserved communities remains a fundamental priority for us, driving our mission forward.

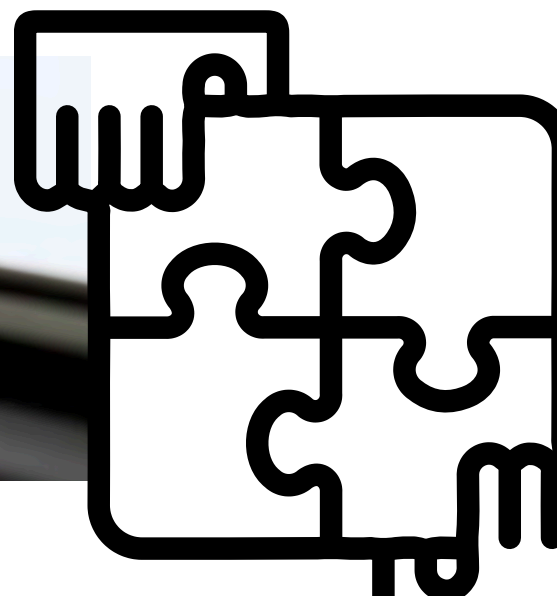
GOS&D is committed to serving our communities effectively, and we remain focused on maximizing our impact to improve the lives of those confronting multiple disadvantages. As we look to the future, our challenge lies in meeting the increasing demand for our support while expanding our services to stand alongside our beneficiaries for years to come. To that end, we are actively engaging in dialogues with our partners to strengthen our future relationships, ensuring that we adopt collaborative approaches that enable us to grow and evolve in our mission.

The insights gleaned from our 2023 beneficiary survey have been invaluable, shedding light on the pressing concerns individuals face amid the current cost-of-living crisis and the difficulties encountered in accessing public and private services.

A top priority moving forward is the development of a new, ambitious income generation strategy that maximizes our financial support avenues and explores new opportunities and partnerships. This strategy is essential for us to expand our reach and enhance the services we offer to our beneficiaries and partners.

I extend my deepest gratitude to every member of our dedicated staff, volunteers, fellow trustees, and partners for their commitment and hard work, making this year's impact possible. I eagerly anticipate our continued collaboration to achieve even more for those we serve in the coming year.

**Abdirisak JIBRIL**  
**Chair of Trustees**



# GOS&D'S GUIDING PRINCIPLES

## GOS&D'S CHARITABLE OBJECTIVES



To develop the capacity and skills of people from socially disadvantaged communities.



To provide relief from financial hardship, sickness, social or economic disadvantage, and to advance the education of its community.



To promote and fulfil other charitable purposes beneficial to the charity.



To empower individuals to make, and put into practice, informed choices based on their experiences.

## GOS&D'S VISION

To see a vibrant and equal society where everyone is valued for their potential, and where their human rights are observed and protected.

## GOS&D'S MISSION

To engage every section of the community in creating person-centred, workable solutions to meet ever-changing societal needs and wants.

## GOS&D'S STRATEGIC OBJECTIVES



Raising aspirations



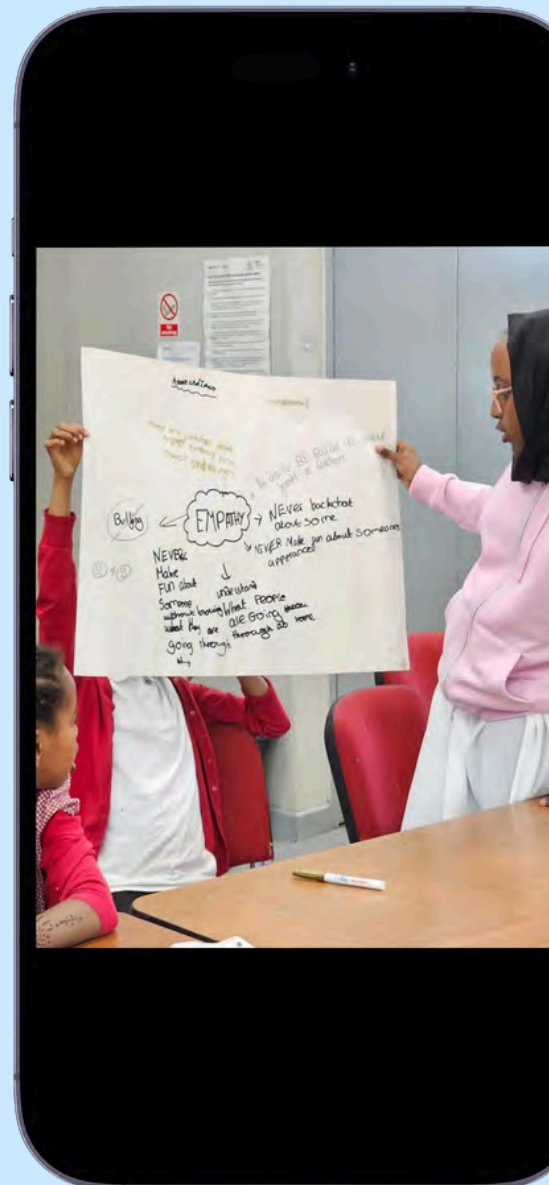
Extending opportunities



Tackling poverty



Strengthening communities



# Our Key Impacts: 2023-2024

This year, GOS&D achieved remarkable milestones in delivering transformative programs and support to our beneficiaries.



## 901 Workshops and Training Sessions Delivered

Empowering individuals with skills to enhance their employability and confidence.



## 214 Residents Avoided Homelessness

Providing critical housing support to those at risk.



## 4,021 Volunteer Hours Contributed

Showcasing the dedication of our community to our mission.



## 1,477 Beneficiaries Supported

Reaching individuals and families through multiple projects and initiatives.



## £371k+ Generated or Saved for Residents

Assisting individuals with financial guidance and advocacy.



## 118 Employment Opportunities Secured

Helping residents access meaningful work and self-employment pathways.



## 405 Individuals Gained Digital Inclusion

Bridging the digital divide for equal access to services and opportunities.



## 512 Residents Improved Their English Language Skills

Enabling learners to communicate effectively and engage fully in their communities.



## 330 Residents Tackled Physical Inactivity

Promoting healthier lifestyles through targeted initiatives.

## Our Commitment

These milestones reflect our dedication to tackling poverty, extending opportunities, and strengthening communities.





# 2023-2024 Projects

## RAISING ASPIRATIONS

### Language Programmes

#### ESOL Programme

We continue to deliver our practical and blended ESOL program, welcoming new learners into the program. Currently, our waiting list has grown to 70 potential learners, highlighting the increasing demand for our services.

#### GLA SFL Community Outreach Programme

- Numeracy and Literacy programme

#### Digital Inclusion

This year, we have observed a concerning rise in the number of residents facing digital exclusion, which has significantly impacted their access to essential services. The council's request for residents to reapply to the housing registry (Locata) has further heightened the demand for our support, underscoring the critical need for our services in helping individuals navigate these challenges and ensure they can access vital resources and opportunities

#### Financial inclusion

Our financial inclusion training program, designed by individuals with firsthand experience of financial challenges, aims to address the specific needs of our beneficiaries. We have also offered personalized one-on-one support to assist them in effectively navigating their financial situations



#### Language Programme

377 engaged learners

321 qualified learners

#### Digital Inclusion

438 engaged learners

134 LOCATA applications

83 UC applications

#### Financial inclusion

281 engaged users

92 workshops delivered

73 personal budgets tracked and completed.



# 2023-2024 Projects

## TACKLING POVERTY + EXTENDING OPPORTUNITIES



### Employment project

- P2E employment project: supporting Hounslow minoritized communities.
- Supporting NEET young people find employment

### information, advice and guidance (IAG)

- Provision of accredited IAG (Advice Quality Standard) on housing, welfare and consumer rights, debt (guidance)
- Temporary Accommodation: supported by Trust for London to tackle challenges faced by those accessing Temporary Accommodation

214 residents avoided homelessness

64 residents resolved housing disrepair issues

118 residents secured employment/self-employment opportunities

3 residents avoided secured employment/self-employment opportunities



# 2023-2024 Projects

## STRENGTHENING COMMUNITIES

### Community Mental Health Project

Our work on mental health continues to challenge conventional practices and current interventions that do not adequately address the mental health needs of marginalized communities. We provide culturally appropriate mental health interventions.



### Anti-Violence Youth Project

Supported by Hounslow Council under the Mayor's VRU program, we engaged with young people and parents/guardians on Hounslow High Street. The project aimed at reducing and preventing youth violence and risky behaviour.

### Anti-Extremism Projects

Extremist views that lead to adverse actions, primarily among young people, remain a significant concern. Our work encourages critical thinking to reject extremist views and narratives.

Twice a year, we hold sessions and convenings focused on ending Female Genital Mutilation by engaging with men from practicing communities.

100% of the young people and parents we engaged with are opposed to extremist views

78 users reported improved mental health conditions

142 men from practicing communities signed our Dignity Charter to end FGM



# 2023-2024 Projects



## COMMUNITY CAPACITY AND DEVELOPMENT

- GOS&D is grateful for being awarded the foundations enhanced capacity building support.
- GOS&D continues to offer capacity building support to our two consortia: Community Connection GNP and Everyone Matters project



## NETWORKS

GOS&D understands the need and advantages of being a connected organisations. The organisation is connected to key and strategic organisations such as; Ealing and Hounslow CVs, Southall Community Alliance, ARE, Ubele Initiative, Locality, Young Ealing Foundation, among others.

GOS&D actively connects with key strategic networks, including Ealing Council's Youth Offer, the HDRC strategic group, and the Suicide Prevention Strategic Group, among others.

As part of its Temporary Accommodation project funded by Trust for London, GOS&D takes parts in convening sessions with like-minded organizations that aim to drive change and improve housing options for Londoners.



# Case Study and Testimonials

## Case Study: Mr. D

### Participant's Starting Situation

Mr. D arrived in the UK as a refugee from Afghanistan, struggling with anxiety, low confidence, and cultural stigma around seeking help. His challenges in adapting to a new environment, coupled with poor educational qualifications, left him without employment experience.

### Barriers Faced

Anxiety and low confidence.

Learning difficulties due to a lack of tailored support.

Minimal knowledge of the job market or available resources.

### Interventions

The GOS&D team provided comprehensive support tailored to Mr. D's needs, including:

**Motivational Guidance:** Building his confidence and helping him overcome mental barriers.

**Employability Support:** Assisting with CV creation, job applications, and interview preparation.

**Personalised Support:** Hands-on assistance to secure his first job.

**Aftercare:** Ongoing mentoring to ensure his success in the workplace.

### Outcomes

Through his engagement with the program, Mr. D achieved a remarkable transformation:

Secured his first job in the UK, boosting his confidence and financial independence.

Developed skills to sustain employment and contribute meaningfully to his community.

### Testimonials

## Testimonials

*Thanks to Sunita and GOS&D. I am now in a job that I never dreamt I would ever secure and in my first month I got promoted to become a supervisor*

*I am so happy and cried that I and my children are no longer in a dump infested property. Our new home is perfect for my us. I cannot thank Amal enough. God Bless.*



# ACCREDITATIONS AND QUALITY MARKS





***GOLDEN OPPORTUNITY SKILLS &  
DEVELOPMENT***  
***(GOSAD)***

**ANNUAL REPORT AND ACCOUNTS**

**YEAR ENDED 31 MARCH 2024**

**REGISTERED COMPANY NUMBER      06396150**

**REGISTERED CHARITY NUMBER      1121565**



**GOLDEN OPPORTUNITY SKILLS & DEVELOPMENT (GOSAD)**

ANNUAL REPORT AND ACCOUNTS FOR THE YEAR ENDED 31 MARCH 2024

**ANNUAL REPORT AND ACCOUNTS**

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Notes forming part of the financial statements

10-13

## **GOLDEN OPPORTUNITY SKILLS & DEVELOPMENT (GOSAD)**

ANNUAL REPORT AND ACCOUNTS FOR THE YEAR ENDED 31 MARCH 2024

### **ANNUAL REPORT AND ACCOUNTS**

GOLDEN OPPORTUNITY SKILLS & DEVELOPMENT (GOSAD) is a charitable company limited by guarantee, incorporated on 11 October 2007 and registered as a charity with the Charity Commission on 12 November 2007.

The company was registered under a Memorandum of Association which established the objectives and powers of the company and is governed under its Articles of Association.

GOLDEN OPPORTUNITY SKILLS & DEVELOPMENT (GOSAD) is a leading charity focused on building a vibrant and equal society.

Our services are designed to meet the needs of people from socially disadvantaged parts of our community and help them flourish.

GOLDEN OPPORTUNITY SKILLS & DEVELOPMENT (GOSAD) was founded in 2003 by three friends from diverse and challenging backgrounds who shared a vision of better support for young people in Ealing, London. Since then, we have delivered groundbreaking projects focused on providing the kinds of help that really makes a difference.

REGISTERED COMPANY NUMBER   **06396150**

REGISTERED CHARITY NUMBER   **1121565**

#### **REGISTERED OFFICE:**

Resource Centre  
Featherstone Terrace  
London  
UB2 5AL

#### **BANKERS**

NATWEST  
69 The Broadway  
Southall, London  
UB1 1LD

#### **ACCOUNTANTS**



Unit 9  
194 FORE STREET  
LONDON  
N18 2JB

**DIRECTORS AND TRUSTEES FOR THE YEAR ENDED ON 31 MARCH 2024**

The directors of the charitable company are its trustees for the purpose of charity law and throughout this report and are collectively referred to as trustees.

The appointed trustees are as follows:-

Abdirrisak JIBRIL - Chair  
Yuusuf GUULED - Treasurer  
Kaisi OMAR - Secretary  
Kevin DEMPSEY  
Glen GAYLE

**Structure, Governance and Management**

GOLDEN OPPORTUNITY SKILLS AND DEVELOPMENT (GOSAD) is a company limited by guarantee and has charitable status. Its governing document is clearly set out in its Memorandum and Articles of Association.

**The policies and procedures adopted for the induction and training of trustees.**

All newly appointed Trustees are inducted by the charity's trustees Manager and are given appropriate documents that contain their roles and responsibilities as referred to in the guidance published by the Charities Commission.

Additional external training is also provided to all newly appointed trustees when new opportunities become available. This is mainly designed to ensure that trustees follow the rules in the charity's governing document and to support them to fulfil their roles and responsibilities effectively.

All decisions relating to the governance and management of the organisation are taken and approved by the trustees.

GOLDEN OPPORTUNITY SKILLS AND DEVELOPMENT (GOSAD) engages in partnership with many other organisations and charitable companies, but this does not have an impact on the operational policies adopted by the charity.

The relationships between the charity, related parties, and with other charities and organisations are solely in the pursuit of its aims and objectives as clearly indicated in the organisation's governing document.

**Risk Assessment**

The charity manages its exposure to unexpected risks that the charity may face such as adverse changes in funding and other adverse events that may have a significant impact or the potential to inhibit areas of its charity operations in developing and putting in place effective and efficient mitigating measures.

Those measures and systems are regularly monitored, reviewed and developed periodically in trustees' management committee's meetings.

The organization has a comprehensive risk register in place, which is reviewed and monitored regularly.

Internal risks are also continuously reviewed and appropriate measures are developed and implemented to safeguard the organisation's resources and charitable activities.

## **TRUSTEES' REPORT**

### **OBJECTIVES AND ACTIVITIES**

#### **A SUMMARY OF THE OBJECTS OF THE CHARITY AIMS AS SET OUT IN ITS GOVERNING DOCUMENT:**

- To develop the capacity and skills of people from socially disadvantaged communities.
- To provide relief from financial hardship, sickness, social or economic disadvantage, and to advance the education of its community.
- To promote and fulfill other charitable purposes beneficial to the community.
- To empower individuals to make, and put into practice, informed choices based on their experiences.

#### **AN EXPLANATION OF THE CHARITY'S STRATEGIES FOR ACHIEVING ITS STATED OBJECTIVES**

To arrive at this ambitious plan we listened to many voices. We heard directly from the very people that directly benefit from GOSAD's projects about their experiences.

We asked them what life is like for them and what project(s) and support they want to help them through difficult and challenging times.

We listened to our steering group of users, set up to help shape the strategic vision, on many topics, including their take on what would happen if GOSAD no longer existed to provide crucial services to the community.

Our staff and volunteers shared their experiences, and we met with many others from outside the organisation to discuss how, together, we can provide timely and appropriate interventions for those in our communities that face multiple disadvantages

During the next three years, we anticipate:

During the next three years, we anticipate:

- **Continuing Reductions in Public Spending**

GOSAD will continue to focus on funding initiatives that support the delivery of core statutory duties. This focus will significantly impact our users, especially with EALING's shift to awarding single contract awards. Consequently, there will be fewer funds available to distribute across various programs. Public spending cuts are likely to remain challenging, with certain sectors like health and defence being less affected due to their critical nature and public expectations

- **Economic Uncertainty and Income Inequality**

While economic growth and increases in employment are forecasted to continue, there is significant uncertainty regarding the long-term outlook. Income from employment remains stagnant, with a rising number of individuals becoming self-employed in less secure roles. This trend is likely to exacerbate income inequality and increase the number of people experiencing poverty in the coming years. The cost of living crisis continues to pressure households, with inflation affecting real incomes and creating a more pronounced divide between different economic groups.

- **Decreased Voluntary Sector Income**

Nationally, the income of the voluntary sector has seen fluctuations, with a recent uptick following a period of decline primarily due to reduced public spending. Although income from government grants and contracts is

## **GOLDEN OPPORTUNITY SKILLS & DEVELOPMENT (GOSAD)**

ANNUAL REPORT AND ACCOUNTS FOR THE YEAR ENDED 31 MARCH 2024

falling, the reduction in grant funding surpasses the decrease in contract funding. This trend poses a significant challenge for voluntary organizations that rely on public funds to support their operations.

### ➤ **Pressure on Public Services**

As funding diminishes, public services will face increased pressure, necessitating service reorganization to cope with rising demands. The increase in demand is coupled with ongoing budget constraints, leading to significant challenges in maintaining service quality and accessibility.

### ➤ **Welfare Reform and Its Impact**

Welfare reforms are set to continue, leading to more users facing challenges in accessing and exercising their rights to welfare benefits. The recent overhaul includes tightening the Work Capability Assessment to reflect the modern work environment, which aims to encourage those with less severe conditions to engage in work with appropriate support. This shift is expected to impact hundreds of thousands of benefit recipients, transitioning them towards employment rather than long-term incapacity benefits. Furthermore, changes to fit note processes aim to focus on what individuals can do with the right support, addressing the unsustainable rise in welfare spending driven by long-term sickness, particularly mental health conditions.

### ➤ **Increasing Youth Violence and Knife Crime**

Youth violence, particularly knife crime, is expected to rise. Recent years have shown that young people are increasingly engaging in acts of violence independently of gang affiliations. This trend necessitates targeted interventions to address the root causes and provide better support systems for at-risk youth.

### ➤ **Persistent Health Inequality**

Health inequality, particularly in mental health support within BME communities, will continue to persist, requiring targeted interventions and resources. The ongoing disparities in health outcomes necessitate a concerted effort to address the specific needs of these communities.

### ➤ **Dwindling Resources for Key Programs**

Resources and support for ESOL, Digital, and Financial Inclusion programs are expected to decline, even as demand for these interventions rises. The shift to Universal Credit has highlighted a significant need for digital skills, leaving many individuals requiring assistance due to a lack of digital literacy. The challenge is compounded by the reduced availability of funds to support these essential programs, which are crucial for helping individuals navigate the welfare system and improve their employability.

### ➤ **Social Injustice and Legal Support**

Social injustice and the lack of legal support (due to legal aid reforms) will continue to affect the most vulnerable members of society. This includes inadequate advocacy support for unfair school exclusions and insufficient court (tribunal) representation for those fighting to access or maintain disability-related benefits.

## **EXTERNAL REVIEWS**

Whenever possible we will engage external researchers to gain an impartial and more rigorous evaluation of our work. Through Steering Groups established for some of our projects we also gain on-going external review.

## **FINANCIAL REVIEW**

### **On reserves**

The board is committed in building up sufficient unrestricted funds to enable it to meet its essential charitable objectives in emergencies.

The charity's general reserve for emergencies stands at £23,640 for the financial year ended 31 March 2024.

This is included in the reserves of the year of £153,833.

**FUNDS HELD AS CUSTODIAN TRUSTEE ON BEHALF OF OTHERS**

The Association does not hold any funds on behalf of other parties.

**STATEMENT OF TRUSTEES' RESPONSIBILITIES:**

Company law requires the trustees to prepare financial statements that give a true and fair view of the organisation's financial activities during the year and its financial position at the end of each financial year.

In doing so, the trustees are required to:

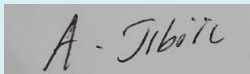
- Select suitable accounting policies and then apply them consistently
- Make judgments and reasonable and prudent judgments
- State whether applicable accounting standards and statements of recommended practice have been followed, subject to any departures disclosed and explained in the financial statements
- Prepare the financial statements on the going concern basis unless its inappropriate to presume that the organisation will continue in operation for the foreseeable future.

The trustees are responsible for keeping proper accounting records that disclose with reasonable accuracy at any time, the financial position of the company and enable them to ensure that the financial comply with applicable laws, regulations and the trust deeds.

They are also responsible for safeguarding the assets of the organisation and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities including money laundering.

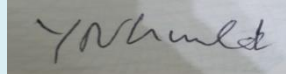
Signed on behalf of the trustees:

Abdirrisak JIBRIL



-----  
**Chair**

Yuusuf GUULED



-----  
**Treasurer**

**GOLDEN OPPORTUNITY SKILLS & DEVELOPMENT (GOSAD)**

ANNUAL REPORT AND ACCOUNTS FOR THE YEAR ENDED 31 MARCH 2024

**Independent examiner's report to the charity trustees of GOLDEN OPPORTUNITY SKILLS AND DEVELOPMENT (GOSAD)**

I report to the trustees on my examination of the accounts of GOLDEN OPPORTUNITY SKILLS AND DEVELOPMENT (GOSAD) for the year ended 31 March 2024.

**Responsibilities and basis of report**

As the charity trustees of the Charity you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the Act').

I report in respect of my examination of the Charity's accounts carried out under section 145 of the 2011 Act and in carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

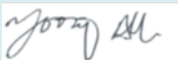
**Independent examiner's statement**

I have completed by examination. I confirm that no material matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

- Accounting records were not kept in respect of the Charity as required by section 130 of the Act; or
- The accounts do not accord with those records; or
- The accounts do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a true and fair view which is not a matter considered as part of an independent examination.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

Yousif Abdi – ACCA, FCCA



For and on behalf of Aflah Accounting Solutions

Date: 28/07/2024

**GOLDEN OPPORTUNITY SKILLS & DEVELOPMENT (GOSAD)**

ANNUAL REPORT AND ACCOUNTS FOR THE YEAR ENDED 31 MARCH 2024

**STATEMENT OF FINANCIAL ACTIVITIES FOR THE YEAR ENDED 31 MARCH 2024**

	Notes	UNRESTRICTED FUNDS £	RESTRICTED FUNDS £	TOTAL FUNDS £ 2024	TOTAL FUNDS £ 2023
<b>INCOMING RESOURCES</b>					
Voluntary Income/Grants	(1)	34,010	456,323	490,333	460,166
Legacies		-	-	-	-
Gifts in Kind		-	-	-	-
Investment Income		-	-	-	-
Charitable Activities		-	-	-	-
Other Incoming Resources		-	-	-	-
<b>Total Incoming Resources:</b>		<b>34,010</b>	<b>456,323</b>	<b>490,333</b>	<b>460,166</b>
<b>RESOURCES EXPENDED:</b>					
Costs for generating funds		-	-	-	-
Charitable Activities			(143,294)	(143,294)	(64,903)
Supporting Activities			(222,519)	(222,519)	(288,447)
Service level agreements with partner charities			(110,470)	(110,470)	(113,590)
<b>TOTAL RESOURCES EXPENDED:</b>	(2)	<b>0.0</b>	<b>(476,283.0)</b>	<b>(476,283.0)</b>	<b>(466,940.0)</b>
Net Surplus/Deficit for the year		34,010	(19,960)	14,050	(6,774)
Opening funds		0	153,833	153,833	160,607
Transfer of funds		0	0	0	0
<b>CLOSING FUNDS:</b>		<b>34,010</b>	<b>133,873</b>	<b>167,884</b>	<b>153,833</b>

**GOLDEN OPPORTUNITY SKILLS & DEVELOPMENT (GOSAD)**

ANNUAL REPORT AND ACCOUNTS FOR THE YEAR ENDED 31 MARCH 2024

**BALANCE SHEET**

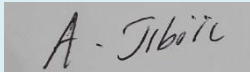
**AS AT 31 MARCH 2024**

**GOLDEN OPPORTUNITY SKILLS & DEVELOPMENT (GOSAD)**

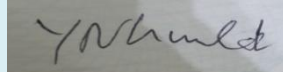
	Notes	2024 £	2023 £
<b><u>FIXED ASSETS</u></b>			
OFFICE FURNITURE AT COST	(3)	2,773	2,773
LESS ACCUMULATED DEPRECIATION		(2,773)	(2,773)
COMPUTERS & OTHER EQUIPMENTS AT COST	(3)	50,256	45,314
LESS ACCUMULATED DEPRECIATION		(31,548)	(26,522)
<b>NET BOOK VALUE</b>		<b>18,708</b>	<b>18,792</b>
<b><u>CURRENT ASSETS</u></b>			
CASH AT BANK & IN HAND	(4)	150,476	136,241
PREPAYMENTS		0	0
DEBTORS		0	0
<b>TOTAL CURRENT ASSETS</b>		<b>150,476</b>	<b>136,241</b>
<b><u>CURRENT LIABILITIES</u></b>			
CREDITORS	(5)	(1,300)	(1,200)
<b>NET ASSETS</b>		<b>167,884</b>	<b>153,833</b>
<b><u>RESERVES:</u></b>			
RESTRICTED FUNDS	(6)	139,959	111,878
UNRESTRICTED FUNDS		27,925	41,955
<b>TOTAL</b>		<b>167,884</b>	<b>153,833</b>

Approved by the board on 23/07/2024 and signed on behalf of the board by:

Abdirisak JIBRIL - Chair



Yuusuf GUULED - Treasurer



**NOTES FORMING PART OF THE FINANCIAL STATEMENTS:**

**ACCOUNTING POLICIES:**

1a) The financial statements have been prepared under the historical cost convention, with the exception of investment, which are valued at the prevailing market prices. The financial statements have been prepared in accordance with the statement of Recommended Practice-Accounting and reporting by charities (SORP2005) issued in March 2005, applicable UK accounting Standards and the Companies Act 1985. The principal accounting policies adopted in the preparations of the financial statements are set out below.

1b) **INCOMING RESOURCES:**

Voluntary income includes donations, gifts, legacies and grants that provide core funding or are of general nature are recognised where there is entitlement, certainty of receipts and the amount can be measured with sufficient reliability. Such income is only deferred when:

- The Donor specified that the grant or donation must only be used in future accounting periods, or
- The Donor has imposed conditions, which must be met before the charity has unconditional entitlement.
- Income from commercial trading activities is recognised as earned as the related goods and services are provided.
- Investment income is recognised on a receivable basis.

Income from charitable activities includes income received under contract or where entitlement to grant funding is subject to specific performance conditions is recognised as earned (as the related goods or services are provided). Grant income includes in the category provided funding to support performance activities and is recognised where there is entitlement, certainty of receipts and the amount can be measured with sufficient reliability.

- Income is deferred when admission fees or performance related grants are received in advance of the performances or event to which they relate.

1c) **RESOURCES EXPENDED:**

Expenditure is recognised when a liability is incurred. Contractual agreements and performance related grants are recognised as goods or services are supplied. Other grant payments are recognised when a constructive obligation arises that result in the payment being unavoidable.

- o Cost of generating funds are those costs incurred in attracting voluntary income, and those incurred in trading activities that raise funds.
- o Charitable activities including expenditure associated with the activities are included the direct costs and support costs relating to these activities.
- o Governance costs include those incurred in the governance of the charity and its assets and are primarily associated with constitutional and statutory requirements.

1d) **RESTRICTED FUNDS:**

Restricted funds are to be used for specified purposes as lay down by the founder. Direct and support expenditure, which meets these criteria, is defined to the fund together with a fair allocation of other costs.

## GOLDEN OPPORTUNITY SKILLS & DEVELOPMENT (GOSAD)

ANNUAL REPORT AND ACCOUNTS FOR THE YEAR ENDED 31 MARCH 2024

### 1e) UNRESTRICTED FUNDS:

Unrestricted funds are funds received with no restrictions placed in their expenditure and are available as general funds.

1f) Revenue grants are credited to incoming resources on the earlier of when they are received or when they are due.

### Note 1

#### INCOMING RESOURCES:

##### RESTRICTED INCOME

DONORS	TOTAL 2024 (£)	TOTAL 2023 (£)
ELAAT	3,855.00	1,145.00
LB EALING	115,463.00	87,268.00
THE LONDON COMMUNITY FOUNDATION	50,000.00	50,000.00
CAF RESILIENCE FUND		28,625.00
JOHN LYONS FOUNDATION		37,400.00
LB HOUNSLOW	61,925.00	12,500.00
HADEA		950.00
YOUNG EALING FOUNDATION	7,750.00	9,750.00
TRUST FOR LONDON	57,500.00	26,250.00
NATIONAL LOTTERY COMMUNITY FUND	140,000.00	140,000.00
ESDEG	350.00	700.00
COM ACT PRO	1,000.00	
GREATER LONDON	18,480.00	
<b>TOTAL</b>	<b>456,323.00</b>	<b>394,588.00</b>

##### UNRESTRICTED INCOME

DONORS	TOTAL 2024 (£)	TOTAL 2023 (£)
EALING MENCAP	14,085.00	10,684.00
EACH		8,935.00
SOUTHALL COMMUNITY ALLIANCE	4,000.00	4,940.00
LLOYDS BANK FOUNDATION		27,250.00
EALING SOMALI WELFARE		5,703.00
SOFALÉ		735.00
CYTA CONSULTING LT		100.00
UBELE		338.00
FUTUREBRIGHT SOLUTION SUCCESS PROJECT		550.00
A2DOMINION		1,000.00
THE GEORGE AND ESME POLLITZER CHARITABLE SETTLEMENT		5,000.00
SOMALI YOUTH HELPLINE		343.00
HOUNSLOW SURVEY	4,763.00	
BME HEALTH FORUM	10,430.00	
OTHER	732.00	
<b>TOTAL</b>	<b>34,010.00</b>	<b>65,578.00</b>

## GOLDEN OPPORTUNITY SKILLS & DEVELOPMENT (GOSAD)

ANNUAL REPORT AND ACCOUNTS FOR THE YEAR ENDED 31 MARCH 2024

### NOTE 2

#### TOTAL RESOURCES EXPENDED

EXPENSE	UNRESTRICTED FUNDS (£)	RESTRICTED FUNDS (£)	TOTAL - 2024 (£)	2023 (£)
CHARITABLE ACTIVITIES	6,085.00	143,294.00	149,379.00	76,342.00
SERVICE LEVEL AGREEMENTS		110,470.00	110,470.00	113,590.00
VOLUNTEERS COSTS		3,340.00	3,340.00	10,208.00
ACCREDITATION AND MEMBERSHIP FEES		1,535.00	1,535.00	448.00
PROMOTIONAL SERVICES		2,021.00	2,021.00	4,276.00
TELEPHONE		3,504.00	3,504.00	2,923.00
PAYROLL & HMRC COSTS		158,772.00	158,772.00	157,469.00
RENT		7,042.00	7,042.00	14,361.00
REPAIRS & MAINTENANCE		1,810.00	1,810.00	5,888.00
DEPRECIATION CHARGES		5,026.00	5,026.00	4,531.00
UTILITIES		3,205.00	3,205.00	4,389.00
INSURANCE COSTS		997.00	997.00	972.00
BANK CHARGES		615.00	615.00	630.00
CLEANING		1,100.00	1,100.00	2,590.00
STAFF TRAINING AND DEVELOPMENT		4,000.00	4,000.00	24,945.00
STAFF EXPENSES		2,952.00	2,952.00	7,289.00
HIRING COSTS		2,743.00	2,743.00	7,890.00
BUSSINESS RATE		68.00	68.00	1,029.00
OFFICE SUPPLIES COSTS		216.00	216.00	1,100.00
SOFTWARE COSTS		866.00	866.00	800.00
ACCOUNTING COSTS		1,300.00	1,300.00	1,200.00
CONSULTANCY COSTS		6,256.00	6,256.00	4,100.00
MANAGEMENT SERVICES COSTS		-	0.00	8,000.00
PROFESSIONAL SERVICES COSTS		3,490.00	3,490.00	4,700.00
EQUIPMENTS EXPENSED		2,135.00	2,135.00	3,380.00
PENSIONS		3,440.00	3,440.00	3,140.00
OTHER				750.00
<b>TOTAL</b>	<b>6,085.00</b>	<b>470,197.00</b>	<b>476,282.00</b>	<b>466,940.00</b>

### NOTE 3

Tangible fixed assets

Fixed assets costing in excess of £1000 are capitalised and are shown at historical cost.

Depreciation is provided, after taking into account of any grants receivable.

Tangible fixed assets are depreciated at 20% reducing balance.

## GOLDEN OPPORTUNITY SKILLS & DEVELOPMENT (GOSAD)

ANNUAL REPORT AND ACCOUNTS FOR THE YEAR ENDED 31 MARCH 2024

### OFFICE FURNITURE AT COST

<b><u>Costs</u></b>	£
At Cost 01/04/2023	2,773
Additions	-
Disposals	-
Revaluations	-
Transfers	-
As at 31 March 2023	<u>2,773</u>
 <b><u>Depreciation:</u></b>	
Accumulated Depreciation as at 01/04/2023	(2,773)
Charge for the year	-
At 31 March 2024	<u>(2,773.0)</u>
 <b><u>Net Book Value</u></b>	
Net Book Value at 31 March 2022	<u>0</u>

### COMPUTERS & OTHER EQUIPMENTS

<b><u>Costs</u></b>	£
At Cost 01/04/2023	45,314
Additions	4,942
Disposals	-
Revaluations	-
Transfers	-
As at 31 March 2024	<u>50,256</u>
 <b><u>Depreciation:</u></b>	
Accumulated Depreciation as at 01/04/2023	(26,522)
Charge for the year	(5,026)
At 31 March 2024	<u>(31,548.0)</u>
 <b><u>Net Book Value</u></b>	
Net Book Value at 31 March 2024	<u>18,708</u>

#### **NOTE 4**

##### **CASH AT BANK AND IN HAND**

The Association has a cash balance of £150,978 in its bank account as at 31 March 2024

#### **NOTE 5**

##### **CREDITORS**

Accounting Fees :	£1,300
	<u>£1,300</u>
	<u>                    </u>
	<u>                    </u>

**GOLDEN OPPORTUNITY SKILLS & DEVELOPMENT (GOSAD)**

ANNUAL REPORT AND ACCOUNTS FOR THE YEAR ENDED 31 MARCH 2024

**NOTE 6**

**RESERVES:**

The charity's reserves at the financial year end of 31/03/24, stands at £168,385

This consists of £140,460 of restricted funds and £27,925 of unrestricted funds. £23,640 of the unrestricted funds has been pacifically ring fenced for emergencies.

**Taxation**

The charitable company is exempt from taxation under sections 466 to 493 of the Corporation Tax Act 2010

**Cash flow statement**

The company has taken advantage of the exemption in Financial Reporting Standard No 1 from producing a cash flow statement on the grounds that it is a small company

**EMPLOYMENT COSTS**

	<b>2024</b>	<b>2023</b>
	£	£
Payroll & HMRC Costs	£158,772	£157,469

**TRUSTEES EXPENSES**

The trustees neither received nor waived any emoluments during the period

Trustees claimed for travelling expenses during the year. These amounted to ££Nil).

**RELATED PARTIES**

There are no related parties transactions to be disclosed

END

**GOLDEN OPPORTUNITY SKILLS AND DEVELOPMENT (GOSAD)**

England & Wales - Charity number 1121565

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# Accounts

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# GOLDEN OPPORTUNITY SKILLS AND DEVELOPMENT ANNUAL REPORT 2022-2023



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# Chairman's Message

Dear supporters, staff, volunteers, and friends of GOS&D,

I am thrilled to present to you GOS&D's Annual Report for the year 2022-2023, showcasing the remarkable work we have collectively achieved over the past year.

In my role as the Chair of GOS&D, overseeing our initiatives in addressing the challenges posed by the pandemic and the cost-of-living crisis, I am deeply moved by the indispensable role GOS&D plays in our community. Thousands of individuals rely on us for information and support, finding hope in our unwavering commitment to those living in abject poverty and facing persistent inequalities.

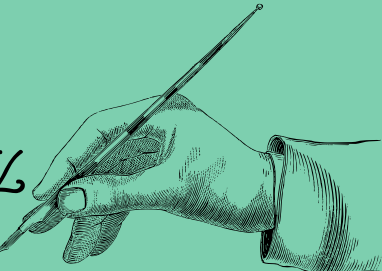
Our accredited advice work alone has positively impacted 879 residents this year, significantly improving their lives. Furthermore, we have assisted 200 residents in avoiding homelessness, and I am particularly proud of our new initiative addressing Temporary Accommodation in Ealing.

Our organization is dedicated to effecting change in policies and practices that perpetuate inequalities. Unfortunately, we find ourselves in a time of widespread institutional failures. In Ealing, we commend the council for its Race Equality Commission Report, which has resulted in identifying key recommendations across various domains, including education, housing, policing, etc. GOS&D has actively participated in crucial consultations with various institutions, including Ealing Council. Our involvement has played a pivotal role in assisting the NHS in shaping its In-Patient Mental Health plans and aiding the National Institute of Care and Research in drafting its Community Engagement strategy, among other contributions.

Through the dedication of our team, the generosity of our donors, and the resilience of the communities we serve, we have achieved remarkable milestones. As we contemplate our future, we will prioritize our ongoing commitment to impact in our operations, strategy, and resilience. This solid foundation is essential to empower the bold thinking required to unlock solutions for meeting the needs of our communities. Our ambitious goals necessitate ambitious support, and the Board will also focus on strengthening our relationships with like-minded organizations.

I extend my heartfelt gratitude to our volunteers, colleagues, partners, and supporters for their invaluable assistance in helping us transform the lives of our most vulnerable residents.

*Abdirisak JIBRIL*  
*Chair of Trustees*





# GOS&D'S GUIDING PRINCIPLES



## GOS&D'S CHARITABLE OBJECTIVES

- ✿ To develop the capacity and skills of people from socially disadvantaged communities.
- ✿ To provide relief from financial hardship, sickness, social or economic disadvantage, and to advance the education of its community.
- ✿ To promote and fulfil other charitable purposes beneficial to charity.
- ✿ To empower individuals to make, and put into practice, informed choices based on their experiences.



## GOS&D'S VISION

To see a vibrant and equal society where everyone is valued for their potential, and where their human rights are observed and protected.

## GOS&D'S MISSION

To engage every section of the community in creating person-centred, workable solutions to meet ever-changing societal needs and wants.

## GOS&D'S STRATEGIC OBJECTIVES

- ✿ Raising aspirations
- ✿ Extending opportunities
- ✿ Tackling poverty
- ✿ Strengthening communities



# WHERE OUR BENEFICIARIES COME FROM



Hillingdon **5%**

Ealing **84%**

Hounslow **11%**

# OUR KEY IMPACT 2022-2023

861

Workshops and training sessions delivered



1319

Beneficiaries accessed our projects



200

Residents Avoided Homelessness



£319K

Generated/saved for residents



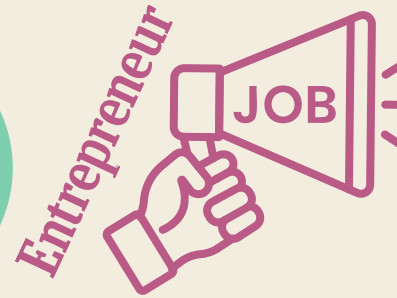
3173

Volunteer hours donated



135

Residents supported access employment/self-employment opportunities.



381

Digitally excluded and now digitally INCLUDED



476

Residents improved their English language skills



456

Beneficiaries with lived experiences took part in our consultations



200 plus

Physically inactive residents engaged



# 2022 - 2023 PROJECTS

## 1. RAISING ASPIRATIONS:

“Learning is a treasure that will follow its owner everywhere.” – Chinese Proverb

### 1.1 LANGUAGE SKILLS : ESOL CLASSES

GOS&D has for the past 20 years encouraged and supported over 3000 residents with limited or no English language skills. Our focus has always been on 'beginner level' ESOL. Our ESOL programme is unique in that - we embed practical lessons dealing with every day situations.

#### OUTCOMES ACHIEVED:

**476**

**Residents accessed our ESOL programme**

**95**

**Residents progressed to higher ESOL levels**

### 1.2 DIGITAL SKILLS AND SUPPORT:

GOS&D is a UK Online registered centre and a hub of excellence for digitally excluded residents. GLA Advice in Community Settings: Digital programme in partnership with MENCAP + GOS&D's digital programme

#### OUTCOMES ACHIEVED:

**78**

**Residents provided with digital equipment**

**263**

**Residents access our digitally equipment on weekly basis**

**381**

**Digitally excluded and now digitally INCLUDED**

## 1.3 FINANCIAL INCLUSION

The cost of living crisis, complicated welfare benefit system and financial products call for innovative financial inclusion training:

#### OUTCOMES ACHIEVED:

**118**

**Residents completed our Financial Inclusion Training**



# 2022 - 2023 PROJECTS

## 2. EXTENDING OPPORTUNITIES:



"Whenever you see darkness, there is extraordinary opportunity for the light to burn brighter." — Bono

### 2.1 ECONOMIC DEVELOPMENT:

GOS&D has built track record in supporting residents that are unfairly labelled 'hard to engage' access and sustain their employment/self-employment opportunities

#### OUTCOMES ACHIEVED:

**178**

**Residents engaged in economic development initiatives**

**81**

**Adult residents secured sustainable employment**

**43**

**Young people (NEET) secured sustainable employment/apprenticeship opportunities**

**11**

**Residents supported to set up their own businesses**



# 2022 - 2023 PROJECTS

## 3. TACKLING POVERTY:

“As long as poverty, injustice and gross inequality exist in our world, none of us can truly rest.” — Nelson Mandela, Former President of South Africa

### 3.1 ACCREDITED INFORMATION, ADVICE AND GUIDANCE (IAG):

GOS&D is now entering its 5th year of delivering Advice Quality Standard (AQS) accredited IAG support to residence.

#### OUTCOMES ACHIEVED:



# 2022 - 2023 PROJECTS

## 4. STRENGTHENING COMMUNITIES:

“There is no power for change greater than a community discovering what it cares about.”

**MARGARET J. WHEATLEY**

### 4.1 COMMUNITY MENTAL HEALTH

Minoritized communities continue to experience inequalities when trying to access mental health services. Ealing Somali Mental Health Project: Our ‘one community at a time’ approach focused on the ever increasing mental health afflictions amongst Ealing’s Somali community.

Outcomes achieved:

**56**

**Engaged residents reported better understanding of Mental Health**

**22**

**Identified residents received Psychotherapy Support**

### 4.2 HEALTH, WELLBEING AND COVID-19 INTERVENTIONS

Opportunities for physically inactive residents to participate in fun-filled fitness sessions. Covid-19 remains a challenge, affecting our most vulnerable residents;

Outcomes Achieved:

**200 plus**

**Physically inactive residents engaged in programmes such as Strength and Balance**

**56**

**Young people continue attending our weekly football sessions.**

### OUTCOMES ACHIEVED:

**150**

**Residents engaged in Covid-19 health and safety campaigns and on immunisation.**

### 4.3 COUNTER EXTREMISM:

We continued to deliver our work on PREVENT and also on tackling Female Genital Mutilation/Cutting (FGM/C).

### OUTCOMES ACHIEVED:

**191**

**Residents engaged on Counter Extremism programme**

**28**

**Professionals attended our FGM/C Cultural Competence Training**

**77**

**Men from FGM/C communities signed our End FGM/C charter**

### 4.4 SPECIAL EDUCATION NEEDS AND SCHOOLS

#### EXCLUSION:

Minoritized Children/young people and their parents face numerous challenges;

Outcomes achieved:

**42**

**Children without Education, Health and Care Plans now have one in place.**

**33**

**Young people at risk of schools exclusion remain in education.**

**72**

**Parents are now able to support and advocate for their children to continue with their education.**

# 2022 - 2023 PROJECTS

## 4. STRENGTHENING COMMUNITIES:

“The need for connection and community is primal, as fundamental as the need for air, water, and food.” –

Dean Ornish

4.3 Connecting Communities: Funded by Ealing Council and working in partnership: Supporting communities avoid isolation, connect with each other and interventions that meet their needs.

4.4 BBO Working West London 2017–2023. – National Lottery Community Fund/ESF Partnership–project; A partnership project with ELATT to support unemployed and economically inactive refugee beneficiaries with access to ESOL and employment support.

4.5 Resilience Fund 2021–2023: Community Aid Foundation (CAF): Employment and capacity building support

4.6 Core Funding 2021–2023: Funded by Lloyds Foundation: Support for Refugees and Asylum seekers and capacity building support.

4.7 Hounslow Anti Youth Violence: Funded Hounslow Council

4.8 Parent Carer Champion Project: Young Ealing Foundation supported project and funded by the Mayor’s Office (VRU).

4.9 Everyone Matters Project: Consortium of 5 civil society organisations Led by GOS&D and funded by The National Lottery Fund: 2022–2025

Key outcomes achieved by the projects;

**200 plus  
Residents engaged to  
reduce isolation**

**170 plus  
Refugees and asylum  
seekers supported to better  
their lives.**

**103 Children/young people  
and  
92 parents engaged in anti  
youth violence programme**

**7  
Parents/carers trained as  
Parent Champions**



# CASE STUDY AND TESTIMONIAL

**'We are ignored and made to feel incapable but if given the chance and support, we can change our lives and impact positively on society' By a Young Asylum Seeker supported by GOS&D and now working for Transport for London.**

**Testimonial: 'Thanks to Sunita and GOS&D for understanding my needs, and struggles and now I have found work for the first time in 14yrs'**

**The stories of those we work with and support are incredibly powerful. They depict the resilience of individuals who have overcome pressing issues and gleaned valuable life lessons. As an organization, we take the time to reflect, assess, and then move forward. The narratives we encounter, often stemming from challenging circumstances, underscore the impact of our work and interventions. The true testament of our efforts lies in the stories and journeys shared by those we exist to support.**



## Transformative Intervention: Empowering a Refugee Single Parent

**Introduction:** This case study follows X, a refugee single parent who faced mental health challenges and trauma before arriving in the UK in 2009. Initial attempts at mainstream mental health support exacerbated her situation due to cultural differences, leading to child protection measures for her three children.

### Interventions:

- 1. Community Mental Health Support:** Our organization facilitated culturally sensitive access to community mental health services, providing tailored support for X's unique needs and traumas.
- 2. Advocacy Work:** Collaborative advocacy efforts addressed child protection concerns, emphasizing cultural understanding and bridging gaps between X's background and the best interests of her children.

### Outcomes:

- 1. Improved Mental Health:** X reported significant improvements, feeling heard and supported in her recovery journey.
- 2. Employment Opportunities:** Empowered by improved mental health, X secured employment, enhancing her financial independence and overall well-being.
- 3. Thriving Children:** Culturally informed interventions positively impacted X's relationship with her children, creating a stable and nurturing home environment.

**Conclusion:** This case study highlights the success of targeted interventions, emphasizing cultural sensitivity and individualized care. By addressing X's unique challenges, our organization played a crucial role in her journey toward improved mental health, stable employment, and the flourishing of her family. This case study also demonstrates what we have always wanted funders and other to understand - that individuals are faced with multiple issues and sometimes at the same time.

# CONSULTATIONS, EVENTS AND REPORTS

GOS&D values opportunities to consult and attend mutually beneficial events. Our person-centered and asset-based approaches mean that since the organization was established, we have consistently placed our users at the center of everything we do. Our communities serve as our best educators. Individuals with lived experiences continue to contribute to making GOS&D a learning and responsive organization.

## GOS&D Consultations

**456**  
beneficiaries with lived experiences took part in our consultations

**Topic Example: Impact of Cost of Living**

**Topic Example: Mental Health and Minoritized Communities**

**Topic Example: Barriers to Accessing Services**

## Reports, Publications and Events

**Community Aid Foundation: GOS&D featured on CAF's Resilience programme**

**Speaker @ Morgan Chase: P2E event organised by London Community Foundation**

**Example event: Suicide Prevent Mental Health: Event hosted and delivered by GOS&D**

**Report by GOS&D: FGM/Cutting and Mend from Practicing Communities.**

## GOS&D's Contribution to Third Party Consultations

**Enabling Early Childhood Development in Ealing: Ealing Council**

**National Institute for Health and Care Research: Supported NIHR to develop their community engagement strategy.**

**National Institute for Health and Care Research: Supported NIHR to develop their Community Engagement strategy.**

**Ealing Inpatient Mental Health Services: GOS&D supported the discussions/consultation process.**



**ways to  
conomic  
opportunities  
programme**



# SIGNIFICANT AGENCIES - 2022-2023

## ORGANISATIONS

INSTITUTE FOR VOLUNTARY ACTION  
RESEARCH  
UNITED ANGLO CARIBBEAN SOCIETY  
EVELYN OLDFIELD UNI  
MORGAN STANLEY  
HEALTHWATCH EALING  
JOBCENTRE PLUS  
ELATT  
EALING PUBLIC HEALTH  
HADEA  
EALING COUNCIL  
EALING SOMALI WELFARE & CULTURAL  
ASSOC.  
LLOYDS FOUNDATION  
CAF  
BBC CHILDREN IN NEED  
THE NATIONAL LOTTERY COMMUNITY FUND  
THE UBELE FOUNDATION  
HOUNSLOW COUNCIL  
EALING COUNCIL  
MAYOR'S OFFICE  
TRUST FOR LONDON  
LONDON COMMUNITY FOUNDATION

## NETWORKS

EALING AND HOUNSLOW CVS  
COUNCIL OF SOMALI ORGANISATIONS  
SOUTHALL JOB PARTNERSHIP  
YOUNG EALING FOUNDATION  
SOUTHALL COVID TASK FORCE  
YOUTH OFFER PARTNERSHIP  
SOUTHALL COMMUNITY ALLIANCE  
LONDON VOLUNTARY SERVICE COUNCIL

## Forums/Steering Groups

Ealing Advice Forum  
Ealing Dementia Action Alliance  
Suicide Prevention Steering Group

# ACCREDITATIONS AND QUALITY MARKS





**GOLDEN OPPORTUNITY SKILLS & DEVELOPMENT  
(GOSAD)**

**ANNUAL REPORT AND ACCOUNTS**

**YEAR ENDED 31 March 2023**

**REGISTERED COMPANY NUMBER                    06396150**

**REGISTERED CHARITY NUMBER                1121565**



**GOLDEN OPPORTUNITY SKILLS & DEVELOPMENT (GOSAD)**

ANNUAL REPORT AND ACCOUNTS FOR THE YEAR ENDED 31 MARCH 2023

**ANNUAL REPORT AND ACCOUNTS**

<b><u>CONTENTS:</u></b>	Page No
Legal and Administrative information	16-17
Trustees/Directors' report	18 - 19
Statement of Trustees' responsibilities	20
Independent Audit Report	21
Statement of Financial Activities	22
Balance Sheet	23
Notes forming part of the financial statements	24-27

## **GOLDEN OPPORTUNITY SKILLS & DEVELOPMENT (GOSAD)**

ANNUAL REPORT AND ACCOUNTS FOR THE YEAR ENDED 31 MARCH 2023

### **ANNUAL REPORT AND ACCOUNTS**

GOLDEN OPPORTUNITY SKILLS & DEVELOPMENT (GOSAD) is a charitable company limited by guarantee, incorporated on 11 October 2007 and registered as a charity with the Charity Commission on 12 November 2007.

The company was registered under a Memorandum of Association which established the objectives and powers of the company and is governed under its Articles of Association.

GOLDEN OPPORTUNITY SKILLS & DEVELOPMENT (GOSAD) is a leading charity focused on building a vibrant and equal society.

Our services are designed to meet the needs of people from socially disadvantaged parts of our community and help them flourish.

GOLDEN OPPORTUNITY SKILLS & DEVELOPMENT (GOSAD) was founded in 2003 by three friends from diverse and challenging backgrounds who shared a vision of better support for young people in Ealing, London. Since then, we have delivered groundbreaking projects focused on providing the kinds of help that really makes a difference.

REGISTERED COMPANY NUMBER   **06396150**

REGISTERED CHARITY NUMBER   **1121565**

#### **REGISTERED OFFICE:**

Resource Centre  
Featherstone Terrace  
London  
UB2 5AL

#### **BANKERS**

NATWEST  
69 The Broadway  
Southall, London  
UB1 1LD

#### **ACCOUNTANTS**



Unit 8  
122-126 Coldharbour Lane  
London  
UB3 3HL

**DIRECTORS AND TRUSTEES FOR THE YEAR ENDED ON 31 MARCH 2023**

The directors of the charitable company are its trustees for the purpose of charity law and throughout this report and are collectively referred to as trustees.

The appointed trustees are as follows:-

Abdirrisak JIBRIL - Chair  
Yuusuf GUULED - Treasurer  
Kaisi OMAR - Secretary  
Kevin DEMPSEY  
Glen GAYLE

**Structure, Governance and Management**

GOLDEN OPPORTUNITY SKILLS AND DEVELOPMENT (GOSAD) is a company limited by guarantee and has charitable status. Its governing document is clearly set out in its Memorandum and Articles of Association.

**The policies and procedures adopted for the induction and training of trustees.**

All newly appointed Trustees are inducted by the charity's trustees Manager and are given appropriate documents that contain their roles and responsibilities as referred to in the guidance published by the Charities Commission.

Additional external training is also provided to all newly appointed trustees when new opportunities become available. This is mainly designed to ensure that trustees follow the rules in the charity's governing document and to support them to fulfil their roles and responsibilities effectively.

All decisions relating to the governance and management of the organisation are taken and approved by the trustees.

GOLDEN OPPORTUNITY SKILLS AND DEVELOPMENT (GOSAD) engages in partnership with many other organisations and charitable companies, but this does not have an impact on the operational policies adopted by the charity.

The relationships between the charity, related parties, and with other charities and organisations are solely in the pursuit of its aims and objectives as clearly indicated in the organisation's governing document.

**Risk Assessment**

The charity manages its exposure to unexpected risks that the charity may face such as adverse changes in funding and other adverse events that may have a significant impact or the potential to inhibit areas of its charity operations in developing and putting in place effective and efficient mitigating measures.

Those measures and systems are regularly monitored, reviewed and developed periodically in trustees' management committee's meetings.

The organization has a comprehensive risk register in place, which is reviewed and monitored regularly.

Internal risks are also continuously reviewed and appropriate measures are developed and implemented to safeguard the organisation's resources and charitable activities.

## **TRUSTEES' REPORT**

### **OBJECTIVES AND ACTIVITIES**

#### **A SUMMARY OF THE OBJECTS OF THE CHARITY AIMS AS SET OUT IN ITS GOVERNING DOCUMENT:**

- To develop the capacity and skills of people from socially disadvantaged communities.
- To provide relief from financial hardship, sickness, social or economic disadvantage, and to advance the education of its community.
- To promote and fulfill other charitable purposes beneficial to the community.
- To empower individuals to make, and put into practice, informed choices based on their experiences.

#### **AN EXPLANATION OF THE CHARITY'S STRATEGIES FOR ACHIEVING ITS STATED OBJECTIVES**

To arrive at this ambitious plan we listened to many voices. We heard directly from the very people that directly benefit from GOSAD's projects about their experiences.

We asked them what life is like for them and what project(s) and support they want to help them through difficult and challenging times.

We listened to our steering group of users, set up to help shape the strategic vision, on many topics, including their take on what would happen if GOSAD no longer existed to provide crucial services to the community.

Our staff and volunteers shared their experiences, and we met with many others from outside the organisation to discuss how, together, we can provide timely and appropriate interventions for those in our communities that face multiple disadvantages

During the next three years, we anticipate:

- Continuing reductions in public spending - with local government focussing more on funding initiatives that will support the delivery of core statutory duties. This will have a significant impact on our users and will mean that there will be less funds to spread around.
- Economic growth and increases in employment are currently forecast to continue, but there is significant uncertainty about the long term. Income from employment is not increasing with inflation and cost of living with more people in self-employed and in less secure roles. It is likely that income inequality and the number of people experiencing poverty will rise over the coming years.
- Nationally, in recent years voluntary sector income has decreased. The decrease is mainly as a result of reduced public spending. Income from government grants and contracts is falling, but the decrease in grant funding is greater than the decrease in contract funding.
- Welfare reform set to continue with everyone moving to Universal credit in 2024, and we will see more users having issues accessing and exercising their rights to claiming welfare benefits.
- We expect to see more and more cases of homelessness as landlord are increasing rent, we also expect to see more people in Temporary accommodation as local authority struggle to rehouse people.
- We will continue to see more people accessing food bank due to cost of living crisis
- Youth violence will be on the increase as the past couple of years have demonstrated. Knife crime in particular will again show that there is no longer a need for young people to be part of a gang – in order to commit acts of violence.

## **GOLDEN OPPORTUNITY SKILLS & DEVELOPMENT (GOSAD)**

### ANNUAL REPORT AND ACCOUNTS FOR THE YEAR ENDED 31 MARCH 2023

- Health inequality will continue to persist, especially support in dealing with mental health amongst BMER communities.
- Resources and support for ESOL, Digital and Financial Inclusion programmes will continue to dwindle in the face of rising demand for such interventions.
- Last but not least, Social Injustice and lack of legal support (legal aid reforms) will continue to affect the most vulnerable in our society – from lack of advocacy support in dealing with unfair schools exclusion to court (tribunal) representation for this fighting to maintain or access disability related benefits.

## **EXTERNAL REVIEWS**

Whenever possible we will engage external researchers to gain an impartial and more rigorous evaluation of our work. Through Steering Groups established for some of our projects we also gain on-going external review.

## **FINANCIAL REVIEW**

### **On reserves**

The board is committed in building up sufficient unrestricted funds to enable it to meet its essential charitable objectives in emergencies.

The charity's general reserve for emergencies stands at £23,640 for the financial year ended 31 March 2023.

This is included in the reserves of the year of £153,833.

## **FUNDS HELD AS CUSTODIAN TRUSTEE ON BEHALF OF OTHERS**

The Association does not hold any funds on behalf of other parties.

**GOLDEN OPPORTUNITY SKILLS & DEVELOPMENT (GOSAD)**

ANNUAL REPORT AND ACCOUNTS FOR THE YEAR ENDED 31 MARCH 2023

**STATEMENT OF TRUSTEES' RESPONSIBILITIES:**

Company law requires the trustees to prepare financial statements that give a true and fair view of the organisation's financial activities during the year and its financial position at the end of each financial year.

In doing so, the trustees are required to:

- Select suitable accounting policies and then apply them consistently
- Make judgments and reasonable and prudent judgments
- State whether applicable accounting standards and statements of recommended practice have been followed, subject to any departures disclosed and explained in the financial statements
- Prepare the financial statements on the going concern basis unless its inappropriate to presume that the organisation will continue in operation for the foreseeable future.

The trustees are responsible for keeping proper accounting records that disclose with reasonable accuracy at any time, the financial position of the company and enable them to ensure that the financial comply with applicable laws, regulations and the trust deeds.

They are also responsible for safeguarding the assets of the organisation and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities including money laundering.

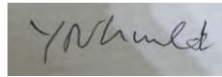
Signed on behalf of the trustees:

Abdirrisak JIBRIL



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**Chair**

Yuusuf GUULED



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**Treasurer**

**GOLDEN OPPORTUNITY SKILLS & DEVELOPMENT (GOSAD)**

ANNUAL REPORT AND ACCOUNTS FOR THE YEAR ENDED 31 MARCH 2023

**Independent examiner's report to the charity trustees of GOLDEN OPPORTUNITY SKILLS AND DEVELOPMENT (GOSAD)**

I report to the trustees on my examination of the accounts of GOLDEN OPPORTUNITY SKILLS AND DEVELOPMENT (GOSAD) for the year ended 31 March 2023.

**Responsibilities and basis of report**

As the charity trustees of the Charity you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the Act').

I report in respect of my examination of the Charity's accounts carried out under section 145 of the 2011 Act and in carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

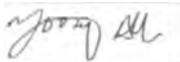
**Independent examiner's statement**

I have completed by examination. I confirm that no material matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

- Accounting records were not kept in respect of the Charity as required by section 130 of the Act; or
- The accounts do not accord with those records; or
- The accounts do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a true and fair view which is not a matter considered as part of an independent examination.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

Yousif Abdi – Accountant - FCA



For and on behalf of Aflah Accounting Solutions

Date: 17/07/2023

**GOLDEN OPPORTUNITY SKILLS & DEVELOPMENT (GOSAD)**

ANNUAL REPORT AND ACCOUNTS FOR THE YEAR ENDED 31 MARCH 2023

**STATEMENT OF FINANCIAL ACTIVITIES FOR THE YEAR ENDED 31 MARCH 2023**

	Notes	UNRESTRICTED FUNDS £	RESTRICTED FUNDS £	TOTAL FUNDS £ 2023	TOTAL FUNDS £ 2022
<b>INCOMING RESOURCES</b>					
Voluntary Income/Grants	(1)	66,278	393,888	460,166	396,140
Legacies		-	-	-	-
Gifts in Kind		-	-	-	-
Investment Income		-	-	-	-
Charitable Activities		-	-	-	-
Other Incoming Resources		-	-	-	-
<b>Total Incoming Resources:</b>		<b>66,278</b>	<b>393,888</b>	<b>460,166</b>	<b>396,140</b>
<b>RESOURCES EXPENDED:</b>					
Costs for generating funds		-	-	-	-
Charitable Activities		-	(64,903)	(64,903)	(139,920)
Supporting Activities		(65,895)	(222,552)	(288,447)	(159,022)
Service level agreements with partner charities		-	(113,590)	(113,590)	(27,500)
<b>TOTAL RESOURCES EXPENDED:</b>	(2)	<b>(65,895.0)</b>	<b>(401,045.0)</b>	<b>(466,940.0)</b>	<b>(326,442.0)</b>
Net Surplus/Deficit for the year		383	(7,157)	(6,774)	69,698
Opening funds Transfer of funds		41,572	119,035	160,607	90,909
Transfer of funds		0	0	0	0
<b>CLOSING FUNDS:</b>		<b>41,955</b>	<b>111,878</b>	<b>153,833</b>	<b>160,607</b>

**GOLDEN OPPORTUNITY SKILLS & DEVELOPMENT (GOSAD)**

ANNUAL REPORT AND ACCOUNTS FOR THE YEAR ENDED 31 MARCH 2023

BALANCE SHEET


AS AT 31 MARCH 2023

GOLDEN OPPORTUNITY SKILLS & DEVELOPMENT (GOSAD)

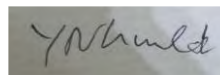
	Notes	2023 £	2022 £
<b><u>FIXED ASSETS</u></b>			
OFFICE FURNITURE AT COST	(3)	2,773	2,773
LESS ACCUMULATED DEPRECIATION		(2,773)	(2,773)
COMPUTERS & OTHER EQUIPMENTS AT COST	(3)	45,314	38,438
LESS ACCUMULATED DEPRECIATION		(26,522)	(21,991)
<b>NET BOOK VALUE</b>		<b>18,792</b>	<b>16,447</b>
<b><u>CURRENT ASSETS</u></b>			
CASH AT BANK & IN HAND	(4)	136,241	151,810
PREPAYMENTS		0	0
DEBTORS		0	0
<b>TOTAL CURRENT ASSETS</b>		<b>136,241</b>	<b>151,810</b>
<b><u>CURRENT LIABILITIES</u></b>			
CREDITORS	(5)	(1,200)	(7,650)
<b>NET ASSETS</b>		<b>153,833</b>	<b>160,607</b>
<b><u>RESERVES:</u></b>			
RESTRICTED FUNDS	(6)	111,878	119,035
UNRESTRICTED FUNDS		41,955	41,572
<b>TO TAL</b>		<b>153,833</b>	<b>160,607</b>

Approved by the board on 24/07/2023 and signed on behalf of the board by:

Abdirisak JIBRIL - Chair



Yuusuf GUULED - Treasurer



**NOTES FORMING PART OF THE FINANCIAL STATEMENTS:**

**ACCOUNTING POLICIES:**

1a) The financial statements have been prepared under the historical cost convention, with the exception of investment, which are valued at the prevailing market prices. The financial statements have been prepared in accordance with the statement of Recommended Practice-Accounting and reporting by charities (SORP2005) issued in March 2005, applicable UK accounting Standards and the Companies Act 1985. The principal accounting policies adopted in the preparations of the financial statements are set out below.

1b) **INCOMING RESOURCES:**

Voluntary income includes donations, gifts, legacies and grants that provide core funding or are of general nature are recognised where there is entitlement, certainty of receipts and the amount can be measured with sufficient reliability. Such income is only deferred when:

- The Donor specified that the grant or donation must only be used in future accounting periods, or
- The Donor has imposed conditions, which must be met before the charity has unconditional entitlement.
- Income from commercial trading activities is recognised as earned as the related goods and services are provided.
- Investment income is recognised on a receivable basis.

Income from charitable activities includes income received under contract or where entitlement to grant funding is subject to specific performance conditions is recognised as earned (as the related goods or services are provided). Grant income includes in the category provided funding to support performance activities and is recognised where there is entitlement, certainty of receipts and the amount can be measured with sufficient reliability.

- Income is deferred when admission fees or performance related grants are received in advance of the performances or event to which they relate.

1c) **RESOURCES EXPENDED:**

Expenditure is recognised when a liability is incurred. Contractual agreements and performance related grants are recognised as goods or services are supplied. Other grant payments are recognised when a constructive obligation arises that result in the payment being unavoidable.

- o Cost of generating funds are those costs incurred in attracting voluntary income, and those incurred in trading activities that raise funds.
- o Charitable activities including expenditure associated with the activities are included the direct costs and support costs relating to these activities.
- o Governance costs include those incurred in the governance of the charity and its assets and are primarily associated with constitutional and statutory requirements.

1d) **RESTRICTED FUNDS:**

Restricted funds are to be used for specified purposes as lay down by the founder. Direct and support expenditure, which meets these criteria, is defined to the fund together with a fair allocation of other costs.

## GOLDEN OPPORTUNITY SKILLS & DEVELOPMENT (GOSAD)

ANNUAL REPORT AND ACCOUNTS FOR THE YEAR ENDED 31 MARCH 2023

### 1e) UNRESTRICTED FUNDS:

Unrestricted funds are funds received with no restrictions placed in their expenditure and are available as general funds.

- 1f) Revenue grants are credited to incoming resources on the earlier of when they are received or when they are due.

### Note 1

#### INCOMING RESOURCES:

##### RESTRICTED INCOME

DONORS	TOTAL 2023 (£)	TOTAL 2022 (£)
ELAAT	1,145.00	12,869.95
LB EALING	87,268.00	71,641.91
PADDINGTON DEVELOPMENT TRUST		19,700.00
THE LONDON COMMUNITY FOUNDATION	50,000.00	59,600.00
BBC CHILDREN IN NEED		25,291.50
LOCALITY		19,400.00
CAF RESILIENCE FUND	28,625.00	80,875.00
JOHN LYONS FOUNDATION	37,400.00	34,000.00
DWP		9,996.00
LB HOUNSLOW	12,500.00	13,556.00
BARROW CADBURY TRUST		100.00
HADEA	950.00	
YOUNG EALING FOUNDATION	9,750.00	
TRUST FOR LONDON	26,250.00	
NATIONAL LOTTERY COMMUNITY FUND	140,000.00	
<b>TOTAL</b>	<b>393,888.00</b>	<b>347,030.36</b>

## GOLDEN OPPORTUNITY SKILLS & DEVELOPMENT (GOSAD)

ANNUAL REPORT AND ACCOUNTS FOR THE YEAR ENDED 31 MARCH 2023

### UNRESTRICTED INCOME

DONORS	TOTAL 2023 (£)	TOTAL 2022 (£)
EALING MENCAP	10,684.00	4,721.00
EACH	8,935.00	6,000.00
SOUTHALL COMMUNITY ALLIANCE	4,940.00	4,500.00
IDEAL HEALTH CONSULTING		3,220.00
LLOYDS BANK FOUNDATION	27,250.00	25,000.00
ESDEG	700.00	520.22
LONDON YOUTH		3,964.00
HADEA		480.00
EALING SOMALI WELFARE	5,703.00	480.00
SOFALÉ	735.00	224.00
CYTA CONSULTING LT	100.00	
UBELE	338.00	
FUTUREBRIGHT SOLUTION SUCCESS PROJECT	550.00	
A2DOMINION	1,000.00	
THE GEORGE AND ESME POLLITZER CHARITABLE SETTLEMENT	5,000.00	
SOMALI YOUTH HELPLINE	343.00	
<b>TOTAL</b>	<b>66,278.00</b>	<b>49,109.22</b>

### NOTE 2

#### TOTAL RESOURCES EXPENDED

EXPENSE	UNRESTRICTED FUNDS (£)	RESTRICTED FUNDS (£)	TOTAL - 2023 (£)	2022 (£)
CHARITABLE ACTIVITIES	11,439.00	64,903.00	76,342.00	128,756.00
SERVICE LEVEL AGREEMENTS	-	113,590.00	113,590.00	27,500.00
VOLUNTEERS COSTS		10,208.00	10,208.00	11,164.00
ACCREDITATION AND MEMBERSHIP FEES	448.00		448.00	0.00
PROMOTIONAL SERVICES	4,276.00		4,276.00	1,680.00
TELEPHONE	2,923.00		2,923.00	2,400.00
PAYROLL & HMRC COSTS		157,469.00	157,469.00	114,622.00
RENT		14,361.00	14,361.00	7,522.00
REPAIRS & MAINTENANCE	5,888.00		5,888.00	12,400.00
DEPRECIATION CHARGES	4,531.00		4,531.00	2,747.00
UTILITIES	4,389.00		4,389.00	3,538.00
INSURANCE COSTS	972.00		972.00	897.00
BANK CHARGES	630.00		630.00	492.00
CLEANING	2,590.00		2,590.00	0.00
STAFF TRAINING AND DEVELOPMENT	12,350.00	12,595.00	24,945.00	84.00
HIRING COSTS		7,890.00	7,890.00	200.00
BUSSINESS RATE	1,029.00		1,029.00	299.00
OFFICE SUPPLIES COSTS	1,100.00		1,100.00	515.00
TRAVEL EXPENSES		7,289.00	7,289.00	5,800.00
SOFTWARE COSTS		800.00	800.00	864.00
ACCOUNTING COSTS	1,200.00		1,200.00	1,450.00
CONSULTANCY COSTS		4,100.00	4,100.00	840.00
MANAGEMENT SERVICES COSTS	8,000.00		8,000.00	1,500.00
PROFESSIONAL SERVICES COSTS		4,700.00	4,700.00	1,172.00
EQUIPMENTS EXPENSED	3,380.00		3,380.00	
PENSIONS		3,140.00	3,140.00	
OTHER	750.00		750.00	
<b>TOTAL</b>	<b>65,895.00</b>	<b>401,045.00</b>	<b>466,940.00</b>	<b>320,616.00</b>

### NOTE 3

## GOLDEN OPPORTUNITY SKILLS & DEVELOPMENT (GOSAD)

ANNUAL REPORT AND ACCOUNTS FOR THE YEAR ENDED 31 MARCH 2023

### Tangible fixed assets

Fixed assets costing in excess of £1000 are capitalised and are shown at historical cost.

Depreciation is provided, after taking into account of any grants receivable.

Tangible fixed assets are depreciated at 20% reducing balance.

#### OFFICE FURNITURE

<u>Costs</u>	£
At Cost 01/04/2022	2,773
Additions	-
Disposals	-
Revaluations	-
Transfers	-
As at 31 March 2023	<u>2,773</u>
<u>Depreciation:</u>	
Accumulated Depreciation as at 01/04/2022	(2,773)
Charge for the year	-
At 31 March 2022	<u>(2,773.0)</u>
<u>Net Book Value</u>	
Net Book Value at 31 March 2022	<u>0</u>

#### COMPUTERS & OTHER EQUIPMENTS

<u>Costs</u>	£
At Cost 01/04/2022	38,438
Additions	6,876
Disposals	-
Revaluations	-
Transfers	-
As at 31 March 2023	<u>45,314</u>
<u>Depreciation:</u>	
Accumulated Depreciation as at 01/04/2022	(21,991)
Charge for the year	(4,531)
At 31 March 2022	<u>(26,522.0)</u>
<u>Net Book Value</u>	
Net Book Value at 31 March 2022	<u>18,792</u>

#### NOTE 4

##### CASH AT BANK AND IN HAND

The Association has a cash balance of £136,241 in its bank account as at 31 March 2023

#### NOTE 5

##### CREDITORS

Accounting Fees :	£1,200
	<u>£1,200</u>

## GOLDEN OPPORTUNITY SKILLS & DEVELOPMENT (GOSAD)

ANNUAL REPORT AND ACCOUNTS FOR THE YEAR ENDED 31 MARCH 2023

### NOTE 6

#### RESERVES:

The charity's reserves at the financial year end of 31/03/23, stands at £153,833

This consists of £111,878 of restricted funds and £41,955 of unrestricted funds. £23,640 of the unrestricted funds has been pacifically ring fenced for emergencies.

#### Taxation

The charitable company is exempt from taxation under sections 466 to 493 of the Corporation Tax Act 2010

#### Cash flow statement

The company has taken advantage of the exemption in Financial Reporting Standard No 1 from producing a cash flow statement on the grounds that it is a small company

#### EMPLOYMENT COSTS

	2023	2022
	£	£
Payroll & HMRC Costs	£157,469	£114,622

#### TRUSTEES EXPENSES

The trustees neither received nor waived any emoluments during the period Trustees claimed for travelling expenses during the year. These amounted to ££Nil).

#### RELATED PARTIES

There are no related parties transactions to be disclosed

END

**GOLDEN OPPORTUNITY SKILLS AND DEVELOPMENT (GOSAD)**

England & Wales - Charity number 1121565

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# Accounts

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# ANNUAL REPORT 2021-2022

## 'EMERGING FROM COVID-19 RESTRICTIONS'



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S & D

### GOLDEN OPPORTUNITY S AND DEVELOPM



- We are an Ealing-based charity for a vibrant and equal society.
- Our charity offers a hub providing access to skill-building projects, courses and advice on a range of topics.
- Our services are designed to meet the needs of people from socially disadvantaged communities and help them flourish.

Get in touch

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# *Chairman's Report*

As the chair of GOS&D, and on behalf of my fellow trustees, staff, volunteers and our beneficiaries, I cordially present to you all our 2021-2022 annual report.

This annual report is quite poignant in the sense that after the sudden and devastating impact of Covid-19, we are all starting somewhat to get back to normal existence. This for us is not about 'building back better' - but rather, a demand that lessons need to be learned and inequality gaps addressed through implementation of specific interventions including changes to oppressive/discriminating policies and practices. 'Building back better' narrative assumes that before the pandemic, things were not that bad but our work since 2003, has year on year demonstrated how inequality disparities continued to be unchecked.

In our report, you will see how we are still addressing Covid-19 issues. We predicted in our 2020 report on the Impact of Covid-19 on Ealing's BAME Communities that the Covid-19 - in its various forms, will continue to affect our communities for the foreseeable future.

We continue to form alliances with like minded organisations to tackle Covid-19 issues whilst delivering projects that directly meet our user needs.

I would like to thank my fellow trustees, staff, volunteers, funders and partners for what has become a breakthrough and exciting year for GOS&D. Despite all the odds, GOS&D has achieved life changing outcomes for our beneficiaries. Resilience is a word that is now becoming synonyms with GOS&D - an organisation that decided to never give up in its quest to stand up for the voiceless and vulnerable members of our society.

*Abdirisak Jibril*  
*Chair of Trustees*





# *Programme Lead's Report*

2021-2022 was indeed a poignant on many levels and I totally agree with our chair. Like a phoenix rising from the devastation and the loss of numerous lives of GOS&D users, the organisation continued to 'stand up to Covid-19' by constantly engaging and rebuilding the lives of our most vulnerable residents.

This year, we have been able to engage with 1449 residents with varied needs. We have supported 231 unemployed residents find employment. 400 plus residents that were hesitant to taking Covid-19 vaccinations are now immunised. 117 homeless residents with their families are now in suitable accommodation. These are just a few examples of how as an organisation we have not dwelled on how Covid-19 continues to negatively impact society. I particularly enjoyed how our approach to get back to normality galvanised our beneficiaries. We always mention that residents are not voiceless but that what they require is a platform from which they can articulate their needs while also offering possible solutions to the same needs/issues that they face. The lived experiences of residents is crucial, hence our constant drive to consult our communities on key issues.

These consultations assist GOS&D in developing new projects through our person centred and asset based approaches. We involve our users in developing and delivering projects and this is the reason we have around 30 volunteers in our registration - all having been users of GOS&D services.

This year, we have embarked on a journey to support and deal with the cost of living crisis. We believe that residents find employment that pays the London Living Wage, we will be able to lift them out of poverty. We are very grateful to our funders for supporting our work and in times of scarcity and huge competition for resources.

I would like to extend my gratitude to everyone at GOS&D from my colleagues including volunteers to our beneficiaries.

*SHARMAKE DIRIYE*  
*Programmes Lead* 

# GOS&D'S GUIDING PRINCIPLES

## GOS&D's charitable objectives

- ➔ To develop the capacity and skills of people from socially disadvantaged communities.
- ➔ To provide relief from financial hardship, sickness, social or economic disadvantage, and to advance the education of its community.
- ➔ To promote and fulfil other charitable purposes beneficial to charity.
- ➔ To empower individuals to make, and put into practice, informed choices based on their experiences.



## GOS&D's vision

To see a vibrant and equal society where everyone is valued for their potential, and where their human rights are observed and protected.

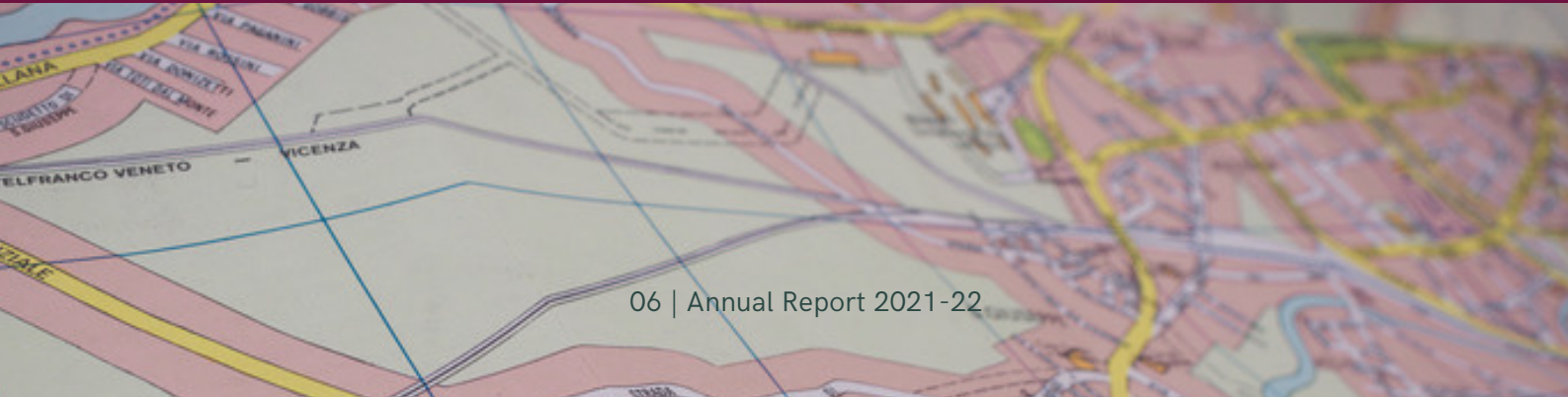
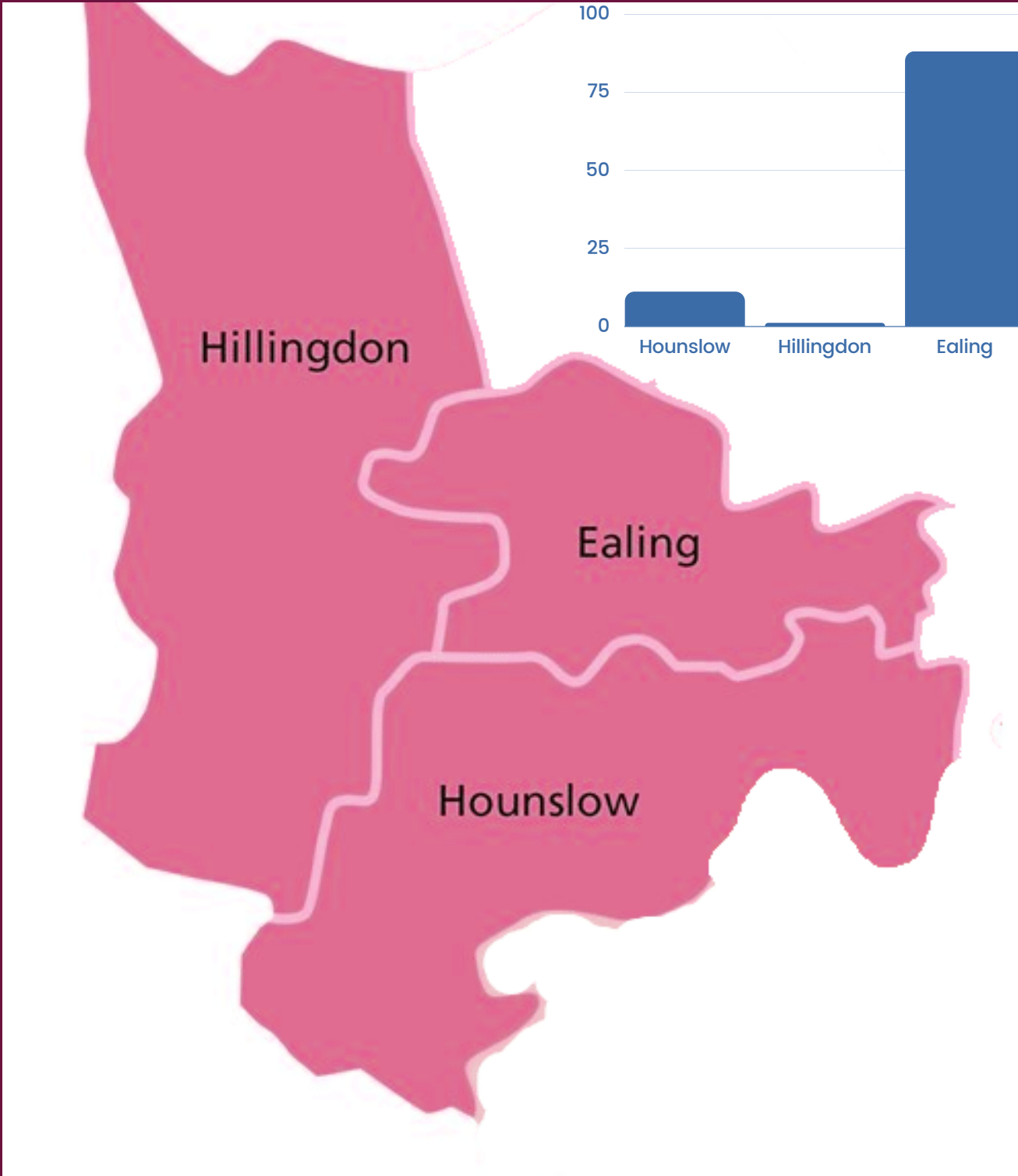
## GOS&D's mission

To engage every section of the community in creating person-centred, workable solutions to meet ever-changing societal needs and wants.

## GOS&D's strategic objectives

- ➔ Raising aspirations
- ➔ Extending opportunities
- ➔ Tackling poverty
- ➔ Strengthening communities

# WHERE OUR BENEFICIARIES COME FROM



# OUR KEY IMPACT 2020-2021

**427**



Workshops and training sessions delivered face to face and remotely.

**93**



Individuals from BAME communities with severe mental health afflictions and not known to key service providers are now getting the support they require

**115**



Homeless residents are now in suitable accommodation

**136,000+**



Generated for users through access to benefits such as UC and recouped for our clients through successful challenging financial decisions such as ; welfare benefits, rent arrears and consumer credit.

**1449**



Beneficiaries including whole families supported to avoid homelessness

**231**



Beneficiaries supported into employment, self employment, Apprenticeship, further education and training pathways

**3455**

Volunteer hours completed



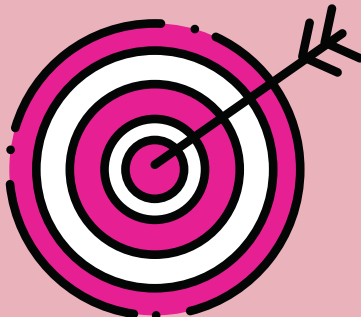
**29**



Community consultations carried out

**426**

Digitally excluded beneficiaries supported



# 2021 - 2022 Projects

## Covid-19 Projects:

### *The London Community Foundation Funding through the Covid-19 Emergency Response Fund:*

WAVE 5: GOS&D secured funding from the LCF as a lead organisation with two other organisations namely, Horn of Africa Disability and Elderly Association (HADEA) and Ealing Somali Welfare and Cultural Association (ESWCA). The project looked to support residents recover from the challenges posed by Covid-19.

- 64 users with mental health afflictions supported
- 114 supported to improve their fitness and wellbeing
- 238 users supported with their housing, welfare and other advice needs.



# 2020 - 2021 Projects

## Covid-19 Projects:

Following 2020-2021 operations, we continued to deliver Covid-19 work this year. Partnership work with EACH Counselling and Support funded by Ealing Council. GOS&D was also funded by Ealing Public Health to deliver Covid-19 interventions. Covid-19 work for last year continued for this financial year and again supported by; BBC Children in Need, DWP and Ealing Council. These projects achieved the following KEY outcomes for beneficiaries;

- 457 individuals accessed food and medicine
- 1021 beneficiaries supported to cope with Covid-19 through following of government protocols.
- 48 families that lost loved ones to Covid-19 supported to cope their loss.
- 38 individuals accessed mental health services and support
- Generated £128K plus for beneficiaries through accessing/maximising their welfare benefits and rescinding/writing off - of debts.
- 483 unvaccinated residents supported and are now immunised



# 2021- 2022 PROJECTS

Some projects for last year continue to be delivered for this year (2021-2022). We have also been able to secure funding for new projects;

1. BBO Working West London 2017-2023. - National Lottery Community Fund/ESF Partnership-project.
2. Our Children Our Future: 2019-2022: Project funded by John Lyons Foundation
3. Prevent Project 2021-2022: Funded by the Home Office through Ealing Council (Prevent Team)
4. Community Connections 2019-2022: Funded by Ealing Council
5. Resilience Fund 2021-2023: Community Aid Foundation (CAF)
6. Core Funding 2021-2023: Funded by Lloyds Foundation
7. Pathways to Economic Opportunities (P2E) 2021-2022: Funded by London Community Foundation
8. Advice in Community Settings (Digital) 2021-2022: Funded by the Mayor's Office
9. Culture and Community Spaces at Risk 2021: Funded by the Mayor's Office
10. Breaking Barriers 2021: Funded by Hounslow Council (Thriving Communities)



## Key outcomes achieved by the projects;

- 38 beneficiaries secured employment
- 12 young people avoided being excluded from school
- 200 plus residents engaged in rejecting radicalisation ideologies
- 23 children/young people with Special Education Needs supported improve on their Education, Health and Care Plans
- 50 BAME beneficiaries supported with their mental health afflictions
- 23 NEET young people secured employment



# CASE STUDIES AND TESTIMONIALS

Our work is best proved by the impact it is having on those that access our services. For many years, we have been informing funders and anyone who would like to listen - that we fully engage with those that access our services. We understand and have extensive experience of supporting users with multiple needs. One of our beneficiaries is 92yrs old and she has been accessing GOS&D services continuously for the past 18yrs. She has also served as a volunteer on numerous occasions!

## Case Study: One

MR. K HAD DOMESTIC ISSUES THAT MEANT HE HAD TO LEAVE HIS PROPERTY AND WAS RENDERED HOMELESS. MR. K ACCUMULATED RENT ARREARS AND WAS DEEMED NOT TO HAVE HOUSING PRIORITY. MR. K SOUGHT ASSISTANCE FROM A LAWYER, BUT HIS CASE NEVER PROGRESSED. OUR ADVICE SERVICES SUPPORTED MR K TO FIRSTLY HAVE HIS RENT ARREARS WRITTEN OFF BY THE COUNCIL THROUGH A SUCCESSFUL DHP APPLICATION. MR. K WAS THEN SUPPORTED ON A TECHNICALITY THROUGH OUR EXPERIENCED ADVISOR AND AS SUCH, THE COUNCIL ADMITTED TO HAVING A DUTY OF CARE TO FIND HIM ACCOMMODATION. MR. K WHO HAD ALSO DEVELOPED MENTAL HEALTH AFFLICTIONS FROM THE CHALLENGES HE WAS FACING IS NO LONGER ON ANTI DEPRESSANT MEDICATION. MR. K IS NOW REBUILDING HIS LIFE AND IS NOW HAPPY WITH HIS NEW ACCOMMODATION.

## Case Study: Three

MR. A AGED 74YRS HAS BEEN A GOS&D USER FOR THE PAST 13 YEARS. MR.A HAD A FATAL ACCIDENT THAT TRIGGERED AN EARLY ONSET OF DEMENTIA. MR. A HAS NO RELATIVES OR CHILDREN IN THE UK. GOS&D BECAME HIS FAMILY IN THE SENSE THAT, HE WAS SUPPORTED TO ACCESS SUITABLE NURSING HOME AFTER A LENGTHY PROCESS. ON A MONTHLY BASIS, A VOLUNTEER FROM GOS&D VISITS HIM AT THE NURSING HOME. MR. A CONTINUES TO BE ADVOCATED FOR, AND IS CURRENTLY RECEIVING FURTHER INTERVENTION TO EASE HIS DEMENTIA.

## Case Study: Two

MRS. J WAS A QUALIFIED BEAUTICIAN AND ALSO PASTRY CHEF FROM HER NATIVE SYRIA. MRS. J WAS A SURVIVOR OF DOMESTIC ABUSE AND HAD WITNESSED LOVED ONES KILLED IN WAR TORN SYRIA. MRS. J HAS BEEN TO NUMEROUS PROGRAMMES BY THE JOB CENTRE BUT WAS UNABLE TO FIND EMPLOYMENT. MRS. J WAS SUPPORTED AT GOSAD TO SEEK TRAUMA THERAPY; ACCESS SUITABLE ACCOMMODATION AND IMPORTANTLY, SHE HAS BEEN SUPPORTED TO SET UP HER OWN PASTRY AND BEAUTY BUSINESS WITH A BUSY RENTED SPACE IN EALING. MRS J HAS JUST EMPLOYED HER FIRST EMPLOYEE TO SUPPORT HER BUSINESS!

## Testimonials: Samples

GOS&D has made a reality for me to set up my own business, something I though I will never be able to do here in the UK.....**Mrs J from Syria**

Thanks to GOS&D for teaching me how I need to advocate for my autistic child who was denied support in the past.....**Mrs F in regards to her child with SEN**

...

# CONSULTATIONS, REPORTS AND EVENTS

GOS&D learned and shared its experiences and expertise in supporting the most vulnerable, especially BAME communities to deal with the fall out from the Covid-19 pandemic. This process is still ongoing as Covid-19 is still here with us.

## Ealing Council's Scrutiny Panel 4: March 2022

GOS&D gave a presentation to the council's scrutiny panel on residents engagement - citing good examples and what the council needed to improve on.

GOS&D has also supported the council when developing its place based resident questionnaires.

## GLA Digital Platforms: October 2021

GOS&D was visited by the Deputy Mayor for Communities & Social Justice Debbie Weekes-Bernard. GOS&D is part of a consortia with Ealing Mencap.



## Value of Small: Lloyds Bank Foundation: December 2021

GOS&D was asked to present its work and how valuable small charities are in supporting the most vulnerable in our communities. GOS&D has taken part in the LBF's research on the Value of Small. The event was well attended across the board.

## BAMER Professionals Round Table Discussion: Understanding Inequalities: March 2022

GOS&D invited professionals from Ealing for a presentation and discussion on BAMER Mental Health and Special Education Needs.



# SIGNIFICANT AGENCIES - 2020-2021

## ORGANISATIONS

INSTITUTE FOR VOLUNTARY ACTION  
RESEARCH  
UNITED ANGLO CARIBBEAN SOCIETY  
EVELYN OLDFIELD UNI  
EACH  
HEALTHWATCH EALING  
JOBCENTRE PLUS  
ELATT  
HADEA  
EALING COUNCIL  
EALING SOMALI WELFARE & CULTURAL  
ASSOC.  
LLOYDS FOUNDATION  
CAF  
BBC CHILDREN IN NEED  
THE NATIONAL LOTTERY COMMUNITY  
FUND  
THE UBELE FOUNDATION  
HOUNSLOW COUNCIL  
EALING COUNCIL  
MAYOR'S OFFICE

## NETWORKS

EALING AND HOUNSLOW CVS  
EALING COMMUNITY NETWORK  
EALING TOGETHER  
SOUTHALL JOB PARTNERSHIP  
YOUNG EALING FOUNDATION  
SOUTHALL COVID TASK FORCE  
YOUTH OFFER PARTNERSHIP  
SOUTHALL COMMUNITY ALLIANCE  
LONDON VOLUNTARY SERVICE COUNCIL  
COUNCIL OF SOMALI ORGANISATIONS

## Forums

Ealing Advice Forum  
Ealing Mental Health Forum

# ACCREDITATIONS AND QUALITY MARKS



# ***GOLDEN OPPORTUNITY SKILLS & DEVELOPMENT (GOSAD)***

ANNUAL REPORT AND ACCOUNTS

**Year ended 31 March 2022**

REGISTERED COMPANY NUMBER

**06396150**

REGISTERED CHARITY NUMBER

**1121565**



**GOLDEN OPPORTUNITY SKILLS & DEVELOPMENT (GOSAD)**  
**ANNUAL REPORT AND ACCOUNTS FOR THE YEAR ENDED 31 MARCH 2022**

**ANNUAL REPORT AND ACCOUNTS**

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Legal and Administrative information	2-4
Trustees/Directors' report	3-5
Statement of Trustees' responsibilities	6
Independent Audit Report	7
Statement of Financial Activities	8
Balance Sheet	9
Notes forming part of the financial statements	10-13

## **GOLDEN OPPORTUNITY SKILLS & DEVELOPMENT (GOSAD)**

ANNUAL REPORT AND ACCOUNTS FOR THE YEAR ENDED 31 MARCH 2022

### **ANNUAL REPORT AND ACCOUNTS**

GOLDEN OPPORTUNITY SKILLS & DEVELOPMENT (GOSAD) is a charitable company limited by guarantee, incorporated on 11 October 2007 and registered as a charity with the Charity Commission on 12 November 2007.

The company was registered under a Memorandum of Association which established the objectives and powers of the company and is governed under its Articles of Association.

GOLDEN OPPORTUNITY SKILLS & DEVELOPMENT (GOSAD) is a leading charity focused on building a vibrant and equal society.

Our services are designed to meet the needs of people from socially disadvantaged parts of our community and help them flourish.

GOLDEN OPPORTUNITY SKILLS & DEVELOPMENT (GOSAD) was founded in 2003 by three friends from diverse and challenging backgrounds who shared a vision of better support for young people in Ealing, London. Since then, we have delivered groundbreaking projects focused on providing the kinds of help that really makes a difference.

REGISTERED COMPANY NUMBER   **06396150**

REGISTERED CHARITY NUMBER   **1121565**

#### **REGISTERED OFFICE:**

Resource Centre  
Featherstone Terrace  
London  
UB2 5AL

#### **BANKERS**

NATWEST  
69 The Broadway  
Southall, London  
UB1 1LD

#### **ACCOUNTANTS**



Unit 8  
122-126 Coldharbour Lane  
London  
UB3 3HL

**DIRECTORS AND TRUSTEES FOR THE YEAR ENDED ON 31 MARCH 2022**

The directors of the charitable company are its trustees for the purpose of charity law and throughout this report and are collectively referred as trustees.

The appointed trustees are as follows:-

Abdirrisak JIBRIL - Chair  
Yuusuf GUULED - Treasurer  
Kaisi OMAR - Secretary  
Kevin DEMPSEY  
Glen GAYLE

**Structure, Governance and Management**

GOLDEN OPPORTUNITY SKILLS AND DEVELOPMENT (GOSAD) is a company limited by guarantee and has charitable status. Its governing document is clearly set out in its Memorandum and Articles of Association.

**The policies and procedures adopted for the induction and training of trustees.**

All newly appointed Trustees are inducted by the charity's trustees Manager and are given appropriate documents that contain their roles and responsibilities as referred to the guidance published by the Charities Commission.

Additional external training is also provided to all newly appointed trustees when new opportunities become available. This is mainly designed to ensure that trustees follow the rules in the charity's governing document and to support them to fulfil their roles and responsibilities effectively.

All decisions relating to the governance and management of the organisation are taken and approved by the trustees.

GOLDEN OPPORTUNITY SKILLS AND DEVELOPMENT (GOSAD) engages in partnership with many other organisations and charitable companies, but this does not have an impact on the operational policies adopted by the charity.

The relationships between the charity, related parties, and with other charities and organisations are solely in the pursuit of its aims and objectives as clearly indicated in the organisation's governing document.

**Risk Assessment**

The charity manages its exposure to unexpected risks that the charity may face such as adverse changes in funding and other adverse events that may have a significant impact or the potential to inhibit areas of its charity operations in developing and putting in place effective and efficient mitigating measures.

Those measures and systems are regularly monitored, reviewed and developed periodically in trustees' management committee's meetings.

The organization has a comprehensive risk register in place, which is reviewed and monitored regularly.

Internal risks are also continuously reviewed and appropriate measures are developed and implemented to safeguard the organisation's resources and charitable activities.

**TRUSTEES' REPORT**

**Objectives and Activities**

**A summary of the objects of the charity aims as set out in its governing document:**

- To develop the capacity and skills of people from socially disadvantaged communities.
- To provide relief from financial hardship, sickness, social or economic disadvantage, and to advance the education of its community.
- To promote and fulfill other charitable purposes beneficial to the community.
- To empower individuals to make, and put into practice, informed choices based on their experiences.

**An explanation of the charity's strategies for achieving its stated objectives**

To arrive at this ambitious plan we listened to many voices. We heard directly from the very people that directly benefit from GOSAD's projects about their experiences.

We asked them what life is like for them and what project(s) and support they want to help them through difficult and challenging times.

We listened to our steering group of users, set up to help shape the strategic vision, on many topics, including their take on what would happen if GOSAD no longer existed to provide crucial services to the community.

Our staff and volunteers shared their experiences, and we met with many others from outside the organisation to discuss how, together, we can provide timely and appropriate interventions for those in our communities that face multiple disadvantages

During the next three years, we anticipate:

Continuing reductions in public spending - with Ealing Council focussing even more on funding initiatives that will support the delivery of core statutory duties.

This will have a significant impact on our users and the move by Ealing Council to award single contract awards - will mean that there will be less funds to spread around.

Economic growth and increases in employment are currently forecast to continue, but there is significant uncertainty about the long term. Income from employment is not increasing and more people are self-employed and in less secure roles. It is likely that income inequality and the number of people experiencing poverty will rise over the coming years.

Nationally, in recent years voluntary sector income has decreased, although recently there has been a reversal of this trend. The decrease is mainly as a result of reduced public spending. Income from government grants and contracts is falling, but the decrease in grant funding is greater than the decrease in contract funding.

It is likely that there will be increasing pressure on public services as funding reduces necessitating service reorganisation.

Welfare reform is also set to continue and we will see more users having issues accessing and exercising their rights to claiming welfare benefits. More and more cases of homelessness, going without food and suffering of families due to cuts in welfare funds such as the new regime on disability benefits (ESA and PIP) will continue

Youth violence will be on the increase as the past couple of years have demonstrated. Knife crime in particular will again show that there is no longer a need for young people to be part of a gang - in order to commit acts of violence.

## **GOLDEN OPPORTUNITY SKILLS & DEVELOPMENT (GOSAD)**

### **ANNUAL REPORT AND ACCOUNTS FOR THE YEAR ENDED 31 MARCH 2022**

Health inequality will continue to persist, especially support in dealing with mental health amongst BMER communities.

Resources and support for ESOL, Digital and Financial Inclusion programmes will continue to dwindle in the face of rising demand for such interventions.

BREXIT remains uncertain and all reports suggest 'worst case' scenario(s) where civil societies will also be affected. GOSAD to engage with the borough's BREXIT preparations and plans.

Last but not least, Social Injustice and lack of legal support (legal aid reforms) will continue to affect the most vulnerable in our society – from lack of advocacy support in dealing with unfair schools exclusion to court (tribunal) representation for this fighting to maintain or access disability related benefits.

#### **External reviews**

Whenever possible we will engage external researchers to gain an impartial and more rigorous evaluation of our work. Through Steering Groups established for some of our projects we also gain on-going external review.

#### **Financial Review**

##### **On reserves**

The board is committed in building up sufficient unrestricted funds to enable it to meet its essential charitable objectives in emergencies.

The charity's general reserve for emergencies stands at £23,640 for the financial year ended 31 March 2022.

This is included in the reserves of the year of £160,607.

##### **Funds Held as Custodian Trustee on Behalf of Others**

The Association does not hold any funds on behalf of other parties.

**GOLDEN OPPORTUNITY SKILLS & DEVELOPMENT (GOSAD)**

ANNUAL REPORT AND ACCOUNTS FOR THE YEAR ENDED 31 MARCH 2022

**STATEMENT OF TRUSTEES' RESPONSIBILITIES:**

Company law requires the trustees to prepare financial statements that give a true and fair view of the organisation's financial activities during the year and its financial position at the end of each financial year.

In doing so, the trustees are required to:

- Select suitable accounting policies and then apply them consistently
- Make judgments and reasonable and prudent judgments
- State whether applicable accounting standards and statements of recommended practice have been followed, subject to any departures disclosed and explained in the financial statements
- Prepare the financial statements on the going concern basis unless it is inappropriate to presume that the organisation will continue in operation for the foreseeable future.

The trustees are responsible for keeping proper accounting records that disclose with reasonable accuracy at any time, the financial position of the company and enable them to ensure that the financial comply with applicable laws, regulations and the trust deeds.

They are also responsible for safeguarding the assets of the organisation and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities including money laundering.

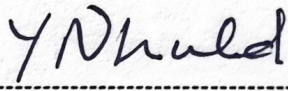
Signed on behalf of the trustees:

Abdirrisak JIBRIL

  
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**Chair**

Yuusuf GUULED

  
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**Treasurer**

## **GOLDEN OPPORTUNITY SKILLS & DEVELOPMENT (GOSAD)**

ANNUAL REPORT AND ACCOUNTS FOR THE YEAR ENDED 31 MARCH 2022

### **Independent examiner's report to the charity trustees of GOLDEN OPPORTUNITY SKILLS AND DEVELOPMENT (GOSAD)**

I report to the trustees on my examination of the accounts of GOLDEN OPPORTUNITY SKILLS AND DEVELOPMENT (GOSAD) for the year ended 31 March 2022.

#### **Responsibilities and basis of report**

As the charity trustees of the Charity you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the Act').

I report in respect of my examination of the Charity's accounts carried out under section 145 of the 2011 Act and in carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

#### **Independent examiner's statement**

I have completed by examination. I confirm that no material matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

- Accounting records were not kept in respect of the Charity as required by section 130 of the Act; or
- The accounts do not accord with those records; or
- The accounts do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a true and fair view which is not a matter considered as part of an independent examination.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

Yousif Abdi – Accountant - FCA



For and on behalf of Aflah Accounting Solutions

Date: 13/09/2022

**GOLDEN OPPORTUNITY SKILLS & DEVELOPMENT (GOSAD)**

ANNUAL REPORT AND ACCOUNTS FOR THE YEAR ENDED 31 MARCH 2022

**STATEMENT OF FINANCIAL ACTIVITIES FOR THE YEAR ENDED 31 MARCH 2022**

	Notes	UNRESTRICTED FUNDS £	RESTRICTED FUNDS £	TOTAL FUNDS £ 2022	TOTAL FUNDS £ 2021
<b>INCOMING RESOURCES</b>					
Voluntary Income/Grants	(1)	49,110	347,030	396,140	314,522
Legacies		-	-	-	-
Gifts in Kind		-	-	-	-
Investment Income		-	-	-	-
Charitable Activities		-	-	-	-
Other Incoming Resources		-	-	-	-
<b>Total Incoming Resources:</b>		<b>49,110</b>	<b>347,030</b>	<b>396,140</b>	<b>314,522</b>
<b>RESOURCES EXPENDED:</b>					
Costs for generating funds		-	-	-	-
Charitable Activities		(7,267)	(132,653)	(139,920)	(162,879)
Supporting Activities		(18,911)	(140,111)	(159,022)	(112,871)
Service level agreements with partner charities			(27,500)	(27,500)	
<b>TOTAL RESOURCES EXPENDED:</b>	(2)	<b>(26,178.0)</b>	<b>(300,264.0)</b>	<b>(326,442.0)</b>	<b>(275,750.1)</b>
Net Surplus/Deficit for the year		22,932	46,766	69,698	38,772
Opening funds Transfer of funds		18,640	72,269	90,909	52,137
Transfer of funds		0	0	0	0
<b>CLOSING FUNDS:</b>		<b>41,572</b>	<b>119,035</b>	<b>160,607</b>	<b>90,909</b>

GOLDEN OPPORTUNITY SKILLS & DEVELOPMENT (GOSAD)

ANNUAL REPORT AND ACCOUNTS FOR THE YEAR ENDED 31 MARCH 2022

**BALANCE SHEET**  
**AS AT 31 MARCH 2022**  
**GOLDEN OPPORTUNITY SKILLS & DEVELOPMENT (GOSAD)**

	Notes	2022 £	2021 £
<b>FIXED ASSETS</b>			
COMPUTERS & OFFICE FURNITURE AT COS.	(3)	41,211	34,097
LESS ACCUMULATED DEPRECIATION		(24,764)	(22,017)
<b>NET BOOK VALUE</b>		<b>16,447</b>	<b>12,080</b>
<b>CURRENT ASSETS</b>			
CASH AT BANK & IN HAND	(4)	151,810	85,429
PREPAYMENTS			
DEBTORS		0	0
<b>TOTAL CURRENT ASSETS</b>		<b>151,810</b>	<b>85,429</b>
<b>CURRENT LIABILITIES</b>			
CREDITORS	(5)	(7,650)	(6,600)
<b>NET ASSETS</b>		<b>160,607</b>	<b>90,909</b>
<b>RESERVES:</b>			
RESTRICTED FUNDS	(6)	119,035	70,304
UNRESTRICTED FUNDS		41,572	20,605
<b>TOTAL</b>		<b>160,607</b>	<b>90,909</b>

Approved by the board on 16/09/2022 and signed on behalf of the board by:

Abdirisak JIBRIL - Chair

*A. Jibril*

Yuusuf GUULED - Treasurer

*Y. Guuled*

**NOTES FORMING PART OF THE FINANCIAL STATEMENTS:**

**ACCOUNTING POLICIES:**

1a) The financial statements have been prepared under the historical cost convention, with the exception of investment, which are valued at the prevailing market prices. The financial statements have been prepared in accordance with the statement of Recommended Practice-Accounting and reporting by charities (SORP2005) issued in March 2005, applicable UK accounting Standards and the Companies Act 1985. The principal accounting policies adopted in the preparations of the financial statements are set out below.

**1b) INCOMING RESOURCES:**

Voluntary income includes donations, gifts, legacies and grants that provide core funding or are of general nature are recognised where there is entitlement, certainty of receipts and the amount can be measured with sufficient reliability. Such income is only deferred when:

- The Donor specified that the grant or donation must only be used in future accounting periods, or
- The Donor has imposed conditions, which must be met before the charity has unconditional entitlement.
- Income from commercial trading activities is recognised as earned as the related goods and services are provided.
- Investment income is recognised on a receivable basis.

Income from charitable activities includes income received under contract or where entitlement to grant funding is subject to specific performance conditions is recognised as earned (as the related goods or services are provided). Grant income includes in the category provided funding to support performance activities and is recognised where there is entitlement, certainty of receipts and the amount can be measured with sufficient reliability.

- Income is deferred when admission fees or performance related grants are received in advance of the performances or event to which they relate.

**1c) RESOURCES EXPENDED:**

Expenditure is recognised when a liability is incurred. Contractual agreements and performance related grants are recognised as goods or services are supplied. Other grant payments are recognised when a constructive obligation arises that result in the payment being unavoidable.

- o Cost of generating funds are those costs incurred in attracting voluntary income, and those incurred in trading activities that raise funds.
- o Charitable activities including expenditure associated with the activities are included the direct costs and support costs relating to these activities.
- o Governance costs include those incurred in the governance of the charity and its assets and are primarily associated with constitutional and statutory requirements.

**1d) RESTRICTED FUNDS:**

Restricted funds are to be used for specified purposes as lay down by the founder. Direct and support expenditure, which meets these criteria, is defined to the fund together with a fair allocation of other costs.

**GOLDEN OPPORTUNITY SKILLS & DEVELOPMENT (GOSAD)**

ANNUAL REPORT AND ACCOUNTS FOR THE YEAR ENDED 31 MARCH 2022

1e) **UNRESTRICTED FUNDS:**

Unrestricted funds are funds received with no restrictions placed in their expenditure and are available as general funds.

1f) Revenue grants are credited to incoming resources on the earlier of when they are received or when they are due.

**Note 1**

**INCOMING RESOURCES:**

**RESTRICTED INCOME**

<b>DONORS</b>	<b>TOTAL 2022 (£)</b>	<b>TOTAL 2021 (£)</b>
ELAAT	12,869.95	10,054.16
LB EALING	71,641.91	45,000.00
PADDINGTON DEVELOPMENT TRUST	19,700.00	27,190.00
THE LONDON COMMUNITY FOUNDATION	59,600.00	64,016.00
BBC Children in Need	25,291.50	25,291.50
LOCALITY , LOCALITY	19,400.00	
CAF Resilience Fund	80,875.00	
John Lyons Foundation	34,000.00	34,000.00
DWP	9,996.00	19,984.00
LB HOUNSLOW	13,556.00	
Barrow Cadbury Trust	100.00	21,900.00
Young Ealing Foundation		2,374.92
<b>TOTAL</b>	<b>347,030.36</b>	<b>249,810.58</b>

**GOLDEN OPPORTUNITY SKILLS & DEVELOPMENT (GOSAD)**

ANNUAL REPORT AND ACCOUNTS FOR THE YEAR ENDED 31 MARCH 2022

**UNRESTRICTED INCOME**

<b>DONORS</b>	<b>TOTAL 2022 (£)</b>	<b>TOTAL 2021 (£)</b>
Ealing Mencap	4,721.00	
EACH	6,000.00	3,500.00
SOUTHALL COMMUNITY ALLIANCE	4,500.00	1,500.00
IDEAL HEALTH CONSU	3,220.00	
SOFALE		300.04
LLOYDS BANK FOUNDA, LBFOUNDATION	25,000.00	
EDU & SKIL	520.22	
London Youth	3,964.00	2,300.00
HADEA	480.00	
EALING SOMALI WELFARE	480.00	
SOFALE	224.00	
The Power to Change		27,260.00
Anti Tribalism Movement		9,000.00
The National Lottery Community Fund		9,990.00
Davenport Estate		1,500.00
ESWCA		2,000.00
CATALYST HOUSING		1,500.00
Good Thing Foundation		3,000.00
COMMUNITY FIRST FOUNDATION		1,750.00
ESDEG		726.37
BUILD -ID LIMITED		185.00
ECIL		200.00
<b>TOTAL</b>	<b>49,109.22</b>	<b>64,711.41</b>

## GOLDEN OPPORTUNITY SKILLS & DEVELOPMENT (GOSAD)

ANNUAL REPORT AND ACCOUNTS FOR THE YEAR ENDED 31 MARCH 2022

### NOTE 2

#### TOTAL RESOURCES EXPENDED

EXPENSE	UNRESTRICTED FUNDS (£)	RESTRICTED FUNDS (£)	TOTAL - 2022 (£)	2021 (£)
Charitable activities	7,267.00	121,489.00	128,756.00	149,128.62
Service level agreements		27,500.00	27,500.00	
Volunteers Costs		11,164.00	11,164.00	4,152.00
Accreditation and Membership Fees			0.00	824.00
Promotional services		1,680.00	1,680.00	1,550.00
Telephone		2,400.00	2,400.00	2,369.91
Payroll & HMRC Costs		114,622.00	114,622.00	68,192.76
Staff Expenses			0.00	3,500.00
Rent		7,522.00	7,522.00	2,922.00
Repairs & Maintenance	3,962.00	8,438.00	12,400.00	2,550.00
Depreciation charges	2,747.00		2,747.00	2,273.00
Utilities		3,538.00	3,538.00	3,467.43
Insurance Costs		897.00	897.00	247.16
Bank Charges	492.00		492.00	532.35
DBS Costs			0.00	184.80
Cleaning			0.00	2,520.00
Supporting Activities			0.00	24,978.00
Staff Training and Development	84.00		84.00	3,499.82
Fundraising costs			0.00	0.00
Hall hire		200.00	200.00	0.00
IT Costs			0.00	1,316.05
Sundry charges			0.00	0.00
Bussiness Rate		299.00	299.00	0.00
Office supplies costs		515.00	515.00	1,542.00
Staff training			0.00	0.00
Travel Expenses	5,800.00		5,800.00	0.00
Software	864.00		864.00	
Accounting fees	1,450.00		1,450.00	
Consultancy	840.00		840.00	
Management Services	1,500.00		1,500.00	
Professional services	1,172.00		1,172.00	0.00
<b>TOTAL</b>	<b>26,178.00</b>	<b>300,264.00</b>	<b>326,442.00</b>	<b>275,750.00</b>

**GOLDEN OPPORTUNITY SKILLS & DEVELOPMENT (GOSAD)**

**ANNUAL REPORT AND ACCOUNTS FOR THE YEAR ENDED 31 MARCH 2022**

**NOTE 3**

**Tangible fixed assets**

Fixed assets costing in excess of £1000 are capitalised and are shown at historical cost.

Depreciation is provided, after taking into account of any grants receivable.

Tangible fixed assets are depreciated at 20% reducing balance.

**Costs**

At Cost 01/04/2021	£
	34,097
Additions	7,114
Disposals	-
Revaluations	-
Transfers	-
As at 31 March 2022	<u>41,211</u>

**Depreciation:**

Accumulated Depreciation as at 01/04/2021	(22,017)
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Charge for the year	<u>(2,747)</u>
At 31 March 2021	<u>(24,764.0)</u>

**Net Book Value**

Net Book Value at 31 March 2022	<u><b>16,447</b></u>
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**NOTE 4**

**CASH AT BANK AND IN HAND**

The Association has a cash balance of £151,810 in its bank account as at 31 March 2022

**NOTE 5**

**CREDITORS**

Accountng Fees :	£1,200
HMRC	<u>£6,450</u>
	<u>£7,650</u>

**NOTE 6**

**RESERVES:**

The reserves of the charity at the financial year ended on 31/03/22 are £160,607.

This consists of £119,305 of restricted funds and £41,572 of unrestricted funds.

£23,640 of the unrestricted funds has been pacifically ring fenced for emergencies.

## GOLDEN OPPORTUNITY SKILLS & DEVELOPMENT (GOSAD)

### ANNUAL REPORT AND ACCOUNTS FOR THE YEAR ENDED 31 MARCH 2022

#### **Taxation**

The charitable company is exempt from taxation under sections 466 to 493 of the Corporation Tax Act 2010

#### **Cash flow statement**

The company has taken advantage of the exemption in Financial Reporting Standard No 1 from producing a cash flow statement on the grounds that it is a small company

#### **EMPLOYMENT COSTS**

	<b>2022</b>	<b>2021</b>
	£	£
Payroll & HMRC Costs	£114,622	£68,193

#### **TRUSTEES EXPENSES**

The trustees neither received nor waived any emoluments during the period  
Trustees claimed for travelling expenses during the year. These amounted to £  
£Nil).

#### **RELATED PARTIES**

There are no related parties transactions to be disclosed

END

**GOLDEN OPPORTUNITY SKILLS AND DEVELOPMENT (GOSAD)**

England & Wales - Charity number 1121565

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# Accounts

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# ANNUAL REPORT 2020-2021

## 'STANDING UP TO COVID-19': DEALING WITH A CRISIS



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# Chairman's Report

On behalf of the trustees of GOS&D, I am pleased to present our Annual Report for the year ended 31 March 2021. I would like to sincerely thank our staff, volunteers, trustees and partners for their support and commitment in assisting GOS&D overcome pertinent challenges and for achieving lasting and life-changing outcomes for our beneficiaries.

This has been an exceptional year for humanity due to the advent of the Covid-19 pandemic. We have titled our annual report 'Standing Up to Covid-19': Dealing With A Crisis. GOS&D closed down -down its physical offices on 18th March 2020 following the government's directive to go into lock-down due to the pandemic. We never stopped working to support our users and other vulnerable residents.

We dedicate this annual report to the 46 beneficiaries of GOS&D that valiantly fought to 'Stand Up Against Covid-19', but later succumbed to the illness. Our condolences and dedication also go to their loved ones.

Our dedicated staff and volunteers worked selflessly, literally risking their lives by going out to deliver supplies to homebound vulnerable users/residents

With every easing measure and changing Covid-19 protocols, GOS&D continued to deliver much needed interventions.

An unprecedented 1800 pandemic affected users/residents received support from GOS&D. GOS&D forged alliances with key partners to deliver its Covid-19 work. We engaged and took part in strategic Covid-19 meetings, forums and plans that included Ealing Council's Covid-19 response set-up 'Ealing Together'.

As a BAME-led organisation, that stands for everyone's rights, many year's of frustrations in witnessing the inequality gaps widening, spurred GOS&D to embark on a mission to articulate the impact Covid-19 was having on Ealing's BAME communities. We brought together 5 local BAME-led organisations to take-back the BAME inequality narrative. The Black Lives Matter movement, persistent inequality disparities and blatant discrimination needed addressing by better placed BAME-led organisation in Ealing.

I extend our gratitude to our staff, volunteers, partners and funders for making it possible for GOS&D to meet the needs of its beneficiaries. We hope that year 2021-2022, will bring glad tidings and a respite from the pandemic.



# Programme Lead's Report

As the chairman has mentioned, this year has been one that we might not see a gain mainly due to how Covid-19, a pandemic that gripped the entire world, has and continues to throw challenges at us all. This has also been a year, the organisation proved that it can handle drastic/catastrophic challenges, a testament to the resilience of our users, trustees, staff, volunteers and partners. This was a year that any set strategy or forward planning was ripped up to be replaced by responsive contingency undertakings. Our thoughts go out to the beneficiaries we lost to Covid-19, their families and loved ones.

Despite the challenges Covid-19 continues to throw at us, GOS&D remains doggedly resilient and this report should inspire and demonstrate to our readers the value of organisations like GOS&D. Organisations that understand the daily lives of the voiceless, the unheard and the marginalised sections of our communities. Organisations that were agile enough to respond with immediate effect meeting the needs of residents and beneficiaries caught out by surprise as the pandemic was gaining a foot-hold. In this report you will be able to find out how GOS&D really 'Stood Up to Covid-19' through responsive interventions. Before the pandemic interrupted normal proceedings, GOS&D was catering to the needs of 300plus beneficiaries on a weekly basis. My colleagues including volunteers never hesitated choosing to go to the trenches to support affected beneficiaries as well as vulnerable residents. On closing the offices we held a strategic staff and volunteer meeting to plan for what was to come without having the full understanding of the devastation Covid-19 would unleash.

We gained 25 new volunteers to support our Covid-19 response projects while forging working relationships with organisations we never worked with in the past. We ended up supporting 1800 residents that were affected by the pandemic, including our own users. GOS&D's plan to conduct research into the impact Covid-19 highlight inequalities that we knew always existed. The research, is currently being used widely by policy makers and other important institutions.

I would like to thank my colleagues including our dedicated volunteers, beneficiaries, our partners and trustees for turning a negative situation (Covid-19) into a lasting but positive one.

**SHARMARKE  
DIRIYE**

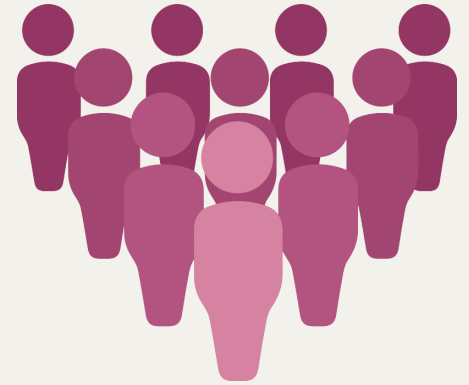


Programmes Lead

# GOS&D's guiding principles

## GOS&D's charitable objectives

- ➔ To develop the capacity and skills of people from socially disadvantaged communities.
- ➔ To provide relief from financial hardship, sickness, social or economic disadvantage, and to advance the education of its community.
- ➔ To promote and fulfil other charitable purposes beneficial to charity.
- ➔ To empower individuals to make, and put into practice, informed choices based on their experiences.



## GOS&D's vision

To see a vibrant and equal society where everyone is valued for their potential, and where their human rights are observed and protected.

## GOS&D's mission

To engage every section of the community in creating person-centred, workable solutions to meet ever-changing societal needs and wants.

## GOS&D's strategic objectives

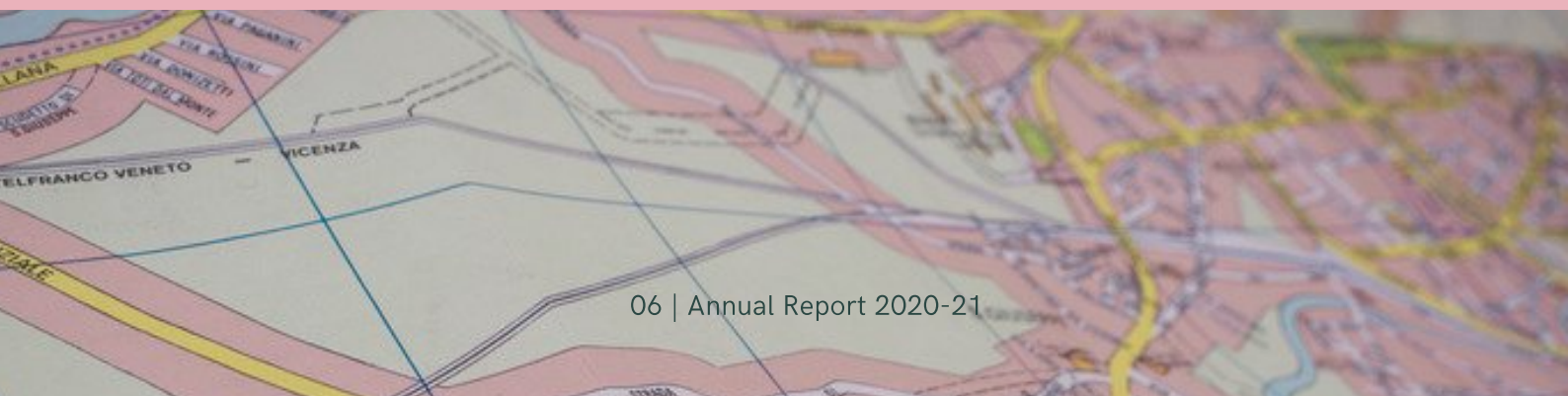
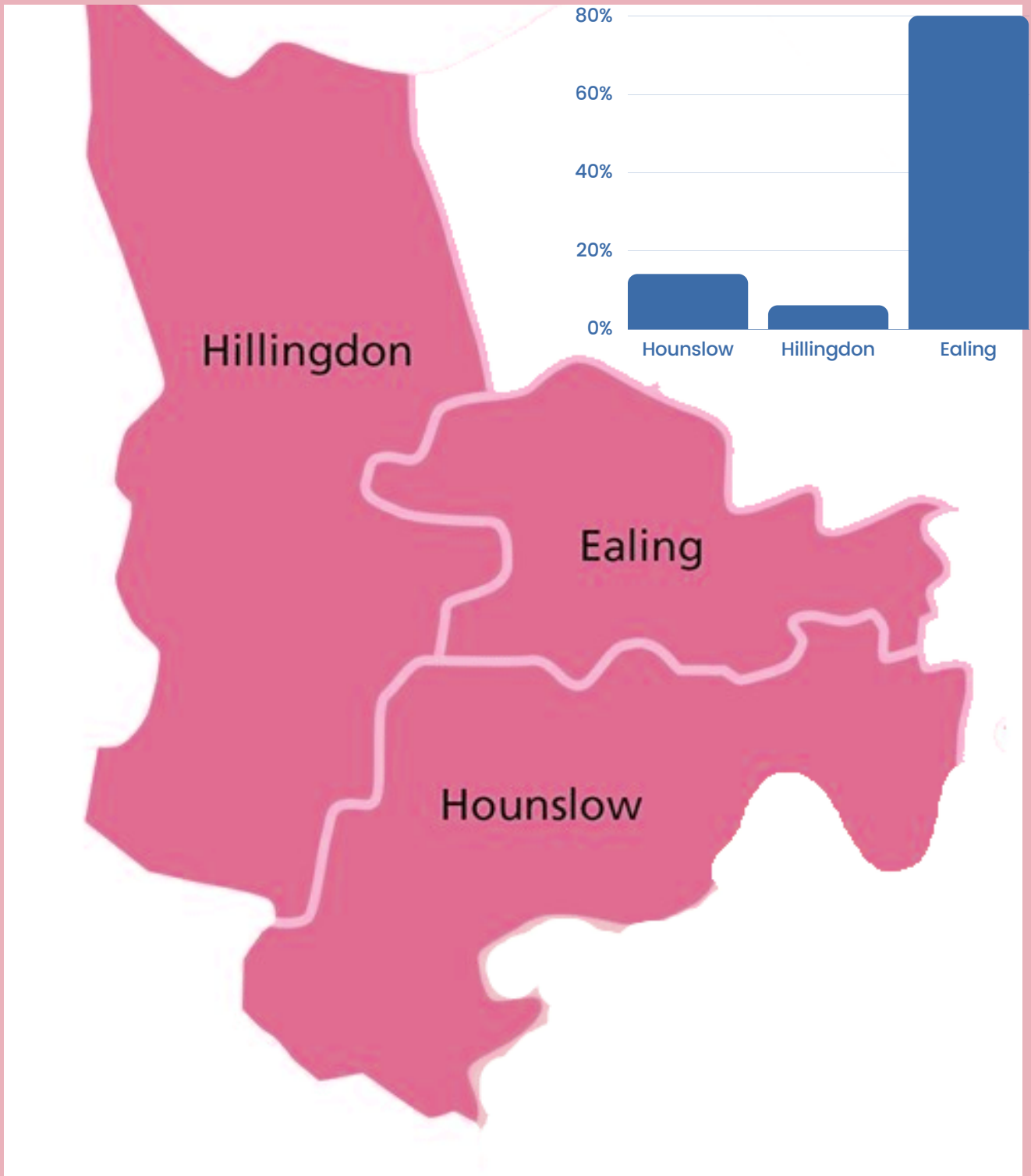
- ➔ Raising aspirations
- ➔ Extending opportunities
- ➔ Tackling poverty
- ➔ Strengthening communities

## QUALITY ASSURANCE AND ACCREDITATION:



GOS&D's holds the Advice Quality Standard (AQS) accreditation.

# Where our beneficiaries come from



# KEY IMPACT 2020-2021

284



workshops and training sessions delivered face to face and remotely.

99%



all users surveyed reported to be VERY SATISFIED with the support provided by GOS&D

98%



of people completing our training feel their aspirations have been raised and confidence has been increased

246,000+



generated for users through access to benefits such as UC and recouped for our clients through successful challenging financial decisions such as ; welfare benefits, rent arrears and consumer credit.

900



beneficiaries including whole families supported to avoid homelessness

103



beneficiaries supported into employment, self employment, APPRENTICESHIP, further education and training pathways

7200

volunteer hours completed



23



community consultations carried out on; the impact of Covid-19; vaccination uptake; youth crime; BAME special education; mental health, etc

165

Digitally excluded beneficiaries supported



# 'Standing up TO COVID-19': Projects and Activities



Covid-19 came as a surprise to everyone. GOS&D closed its main offices on 18th March 2020. On 22nd March 2020, GOS&D was already devising reactive strategies to deal with the fallout from the pandemic.

In addition to GOS&D's plans to support its users, a decision was made to engage with others such as local authorities, national institutions and civil societies to name but a few to share experiences and work together to find solutions to combat the devastation Covid-19 was having on our communities.

Our Covid-19 projects and activities was delivered through our person-centred and asset based approaches. Like is the case with all of our projects, the Covid-19 projects were delivered by our staff and volunteers in different community languages. Our approach included;

- Securing crisis funding to deliver Covid-19 interventions
- Focus on bolstering volunteer numbers
- Supporting and safeguarding our users, staff and volunteers against Covid-19 risks.
- Partaking in forums, networks, events and consultation to; share our Covid-19 experiences and ideas; learn from others; identify of partners
- Constant consultations with our users, staff and volunteers on what is happening on the ground and the challenges posed by the pandemic

With generous support from funders, GOS&D was able to deliver direct Covid-19 crisis support to 1800 vulnerable residents. The work undertaken included;

- Food and medicine delivery services
- Supporting users access welfare benefits and housing
- Regular Covid-19 messages to users and telephone befriending services
- Tackling of mis-information on the pandemic, and vaccinations
- Tackling mental health issues exacerbated by the pandemic
- Supporting users deal with deaths of loved ones due to Covid-19 through i.e. emotional/bereavement support and access to funeral funds.
- Supporting users cope with and adjust to Covid-19 easing measures
- Supporting users access and undertake vaccinations
- Supported disadvantaged children from digitally excluded households access digital equipment and the internet as well as supporting the same children complete their school work.
- Supported the unemployed including those that have lost their jobs due to the pandemic access employment and self-employment opportunities
- Supported and advocated for those affected by the pandemic exercise and uphold their rights after experiencing discrimination and/or neglect.
- Promotion and encouraging users to avoid the spread of the pandemic using strategies such as Track and Trace

# 2020 - 2021 Projects

## Covid-19 Projects:

The London Community Foundation Funding through the Covid-19 Emergency Response Fund was allocated Emergency funding to support Groups including GOSAD.

### 1.1 Wave One: Emergency Response (Food).

- The project initially sought to support 23 Covid-19 affected residents access food.
- The project ended up supporting 101 beneficiaries access much needed food at the height of the pandemic.

### 1.2 Wave Two: Crisis Response

- 43 beneficiaries supported to access housing, welfare benefits, health and social care, etc
- 37 beneficiaries afflicted by Covid-19 and their families supported
- Befriending support provided to 88 beneficiaries greatly impacted by the pandemic

### 1.3 Wave Four: Navigating (Ongoing project)

- Mental health service to support affected individuals from Black Minority Ethnic and Refugee (BMER) communities.
- 48 beneficiaries supported so far
- Identification of 21 beneficiaries with long term mental health afflictions that were not known health and social care professionals.



# 2020 - 2021 Projects

## Covid-19 Projects:

GOS&D was able to deliver further Covid-19 projects supported by; BBC Children in Need, The National Lottery and Community Fund; Barrow Cadbury Trust, UBELE, ATM and Ealing Council. These projects achieved the following KEY outcomes for beneficiaries;

- 875 individuals accessed food and medicine
- 361 beneficiaries supported to cope with Covid-19 through following of government protocols.
- 32 families that lost loved ones to Covid-19 supported to cope their loss.
- 47 individuals accessed mental health services and support
- Generated £190K plus for beneficiaries through accessing/maximising their welfare benefits and rescinding/writing off - of debts.
- 74 beneficiaries avoided homelessness.
- 188 beneficiaries gained new skills through access to learning.
- 37 beneficiaries secured employment opportunities
- 165 digitally excluded beneficiaries supported



# 2020 - 2021 PROJECTS

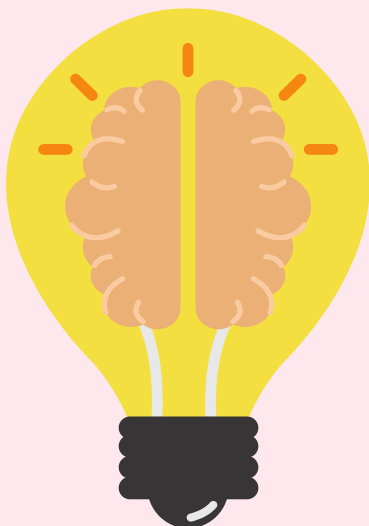
GOS&D was pleased to have funders allow projects to be delivered with Covid-19 in mind. These projects were secured before Covid-19 came along and surprised everyone.



1. BBO Working West London 2017-2023. - National Lottery Community Fund/ESF Partnership-project.
2. Our Children Our Future: 2019-2022: Project funded by John Lyons Foundation
3. Prevent Project 2020-2021: Funded by the Home Office through Ealing Council (Prevent Team)
4. Community Connections 2019-2022: Funded by Ealing Council
5. Active Talent 2020-2021: Funded by London Youth

## Key outcomes achieved by the projects;

- 29 beneficiaries secured employment
- 433 beneficiaries aged between 10yrs to 95yrs engaged in all programmes
- 9 young people avoided being excluded from school
- 17 children/young people with Special Education Needs supported to have their Education, Health and Care Plans either reviewed or changed.
- 173 beneficiaries took part in regular health and fitness sessions



# CASE STUDIES AND TESTIMONIALS

GOS&D as an organisation has proven its work in supporting beneficiaries with complex issues. Our person centred approach means that, we will do everything possible to meet all user needs with less focus on whether we are funded or not when delivering services to marginalised communities. It is unfortunate that we continue to see unequal treatment of beneficiaries when accessing mainstream services.

## The Case of The Three Sisters: Housing Matter

The sisters lost their father who was a front-line worker to Covid-19. The sisters after being initially encouraged by the council to succeed their father's social housing accommodation, their hopes were dashed by the same council. GOS&D stepped in to correct the injustice. The three sisters have now secured their own social housing accommodation from the same council.

## The Case Of The Smartest Kid: Speical Education

SM who is only 6yrs old was wrongly found to have special education needs without proper procedures and due diligence carried by his school. The school was challenged by GOS&D and an apology provided. SM's parents decided to change schools and within a space of a term, SM was deemed very smart and capable by his current school. SM at his tender age his older brother has introducing him to computer coding for children.

## The Case Of Mr Resilient: Mental Health matter

Mr Resilience has been failed time after time by health and social care institutions/professionals including his local authority. Mr R was close to taking his own life before being 'discovered' by GOS&D by chance. Mr R supported to report serious failures by a local GP practice to the GMC while he was supported to access the right medical care and support. Mr R is no longer suicidal is now recovering well and pursuing English and Digital courses at GOS&D - a feat he thought he would never achieve. Mr R was also reunited to his estranged family.

## Testimonials: Samples

Without the help of GOS&D my son would have been excluded from school.....**concerned single mother**

My family is secure again and no longer facing eviction and homelessness and thanks to GOS&D for their life saving support .....**a family of 7 at risk of losing their home**

Our brother nearly died from Covid-19 as he had refused to be taken to hospital. GOS&D helped us convince him to attend hospital. We thank GOS&D for saving our brother's life....**a client that was wrongly made to believe Covid-19 was a hoax.**

# CONSULTATIONS, REPORTS AND EVENTS

GOS&D learned and shared its experiences and expertise in supporting the most vulnerable, especially BAME communities to deal with the fall out from the Covid-19 pandemic. This process is still ongoing as Covid-19 is still here with us.

## **Impact of Covid-19 on Ealing's BAME Community (Published September 2020):**

A report produced by GOS&D that involved 5 local BAME-led organisations. GOS&D saw the need to report directly on the unequal impact Covid-19 was having on Ealing's BAME communities. It was becoming clear that BAME-led organisations needed to own the narrative of representing the true nature of how years of systemic inequalities has been exacerbated by the COVID-19 Pandemic.

## **Ealing Race Equality Commission: February 2021**

GOS&D gave a presentation on the impact of Covid-19 focusing on health and housing



## **The Value of Small in a Big Crisis: Lloyds Bank Foundation: February 2021**

GOS&D took part in the research commissioned by LBF and through IVAR and a follow up to our involvement on the original research of 2018( Value of Small

## **Heathrow Community Trust - Trustee Meeting (December 2020)**

GOS&D invited by HCT to present and discuss the impact of Covid-19 on Ealing's BAME communities.

## **Transforming Healthcare Together Conference: November 2020: Hosted by Institute of Voluntary Action Research (IVAR) and Social Enterprise UK.**

GOS&D gave a presentation on Health Inequalities and Covid-19 to key stakeholders from different UK regions.

## **Woking West London Employer Event (Refugees Focus): June 2020**

The event was hosted by ELLAT our lead partner for the BBO partnership project. GOS&D gave a presentation on: Running A Successful Business in the UK: Refugee Perspective

# SIGNIFICANT AGENCIES - 2020-2021

## ORGANISATIONS

INSTITUTE FOR VOLUNTARY ACTION  
RESEARCH  
UNITED ANGLO CARIBBEAN SOCIETY  
EVELYN OLDFIELD FOUNDATION  
EACH  
HEALTHWATCH EALING  
JOBCENTRE PLUS  
ELATT  
HADEA  
EALING COUNCIL  
EALING SOMALI WELFARE & CULTURAL  
ASSOC.

## NETWORKS

EALING AND HOUNSLOW CVS  
EALING COMMUNITY NETWORK  
EALING TOGETHER  
SOUTHALL JOB PARTNERSHIP  
YOUNG EALING FOUNDATION  
SOUTHALL COVID TASK FORCE  
YOUTH OFFER PARTNERSHIP  
SOUTHALL COMMUNITY ALLIANCE  
LONDON VOLUNTARY SERVICE COUNCIL  
COUNCIL OF SOMALI ORGANISATIONS

## Forums

Ealing Advice Forum  
Ealing Mental Health Forum

# ACCREDITATIONS AND QUALITY MARKS



**GOLDEN OPPORTUNITY SKILLS & DEVELOPMENT**  
**(GOSAD)**

**ANNUAL REPORT AND ACCOUNTS**

**Year ended 31 March 2021**

**REGISTERED COMPANY NUMBER 06396150**

**REGISTERED CHARITY NUMBER 1121565**



**GOLDEN OPPORTUNITY SKILLS & DEVELOPMENT (GOSAD)**

**ANNUAL REPORT AND ACCOUNTS FOR THE YEAR ENDED 31 MARCH 2021**

**ANNUAL REPORT AND ACCOUNTS**

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Trustees/Directors' report	3-5
Statement of Trustees' responsibilities	6
Independent Audit Report	7
Statement of Financial Activities	8
Balance Sheet	9
Notes forming part of the financial statements	10-13

**GOLDEN OPPORTUNITY SKILLS & DEVELOPMENT (GOSAD)**

ANNUAL REPORT AND ACCOUNTS FOR THE YEAR ENDED 31 MARCH 2021

**ANNUAL REPORT AND ACCOUNTS**

GOLDEN OPPORTUNITY SKILLS & DEVELOPMENT (GOSAD) is a charitable company limited by guarantee, incorporated on 11 October 2007 and registered as a charity with the Charity Commission on 12 November 2007.

The company was registered under a Memorandum of Association which established the objectives and powers of the company and is governed under its Articles of Association.

GOLDEN OPPORTUNITY SKILLS & DEVELOPMENT (GOSAD) is a leading charity focused on building a vibrant and equal society.

Our services are designed to meet the needs of people from socially disadvantaged parts of our community and help them flourish.

GOLDEN OPPORTUNITY SKILLS & DEVELOPMENT (GOSAD) was founded in 2003 by three friends from diverse and challenging backgrounds who shared a vision of better support for young people in Ealing, London. Since then, we have delivered groundbreaking projects focused on providing the kinds of help that really makes a difference.

REGISTERED COMPANY NUMBER **06396150**

REGISTERED CHARITY NUMBER **1121565**

**REGISTERED OFFICE:**

Resource Centre  
Featherstone Terrace  
London  
UB2 5AL

**BANKERS**

NATWEST  
69 The Broadway  
Southall, London  
UB1 1LD

**ACCOUNTANTS**



89 Coldharbour  
Lane London  
UB3 3EF

**GOLDEN OPPORTUNITY SKILLS & DEVELOPMENT (GOSAD)**

ANNUAL REPORT AND ACCOUNTS FOR THE YEAR ENDED 31 MARCH 2021

**DIRECTORS AND TRUSTEES FOR THE YEAR ENDED ON 31 MARCH 2021**

The directors of the charitable company are its trustees for the purpose of charity law and throughout this report and are collectively referred as trustees.

The appointed trustees are as follows:-

Abdirrisak Jibril -	Chair
Yuusuf Guuled -	Trustee
Kaisi Omar -	Trustee
Kevin Dempsey	Trustee
Glen Gayle	Trustee

**Structure, Governance and Management**

GOLDEN OPPORTUNITY SKILLS AND DEVELOPMENT (GOSAD) is a company limited by guarantee and has charitable status. Its governing document is clearly set out in its Memorandum and Articles of Association.

**The policies and procedures adopted for the induction and training of trustees.**

All newly appointed Trustees are inducted by the charity's trustees Manager and are given appropriate documents that contain their roles and responsibilities as referred to the guidance published by the Charities Commission.

Additional external training is also provided to all newly appointed trustees when new opportunities become available. This is mainly designed to ensure that trustees follow the rules in the charity's governing document and to support them to fulfil their roles and responsibilities effectively.

All decisions relating to the governance and management of the organisation are taken and approved by the trustees.

GOLDEN OPPORTUNITY SKILLS AND DEVELOPMENT (GOSAD) engages in partnership with many other organisations and charitable companies, but this does not have an impact on the operational policies adopted by the charity.

The relationships between the charity, related parties, and with other charities and organisations are solely in the pursuit of its aims and objectives as clearly indicated in the organisation's governing document.

**Risk Assessment**

The charity manages its exposure to unexpected risks that the charity may face such as adverse changes in funding and other adverse events that may have a significant impact or the potential to inhibit areas of its charity operations in developing and putting in place effective and efficient mitigating measures.

Those measures and systems are regularly monitored, reviewed and developed periodically in trustees' management committee's meetings.

The organization has a comprehensive risk register in place, which is reviewed and monitored regularly.

Internal risks are also continuously reviewed and appropriate measures are developed and implemented to safeguard the organisation's resources and charitable activities.

## GOLDEN OPPORTUNITY SKILLS & DEVELOPMENT (GOSAD)

ANNUAL REPORT AND ACCOUNTS FOR THE YEAR ENDED 31 MARCH 2021

### TRUSTEES' REPORT

#### OBJECTIVES AND ACTIVITIES

##### A SUMMARY OF THE OBJECTS OF THE CHARITY AIMS AS SET OUT IN ITS GOVERNING DOCUMENT:

- To develop the capacity and skills of people from socially disadvantaged communities.
- To provide relief from financial hardship, sickness, social or economic disadvantage, and to advance the education of its community.
- To promote and fulfill other charitable purposes beneficial to the community.
- To empower individuals to make, and put into practice, informed choices based on their experiences.

##### AN EXPLANATION OF THE CHARITY'S STRATEGIES FOR ACHIEVING ITS STATED OBJECTIVES

To arrive at this ambitious plan we listened to many voices. We heard directly from the very people that directly benefit from GOSAD's projects about their experiences.

We asked them what life is like for them and what project(s) and support they want to help them through difficult and challenging times.

We listened to our steering group of users, set up to help shape the strategic vision, on many topics, including their take on what would happen if GOSAD no longer existed to provide crucial services to the community.

Our staff and volunteers shared their experiences, and we met with many others from outside the organisation to discuss how, together, we can provide timely and appropriate interventions for those in our communities that face multiple disadvantages

During the next three years, we anticipate:

- Continuing reductions in public spending - with Ealing Council focussing even more on funding initiatives that will support the delivery of core statutory duties.

This will have a significant impact on our users and the move by Ealing Council to award single contract awards - will mean that there will be less funds to spread around.

- Economic growth and increases in employment are currently forecast to continue, but there is significant uncertainty about the long term. Income from employment is not increasing and more people are self-employed and in less secure roles. It is likely that income inequality and the number of people experiencing poverty will rise over the coming years.
- Nationally, in recent years voluntary sector income has decreased, although recently there has been a reversal of this trend. The decrease is mainly as a result of reduced public spending. Income from government grants and contracts is falling, but the decrease in grant funding is greater than the decrease in contract funding.
- It is likely that there will be increasing pressure on public services as funding reduces necessitating service reorganisation.
- Welfare reform is also set to continue and we will see more users having issues accessing and exercising their rights to claiming welfare benefits. More and more cases of homelessness, going without food and suffering of families due to cuts in welfare funds such as the new regime on disability benefits (ESA and PIP) will continue
- Youth violence will be on the increase as the past couple of years have demonstrated. Knife crime in particular will again show that there is no longer a need for young people to be part of a gang - in order to commit acts of violence.

## **GOLDEN OPPORTUNITY SKILLS & DEVELOPMENT (GOSAD)**

ANNUAL REPORT AND ACCOUNTS FOR THE YEAR ENDED 31 MARCH 2021

- Health inequality will continue to persist, especially support in dealing with mental health amongst BME communities.
- Resources and support for ESOL, Digital and Financial Inclusion programmes will continue to dwindle in the face of rising demand for such interventions.
- BREXIT remains uncertain and all reports suggest 'worst case' scenario(s) where civil societies will also be affected. GOSAD to engage with the borough's BREXIT preparations and plans.
- Last but not least, Social Injustice and lack of legal support (legal aid reforms) will continue to affect the most vulnerable in our society - from lack of advocacy support in dealing with unfair schools exclusion to court (tribunal) representation for this fighting to maintain or access disability related benefits.

### **EXTERNAL REVIEWS**

Whenever possible we will engage external researchers to gain an impartial and more rigorous evaluation of our work. Through Steering Groups established for some of our projects we also gain on-going external review.

### **FINANCIAL REVIEW**

#### **On reserves**

The board is committed in building up sufficient unrestricted funds to enable it to meet its essential charitable objectives in emergencies.

The charity's general reserve for emergencies stands at £18,640 for the financial year ended 31 March 2021.

This is included in the funds carried forward for the year of £90,909.

### **FUNDS HELD AS CUSTODIAN TRUSTEE ON BEHALF OF OTHERS**

The Association does not hold any funds on behalf of other parties.

GOLDEN OPPORTUNITY SKILLS & DEVELOPMENT (GOSAD)

ANNUAL REPORT AND ACCOUNTS FOR THE YEAR ENDED 31 MARCH 2021

**STATEMENT OF TRUSTEES' RESPONSIBILITIES:**

Company law requires the trustees to prepare financial statements that give a true and fair view of the organisation's financial activities during the year and its financial position at the end of each financial year.

In doing so, the trustees are required to:

- Select suitable accounting policies and then apply them consistently
- Make judgments and reasonable and prudent judgments
- State whether applicable accounting standards and statements of recommended practice have been followed, subject to any departures disclosed and explained in the financial statements
- Prepare the financial statements on the going concern basis unless its inappropriate to presume that the organisation will continue in operation for the foreseeable future.

The trustees are responsible for keeping proper accounting records that disclose with reasonable accuracy at any time, the financial position of the company and enable them to ensure that the financial comply with applicable laws, regulations and the trust deeds.

They are also responsible for safeguarding the assets of the organisation and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities including money laundering.

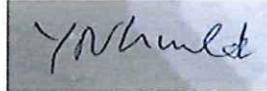
Signed on behalf of the trustees:

Abdirrisak JIBRIL



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Chair

Yuusuf GUULED



-----  
Treasurer

GOLDEN OPPORTUNITY SKILLS & DEVELOPMENT (GOSAD)

ANNUAL REPORT AND ACCOUNTS FOR THE YEAR ENDED 31 MARCH 2021

**Independent examiner's report to the charity trustees of GOLDEN OPPORTUNITY SKILLS AND DEVELOPMENT (GOSAD)**

I report to the trustees on my examination of the accounts of GOLDEN OPPORTUNITY SKILLS AND DEVELOPMENT (GOSAD) for the year ended 31 March 2021.

**Responsibilities and basis of report**

As the charity trustees of the Charity you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the Act').

I report in respect of my examination of the Charity's accounts carried out under section 145 of the 2011 Act and in carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

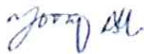
**Independent examiner's statement**

I have completed by examination. I confirm that no material matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

- Accounting records were not kept in respect of the Charity as required by section 130 of the Act; or
- The accounts do not accord with those records; or
- The accounts do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a true and fair view which is not a matter considered as part of an independent examination.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

Yousif Abdi – Accountant - FCA



For and on behalf of Aflah Accounting Solutions

Date: 12/10/2021

GOLDEN OPPORTUNITY SKILLS & DEVELOPMENT (GOSAD)

ANNUAL REPORT AND ACCOUNTS FOR THE YEAR ENDED 31 MARCH 2021

STATEMENT OF FINANCIAL ACTIVITIES FOR THE YEAR ENDED 31 MARCH 2021

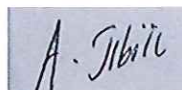
	Notes	UNRESTRICTED FUNDS £	RESTRICTED FUNDS £	TOTAL FUNDS £ 2021	TOTAL FUNDS £ 2020
<b>INCOMING RESOURCES</b>					
Voluntary Income	(1)	38,145	276,377	314,522	287,036
Legacies		-	-	-	-
Gifts in Kind		-	-	-	-
Investment Income		-	-	-	-
Charitable Activities		-	-	-	-
Other Incoming Resources		-	-	-	-
<b>Total Incoming Resources:</b>		<b>38,145</b>	<b>276,377</b>	<b>314,522</b>	<b>287,036</b>
<b>RESOURCES EXPENDED:</b>					
Costs for generating funds		-	-	-	-
Charitable Activities		(38,145)	(124,734)	(162,879)	(281,932)
Supporting Activities			(112,871)	(112,871)	-
<b>TOTAL RESOURCES EXPENDED:</b>	(2)	<b>(38,145.0)</b>	<b>(237,605.1)</b>	<b>(275,750.1)</b>	<b>(281,932.0)</b>
Net Surplus/Deficit for the year		0	38,772	38,772	5,104
Opening funds Transfer of funds		52,137	0	52,137	47,033
Transfer of funds		0	0	0	0
<b>CLOSING FUNDS:</b>		<b>52,137.4</b>	<b>38,772</b>	<b>90,909</b>	<b>52,137</b>

GOLDEN OPPORTUNITY SKILLS & DEVELOPMENT (GOSAD)  
 ANNUAL REPORT AND ACCOUNTS FOR THE YEAR ENDED 31 MARCH 2021  
**BALANCE SHEET**  
**AS AT 31 MARCH 2021**  
 GOLDEN OPPORTUNITY SKILLS & DEVELOPMENT (GOSAD)

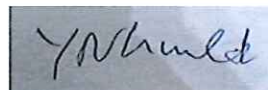
	Notes	2021 £	2020 £
<b><u>FIXED ASSETS</u></b>			
COMPUTERS & OFFICE FURNITURE AT COST	(3)	34,097	22,801
LESS ACCUMULATED DEPRECIATION		(22,017)	(19,744)
<b>NET BOOK VALUE</b>		12,080	3,057
<b><u>CURRENT ASSETS</u></b>			
CASH AT BANK & IN HAND	(4)	85,429	53,458
PREPAYMENTS			485
DEBTORS		0	0
<b>TOTAL CURRENT ASSETS</b>		85,429	53,943
<b><u>CURRENT LIABILITIES</u></b>			
CREDITORS	(5)	(6,600)	(4,863)
<b>NET ASSETS</b>		<b>90,909</b>	<b>52,137</b>
<b><u>RESERVES:</u></b>			
RESTRICTED FUNDS	(6)	70,304	33,533
UNRESTRICTED FUNDS		20,605	18,604
<b>TOTAL</b>		<b>90,909</b>	<b>52,137</b>

Approved by the board on 14/10/2021 and signed on behalf of the board by:

Abdirrisak JIBRIL - Chair



Yuusuf GUULED - Treasurer



**NOTES FORMING PART OF THE FINANCIAL STATEMENTS:**

**ACCOUNTING POLICIES:**

1a) The financial statements have been prepared under the historical cost convention, with the exception of investment, which are valued at the prevailing market prices. The financial statements have been prepared in accordance with the statement of Recommended Practice-Accounting and reporting by charities (SORP2005) issued in March 2005, applicable UK accounting Standards and the Companies Act 1985. The principal accounting policies adopted in the preparations of the financial statements are set out below.

**1b) INCOMING RESOURCES:**

Voluntary income includes donations, gifts, legacies and grants that provide core funding or are of general nature are recognised where there is entitlement, certainty of receipts and the amount can be measured with sufficient reliability. Such income is only deferred when:

- The Donor specified that the grant or donation must only be used in future accounting periods, or
- The Donor has imposed conditions, which must be met before the charity has unconditional entitlement.
- Income from commercial trading activities is recognised as earned as the related goods and services are provided.
- Investment income is recognised on a receivable basis.

Income from charitable activities includes income received under contract or where entitlement to grant funding is subject to specific performance conditions is recognised as earned (as the related goods or services are provided). Grant income includes in the category provided funding to support performance activities and is recognised where there is entitlement, certainty of receipts and the amount can be measured with sufficient reliability.

- Income is deferred when admission fees or performance related grants are received in advance of the performances or event to which they relate.

**1c) RESOURCES EXPENDED:**

Expenditure is recognised when a liability is incurred. Contractual agreements and performance related grants are recognised as goods or services are supplied. Other grant payments are recognised when a constructive obligation arises that result in the payment being unavoidable.

- o Cost of generating funds are those costs incurred in attracting voluntary income, and those incurred in trading activities that raise funds.
- o Charitable activities including expenditure associated with the activities are included the direct costs and support costs relating to these activities.
- o Governance costs include those incurred in the governance of the charity and its assets and are primarily associated with constitutional and statutory requirements.

**1d) RESTRICTED FUNDS:**

Restricted funds are to be used for specified purposes as lay down by the founder. Direct and support expenditure, which meets these criteria, is defined to the fund together with a fair allocation of other costs.

GOLDEN OPPORTUNITY SKILLS & DEVELOPMENT (GOSAD)

ANNUAL REPORT AND ACCOUNTS FOR THE YEAR ENDED 31 MARCH 2021

1e) **UNRESTRICTED FUNDS:**

Unrestricted funds are funds received with no restrictions placed in their expenditure and are available as general funds.

1f) Revenue grants are credited to incoming resources on the earlier of when they are received or when they are due.

**Note 1**

**INCOMING RESOURCES:**

**RESTRICTED INCOME**

<b>DONORS</b>	<b>TOTAL 2021 (£)</b>	<b>TOTAL 2020 (£)</b>
NEIGHBOURLY CARE	20,000.00	20,000.00
ELAAT	10,054.16	13,457.64
LB EALING	25,000.00	34,213.00
PADDINGTON DEVELOPMENT TRUST	27,190.00	3,940.00
THE LONDON COMMUNITY FOUNDATION	64,016.00	33,353.45
BBC Children in Need	25,291.50	
The Power to Change	27,260.00	
John Lyons Foundation	34,000.00	
Anti Tribalism Movement	9,000.00	
The National Lottery Community Fund	9,990.00	
Barrow Cadbury Trust	21,900.00	
Young Ealing Foundation	2,374.92	
SOFALÉ	300.04	
CNWL		115,768.00
AWARD FOR ALL ENGLAND		9,985.00
TRUST FOR LONDON		7,500.00
OTHER		331.15
<b>TOTAL</b>	<b>276,377.00</b>	<b>238,548.00</b>

GOLDEN OPPORTUNITY SKILLS & DEVELOPMENT (GOSAD)

ANNUAL REPORT AND ACCOUNTS FOR THE YEAR ENDED 31 MARCH 2021

**UNRESTRICTED INCOME**

DONORS	TOTAL 2021 (£)	TOTAL 2020 (£)
BARNET AND SOUTHGATE		6,885.00
London Youth	2,300.00	
EACH	3,500.00	
DWP	19,984.00	
Davenport Estate	1,500.00	
ESWCA	2,000.00	
CATALYST HOUSING	1,500.00	13,150.00
Good Thing Foundation	3,000.00	5,700.00
COMMUNITY FIRST FOUNDATION	1,750.00	5,250.00
SOUTHALL COMMUNITY ALLIANCE	1,500.00	8,700.00
ESDEG	726.37	70.00
BUILD -ID LIMITED	185.00	
ECIL	200.00	
ADVICEUK		1,950.00
LB EALING		1,620.00
GREATER LONDON AUTHORITY		5,000.00
M AND C SAATCHI UK		163.00
<b>TOTAL</b>	<b>38,145.37</b>	<b>48,488.00</b>

**NOTE 2**

**TOTAL RESOURCES EXPENDED**

EXPENSE	UNRESTRICTED FUNDS (£)	RESTRICTED FUNDS (£)	TOTAL - 2021 (£)	2020 (£)	2021 (£)
Charitable activities	24,394.50	124,734.12	149,128.62	171,345.00	
Volunteers Costs		4,152.00	4,152.00	2,250.00	
Accreditation and Membership Fees	824.00		824.00	350.00	
Sessional workers/activities			0.00	20,274.00	
Promotional services	1,550.00		1,550.00	680.00	
Telephone		2,369.91	2,369.91	2,091.00	
Payroll & HMRC Costs	5,998.05	62,194.71	68,192.76	53,969.00	
Staff Expenses		3,500.00	3,500.00	2,805.00	
Rent		2,922.00	2,922.00	7,305.00	
Repairs & Maintenance		2,550.00	2,550.00	1,500.00	
Depreciation charges		2,273.00	2,273.00	1,520.00	
Utilities		3,467.43	3,467.43	2,426.00	
Insurance Costs		247.16	247.16	390.00	
Bank Charges		532.35	532.35	423.00	
DBS Costs		184.80	184.80		
Cleaning	2,520.00		2,520.00		
Supporting Activities		24,978.00	24,978.00		
Staff Training and Development		3,499.82	3,499.82		
Fundraising costs			0.00	3,274.00	
Hall hire			0.00	4,005.00	
IT Costs	1,316.05		1,316.05	945.00	
Sundry charges			0.00	375.00	
Business Rate			0.00	585.00	
Office supplies costs	1,542.00		1,542.00	3,470.00	
Staff training			0.00	1,650.00	
Travel Expenses			0.00	300.00	
<b>TOTAL</b>	<b>38,145.00</b>	<b>237,605.00</b>	<b>275,750.00</b>	<b>281,932.00</b>	

GOLDEN OPPORTUNITY SKILLS & DEVELOPMENT (GOSAD)

ANNUAL REPORT AND ACCOUNTS FOR THE YEAR ENDED 31 MARCH 2021

**NOTE 3**

**Tangible fixed assets**

Fixed assets costing in excess of £1000 are capitalised and are shown at historical cost.

Depreciation is provided, after taking into account of any grants receivable.

Tangible fixed assets are depreciated at 20% reducing balance.

**Costs**

	£
At Cost 01/04/2020	22,801
Additions	11,296
Disposals	-
Revaluations	-
Transfers	-
As at 31 March 2021	<u>34,097</u>

**Depreciation:**

Accumulated Depreciation as at 01/04/2020	(19,744)
Charge for the year	<u>(2,273)</u>
At 31 March 2021	<u>(22,017.0)</u>

**Net Book Value**

Net Book Value at 31 March 2021	<u><u>12,080</u></u>
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**NOTE 4**

**CASH AT BANK AND IN HAND**

The Association has a cash balance of £85,429 in its bank account as at 31 March 2021

**NOTE 5**

**CREDITORS**

Accounting Fees :	£1,200
HMRC	<u>£5,400</u>
	<u>£6,600</u>

**NOTE 6**

The charity's funds carried forward at the financial year end of 31 March 21, is £90,090. This consists of £70,304 of restricted funds and £20,065 of unrestricted funds. £20,065 of the unrestricted funds has been specifically ring fenced for emergencies.

GOLDEN OPPORTUNITY SKILLS & DEVELOPMENT (GOSAD)

ANNUAL REPORT AND ACCOUNTS FOR THE YEAR ENDED 31 MARCH 2021

**Taxation**

The charitable company is exempt from taxation under sections 466 to 493 of the Corporation Tax Act 2010

**Cash flow statement**

The company has taken advantage of the exemption in Financial Reporting Standard No 1 from producing a cash flow statement on the grounds that it is a small company

**EMPLOYMENT COSTS**

	2021	2020
	£	£
Payroll & HMRC costs	£47,195	£53,076

**TRUSTEES EXPENSES**

The trustees neither received nor waived any emoluments during the period Trustees claimed for travelling expenses during the year. These amounted to £ £Nil).

**RELATED PARTIES**

There are no related parties transactions to be disclosed

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