

# 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

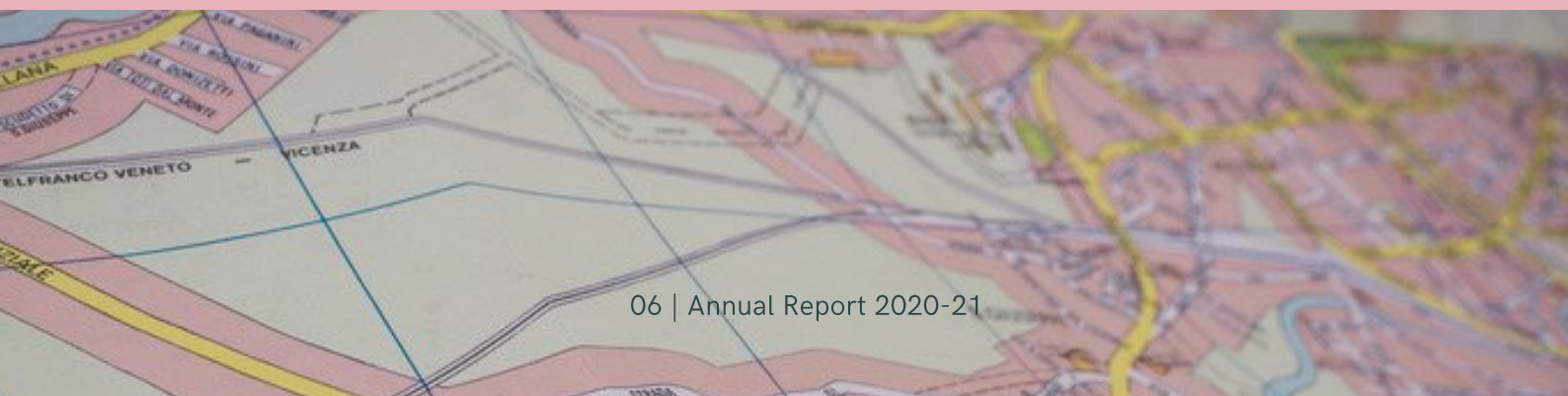
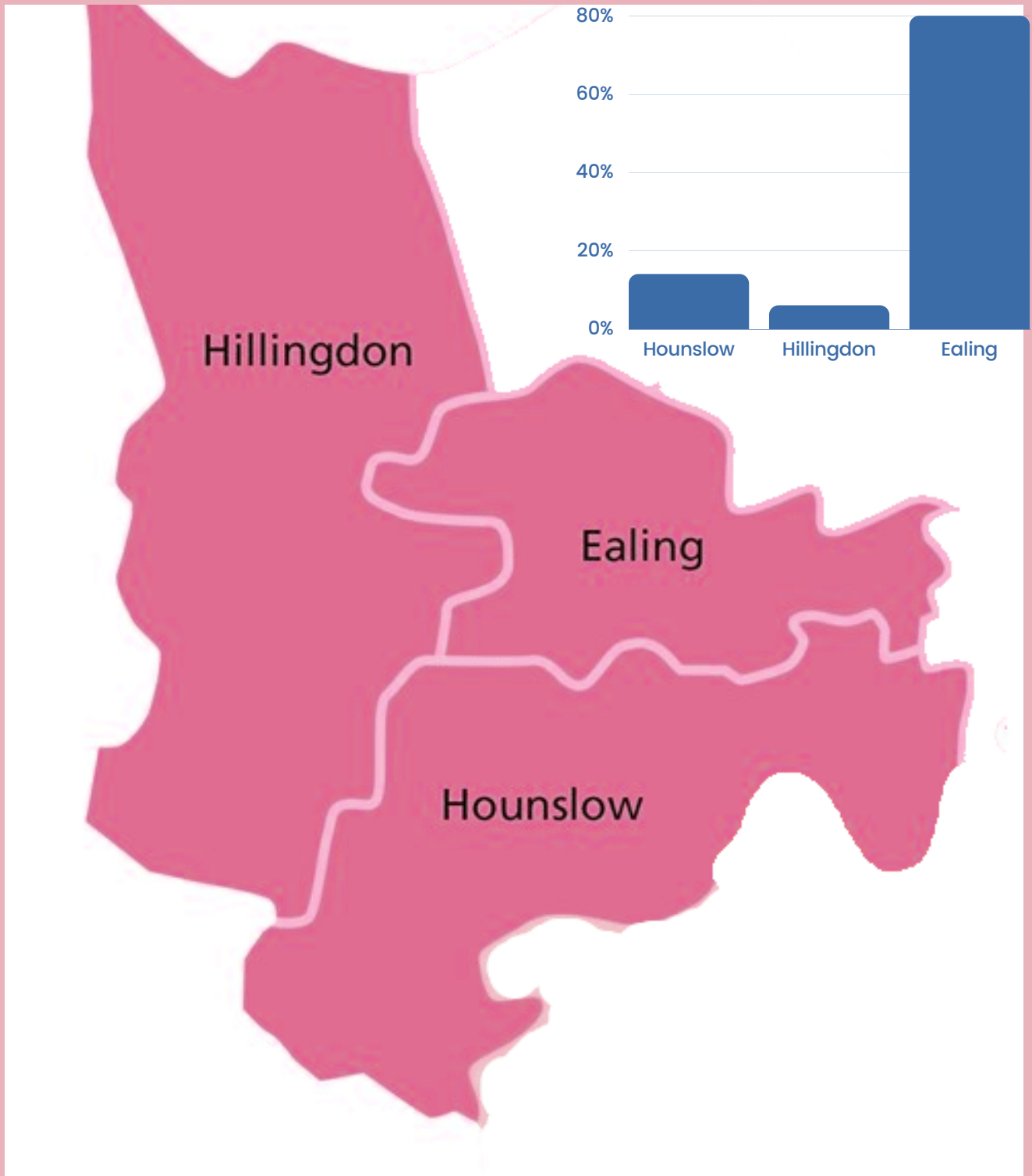
- ➔ Raising aspirations
- ➔ Extending opportunities
- ➔ Tackling poverty
- ➔ Strengthening communities

## 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).

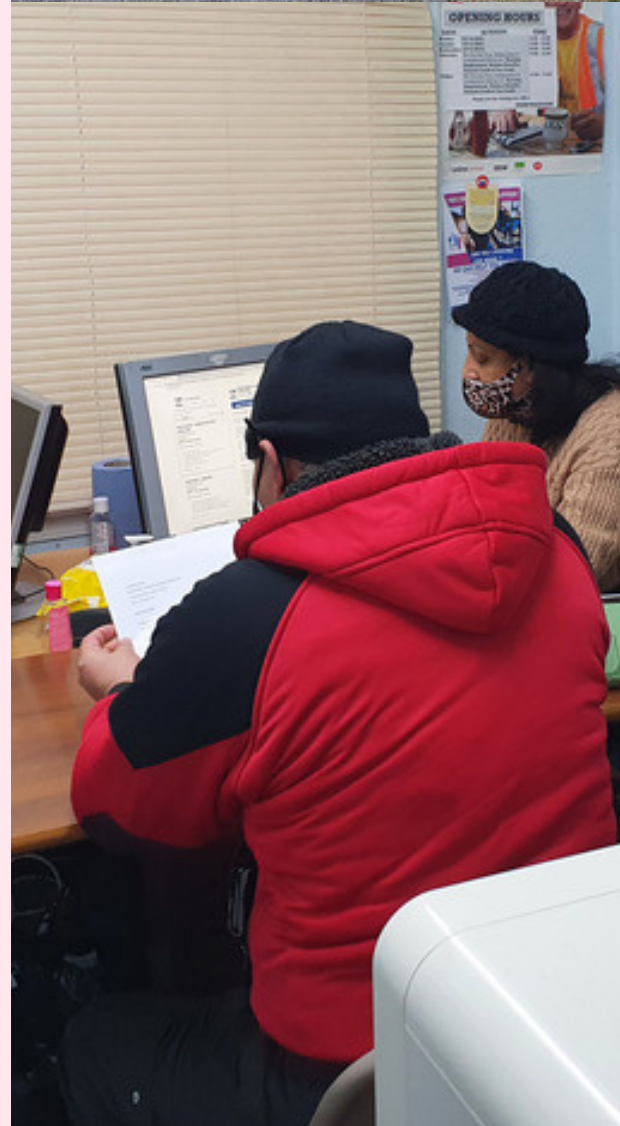
- The project initially sought to support 23 Covid-19 affected residents access food.
- The project ended up supporting 101 beneficiaries access much needed food at the height of the pandemic.

### 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

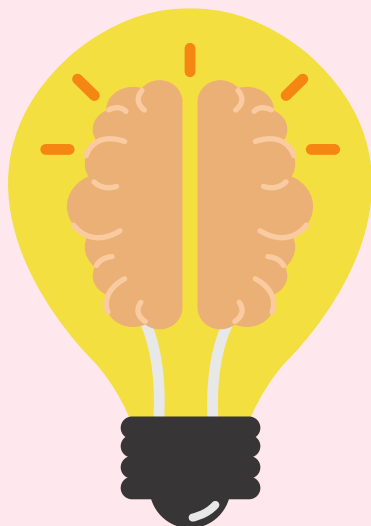




# 2020 - 2021 PROJECTS

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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**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.

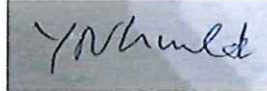
Signed on behalf of the trustees:

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.

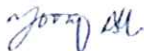
**Independent examiner's statement**

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<br>£ | RESTRICTED FUNDS<br>£ | TOTAL FUNDS<br>£<br>2021 | TOTAL FUNDS<br>£<br>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>            |

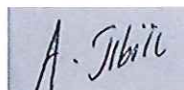


GOLDEN OPPORTUNITY SKILLS & DEVELOPMENT (GOSAD)  
 ANNUAL REPORT AND ACCOUNTS FOR THE YEAR ENDED 31 MARCH 2021  
**BALANCE SHEET**  
**AS AT 31 MARCH 2021**  
 GOLDEN OPPORTUNITY SKILLS & DEVELOPMENT (GOSAD)

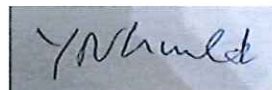
|                                      | Notes | 2021<br>£     | 2020<br>£     |
|--------------------------------------|-------|---------------|---------------|
| <b><u>FIXED ASSETS</u></b>           |       |               |               |
| COMPUTERS & OFFICE FURNITURE AT COST | (3)   | 34,097        | 22,801        |
| LESS ACCUMULATED DEPRECIATION        |       | (22,017)      | (19,744)      |
| <b>NET BOOK VALUE</b>                |       | <b>12,080</b> | <b>3,057</b>  |
| <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>          |       | <b>85,429</b> | <b>53,943</b> |
| <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> |
|---------------------------------|----------------------|

**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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