

# 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.



## Key Achievements

## 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.

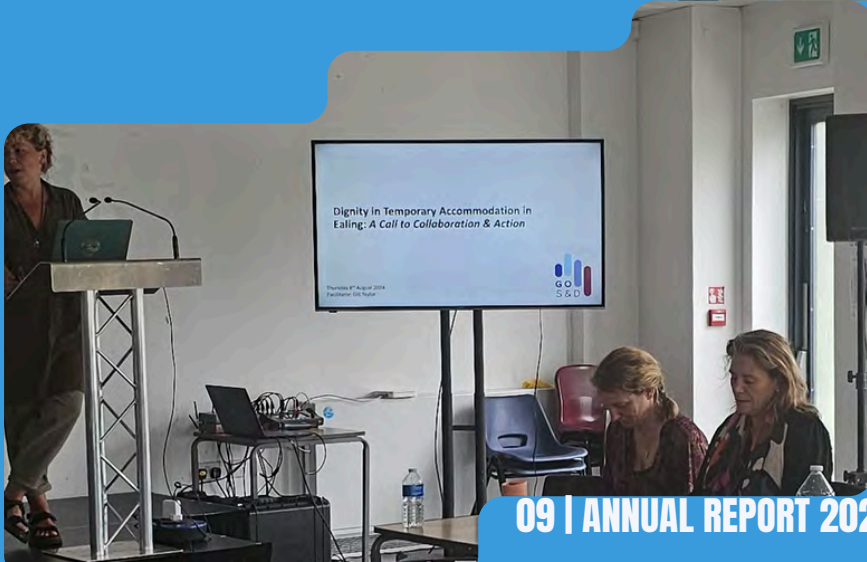
The housing crisis has deepened, with increasing demand for temporary accommodation and a sharp rise in Section 21 'no fault' evictions ahead of the Renters' Rights Bill.

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.



PARENTS  
ACTION and  
RESOURCE  
CENTRE



H.S.E.N.A.

HOLISTIC SPECIAL EDUCATION NEEDS ALLIANCE





# 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







***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.

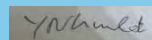
They are also responsible for safeguarding the assets of the organisation and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities including money laundering.

Signed on behalf of the trustees:

Abdirrisak JIBRIL



Yuusuf GUULED



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**Chair**

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**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.

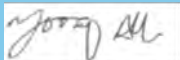
**Independent examiner's statement**

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



**GOLDEN OPPORTUNITY SKILLS & DEVELOPMENT (GOSAD)**  
**ANNUAL REPORT AND ACCOUNTS FOR THE YEAR ENDED 31 MARCH 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>	(2)	<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)

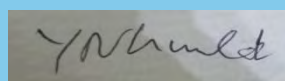
	Notes	2025 £	2024 £
<b><u>FIXED ASSETS</u></b>			
OFFICE FURNITURE AT COST	(3)	2,773	2,773
LESS ACCUMULATED DEPRECIATION		(2,773)	(2,773)
COMPUTERS & OTHER EQUIPMENTS AT COST	(3)	50,256	50,256
LESS ACCUMULATED DEPRECIATION		(36,574)	(31,548)
<b>NET BOOK VALUE</b>		<b>13,682</b>	<b>18,708</b>
<b><u>CURRENT 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 on 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 FOUNDA	2,500.00	
INSITUTE 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 ASS	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**

EXPENSE	UNRESTRICTED FUNDS (£)	RESTRICTED FUNDS (£)	TOTAL - 2025 (£)	2024 (£)
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	<u>2,773</u>
 <u>Depreciation:</u>	
Accumulated Depreciation as at 01/04/2024	(2,773)
 Charge for the year	-
At 31 March 2025	<u>(2,773.0)</u>
 <u>Net Book Value</u>	
Net Book Value at 31 March 2025	<u>0</u>

**COMPUTERS & OTHER EQUIPMENTS**

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

**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
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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

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