INDO AMERICAN REFUGEE AND MIGRANT ORGANISATION

England & Wales · Charity number 1080813

Details

Other names	IRMO
Status	Registered
Legal form	Charitable company
Company number	03931483
Registered	2000-05-22
Register	View on the Charity Commission register

Contact

Address	I R M O Unit 8 Warwick House Overton Road London SW9 7JP
Phone	02077339977
Email	info@irmo.org.uk
Website	www.irmo.org.uk

Activities

Objects: TO PROMOTE ANY CHARITABLE PURPOSE FOR THE BENEFIT OF PEOPLE OF INDO-AMERICAN ORIGIN, PRIMARILY BUT NOT EXCLUSIVELY RESIDENT IN GREAT BRITAIN , BY THE ADVANCEMENT OF EDUCATION AND CULTURE, THE PROTECTION OF HEALTH AND THE RELIEF OF POVERTY, SICKNESS AND DISTRESS.

Activities: IRMO exists to enable the development, agency, and participation of all Latin Americans and other Spanish and Portuguese speakers living in the UK, by responding to both immediate needs and structural inequalities.We do this by offering high quality information and advice services, opportunities for development and training, and a platform to seek social and systemic change.

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Classification

- **How:** Provides Services, Provides Advocacy/advice/information
- **What:** General Charitable Purposes, Education/training, The Prevention Or Relief Of Poverty, Arts/culture/heritage/science, Economic/community Development/employment, Human Rights/religious Or Racial Harmony/equality Or Diversity
- **Who:** Children/young People, Elderly/old People, People Of A Particular Ethnic Or Racial Origin, Other Defined Groups

Geography

- **Area of benefit:** GREAT BRITAIN
- Throughout London

Finances

Period end	Income	Expenditure	Assets	Employees
2025-03-31	£1,073,949	£974,652	£649,368	17
2024-03-31	£824,145	£843,154	£550,071	19
2023-03-31	£748,802	£758,050	£569,080	21
2022-03-31	£777,549	£541,837	£578,328	20
2021-03-31	£659,323	£457,276	£342,616	16

Trustees

Name	Role	Appointed
Ana Lucila Granada		2022-06-11
Carolina Cal Angrisani		2023-07-01
Celia Gardiner		2023-07-01
Lucas Olmos Woodward		2024-11-04
Maria Alejandra Hernandez Huerta		2025-11-26
Maria Clara Pirani Della Croce		2025-11-26
Martin Andreas Tiedemann		2022-06-11
Noella Alexandra Bello Castro		2021-05-27

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INDO AMERICAN REFUGEE AND MIGRANT ORGANISATION

England & Wales - Charity number 1080813

Accounts

Company registration number: 03931483
Charity registration number: 1080813

Indoamerican Refugee and Migrant Organisation

known as

IRMO

(A company limited by guarantee)

Annual Report and Financial Statements

for the Year Ended 31 March 2025

Indoamerican Refugee and Migrant Organisation

known as IRMO

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Indoamerican Refugee and Migrant Organisation

known as IRMO

Reference and Administrative Details

Chair	Lucila Granada
Chief Executive Officer	Bruna Boscaini
Secretary	Bruna Boscaini
Treasurer	Lucas Olmos Woodward
Charity Registration Number	1080813
Company Registration Number	03931483
	The charity is incorporated in England & Wales.
Registered Office	Unit 8 Warwick House Overton Road London SW9 7JP
Independent Examiner	Field Sullivan Limited 9 Hare & Billet Road Blackheath SE3 0RB
Bankers	Unity Trust Bank PLC Nine Brindley Place Birmingham B1 2HB

Indoamerican Refugee and Migrant Organisation

known as IRMO

Trustees' Report

The trustees, who are directors for the purposes of company law, present the annual report together with the financial statements of the charitable company for the year ended 31 March 2025.

Trustees and officers

The trustees and officers serving during the year and since the year-end were as follows:

Trustees:	Carolina Cal Celia Gardiner Danielle Guizzo (Resigned 26 February 2025) Erika Huartos-Castañeda (Appointed 4 November 2024) Gabriel Gonzalez (Resigned 4 November 2024) Lucila Granada Lucas Olmos Woodward (Appointed 4 November 2024) Martin Tiedemann Noella Bello Castro
Chair:	Lucila Granada
Chief Executive Officer:	Bruna Boscaini
Secretary:	Bruna Boscaini
Treasurer:	Lucas Olmos Woodward (Appointed 4 November 2024)

Indoamerican Refugee and Migrant Organisation

known as IRMO

Trustees' Report

GOVERNANCE AND MANAGEMENT

IRMO is a UK-registered charity, regulated by the Charity Commission for England and Wales. It is constituted as a company limited by guarantee. The company was established under a Memorandum of Association, which established the objectives and powers of the charitable company and is governed under its Articles of Association. The trustees listed above are the directors of the company and the trustees of the charity.

IRMO is a membership organisation, and its members (predominantly its users) are entitled to vote and stand for election to the Management Committee at the Annual General Meeting (AGM). IRMO's Board of Trustees or Management Committee is made up of six to nine members. Management Committee members are elected to serve on the board for one year at a time and can be re-elected for up to five years consecutively.

IRMO recruits trustees based on the required key skills and experiences identified in the annual skills audit. Candidates are invited to an informal interview. Representatives from IRMO's beneficiaries are invited to participate in the recruitment panel. The panel selects the recommended candidates, who will seek to be formally elected by the members during the AGM. If a position on the Management Committee becomes vacant during the year, trustees can consider nominations for new trustees.

Trustees are provided with a Handbook and Governance Manual, outlining the roles and responsibilities of the board and key policies and procedures. New trustees are provided with an in-depth induction and attend training on governance, charity legislation and other topics relevant to their roles.

While all trustees are involved in general areas of the board (including planning, finance and compliance), role descriptions are designed to provide each member with a specific focus for their work on the board. Every year, the board conducts a review of its performance in relation to best practices set out by the Charity Governance Code of the Charity Commission.

The Committee meets every two months and is responsible for approving the charity's business plan, annual budget and quarterly financial reports. Staff management and operational decisions are taken by the CEO, known as the Director, who is line-managed by the Chair.

Indoamerican Refugee and Migrant Organisation

known as IRMO

Trustees' Report

THE COMMUNITY WE SERVE: LATIN AMERICANS IN THE UK

The Latin American community is one of the fastest growing – yet one of the most invisible – migrant communities in London and the UK. Based on census data, the Latin American population in England and Wales grew by 400% between 2001 and 2021 (McIlwaine, 2024), with many families arriving in the UK through onward migration via Southern Europe. Recent estimates based on the UK Labour Force Survey indicate that the Latin American population is approximately 450,000, with 60% concentrated in London (Turcatti & Vargas Silva, 2022). In recent years, political and social instability in Central and South American regions has led to a significant increase in individuals seeking asylum. The community is largely concentrated in South London, where IRMO is based.

IRMO's principal beneficiary group is made up of Latin American migrants, including people seeking asylum and refugees in the UK who are experiencing poverty, disadvantage and exclusion. This group faces severe challenges in accessing support, information and job stability due to several intersectional factors, including the language barrier, restrictions linked to immigration status and structural inequalities resulting from discrimination based on race, ethnicity, age, gender and disability.

Employment: In spite of the community's high rates of pre-Covid-19 employment (85%), many experience underemployment and disadvantage in the labour market. Report by Queen Mary University (2016) revealed that the majority of Latin Americans in London work in low-paid, precarious jobs, mainly in the cleaning and catering sectors, and experience in-work poverty and isolation linked to low wages, exploitative workloads and fragmented working hours. These conditions leave people vulnerable to exploitation: studies found that 45% endured workplace abuse and that one in five experienced wage theft (De la Silva et al, 2019). With low incomes despite working multiple jobs, many struggle to break out of in-work poverty, and many end up building up debt.

Welfare and Housing: Structural and language barriers hinder access to services, with a large number not claiming the social security they are entitled to. As a result, a large majority of our service users live in poor housing conditions, mainly in the private rental sector (75%) without letting contracts evidencing their tenancy rights (over 50%). Many live in overcrowded conditions and for almost one in three, 'home' is limited to a rented bedroom as there are no communal spaces in the property. In addition, a significant proportion is homeless or living in insecure accommodation (16.8%), one in four has been turned away by landlords who refuse to rent to families and 12.7% have experienced abuse in their housing.

Access to health and education: Research has consistently evidenced low levels of access to rights and essential services. Queen Mary University report (2016) revealed that 1 in 6 Latin Americans in London were not registered with a GP, and 2 in 3 had never accessed dental care. Similarly, our report 'The Right to Healthcare' (2023) found that 38% of those reached by our Access to Health project were not

registered with a GP. Structural barriers keep migrant and asylum-seeking children out of education for excessive time – up to two years in some cases – hindering development, integration and deepening inequality. Over the past decade, IRMO has provided advice and advocacy to support 1,500 Latin American migrant children and young people who were out of education in accessing school or college.

Invisibility: The lack of official data on the Latin American population in London obscures the needs of the community and poses a barrier for organisations aiming to influence policy. As a founding member and current Chair of the Coalition of Latin Americans in the UK (CLAUK), IRMO works to increase the visibility of the Latin American community by campaigning to include the 'Latin American' category in official monitoring forms. As a result of our collective efforts, Latin Americans have been officially recognised as an ethnic group by the London Boroughs of Southwark, Lambeth, Islington and Hackney, at London level by the GLA and at national level by various organisations and institutions (e.g. Arts Council England and Unison). Most recently, it has also been recognised by the boroughs of Newham and Haringey. Recognition has brought important changes for local communities, fostering the inclusion of Latin Americans at all levels, from access to services to political representation.

People seeking asylum and refugees: In recent years, IRMO has provided support to a growing number of people seeking asylum from across Latin America. People seeking asylum in the UK face multiple barriers to accessing legal support and crucial services, including healthcare and education.

Those housed in hotels face a range of challenges, such as reports of pests and damp conditions, overcrowding, lack of cooking facilities and inadequate toilet facilities. A survey of 53 beneficiaries housed in hotels found that 72% were dissatisfied with the quality of the food provided. Some reported hospitalisations due to malnutrition or illness caused by poor-quality food, insufficient provisions for infants and growing children, and failure to accommodate dietary needs. Additionally, 49% felt discriminated against by hotel staff, with multiple reports of verbal abuse, harassment, and mistreatment of children. 91% expressed that the weekly financial allowance of £8.86 is insufficient to cover basic necessities such as toiletries, medicine, or healthier food, and leaves them unable to afford IT devices or transport to medical appointments. These factors, compounded by social isolation, have a direct impact on their physical and mental wellbeing, with 70% reporting regular or poor physical and mental health.

After being granted refugee status, challenges persist. Many are evicted from asylum accommodation at extremely short notice, often without the documentation required to access employment, housing, or benefits, resulting in many becoming homeless.

Overlapping crises: The combined impact of hostile environment policies, Brexit, Covid-19 pandemic, cost of living crisis and rising anti-migrant rhetoric and violence has deepened existing structural inequalities, with devastating effects on the community.

Brexit has particularly affected the Latin American community, leading to a rise in hate crime reports and heightened anxiety. Many are vulnerable to workplace abuse and intensified labour due to labour shortages resulting from the lack of regular migration routes into low-paid jobs post-Brexit. A large proportion continues to face insecure immigration status due to pending, late or rejected EU Settlement Scheme applications, as well as experiencing suspension from employment and exclusion from support due to challenges in proving their status. With the upcoming transition to a fully digital immigration system, where physical documents are replaced by online records, there has been a sharp increase in the need to support individuals in accessing and proving their status.

As an ethnic minoritised group with large numbers facing in-work poverty and poor housing conditions, Latin Americans have been at the sharp end of the Covid-19 and cost-of-living crises. Our 2021 report 'The Impact of Covid-19 on the Lives of Latin American migrants' revealed the intersecting crises of unemployment, abusive employment practices, inadequate housing and increasing food poverty facing the community. The financial strain caused by the cost of living crisis has led to a sharp increase in cases of food insecurity and homelessness. Since 2020, we have seen a sustained rise in demand for our services, particularly in welfare advice, housing and crisis support. On average, we handle three cases per week involving destitution, homelessness, or severe distress. Our Crisis Fund enables us to offer short-term support to cover the cost of food, emergency accommodation and essentials, while we provide advice, casework and advocacy to find more sustainable, long-term solutions.

The sharp rise in anti-migrant rhetoric and violence in recent years have resulted in increased fear, anxiety and social isolation in the community, as many worry about being targeted in public spaces, further eroding social cohesion and trust.

OUR MISSION, VISION AND VALUES

IRMO grew out of one of the first Latin American community organisations in the UK. Originally known as Chile Democrático, IRMO was founded in August 1982 by political refugees from Chile. The organisation was later renamed the Indoamerican Refugee and Migrant Organisation (IRMO) to reflect the diverse and growing Latin American migrant community in the UK. The name also recognised the importance of indigenous people and cultures to the story of Latin America.

Indoamerican Refugee and Migrant Organisation

known as IRMO

Trustees' Report

Our vision is a future where Latin Americans and other Spanish and Portuguese speakers living in the UK have equal rights, live free from poverty and discrimination, and feel empowered to pursue their aspirations.

Our mission is to enable the development, agency and participation of all Latin Americans and other Spanish and Portuguese speakers by responding to both immediate needs and structural inequalities.

We do this by offering high-quality information and advice services, opportunities for development and training, and a platform to seek social and systemic change.

We are a migrant- and community-led organisation. Our staff team is 100% composed of migrants, with over 85% from Latin America. Our team brings lived experience of forced and voluntary migration, insecure status, NRPF, and precarious housing and work conditions.

Our values are:

- **Commitment:** We are driven by a commitment to social justice for the communities we serve. We are accountable, we learn from our experiences and always act with care and responsibility.
- **Transparency:** We communicate in an open, honest and accessible way to best support our community, expand our reach and build cohesion around our mission.
- **Collaboration:** We listen to our community and partners to strengthen our work. We value the knowledge, skills and experience they bring, and work together to create lasting change.
- **Solidarity:** We stand alongside all migrants and those fighting for social justice. We are part of the migrant movement and value the strength in our collective experiences and unity.

OUR ACTIVITIES

Our work is organised across three main operational areas and a cross-cutting area:

a. Information, Advice and Casework

We provide frontline, one-to-one advice and casework in Spanish and Portuguese on key areas of need for the community, including immigration, welfare entitlements, housing, and homelessness prevention. We provide trusted, expert support for people facing these difficulties and help them build skills to navigate the system for themselves. We also provide support to access healthcare services. IRMO is

accredited by the Advice Quality Standard (AQS) and the Immigration Advice Authority (IAA) at level 3. We are members of Advice UK and receive second-tier support from specialist organisations including Southwark Law Centre and the National Homelessness Advice Service (NHAS).

b. Education, Training and Employment

Our comprehensive programme of support in education, training and employment includes a range of activities aimed at improving our beneficiaries' social and cultural integration in the UK. These include 12-week English for Speakers of Other Languages (ESOL) groups for adults at different levels, individualised coaching and job-hunting support, professional mentoring, vocational training and workshops on employability skills. Through these activities, our beneficiaries build skills to start and progress in the UK labour market, as well as increase their civic, cultural, and social participation in the broader community.

c. Children and Young People

Our family and youth projects offer dedicated English classes, homework support and creative workshops for recently arrived children and young people (0-19 years old). Through this work, we support young service users and their families to get a place in nursery, school, college or university, boost their educational attainment and make friends while learning, creating and discovering their talents. Parents are supported to meet their family needs and access other services through targeted advice, advocacy, referrals and learning workshops. We support families to access healthcare, special education needs and disability (SEND) support, emergency assistance and specialised legal support. Our services for children and young people have achieved the London Youth Quality Mark (LYQM).

d. Advocacy, Research and Campaigning

We address structural inequalities through campaigning, community organising, inter-sectoral collaboration and advocacy work at local and national levels. Each IRMO programme area has identified a priority for advocacy, research and campaigning work to ensure that migrants, including asylum seekers and refugees, have fair and equal access to services in the UK and can fully exercise their rights and entitlements. Through the Coalition of Latin Americans in the UK (CLAUK), we work with other Latin American-led organisations and groups to advocate for greater access to rights, increased civic engagement, improved living conditions that ensure dignity, as well as for the official recognition of Latin Americans as an ethnic group in the UK.

Partnerships, Forums and Networks

We understand that lasting change is only achieved through collaboration, and we have a strong history of working in partnership. These partnerships help us tackle complex issues, share resources, exchange best practices and address common challenges together. Our current partnerships include:

The Coalition of Latin Americans in the UK (CLAUK)
We chair CLAUK, a coalition of Latin American-led voluntary sector organisations working since 2012 to advance racial justice for Latin American communities in the UK by strengthening the capacity of Latin American-led organisations and groups, and driving meaningful policy change in key areas.

Place for All (PFA)
A Lambeth-based partnership with The Baytree Centre and High Trees, working towards a more equal and inclusive Lambeth.

Advice for All
Originating from our Place for All partnership, Advice for All builds on our shared commitment to accessible, community-rooted advice. It brings together a wider group of partners to deliver and strengthen local advice provision, including The Baytree Centre, High Trees, The Latin American Women's Rights Service (LAWRS) and Southwark Law Centre. Together, we are creating a stronger, more connected advice ecosystem across London.

> Advice in Community Settings: We lead a partnership with The Baytree Centre and High Trees to provide high-quality, free and independent advice in community settings across South London to those experiencing, or at risk of, financial hardship. The service is offered at our community centres and nine outreach locations, including food banks, faith settings and schools.
>
> Advice Workforce Development Programme: We lead the Advice for All Workforce Development Programme, a partnership aiming to build a more skilled, resilient and diverse advice workforce. We do this by training advisers from underrepresented communities and strengthening the capacity of community-based organisations to address the labour shortage within the advice sector. Together with our partners – The Baytree Centre, High Trees, The Latin American Women's Rights (LAWRS) and Southwark Law Centre – we are working to expand access to trusted, community-rooted advice for our communities.

Building Young Brixton (BYB)
A Lambeth-based partnership including ten organisations that work together to inspire and empower young people in Brixton. Each year, BYB engages with over 1,000 children and young people, establishing a blueprint for community partnerships in Lambeth. Each organisation contributes its unique approach to youth work, collectively enhancing opportunities for young people to thrive across the borough.

Lambeth Peer Action Collective (LPAC)
A collective of young people and youth organisations working to create a future free from violence in Lambeth.

Lambeth Community Research Network (LCRN)
A collaboration that seeks to build the capacity of local people and community organisations to lead research on topics that matter to them. Through the network, we champion action-focused research that leads directly to positive change for local communities.

Lambeth, Southwark and Lewisham Sexual Health Alliance
A partnership between local authorities, NHS providers and community organisations to tackle shared challenges and deliver more equitable, accessible and community-rooted sexual health services.

AMPLA (Asociación de Madres y Padres Latinoamericanos)
A self-organised group of Latin American parents, founded by IRMO beneficiaries, to provide peer support to overcome common challenges.

Familias Neurodiversas
A parent-led network of over 100 families providing peer support for parents of neurodiverse children.

IRMO is also a member of:

- Migration Sector Advisory Panel (MSAP)
- London Asylum Civil Society Forum
- Southwark Latin American Network
- Better Temporary Accommodation Alliance
- Refugee and Migrant Children's Consortium (RMCC)
- London Initial and Contingency Accommodation Civil Society Forum
- Together with Refugees Coalition
- Forum for Equalities and Human Rights in Southwark (FEHRS)
- Network for Justice
- Migrants Organise
- Civil Society EUSS Alliance
- Pan-London Migrant Frontline Network
- The National Homelessness Advice Service (NHAS)
- Advice UK
- Lambeth Advice Network

- Ethnically Diverse Advice Providers Network
- Better Work Network
- London Youth
- 4in10 London's Child Poverty Network

OUR KEY ACHIEVEMENTS AND IMPACT

During the 2024-25 period, 3,781 people benefitted from IRMO's services and activities. This includes 318 families receiving specialist advice and casework on immigration, welfare rights, housing and homelessness prevention; 1,350 people accessing information and practical support through our community support service; 270 people receiving information and support to access healthcare; 145 learners attending our English courses and conversation classes; 16 people receiving employment support and training; 201 children and young people participating in mentoring and educational activities; and 67 people upskilled through volunteering.

We continue to **strengthen our advocacy, research, and campaigning efforts** in response to the compounding challenges posed by Brexit, Covid-19, the cost of living crisis, and rising rhetoric and violence against refugees, migrants, and ethnic minoritised communities in the UK, both independently and through collective action. We are proud to continue chairing the Coalition of Latin Americans in the UK (CLAUK), which leads the racial justice strategy for Latin American communities across the country. We launched our *Legal Brief on the Right to Education for Migrant Children* at an event attended by policymakers, schools, funders, researchers and colleagues from the migrant, human rights and education sectors. The report examines UK and international legal provisions protecting education rights, identifies common barriers to accessing education and explores potential legal challenges to address these issues.

We have **evolved our approach to community involvement**, in alignment with IRMO's roots. We finalised and implemented our new Community Involvement Strategy, which sets out how members shape services, take action and leadership, and participate in strategic decision-making. A Community Panel, composed of ten beneficiaries with diverse experiences, meets monthly to identify needs, assess projects and make recommendations. Our Youth Steering Group continues to ensure that young people's perspectives shape our work.

We are progressing on our aim to **embed human rights-based approaches across all our activities.** Supported by the British Institute of Human Rights (BIHR) and Just Fair, this initiative is deepening our community and our organisation's understanding of the rights safeguarded by human rights legislation, enhancing our capacity to hold authorities accountable for their legal responsibilities, and equipping us

with stronger tools to advance our mission. As part of this work we have co-designed a Human Rights Guide, to help community-led organisations understand how human rights operate in the UK and support community members in exercising these rights in their daily lives. We have joined the Forum for Equalities and Human Rights in Southwark (FEHRS), meeting quarterly to discuss equalities and human rights related issues, engage with council consultations and access relevant briefings.

We continued to **develop and strengthen strategic partnerships**, expanding our capacity and impact while streamlining individual processes through a truly collaborative approach. Through the *Advice in Community Settings* partnership, we have provided vital advice services across four community centres and multiple outreach locations in South London, including food banks, faith settings, and schools. As part of the *Advice Workforce Development Programme* – which aims to expand access to trusted, community-rooted advice by building a more skilled, resilient, and diverse advice workforce – we successfully completed our first cohort of trainees and a comprehensive training programme for staff and volunteers. Through the *Lambeth, Southwark and Lewisham Sexual Health Alliance* we provide targeted outreach, HIV testing and education across borough boundaries.

We continued to **address gaps in support by reaching out to more disadvantaged and underrepresented groups, proactively responding to the overlapping crises** affecting our community. We have sustained our crisis support services, tackling food poverty and digital exclusion. We have continued to offer targeted support to people seeking asylum, including holding support sessions at asylum accommodations. We have continued to assist EU-Latin Americans facing insecure immigration status due to late, pending, or rejected EU Settlement Scheme (EUSS) applications, as well as those excluded from employment or essential services because they are unable to access or prove their status. We have supported hundreds of vulnerable Latin Americans in the transition to the e-Visa system. We are ready to launch a new project to support the financial wellbeing of older Latin Americans.

We continued to **enhance the quality of services** across all areas as our capacity has grown, delivering more consistent and engaging support to adults, children and young people. While maintaining compliance with the Advice Quality Standard (AQS), Immigration Advice Authority (IAA), and London Youth Quality Mark accreditations, we are now preparing to achieve the Investing in Volunteers Quality Mark.

We have **strengthened care, wellbeing and anti-oppression practices** across the organisation. Recognising that vicarious trauma affects everyone, we extended our clinical supervision to the entire team (not only frontline roles) as part of our trauma-informed approach. Reflective supervision – our care and reflection space – provides structured support for all staff, combining wellbeing and resilience with opportunities for organisational learning. Staff and their families can also access free counselling through our Employee Assistance Programme.

We launched our long-awaited **organisational rebrand and new multilingual website**. This platform enables us to better promote our work and services across the community, making it easier for individuals to access vital information and resources. It also aligns our branding and messaging with our audience and mission, creating a consistent and cohesive identity as we engage with a wider public.

Information and Advice

"Excellent workshop, thank you very much for giving us so much information to help us prepare for the future in the UK."
Attendee, Immigration Workshop

Our work in a snapshot:

- 318 people received specialist immigration, welfare and housing advice and casework through our team
- 1,350 individuals accessed community support services, including 379 food vouchers issued and 66 people accessing our crisis funds for emergency accommodation or essential items such as food and clothing
- 270 people benefited from our Access to Health work, ensuring access to vital healthcare services
- 1,058 IT devices and SIM cards were donated across the organisation to reduce digital exclusion

Throughout 2024–25, IRMO's Advice provision continued to offer high-quality, tailored and culturally sensitive advice to Latin Americans and other Spanish and Portuguese-speaking migrant communities across London. Our team delivered specialist casework on immigration, welfare and housing, alongside community support and health access initiatives that respond to the growing inequalities faced by our community. We embedded a human rights-based and trauma-informed approach across all areas of our work, ensuring each individual was supported with dignity and respect. This is grounded on the fact that our team are experts by experience, deeply understanding the realities faced by our community.

<u>Specialist Advice in Immigration, Welfare and Housing</u>

This year was marked by persistent pressures from the cost of living crisis, complex immigration policy changes and the impact of housing insecurity on low-income families. In response, our advisers provided information, advice and in-depth casework, helping people to exercise their rights and secure stable housing. In immigration, we supported individuals with a wide range of cases – from fee waivers and family reunions to Human Rights and EU Settlement Scheme applications. Cases such as Natalia's,

featured in this report, show how our holistic approach, combining legal advice, safeguarding and health offers, delivers life-changing outcomes for families facing multiple complex vulnerabilities.

Our Welfare and Housing advice team supported people experiencing benefit suspensions, debt, rent arrears and the risk of homelessness – a growing need within our community. Our team worked with 209 individuals who faced overlapping socioeconomic challenges and required comprehensive advice, often involving multiple applications simultaneously.

Community Support and Access to Health

The Community Support team reached those experiencing destitution, isolation and intersecting vulnerabilities, referring numerous community members to food banks, shelters, violence against women and girls (VAWG) services, and donation centres, reflecting our strong partnerships across London. We supported individuals to navigate the changes to the e-Visa system, sharing information with more than 19,000 people and directly supporting 800 vulnerable Latin Americans in creating and updating their UKVI accounts. In parallel, through Access to Health, we ensured individuals overcame barriers to access healthcare and engaged confidently with NHS services. This year, we launched two new health projects: Chagas Point-of-Care Testing, through which 118 individuals were tested for Chagas disease at IRMO and other community spaces, and Sexual and Reproductive Health advice, delivered in partnership with NHS and health organisations as part of the Lambeth, Southwark and Lewisham Sexual Health Alliance. We held 20 Health and Wellbeing Days at IRMO, offering blood pressure, liver, Hepatitis C, and HIV checks to a total of 341 attendees across all events.

Access to Right Workshops

We also delivered eight information sessions and workshops on welfare, immigration and housing rights – a key space for learning and connection where 93% of participants said the information was relevant to their personal situation and 89% reported increased confidence to manage it afterwards. Beyond sharing relevant information, our workshops provided both practical guidance and a sense of community, empowering participants to understand their entitlements and navigate complex systems.

Advice Workforce Development Programme

This year, we also successfully completed the first cohort of trainees under our Advice Workforce Development Programme across our Advice for All partnership, supporting new advisers to gain skills, experience, and qualifications to enter the advice sector. As a result, eight people gained IAG qualifications, six completed IAA Level 1 training, and twenty-three staff members enhanced their advising skills within a trauma-informed and rights-based framework. Lastly, our Advice team also joined

the London Legal Walk, standing alongside the wider advice sector to advocate for access to justice and celebrate the essential role of community-based legal support.

Together, these achievements demonstrate IRMO's continued commitment to holistic, person-centred advice that protects rights, promotes wellbeing, and creates pathways to long-term stability for Latin Americans across the UK.

Education, Training and Employment

"During my time as a volunteer at IRMO, I have experienced significant professional growth. [...] Volunteering at IRMO has played a key role in shaping my character, and I am constantly learning and growing. Each session with service users presents a new experience, a unique story to uncover and support."
Victor, 18, from Paraguay

Our work in a snapshot:

- 145 learners improved English skills by participating in our English classes
- 67 volunteers developed skills and contributed a total of 4,832 hours
- 16 young people developed employment skills through 150 hours of individual mentoring

Our Education, Training and Employment programme supports Latin American migrants, refugees and asylum-seeking individuals to develop English language skills, navigate local systems and services, enhance their employability, and actively participate in the civic, cultural, and social life of the wider community.

ESOL Provision

We continue to support Spanish and Portuguese-speaking migrants by delivering English classes to learners with little or no English skills. This allows service users to gain the confidence to communicate in daily life and take meaningful steps towards their goals. 145 learners have completed the courses.

A key development during this period has been strengthening our partnership with Lambeth Adult Learning. This collaboration has allowed us to continue delivering high-quality English classes tailored to the needs of the Latin American community, whilst expanding our reach and ensuring our provision aligns with official UK standards.

Beyond the classroom, we organised six community coffee mornings, which provided safe and welcoming spaces for social connection and peer support. Our programme has had a significant impact

on learners' lives, with 69% progressing into further education and 32% moving into paid employment. In addition, several learners have gone on to take up voluntary work, demonstrating how their language skills opened up opportunities to participate within the wider community.

Employment Support

Aligning with the wider IRMO communication strategy, the Employment, Training and Education (ETE) programme introduced a new platform for sharing employment, training and education opportunities with the community. We also streamlined our employment support by providing a one-to-one drop-in advice service to support users with preparing and applying for employment opportunities. Together, these resources create a structured system of support for our beneficiaries. In addition, we organised several workshops and community coffee mornings focused on labour exploitation, increased employability skills, CV writing, self-employment and financial literacy.

Young Latin Americans with recent migration experience face additional challenges in accessing meaningful career opportunities. The Build Your Future (BYF) project supports young people between 16 and 24 years old who are out of education, employment and training to develop social and employability skills. It provides tailored, one-to-one mentoring and workshops to empower participants to confidently navigate the job market and achieve their professional goals. In the first year of the project, we achieved many soft outcomes, including increased confidence in interview skills, clearer career goals and enhanced self-efficacy. In addition, 40% of participants entered further education, and 25% successfully moved into employment.

The impact of the project has gone beyond these measurable outcomes, as it has also helped participants to combat isolation, frustration and low self-esteem, while addressing challenges such as discrimination and other social barriers.

Volunteer Scheme

IRMO's Volunteer Scheme continues to provide opportunities for Latin Americans and other participants to develop their skills whilst gaining valuable work experience for future employment. Over the past year, 55% of our volunteers identified as Latin American, with the remaining 45% coming from diverse communities. This reflects the relevance of the scheme for recent migrants, as well as those who are more established in the UK, who may not have access to volunteering at other organisations due to language or cultural barriers.

In 2024-25, two young service users joined IRMO's team of volunteers. This experience strengthened their life skills, social development, and guided them in their exploration of potential career paths and

aspirations. Additionally, two volunteers gained employment as members of staff at IRMO, becoming pillars of our community support services.

IRMO is working towards obtaining the Investing in Volunteers (IiV) UK quality standard for good practice in volunteer management. We aim to assess the quality of our volunteer practice by reviewing, developing and strengthening our volunteer processes and procedures. As part of the process, IRMO's self-assessment received positive initial feedback, demonstrating that *"a lot of good practice is already in place and [there is] a clear commitment to volunteer support, development and inclusion"*. We aim to achieve the quality standard by the end of 2025. This process reflects IRMO's ongoing commitment to its volunteers and reinforces the Volunteer Scheme as a key focus of the organisation's work.

Children and Young People

"Before I joined IRMO, I spent almost a year out of school and felt like I was falling behind. I didn't know who to ask for help because nobody helped me with the language and my parents didn't know how the system worked. The education support I received at IRMO helped me get a place at college and now I'm studying something I really enjoy. IRMO's LAYF workshops also gave me the confidence to speak up, meet new people, and see that I'm not alone. I feel hopeful again."
Samuel, 18, from Ecuador

Our work in a snapshot:

- 201 children and young people attended weekly educational activities, group workshops and one-to-one mentoring sessions.
- 116 children and young people who were out of education were supported to access school or college.
- 328 attendances by children, young people and their parents were recorded across 12 cultural events and trips to London landmarks
- 129 children and young people experienced an improved sense of wellbeing.
- 155 children and young people felt less isolated as a result of having made friends and developed a support network.

IRMO's Children and Young People (CYP) Programme supports newly arrived Latin American, Spanish- and Portuguese-speaking young people to overcome barriers and thrive in the UK. Many of the children and teenagers we work with have experienced disrupted education, language barriers, and emotional trauma linked to displacement, migration, and family separation. These challenges are often made worse by systemic exclusion – from rigid school admissions processes to limited well-being support and inaccessible public services.

At IRMO, we respond to these challenges through a holistic programme that combines education, creative expression, wellbeing support, and youth empowerment. Our work is rooted in the lived experience of our wider migrant community, and we collaborate across IRMO's services to offer whole-family support. This ensures that children and young people's needs are met in the context of their family, immigration status, and housing situation – not in isolation.

Latin American Youth Forum (LAYF)

The Latin American Youth Forum (LAYF) is the heart of our youth empowerment work. It is a weekly space where young people aged 13–19 can build community, develop leadership skills, and explore their identities. For many, LAYF is the first environment in the UK where they feel heard, valued, and connected to others with similar experiences.

Young people co-designed the termly workshop schedule, ensuring that the content responded directly to their interests and needs. Sessions ranged from mental health and emotional regulation, to spoken word poetry, photography, and public speaking. We also ran peer-led discussions on issues like gender equality, healthy relationships, and challenging stereotypes – themes chosen and shaped by participants themselves.

Beyond the workshops, LAYF offers cultural trips, celebration events, and leadership development opportunities. Participants joined borough-wide initiatives such as the Lambeth Peer Action Collective (LPAC) where they conducted youth-led research on youth violence, and spoke at community events to do consultations where youth voice is a priority. As part of Building Young Brixton (BYB) – a consortium of community and youth organisations, young people took paid positions as Young Leaders, where they orchestrated large community youth events. Through this diverse and evolving offer, young people develop communication skills, confidence, critical thinking and, most importantly, a sense of belonging and hope for their future in the UK.

English Classes and Educational Support

For many children and young people in our community, education is not easily accessible. Language barriers, unclear documentation requirements, or extended time spent in temporary accommodation mean that school or college can feel out of reach, missing months or even years out of education.

Our weekly English for Speakers of Other Languages (ESOL) classes and holistic support are designed to address these gaps. Delivered in small, welcoming groups, our classes offer practical, trauma-informed learning for children and young people with limited or no English. These sessions go beyond language

acquisition as they help young people regain confidence, navigate their new environment, and prepare to re-enter education.

Alongside classroom learning, we have delivered a wide range of educational enrichment activities this year, such as workshops on CV writing and college readiness as well as group or individual academic mentoring. These help young people re-engage with education whilst getting tailored support in a language they understand.

Our team also provides one-to-one education support, guiding families through school admissions, college applications, and Special Education Needs and Disabilities (SEND) and English as an Additional Language (EAL) assessments and tribunals. By walking alongside families through these systems, we ensure that children and young people get the support they are entitled to and can move forward with their learning.

Family Advocacy and Holistic Support

We know that young people's success is closely linked to the wellbeing and stability of their families. Many of the families we work with face challenges, including insecure immigration status, overcrowded housing, digital exclusion, and a lack of financial support, which all impact children's development and access to education.

IRMO's family advocacy work offers practical support to reduce these barriers. This includes help applying for school places, providing family food vouchers, free tickets to cultural sites as well as accessing laptops and referrals to other relevant services. We advocate with schools, children's services, and local authorities to make sure that Latin American families, who are often invisible in the system, are properly supported and understood.

This year, we expanded our outreach targeting families living in asylum hotels, temporary accommodation, and low-income households. Through community events, food bank outreach, and drop-in sessions, we built relationships of trust and ensured that families could access help early, rather than waiting until crisis point.

Our support is deeply integrated with IRMO's wider services, ensuring families can access advice on immigration, housing, and welfare alongside CYP activities. This joined-up, community-based model is what allows us to meet the real, lived needs of migrant families.

Indoamerican Refugee and Migrant Organisation

known as IRMO

Trustees' Report

IRMO's Children and Young People Programme continues to grow in response to the evolving realities of newly arrived young people. By listening to their voices, working with their families, and co-creating spaces that feel safe and affirming, we help build futures rooted in inclusion and possibility.

Advocacy, Research and Campaigning Work

We address structural inequalities through campaigning, community organising, inter-sectoral collaboration and advocacy work at local and national levels. Through research, we inform decision makers and promote more effective responses. Each IRMO programme area has identified a priority for advocacy, research and campaigning work to ensure that migrants, including refugees and people seeking asylum, can fully exercise their rights.

Access to Education

Drawing on a decade of frontline experience supporting migrant and asylum-seeking children who are out of school, we have developed an advocacy strategy to break down the structural barriers that keep these children from accessing education. We collaborate with schools, local authorities, and decision-makers to influence policy and shift attitudes around school admissions.

A key milestone this year was the publication of our *Legal Briefing on the Education Rights of Migrant Children*, authored by human rights lawyer Jen Ang. The report was launched at an event with over 50 participants, including civil society organisations, consulates, legal organisations and councillors, and is publicly available on our website in Spanish, Portuguese and English.

Using this legal clarity, we conducted research on in-year school admissions forms across London and found that nine local authorities were asking immigration-related questions in their forms, despite Department for Education guidance and the School Admissions Code instructing against this. This led to the launch of our Access to Education campaign, which has already secured commitments from two local authorities to remove these questions entirely and from another to make them optional with safeguards on data use. We remain in active discussions with the remaining councils and are preparing a legal opinion from King's Counsel to strengthen the case for wider reform.

Alongside this campaign, we consolidated our influence by joining the Refugee and Migrant Children's Consortium, contributing to the Access to Education Forum led by Southwark Law Centre, and presenting evidence at Lambeth Council and the Education Policy Institute. Beyond education, we raised the issue of migrant child poverty directly with London's Deputy Mayor for Communities and Social Justice, highlighting the impact of housing instability, school exclusions and lack of English as an Additional Language (EAL) support on Latin American and migrant children.

To improve access to services and strengthen connections between migrant communities and public services, we co-delivered bilingual workshops with partners such as Lambeth Special Educational Needs and Disabilities Advice and Support Services (SENDIASS) and the Lambeth Autism Advisory Service, produced practical toolkits for parents and young people on school admissions, SEND rights, safeguarding, digital safety and advocacy, and piloted the support of a community interpreter volunteer to ensure parents could participate fully in meetings with schools and services. In partnership with IPSEA, the leading charity specialising in SEND law in England, we ran a focus group with Latin American parents of children with special educational needs and disabilities. The session provided valuable insights into the specific challenges faced by migrant families, enabling IPSEA to tailor its services more effectively to their needs and to share the findings across its wider networks.

Through direct advocacy, we supported 14 families with complex cases, including contentious Education, Health and Care plan (EHCP) reviews, securing school placements, challenging bullying and mitigating the impact of housing and asylum dispersal on children's education.

At the same time, we deepened our work on community organising and civic participation. With parents-led groups AMPLA and Familias Neurodiversas, we delivered bespoke organising training, building leadership, governance and digital skills. We also launched a Youth Organising Bootcamp, reaching over 35 young people, with 10 emerging as core leaders who are now leading a campaign to tackle discrimination, strengthen English as an Additional Language (EAL) provision and amplify Latin American youth voices in schools and policy spaces.

Through legal clarity, strategic policy influence, direct advocacy and grassroots organising, we are helping to secure concrete changes in admissions practices, raise awareness of Latin American families' experiences, and build the collective power of parents and young people to claim their right to education.

Coalition of Latin Americans in the UK (CLAUK)

We are proud to continue chairing and hosting the Coalition of Latin Americans in the UK (CLAUK), which leads the racial justice strategy for Latin American communities across the country. CLAUK's mission is guided by two key objectives: advocating for meaningful change in critical and strategic areas, and building the capacity of organisations and groups that support Latin American communities in the UK.

After 12 years of sustained collective advocacy for the official recognition and inclusion of the category 'Latin American' in ethnic monitoring – in response to the longstanding invisibility and erasure experienced by the community – a significant milestone has been achieved. In 2025, Haringey Council

passed a motion officially recognising Latin Americans as a distinct ethnic group. This decision builds on previous successes in five London boroughs (Southwark, Lambeth, Islington, Newham, and Hackney) and the Greater London Authority, further strengthening the representation of Latin Americans in the data that shapes local policy and service provision.

Building on CLAUK's Democracy and Participation campaign, which aims to enhance political literacy and support Latin Americans in exercising their democratic rights, this year CLAUK joined the project Advancing the UK's Capacity to Support Migrant Participation in Civic, Political and Public Life in collaboration with Aston University. As part of this initiative, CLAUK co-hosted a national conference in Birmingham focused on strengthening migrant participation in civic, political, and public life. The event provided a valuable opportunity to connect with Black and Global Majority groups and leaders from the Midlands and beyond, exploring how research, practice, and policy can work together to promote greater inclusion of migrant communities in decision-making processes across the UK.

In recent years, we have mapped and connected with emerging organisations and groups working with underrepresented sections of the Latin American community across the UK. These include groups led by and supporting Latin American refugees and asylum seekers, youth initiatives, individuals with disabilities, Indigenous communities from Abya Yala, and Afro-Latin Americans. As we prepare to onboard new members, CLAUK continues to uplift smaller groups and foster community-led initiatives, strengthening an infrastructure that reflects our diverse identity and supports the growth of Latin Americans and other Black and Global Majority communities across the UK.

Research and Reports

Through research and publications, we aim to highlight key issues affecting migrant communities and advocate for more effective and inclusive responses from decision-makers. We actively promote the participation of people with lived experience in consultations and research, amplifying their voices and strengthening representation in networks and forums.

As part of the Lambeth Community Research Network, we facilitated an ethics workshop that brought together 20 community members to explore what ethical research with communities should look like. Together, we discussed values, expectations, and boundaries, using participants' feedback to co-develop an ethics protocol grounded in what matters most to people with lived experience.

We collaborated with 4in10 on research examining homelessness among single parents and migrant families, ensuring community voices were central to the study through the active participation of lived experience experts.

We contributed to research by Praxis and the Institute for Public Policy Research (IPPR), published in the report *Every Child is Equal: Bridging the Childcare Gap for Families with No Recourse to Public Funds*. We supported the engagement of parents from our community, ensuring their experiences were represented in the study. The report highlights the harmful impact of exclusion from childcare support on migrant families, strengthening the evidence base on the barriers they face and informing ongoing calls for policy change.

As part of the Lambeth Peer Action Collective (LPAC) – a youth-led peer research and social action project exploring the root causes of youth violence in Lambeth – LPAC launched its second report, Build on Trust: The Role of Youth Spaces and Trusted Adults in Reducing Young People's Exposure to Violence. The report highlights the importance of safe spaces and supportive relationships in preventing violence and promoting youth wellbeing.

Stories of IRMO
All names have been changed to protect individual identities.

Isabel, 23, Bolivia

Isabel was 23 years old when she enrolled in IRMO's Build Your Future programme and had recently arrived in the UK from Bolivia. Despite holding a degree in Early Years Education and Human Resources experience, she faced significant barriers due to her English language skills. This challenge affected her confidence and sense of identity in her new environment, though her motivation and attitude remained strong.

Through the programme, Isabel received tailored support to strengthen her employment profile and adapt to life in the UK. Together, we explored ESOL options, applied to a local college, and prepared for her assessment and enrolment. With guidance, she built skills in email writing and English conventions, and she successfully enrolled in ESOL classes at the college. This milestone boosted her self-confidence, self-efficacy, and motivation.

Inspired to continue developing, Isabel later applied for a volunteering role at IRMO. She volunteered for over six months, first as the Programme Assistant of our Education, Training and Employment area, and later with the Welcome area. This not only gave her valuable UK work experience but also allowed her to maintain ties with her Latin American culture and identity.

In her words: *"When I first got to IRMO I was unmotivated, sad and I felt I didn't know anything. [...] At IRMO I had an incredible advising experience, which helped me set goals and work towards them. [...]*

Thank you for helping me find and discover who I am, thank you for being a light that showed me the way. Now I can only see a path full of opportunities".

Natalia, 47, Bolivia

Natalia came to IRMO at the beginning of 2025 seeking urgent immigration advice for herself, her husband, and their two UK-born children, aged nine and seven. Her visa was due to expire, and no applications had yet been made. The family were in severe financial hardship, with rent, council tax, and utility arrears. Although they had previously received housing support from Lambeth Council under Section 17 of the Children Act 1989 – a legal duty of local authorities to provide accommodation or financial help to families with children in need – this support had ended.

The family had spent a large amount on private advice, yet several applications were still incomplete, leaving them at serious risk of losing their immigration status and access to basic rights such as work and housing. At the same time, they were coping with significant health and wellbeing challenges, including anxiety within the family and their daughter's disability.

Given the complexity and urgency of the situation, IRMO opened two cases at Level 2 under the Immigration Advice Authority (IAA), with external supervision, and taking a human rights-based approach throughout. Over several months, our immigration team held 11 appointments and delivered more than 25 hours of casework, preparing and submitting the necessary applications. This dedicated and detailed work resulted in three successful outcomes:

- Natalia's fee waiver – exempting her from visa fees due to financial hardship;
- Natalia's Further Leave to Remain (FLR) – granting her permission to stay in the UK for more years with the right to work and rent;
- Her daughter's settlement – providing permanent permission to live in the UK, offering long-term security and a route to citizenship.

In parallel, Natalia continued to engage with IRMO's wider services. Through our Access to Health and Community Support teams, she received sexual health advice and contraception guidance, and was tested for Chagas, a tropical disease prevalent in Latin America. After a positive result, she was referred to the Hospital for Tropical Diseases, where she is now under specialist care.

Natalia's story reflects the interconnected nature of immigration, health, and welfare challenges faced by many in our community. By combining specialist immigration casework, safeguarding oversight, and targeted health interventions, IRMO ensured the family could remain safe, secure, and on a clear path towards long-term stability in the UK.

Camila, 16, Colombia

When Camila arrived in the UK from Colombia at age 16, she was quiet, withdrawn, and deeply uncertain about her future. Having left behind her extended family, friends, Camila came to London with just her mother, who was working long hours in low-paid, insecure jobs to support them both. Alone in a new country, without speaking English, Camila struggled to adjust to her new environment. She had no friends and the pressure of adapting to a new country left her feeling overwhelmed. Like many young Latin Americans, she faced the dual challenges of cultural isolation and limited access to mainstream services that did not recognise or address her specific needs.

Camila began attending weekly LAYF (Latin American Youth Forum) sessions soon after arriving in the UK. Initially, she was very socially withdrawn but with consistent encouragement and support from the youth worker and mentors, she gradually built her confidence and improved her English as she also started attending the LAYF ESOL lessons. Her increased involvement enabled her to make positive friendships at LAYF, which encouraged her to further her participation. She subsequently took part in employability workshops, created her first CV in mentoring sessions and practised interview skills. This support led to her securing her first part-time job – a huge step that gave her both financial independence and a renewed sense of purpose.

Camila's mother was also supported by our Family Support Worker to secure a school placement for Camila, which meant she could get back into education quicker than she would have without that tailored support. As her confidence grew, Camila joined the Lambeth Peer Action Collective (LPAC) in partnership with High Trees, where she now works as a youth peer researcher. In this role, she engages with other young people to explore community issues like safety and mental health, helping to amplify youth voices and shape local change.

Today, Camila is more confident, engaged, and hopeful about her future. She is exploring further education options and considering a career in youth or community work. Her journey reflects the power of targeted, culturally specific support in helping Latin American young people not just survive, but thrive and actively participate in UK society.

PLANS FOR 2025-26

Our key objectives for 2025-26 and beyond are to further advance the following goals outlined in our Business Plan:

- **Mitigating the ongoing impacts of the hostile environment policies and Brexit** by continuing to closely monitor and respond to the evolving situation regarding EUSS, transition to a digital

immigration system, new migration routes and legislation changes; and by upgrading our support to people with No Recourse to Public Funds (NRPF), undocumented migrants and asylum seekers.

- **Promoting recovery from the cost of living crisis and the long-term impact of the Covid-19 pandemic** by proactively addressing urgent needs, such as food poverty and digital exclusion, while continuing our efforts to enhance access to healthcare across the community.

- **Strengthening our approach to intersectionality to better tackle structural inequalities and discrimination** by developing more specific equality objectives; stepping up our advocacy and campaigning work at local, London and national levels; and bringing more visibility to the community, both independently and as part of the Coalition of Latin Americans in the UK (CLAUK).

- **Ensuring that IRMO has the appropriate structure, resources, knowledge and approach in place** to fully respond to the current needs and priorities of the community we serve.

- **Enhancing communication** by implementing our new communications strategy to engage with our community and stakeholders in a clear, effective, and inclusive manner.

- **Continuing to prioritise team wellbeing** and fostering a healthy work environment.

THANK YOU

We would like to sincerely thank all of our staff, trustees and volunteers for their ongoing commitment and fantastic contributions to IRMO throughout 2024-25. Our heartfelt thanks also go to our incredible funders, individual and corporate supporters, and partners, whose support has enabled us to continue growing as an organisation and serving the Latin American community in the UK.

FINANCIAL REVIEW

Financial results

Income in 2024–25 totalled £1,073,949 and expenditure was £974,652, resulting in a surplus of £99,297. This compares to a deficit of £19,009 in 2023–24. Restricted funds increased by £84,386 and unrestricted funds increased by £14,911. This demonstrates the impact of our fundraising during the year.

Income was £249,804 higher than in 2023–24. Expenditure was £131,498 higher than in 2023–24. These increases were mainly due to a number of new projects commencing in 2024–25. This is demonstrated in restricted funds where income increased by £251,333 and expenditure increased by £170,181. The increase in £84,386 arises due to funding on new projects being received in 2024–25 but expected to be spent in 2025–26.

Income now exceeds £1 million for the first time. However, part of this is to fund payments to partner organisations where IRMO holds the contract with a funder, but part of the work is implemented by partner organisations. Income to fund work carried out directly by IRMO remains below £1 million.

Reserves policy

The trustees are committed to maintaining an adequate, justified and reasonable level of reserves in line with guidance from the Charity Commission. It is the Trustees' aim to ensure that reserves are available equivalent to three months' running costs. The target amount at the balance sheet date is £206,000.

In addition, the trustees have identified the need to designate funds for a capacity fund (£60,000); a development fund (£30,000); an absences fund (£15,000); and a capital reserve fund (£115,433). Further information is set out in note 17 on page 45-49.

Overall, the target unrestricted funds above amount to £426,433. Unrestricted funds at 31 March 2025 are £456,435. So the level of reserves is regarded as adequate but not excessive. The trustees will continue to monitor reserves closely to ensure that IRMO holds adequate funds to cover its future needs.

STATEMENT OF TRUSTEES' RESPONSIBILITIES

The trustees (who are also the directors of Indoamerican Refugee and Migrant Organisation for the purposes of company law) are responsible for preparing the trustees' report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice), including FRS 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland".

Company law requires the trustees to prepare financial statements for each financial year. Under company law the trustees must not approve the financial statements unless they are satisfied that they give a true and fair view of the state of affairs of the charitable company and of the incoming resources

and application of resources, including its income and expenditure, of the charitable company for that period. In preparing these financial statements, the trustees are required to:

- select suitable accounting policies and apply them consistently;
- observe the methods and principles in the Charities SORP;
- make judgements and estimates that are reasonable and prudent;
- state whether applicable accounting standards, comprising FRS 102 have been followed, subject to any material departures disclosed and explained in the financial statements; and
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charitable company will continue in business.

The trustees are responsible for keeping proper accounting records that can disclose with reasonable accuracy at any time the financial position of the charitable company and enable them to ensure that the financial statements comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the charitable company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

The trustees are responsible for the maintenance and integrity of the corporate and financial information included on the charitable company's website. Legislation governing the preparation and dissemination of financial statements may differ from legislation in other jurisdictions.

The annual report was approved by the trustees of the charity on 5th November 2025 and signed on its behalf by:

.....
Lucila Granada
Chair and Trustee

.....
Lucas Olmos Woodward
Treasurer and Trustee

Indoamerican Refugee and Migrant Organisation

known as IRMO

Independent Auditors' Report to the trustees of Indoamerican Refugee and Migrant Organisation ('the Company')

We have audited the financial statements of Indoamerican Migrant and Refugee Organisation (the 'charitable company') for the year ended 31 March 2025 which comprise the Statement of Financial Activities, Balance Sheet, Statement of Cash Flows, and notes to the financial statements, including a summary of significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including Financial Reporting Standard 102 *The Financial Reporting Standard applicable in the UK and Republic of Ireland* (United Kingdom Generally Accepted Accounting Practice).

In our opinion, the financial statements:

- give a true and fair view of the state of the charitable company's affairs as at 31 March 2025 and of its incoming resources and application of resources, including its income and expenditure, for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- have been prepared in accordance with the requirements of the Companies Act 2006.

Basis for opinion

We conducted our audit in accordance with International Standards on Auditing (UK) (ISAs (UK)) and applicable law. Our responsibilities under those standards are further described in the Auditor's responsibilities for the audit of the financial statements section of our report. We are independent of the charitable company in accordance with the ethical requirements that are relevant to our audit of the financial statements in the UK, including the FRC's Ethical Standard, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Other matters

The corresponding figures and comparative financial statements in the current year's financial statements were derived from the financial statements for the year ended 31 March 2024 which were not audited.

Conclusions relating to going concern

In auditing the financial statements, we have concluded that the trustees' use of the going concern basis of accounting in the preparation of the financial statements is appropriate.

Based on the work we have performed, we have not identified any material uncertainties relating to events or conditions that, individually or collectively, may cast significant doubt on the entity's ability to continue as a going concern for a period of at least twelve months from when the financial statements are authorised for issue.

Our responsibilities and the responsibilities of the trustees with respect to going concern are described in the relevant sections of this report.

Other information

The other information comprises the information included in the annual report other than the financial statements and our auditor's report thereon. The trustees are responsible for the other information contained within the annual report. Our opinion on the financial statements does not cover the other information and, except to the extent otherwise explicitly stated in our report, we do not express any form of assurance conclusion thereon. Our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the course of the audit or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether this gives rise to a material misstatement in the financial statements themselves. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact.

We have nothing to report in this regard.

Opinions on other matters prescribed by the Companies Act 2006

In our opinion, based on the work undertaken in the course of the audit:

- the information given in the trustees' report, which includes the directors' report prepared for company law purposes, for the financial year for which the financial statements are prepared is consistent with the financial statements; and
- the directors' report included within the trustees' report has been prepared in accordance with applicable legal requirements.

Matters on which we are required to report by exception

In the light of the knowledge and understanding of the charitable company and its environment obtained in the course of the audit, we have not identified material misstatements in the trustees' report.

We have nothing to report in respect of the following matters in relation to which the Companies Act 2006 requires us to report to you if, in our opinion:

- adequate accounting records have not been kept, or returns adequate for our audit have not been received from branches not visited by us; or
- the financial statements are not in agreement with the accounting records and returns; or
- certain disclosures of trustees' remuneration specified by law are not made; or

- we have not received all the information and explanations we require for our audit

Responsibilities of trustees

As explained more fully in the trustees' responsibilities statement set out on page 27 the trustees (who are also the directors of the charitable company for the purposes of company law) are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view, and for such internal control as the trustees determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, the trustees are responsible for assessing the charitable company's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the trustees either intend to liquidate the charitable company or to cease operations, or have no realistic alternative but to do so.

Auditor's responsibilities for the audit of the financial statements

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with ISAs (UK) will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

The extent to which our procedures are capable of detecting irregularities, including fraud is detailed below:

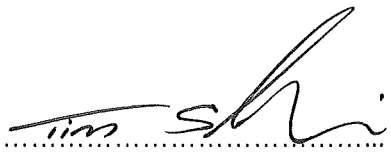
Audit procedures undertaken in response to the potential risks relating to irregularities (which include fraud and non-compliance with laws and regulations) comprised of: enquiries of management and those charged with governance as to whether the entity complies with such laws and regulations; enquiries with the same concerning any actual or potential litigation or claims; inspection of relevant legal correspondence; review of board minutes; testing the appropriateness of entries in the nominal ledger, including journal entries; reviewing transactions around the end of the reporting period; and the performance of analytical procedures to identify unexpected movements in account balances which may be indicative of fraud.

No instances of material non-compliance were identified. However, the likelihood of detecting irregularities including fraud, is limited by the inherent difficulty in detecting irregularities, the effectiveness of the entity's controls, and the nature, timing and extent of the audit procedures performed. Irregularities that result from fraud might be inherently more difficult to detect than irregularities that result from error. As explained above, there is an unavoidable risk that material misstatements may not be detected, even though the audit has been planned and performed in accordance with ISAs (UK).

A further description of our responsibilities is located on the Financial Reporting Council's website at: https://www.frc.org.uk/auditorsresponsibilities. This description forms part of our auditor's report.

Use of our report

This report is made solely to the charitable company's members, as a body, in accordance with Chapter 3 of Part 16 of the Companies Act 2006. Our audit work has been undertaken so that we might state to the charitable company's members those matters we are required to state to them in an auditor's report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the charitable company and the charitable company's members as a body, for our audit work, for this report, or for the opinions we have formed.



Timothy Sullivan FCA (Senior Statutory Auditor)
For and on behalf of Field Sullivan Limited, Statutory Auditor

9 Hare & Billet Road
Blackheath
SE3 0RB

Date.....7/11/25.....

Indoamerican Refugee and Migrant Organisation
known as IRMO
Statement of Financial Activities For The Year Ended 31 March 2025
(Including Income and Expenditure Account and Statement of Total Recognised Gains and Losses)

	Note	Unrestricted funds 2025 £	Restricted funds 2025 £	Total funds 2025 £	Unrestricted funds 2024 £	Restricted funds 2024 £	Total funds 2024 £
Income:							
Grants, donations and legacies	3	84,224	917,183	1,001,407	77,896	720,066	797,962
Charitable activities	4	13,882	54,216	68,098	21,927	0	21,927
Investment income	5	4,444	0	4,444	4,256	0	4,256
Total income		102,550	971,399	1,073,949	104,079	720,066	824,145
Expenditure:							
Expenditure on charitable activities	6	87,639	887,013	974,652	126,322	716,832	843,154
Total expenditure		87,639	887,013	974,652	126,322	716,832	843,154
Net income / (expenditure) and net movement in funds for the year		14,911	84,386	99,297	(22,243)	3,234	(19,009)
Reconciliation of funds							
Total funds brought forward		441,524	108,547	550,071	463,767	105,313	569,080
Total funds carried forward	17	456,435	192,933	649,368	441,524	108,547	550,071

All of the charity's activities derive from continuing operations during the above two periods.

The funds breakdown for 2025 is shown in note 18.

The notes on pages 36 to 49 form an integral part of these financial statements.

Indoamerican Refugee and Migrant Organisation
known as IRMO
(Registration number: 03931483)
Balance Sheet as at 31 March 2025

	Notes	2025 £	2024 £
Fixed Assets			
Tangible assets	12	115,433	135,423
Total Fixed Assets		**115,433**	**135,423**
Current Assets			
Debtors	13	73,304	142,938
Cash at bank and in hand	14	556,133	400,875
Total Current Assets		**629,437**	**543,813**
Creditors			
Amount falling due within one year	15	(95,502)	(129,165)
Net Current Assets		**533,935**	**414,648**
Net Assets		**649,368**	**550,071**
Funds of the charity:			
Unrestricted funds - General		236,002	201,101
Unrestricted funds - Designated		220,433	240,423
Restricted funds		192,933	108,547
Total funds	17	**649,368**	**550,071**

The financial statements on pages 33 to 49 were approved by the trustees, and authorised for issue on 5th November 2025 and signed on their behalf by:

.....

Lucila Granada
Chair and Trustee

.....

Lucas Olmos Woodward
Treasurer and Trustee

The notes on pages 36 to 49 form an integral part of these financial statements.

Indoamerican Refugee and Migrant Organisation
known as IRMO
Statement of Cash Flows for the year ended 31 March 2025

	Notes	2025 £	2024 £
Cash flows from operating activities:			
Net cash expenditure		99,297	(19,009)
Adjustments to cash flows from non-cash items			
Depreciation		21,490	21,723
Investment income	5	(4,444)	(4,256)
		116,343	(1,542)
Working capital adjustments			
(Increase) / Decrease in debtors	13	69,634	(123,205)
Increase / (Decrease) in creditors	15	(61,384)	59,615
Increase / (Decrease) in deferred income		27,721	(55,024)
Net cash flows from operating activities		152,314	(120,156)
Cash flows from investing activities:			
Interest receivable and similar income	5	4,444	4,256
Purchase of tangible fixed assets	12	(1,500)	(1,199)
Net cash flows from investing activities		2,944	3,057
Net (decrease) / increase in cash and cash equivalents		155,258	(117,099)
Cash and cash equivalents at the beginning of the reporting period		400,875	517,974
Cash and cash equivalents at the end of the reporting period		556,133	400,875

All of the cash flows are derived from continuing operations during the above two periods.

The notes on pages 36 to 49 form an integral part of these financial statements.

1 Charity Status

The charity is limited by guarantee, incorporated in England & Wales, and consequently does not have share capital. Each of the trustees is liable to contribute an amount not exceeding £1 towards the assets of the charity in the event of liquidation.

The address of its registered office is:

Unit 8 Warwick House, Overton Road. London SW9 7JP

These financial statements were authorised for issue by the trustees on 5th November 2025.

2 Accounting Policies

Summary of significant accounting policies and key accounting estimates

The principal accounting policies applied in the preparation of these financial statements are set out below. These policies have been consistently applied to all the years presented, unless otherwise stated.

Statement of compliance

The financial statements have been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019) - (Charities SORP (FRS 102) - Second edition October 2019), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102). They also comply with the Companies Act 2006 and Charities Act 2011.

Basis of preparation

Indoamerican Refugee and Migrant Organisation meets the definition of a public benefit entity under FRS 102. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy notes.

Going concern

The trustees consider that there are no material uncertainties about the charity's ability to continue as a going concern nor any significant areas of uncertainty that affect the carrying value of assets held by the charity.

Judgements and key sources of estimation uncertainty

In the application of the charity's accounting policies, the trustees are required to make judgements, estimates and assumptions about the carrying amount of assets and liabilities that are not readily apparent from other sources. The estimates and associated assumptions are based on historical experience and other factors that are considered to be relevant. Actual results may differ from these estimates.

The estimates and underlying assumptions are reviewed on an ongoing basis. Revisions to accounting estimates are recognised in the periods in which the estimate is revised where revisions affects only that period, or in the period of the revision and future periods where the revisions affect both current and future periods.

Income and endowments

All income is recognised once the charity has entitlement to the income, it is probable that the income will be received and the amount of the income receivable can be measured reliably.

Donations and legacies

Donations are recognised when the charity has been notified in writing of both the amount and settlement date. In the event that a donation is subject to conditions that require a level of performance by the charity before the charity is entitled to the funds, the income is deferred and not recognised until either those conditions are fully met, or the fulfilment of those conditions is wholly within the control of the charity and it is probable that these conditions will be fulfilled in the reporting period.

Grants receivable

Grants are recognised when the charity has an entitlement to the funds and any conditions linked to the grants have been met. Where performance conditions are attached to the grant and are yet to be met, the income is recognised as a liability and included on the balance sheet as deferred income to be released.

Deferred income

Deferred income represents amounts received for future periods and is released to incoming resources in the period for which, it has been received. Such income is only deferred when:

- The donor specifies 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.

Investment income

Interest income, including income arising from finance leases and other financial instruments, is recognised using the effective interest method.

Expenditure

All expenditure is recognised once there is a legal or constructive obligation to that expenditure, it is probable settlement is required and the amount can be measured reliably. All costs are allocated to the applicable expenditure heading that aggregates similar costs to that category. Where costs cannot be directly attributed to particular headings they have been allocated on a basis consistent with the use of resources, with central staff costs allocated on the basis of time spent, and depreciation charges allocated on the portion of the asset's use. Other support costs are allocated based on the spread of staff costs.

Charitable activities

Charitable expenditure comprises those costs incurred by the charity in the delivery of its activities and services for its beneficiaries. It includes both costs that can be allocated directly to such activities and those costs of an indirect nature necessary to support them.

Support costs

Support costs include central functions and have been allocated to activity cost categories on a basis consistent with the use of resources, for example, allocating property costs by floor areas, or per capita, staff costs by the time spent and other costs by their usage.

Governance costs

These include the costs attributable to the charity's compliance with constitutional and statutory requirements, including audit, strategic management and trustees meetings and reimbursed expenses.

Taxation

The charity is considered to pass the tests set out in Paragraph 1 Schedule 6 of the Finance Act 2010 and therefore it meets the definition of a charitable company for UK corporation tax purposes. Accordingly, the charity is potentially exempt from taxation in respect of income or capital gains received within categories covered by Chapter 3 Part 11 of the Corporation Tax Act 2010 or Section 256 of the Taxation of Chargeable Gains Act 1992, to the extent that such income or gains are applied exclusively to charitable purposes.

Tangible fixed assets

Individual fixed assets costing £500.00 or more are initially recorded at cost.

Depreciation and amortisation

Depreciation is provided on tangible fixed assets so as to write off the cost or valuation, less any estimated residual value, over their expected useful economic life as follows:

Asset class	Depreciation method and rate
Office equipment	20% straight line method
Refurbishment	10% straight line method

Trade debtors

Trade debtors are amounts due from customers for merchandise sold or services performed in the ordinary course of business.

Trade debtors are recognised initially at the transaction price. They are subsequently measured at amortised cost using the effective interest method, less provision for impairment. A provision for the impairment of trade debtors is established when there is objective evidence that the charity will not be able to collect all amounts due according to the original terms of the receivables.

Cash and cash equivalents

Cash and cash equivalents comprise cash on hand and call deposits, and other short-term highly liquid investments that are readily convertible to a known amount of cash and are subject to an insignificant risk of change in value.

Trade creditors

Trade creditors are obligations to pay for goods or services that have been acquired in the ordinary course of business from suppliers. Accounts payable are classified as current liabilities if the charity does not have an unconditional right, at the end of the reporting period, to defer settlement of the creditor for at least twelve months after the reporting date. If there is an unconditional right to defer settlement for at least twelve months after the reporting date, they are presented as non-current liabilities.

Trade creditors are recognised initially at the transaction price and subsequently measured at amortised cost using the effective interest method.

Borrowings

Interest-bearing borrowings are initially recorded at fair value, net of transaction costs. Interest-bearing borrowings are subsequently carried at amortised cost, with the difference between the proceeds, net of transaction costs, and the amount due on redemption being recognised as a charge to the Statement of Financial Activities over the period of the relevant borrowing.

Interest expense is recognised on the basis of the effective interest method and is included in interest payable and similar charges.

Borrowings are classified as current liabilities unless the charity has an unconditional right to defer settlement of the liability for at least twelve months after the reporting date.

Fund structure

Unrestricted income funds are general funds that are available for use at the trustees discretion in furtherance of the objectives of the charity.

Designated funds are unrestricted funds set aside for specific purposes at the discretion of the trustees.

Restricted income funds are those donated for use in a particular area or for specific purposes, the use of which is restricted to that area or purpose.

Pensions and other post retirement obligations

The charity operates a defined contribution pension scheme which is a pension plan under which fixed contributions are paid into a pension fund and the charity has no legal or constructive obligation to pay further contributions even if the fund does not hold sufficient assets to pay all employees the benefits relating to employee service in the current and prior periods.

Contributions to defined contribution plans are recognised in the Statement of Financial Activities when they are due. If contribution payments exceed the contribution due for service, the excess is recognised as a prepayment.

Financial instruments

Recognition and measurement

All financial assets and liabilities are initially measured at transaction price (including transaction costs), except for those financial assets classified as at fair value through profit or loss, which are initially measured at fair value (which is normally the transaction price excluding transaction costs), unless the arrangement constitutes a financing transaction. If an arrangement constitutes a financing transaction, the financial asset or financial liability is measured at the present value of the future payments discounted at a market rate of interest for a similar debt instrument.

Financial assets and liabilities are only offset in the statement of financial position when, and only when there exists a legally enforceable right to set off the recognised amounts and the charity intends either to settle on a net basis, or to realise the asset and settle the liability simultaneously.

Financial assets are derecognised when and only when a) the contractual rights to the cash flows from the financial asset expire or are settled, b) the charity transfers to another party substantially all of the risks and rewards of ownership of the financial asset, or c) the charity, despite having retained some, but not all, significant risks and rewards of ownership, has transferred control of the asset to another party.

Financial liabilities are derecognised only when the obligation specified in the contract is discharged, cancelled or expires.

3 Income from grants, donations and legacies

	Unrestricted funds £	Restricted funds £	2025 £	2024 £
Donations and legacies				
Donations from individuals	1,724	0	1,724	2,176
Grants				
Greater London Authority	0	102,171	102,171	111,363
London Legal Support Trust	0	100,000	100,000	75,000
Guy's & St Thomas Foundation	0	99,294	99,294	49,251
Lambeth Council	0	107,968	107,968	49,976
The City Bridge Foundation	0	82,625	82,625	87,850
Access To Justice Foundation	0	83,358	83,358	60,371
Paul Hamlyn Foundation	0	82,190	82,190	83,718
Southwark Council	0	63,577	63,577	8,330
The Baring Foundation	0	54,000	54,000	0
Charities Aid Foundation Keystone Fund	50,000	0	50,000	0
BBC Children in Need	0	38,580	38,580	19,138
AB Charitable Trust	25,000	4,000	29,000	25,000
United St Saviour's Charity	0	25,000	25,000	13,195
The National Lottery Community Fund	0	20,781	20,781	107,344
Home Office	0	19,979	19,979	0
Sam and Bella Sebba Charitable Foundation	0	17,500	17,500	0
Advice UK	0	12,500	12,500	0
The British Institute for Human Rights	5,000	0	5,000	0
Lloyds Bank Foundation for England & Wales	2,500	0	2,500	25,000
The Hospital Saturday Fund	0	2,000	2,000	0
Aston University	0	1,660	1,660	0
Walcot Foundation	0	0	0	24,193
Garfield Weston Foundation	0	0	0	15,000
London Catalyst	0	0	0	13,632
People's Partnership	0	0	0	12,225
Peter Minet Trust	0	0	0	5,000
The Ironmongers' Company	0	0	0	5,000
Power To Change	0	0	0	4,000
Cornerstone Fund	0	0	0	1,200
	84,224	917,183	1,001,407	797,962

4 Income from charitable activities

	Unrestricted funds £	Restricted funds £	2025 £	2024 £
Greater London Authority	0	31,284	31,284	0
Lambeth Council	0	22,932	22,932	0
Other services	13,882	0	13,882	21,927
	13,882	54,216	68,098	21,927

5 Investment income

	Unrestricted funds £	Restricted funds £	2025 £	2024 £
Interest receivable and similar income:				
Interest receivable on bank deposits	4,444	0	4,444	4,256

6 Expenditure on charitable activities

	Note	Total 2024 £	Total 2023 £
Fundraising		27,374	23,790
Activities and project cost		184,174	151,635
Volunteer expenses		3,538	3,266
Staff costs	10	651,735	559,322
Support costs	7	107,831	105,141
		974,652	843,154

Within the expenditure above, there are support costs of £107,831 (2024 - £105,141) which relate directly to charitable activities. See note 7 for further details.

7 Support costs

	2025 £	2024 £
Staff wellbeing	2,372	9,357
Rent and rates	8,729	4,748
Insurance	1,001	1,454
General maintenance	3,706	2,901
Utilities	7,419	8,530
Computer software and maintenance	8,104	7,161
Printing, postage and stationery	2,302	2,407
Membership	2,822	2,961
Sundries	6,733	13,809
Audit / Independent examination	4,920	2,688
Bookkeeping and payroll	603	515
Legal and professional	37,389	26,648
Bank charges	241	239
Depreciation	21,490	21,723
	107,831	105,141

8 Net incoming / outgoing resources

	2025 £	2024 £
Net (outgoing)/incoming resources for the year include:		
Depreciation	21,490	21,723
Audit / Independent examination	4,920	2,688

9 Trustees remuneration and expenses

During the year the charity made the following transactions with trustees:
Celia Gardiner
£397 (2024: £474) of expenses were reimbursed to Celia Gardiner during the year.

No trustees, nor any persons connected with them, have received any remuneration or other benefits from the charity during the year.

One trustee received reimbursement of £397 of expenses during the year (2024: one trustee; £474).

10 Staff costs

The aggregate payroll costs were as follows:

	2025 £	2024 £
Wages and Salaries	584,479	508,589
Social security costs	47,793	40,180
Pension costs	19,463	10,553
	651,735	559,322

The monthly average number of persons (including senior management / leadership team) employed by the charity during the year expressed as full time equivalents was as follows:

	2025 Number	2024 Number
Charitable activities	17	15

The number of employees whose total emoluments (excluding employer pension costs) amounted to over £60,000 in the year was as follows:

	2025 Number	2024 Number
£60,001 to £70,000	1	0

The total employee benefits of the key management personnel of the charity were £92,237 (2024 - £61,890).

11 Taxation

The charity is a registered charity and is therefore exempt from taxation.

12 Tangible fixed assets

	Furniture and equipment £	Other tangible fixed assets £	Total £
Cost			
As at 1st April 2024	19,590	179,854	199,444
Additions	1,500	0	1,500
Disposals	(1,956)	0	(1,956)
As at 31st March 2025	19,134	179,854	198,988
Depreciation			
As at 1st April 2024	14,818	49,203	64,021
Charge for the year	3,505	17,985	21,490
Disposals	(1,956)	0	(1,956)
As at 31st March 2025	16,367	67,188	83,555
Net book value			
As at 31st March 2025	2,767	112,666	115,433
As at 31st March 2024	4,772	130,651	135,423

13 Debtors

	2025 £	2024 £
Trade debtors	35,833	10,989
Prepayments	5,878	3,944
Accrued income	31,593	128,005
	73,304	142,938

14 Cash and cash equivalents

	2025 £	2024 £
Cash at bank	556,133	400,875

15 Creditors: amounts falling due within one year

	2025	2024
	£	£
Trade creditors	34,282	96,228
Other creditors	3,486	2,231
Accruals	18,013	18,706
Deferred income	39,721	12,000
	95,502	129,165

	2025	2024
	£	£
Deferred income at 1 April 2024	12,000	67,024
Resources deferred in the period	39,721	12,000
Amounts released from previous periods	(12,000)	(67,024)
	39,721	12,000

16 Pension and other schemes - defined contribution pension scheme

The charity operates a defined contribution pension scheme. The pension cost charge for the year represents contributions payable by the charity to the scheme and amounted to £19,463 (2024 - £10,553).

17 Funds

	Balance as at 1.4.2024 £	Incoming resources £	Resources expended £	Transfers £	Funds as at 31.3.2025 £
General					
General funds	201,101	102,550	(87,639)	19,990	236,002
Designated					
Capacity fund	60,000	0	0	0	60,000
Development fund	30,000	0	0	0	30,000
Absences fund	15,000	0	0	0	15,000
Capital reserve	135,423	0	0	(19,990)	115,433
	240,423	0	0	(19,990)	220,433
Total unrestricted funds	441,524	102,550	(87,639)	0	456,435
Restricted funds					
GLA New Deal For Young People	12,362	28,731	(41,093)	0	0
Building Young Brixton (BYB)	12,357	20,781	(33,138)	0	0
Lambeth - Latin American Youth Forum	3,004	15,000	(8,000)	0	10,004
Thrive	44,549	82,190	(89,301)	0	37,438
Improving Outcomes Through Legal Support	1,910	83,358	(85,268)	0	0
Propel	23,784	182,625	(191,285)	0	15,124
CLAUK Strategy 2023-24	1,758	12,247	(14,005)	0	0
Children in need - Family Project 2023-26	569	38,580	(31,574)	0	7,575
Partners for Health	4,956	0	(4,956)	0	0
Advice in Community Settings 2023-24	3,298	0	(3,298)	0	0
Access to Health (Weight Management)	0	12,000	(12,000)	0	0
Supporting Latin Americans in Southwark	0	25,000	(23,448)	0	1,552
Common Purpose	0	6,577	(6,577)	0	0
Build Your Future (BYF)	0	31,284	(31,284)	0	0
Advice Services for Lambeth Residents	0	36,375	(35,576)	0	799
Immigration Service Review via Advice UK	0	12,500	(9,616)	0	2,884
Lambeth Adult Learning (Multiply)	0	5,000	(5,000)	0	0
Access to Health (Outreach in South London)	0	5,000	(5,000)	0	0
Advice in Community Settings 2024-25	0	73,440	(65,357)	0	8,083
Access to Health (Chagas Awarenesss and Testing) (Southwark Council)	0	40,000	(20,469)	0	19,531
London Communities Human Rights Programme	0	54,000	(35,813)	0	18,187
Lambeth Adult Learning (ESOL)	0	22,932	(22,932)	0	0
CLAUK Development 2024-27	0	67,555	(23,044)	0	44,511
Access to Health (Chagas Awarenesss and Testing) (The Hospital Saturday Fund)	0	2,000	(2,000)	0	0
Access to Health (Vaccination Awareness)	0	5,000	(2,389)	0	2,611
e-Visa Support	0	19,979	(19,979)	0	0
Access to Health (Cancer Screening Awarenesss)	0	19,492	(9,267)	0	10,225
Immigration Service Review via RAMFEL	0	17,500	(8,751)	0	8,749
CLAUK Development 2025	0	1,660	0	0	1,660
Employment Programme for Lambeth Residents	0	30,000	(30,000)	0	0
Solidarity Fund	0	4,000	0	0	4,000
Access to Health (Safe Steps London)	0	16,593	(16,593)	0	0
	108,547	971,399	(887,013)	0	192,933
Total funds	550,071	1,073,949	(974,652)	0	649,368

17 Funds - prior year

	Balance as at 1.4.2023 £	Incoming resources £	Resources expended £	Transfers £	Funds as at 31.3.2024 £
General					
General funds	217,820	104,079	(126,322)	5,524	201,101
Designated					
Capacity fund	60,000	0	0	0	60,000
Development fund	30,000	0	0	0	30,000
Absences fund	0	0	0	15,000	15,000
Capital reserve	155,947	0	0	(20,524)	135,423
	245,947	0	0	(5,524)	240,423
Total unrestricted funds	463,767	104,079	(126,322)	0	441,524
Restricted funds					
English for All	1,781	34,080	(35,861)	0	0
GLA New Deal For Young People	2,938	36,484	(27,060)	0	12,362
Children in Need - Family Project 2022-23	12,386	0	(12,386)	0	0
Parents Association	2,625	0	(2,625)	0	0
Building Young Brixton (BYB)	11,962	40,959	(40,564)	0	12,357
BounceBack	3,589	24,193	(27,782)	0	0
CLAUK Strategy 2022-23	24,377	0	(24,377)	0	0
Health and Wellbeing Ambassador Expansion	9,260	12,512	(21,772)	0	0
Southwark Public Health Cancer Grant	7,452	0	(7,452)	0	0
Lambeth Peer Action Collective	1,901	0	(1,901)	0	0
Advice in Community Settings 2022 - 23	21,193	0	(21,193)	0	0
Supporting Latin Americans in Southwark	5,849	13,195	(19,044)	0	0
Ironmongers - Family Project	0	5,000	(5,000)	0	0
Lambeth - Latin American Youth Forum	0	15,000	(11,996)	0	3,004
People's Partnership - CSCS Card Courses	0	12,225	(12,225)	0	0
Common Purpose	0	6,330	(6,330)	0	0
Thrive	0	83,718	(39,169)	0	44,549
Improving Outcomes Through Legal Support	0	60,371	(58,461)	0	1,910
Propel	0	128,250	(104,466)	0	23,784
CLAUK Strategy 2023-24	0	36,739	(34,981)	0	1,758
CLAUK Voter ID	0	40,879	(40,879)	0	0
Neighbourhood Wellbeing Delivery Alliance	0	14,976	(14,976)	0	0
Children in need - Family Project 2023-26	0	19,138	(18,569)	0	569
Partners for Health	0	13,632	(8,676)	0	4,956
Health Promotion Disease Prevention	0	2,000	(2,000)	0	0
Cost of living - Lambeth	0	20,000	(20,000)	0	0
Community Organisations Cost of Living	0	66,385	(66,385)	0	0
Advice in Community Settings 2023-24	0	34,000	(30,702)	0	3,298
	105,313	720,066	(716,832)	0	108,547
Total funds	569,080	824,145	(843,154)	0	550,071

The specific purposes for which the funds are to be applied are as follows:

GLA New Deal for Young People: delivering a capacity support programme for youth people, including development and promotion of the new Mentoring Confidence Framework and expanding quality mentoring for young people aged 10 to 24 with the greatest need.

Building Young Brixton: Building Young Brixton (BYB) is a Lambeth based partnership of 8 local youth, community and education specialists, working together to provide a multifaceted service for young people affected by social and financial disadvantages, risk of exclusion and gang involvement across Brixton Town Centre Wards

Lambeth - Latin American Youth Forum: IRMO's youth-led group for migrant, asylum seeking and refugee young people aged 13-19 where activities are offered in a trilingual space (Spanish, Portuguese and English). LAYF ensures that everyone can feel safe and supported to overcome barriers and find their feet in the UK.

Thrive: achieving equal access to education for Latin American migrant children

Improving Outcomes Through Legal Support: improve access to early social welfare and family support and advice, to enable users to resolve these problems as early as possible and avoid the need for court or tribunal proceedings

Propel: the purpose of the grant is to implement a workforce development programme to train new advisors and upskill existing staff, consisting of: An apprenticeship programme to train a new cohort of advisors from the communities; a development programme and holistic support provision for existing staff at all levels, advisors, managers and leaders.

CLAUK Strategy 2023-24: The Coalition of Latin Americans in the UK (CLAUK) with a strategic planning process to determine the next five years.

Children in need - Family Project 2023-26: English classes, homework clubs, family support and trips for refugees and migrants, primarily from Latin America

Partners for Health: supporting people to access health services and improve the practice of health services, making them more accessible to migrants, asylum seekers, refugees and BAME communities

Advice in Community Settings 2023-24: working in partnership with The Baytree Centre and High Trees to provide high quality, free and independent advice in community settings across South London to those experiencing, or at risk of, financial hardship.

Access to Health (Weight Management): Improving health equity by supporting the delivery of a pilot weight management service for Latin American in Southwark.

Supporting Latin Americans in Southwark: Combining education, training, and employment with advice and emergency support to level the playing field for Latin Americans in Southwark.

Common Purpose: Partnering with the Latin American Women's Rights Service to enhance the wellbeing and engagement of the Latin American community in Southwark through improved access to services and opportunities.

Build Your Future (BYF): a partnership of Lambeth-based voluntary and community sector organisations offering employment support to young people living in Lambeth and Southwark.

Advice Services for Lambeth Residents: Providing information, generalist and specialist advice to Lambeth residents to help them address social welfare, housing and immigration issues.

The specific purposes for which the funds are to be applied are as follows:

Immigration Service Review via Advice UK: Develop an income generation plan for the immigration service, including a review of immigration fees to improve cost recovery and contribute to the service's sustainability.

Lambeth Adult Learning (Multiply): Providing numeracy training for adults.

Access to Health (Outreach in South London): Improving health equity through outreach and workshops for Latin American and other Spanish and Portuguese-speaking communities in South London.

Advice in Community Settings 2024-25: Partnering with The Baytree Centre and High Trees to provide high-quality, free and independent advice in community settings across South London for those at risk of financial hardship.

Access to Health (Chagas Awareness and Testing) (Southwark Council): Improving health equity by delivering a Chagas disease awareness campaign and testing among Latin American and other Spanish and Portuguese-speaking residents in Southwark.

London Communities Human Rights Programme: Developing and embedding human rights-based approaches across IRMO's work, strengthening organisational policies, practices and advocacy to protect and empower the Latin American community in London.

Lambeth Adult Learning (ESOL): Providing structured ESOL classes for adults.

CLAUK Development 2024-27: Implementing a five-year strategic plan for The Coalition of Latin Americans in the UK (CLAUK).

Access to Health (Chagas Awareness and Testing) (The Hospital Saturday Fund): Improving health equity by delivering a Chagas disease awareness campaign and testing among Latin American and other Spanish and Portuguese-speaking residents in Southwark.

Access to Health (Vaccination Awareness): Improving health equity by promoting child health and immunisation awareness within the Latin American community in Lambeth.

e-Visa Support: Providing end-to-end support to Latin American and other Spanish and Portuguese-speaking migrants and refugees in London to help them transition to the UK's eVisa system.

Access to Health (Cancer Screening Awareness): Improving health equity by increasing cancer screening awareness and uptake among Latin American and other Spanish and Portuguese-speaking residents in Lambeth and Southwark.

Immigration Service Review via RAMFEL: Develop an income generation plan for the immigration service, including a review of immigration fees to improve cost recovery and contribute to the service's sustainability.

CLAUK Collaboration with Aston University: Supporting migrant civic engagement by co-developing educational materials and training to promote participation in public life and public sector roles, and contributing to UK-wide collaboration through conferences and knowledge sharing.

Employment Programme for Lambeth Residents: Providing tailored employability support, English classes and skills development to Latin Americans and other Spanish and Portuguese-speaking migrants and refugees.

Solidarity Fund: Responding to additional needs deriving from widespread violence across the UK in August 2024.

Access to Health (Safe Steps London): Improving health equity by supporting access to sexual health services for Black African, Black Caribbean, Latin American and other communities across Lambeth, Southwark and Lewisham.

The purposes of the designated funds are as follows:

Capital Reserve - Funds tied up in fixed assets and which cannot be made available to cover more immediate needs of

Capacity Fund -To contribute towards the sustainability, consolidation and expansion of our core capacity over the next three financial years, in line with our Business Plan.

Development fund - To be used flexibly in line with our charitable objectives, for example, to cover unexpected costs in the case of emergency, to respond to an emerging need, or to progress our Business Plan.

Absences fund – To provide cover in the event of exceptional long-term sickness and to support possible improvements in maternity benefits.

Transfer from Capital Reserve (to General Funds) £19,990 - to match reduction in Fixed Assets value on the Balance Sheet.

18 Analysis of net assets between funds

	General fund £	Designated funds £	Restricted funds £	Total funds at 31.3.25 £
Tangible fixed assets	115,433	0	0	115,433
Current assets	216,071	220,433	192,933	629,437
Current liabilities	(95,502)	0	0	(95,502)
Total net assets	236,002	220,433	192,933	649,368

	General fund £	Designated funds £	Restricted funds £	Total funds at 31.3.24 £
Tangible fixed assets	135,423	0	0	135,423
Current assets	194,843	240,423	108,547	543,813
Creditors falling due within one year	(129,165)	0	0	(129,165)
	201,101	240,423	108,547	550,071

19 Operating leases

Total commitments under operating leases were as follows:

	2025 £	2024 £
For leases expiring:		
Within one year	0	569
Two to five years	3,415	0
Over five years	53,378	61,590
	56,793	62,159

INDO AMERICAN REFUGEE AND MIGRANT ORGANISATION

England & Wales - Charity number 1080813

Accounts

Company registration number: 03931483

Charity registration number: 1080813

Indoamerican Refugee and Migrant Organisation

known as

IRMO

(A company limited by guarantee)

Annual Report and Financial Statements

for the Year Ended 31 March 2024

Field Sullivan Limited
9 Hare & Billet Road
Blackheath
SE3 0RB

Indoamerican Refugee and Migrant Organisation

known as IRMO

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Indoamerican Refugee and Migrant Organisation

known as IRMO

Reference and Administrative Details

Chair	Lucila Granada
Chief Executive Officer	Bruna Boscaini
Secretary	Bruna Boscaini
Treasurer	Dr Danielle Guizzo
Charity Registration Number	1080813
Company Registration Number	03931483
	The charity is incorporated in England & Wales.
Registered Office	Unit 8 Warwick House Overton Road London SW9 7JP
Independent Examiner	Field Sullivan Limited 9 Hare & Billet Road Blackheath SE3 0RB
Bankers	Unity Trust Bank PLC Nine Brindley Place Birmingham B1 2HB

Indoamerican Refugee and Migrant Organisation

known as IRMO

Trustees' Report

The trustees, who are directors for the purposes of company law, present the annual report together with the financial statements of the charitable company for the year ended 31 March 2024.

Trustees and officers

The trustees and officers serving during the year and since the year end were as follows:

Trustees:	Carolina Cal Angrisani (appointed 1 July 2023)
	Cecilia Lanata Briones (Resigned 1 July 2023)
	Noella Bello Castro
	Lucia Cirimello (Resigned 1 July 2023)
	Celia Gardiner (appointed 1 July 2023)
	Gabriel Gonzalez
	Lucila Granada
	Dr Danielle Guizzo (appointed 1 July 2023)
	Malika Shah (Resigned 12 August 2024)
	Olivia Stewart (Resigned 1 July 2023)
	Martin Tiedemann
Chair:	Cecilia Lanata Briones (Resigned 1 July 2023)
	Lucila Granada
Chief Executive Officer:	Bruna Boscaini
Secretary:	Bruna Boscaini
Treasurer:	Dr Danielle Guizzo (appointed 1 July 2023)

Indoamerican Refugee and Migrant Organisation

known as IRMO

Trustees' Report

GOVERNANCE AND MANAGEMENT

IRMO is a UK-registered charity, regulated by the Charity Commission for England and Wales. It is constituted as a company limited by guarantee. The company was established under a Memorandum of Association, which established the objectives and powers of the charitable company and is governed under its Articles of Association. The trustees listed above are the directors of the company and the trustees of the charity.

IRMO is a membership organisation, and its members (predominantly its users) are entitled to vote and stand for election to the Management Committee at the Annual General Meeting (AGM). IRMO's Board of Trustees or Management Committee is made up of six to nine members. Management Committee members are elected to serve on the board for one year at a time and can be re-elected for up to five years consecutively.

IRMO recruits trustees based on the required key skills and experiences identified in the annual skills audit. Candidates are invited to an informal interview. Representatives from IRMO's beneficiaries are invited to participate in the recruitment panel. The panel selects the recommended candidates, who will seek to be formally elected by the members during the AGM. If a position on the Management Committee becomes vacant during the year, trustees can consider nominations for new trustees.

Trustees are provided with a Handbook and Governance Manual, outlining the roles and responsibilities of the board and key policies and procedures. New trustees are provided with an in-depth induction and attend training on governance, charity legislation and other topics relevant to their roles.

While all trustees are involved in general areas of the board (including planning, finance and compliance), role descriptions are designed to provide each member with a specific focus for their work on the board. Every year, the board conducts a review of its performance in relation to best practices set out by the Charity Governance Code of the Charity Commission.

The Committee meets every two months and is responsible for approving the charity's business plan, annual budget and quarterly financial reports. Staff management and operational decisions are taken by the CEO, known as the Director, who is line-managed by the Chair.

Risk Management

Trustees assess annually the various risks to which the charity is exposed in relation to social impact, sustainability, organisational management, compliance, reputation and external factors. An agreed action plan to mitigate risks is put in place, and owners are assigned to the main risks identified. IRMO also undertakes risk assessment and contingency planning for individual projects and partnerships.

Reserves Policy

The trustees are committed to maintaining an adequate, justified, and reasonable level of reserves in line with Charity Commission guidance. The primary purpose of IRMO's reserves is to ensure the charity can wind up in a solvent manner should an unplanned closure become necessary. IRMO's Reserves Policy sets the minimum reserves level at £182,382.

As of March 2024, the total amount of unrestricted funds held was £441,393. Of this, £135,423 is designated to contribute towards refurbishing IRMO's premises, and £60,000 is designated to support the sustainability, consolidation, and expansion of our core capacity over the next three financial years, in line with our Business Plan.

The remaining £245,970 will be held as reserves, divided into three reserve funds:

- The first fund, £200,970, ensures the charity can wind up in a solvent manner if unplanned closure becomes necessary.
- The second fund, £15,000, provides cover for exceptional long-term sickness.
- The third fund, £30,000, is available for flexible use in line with our charitable objectives, such as covering emergency costs, responding to emerging needs, or advancing our Business Plan. Trustees will determine the most appropriate use based on the situation and IRMO's financial position.

Our reserves level is equivalent to approximately four months of operating costs, meeting the required amount in our Reserves Policy. Trustees consider this level of reserves prudent and will continue to monitor reserves closely to ensure that IRMO holds adequate funds to meet future needs.

THE COMMUNITY WE SERVE: LATIN AMERICANS IN THE UK

The Latin American community is one of the fastest growing – yet one of the most invisible – migrant communities in London and the UK. Based on census data, the Latin American population in England and Wales has grown by 400% between 2001 and 2021 (McIlwaine, 2024), with many families arriving in the UK through onward migration via Southern Europe. Recent estimates based on the UK Labour Force Survey indicate that the Latin American population is approximately 450,000, with 60% concentrated in London (Turcatti & Vargas Silva, 2022). In recent years, political and social instability in Central and South American regions has led to a significant increase in individuals seeking asylum. The community is largely concentrated in South London, where IRMO is based.

IRMO's principal beneficiary group is made up of Latin American migrants, asylum seekers and refugees in the UK who are experiencing poverty, disadvantage and exclusion. This group faces severe challenges in accessing support, information and job stability due to a number of compounding, intersectional factors, including the language barrier, restrictions linked to immigration status and structural inequalities resulting from discrimination based on race, ethnicity, age, gender and disability.

In spite of the community's high rates of pre-Covid-19 employment (85%), many experience underemployment and disadvantage in the labour market. Report by Queen Mary University (2016) revealed that the majority of Latin Americans in London work in low-paid, precarious jobs, mostly in the cleaning and catering sectors, and experience in-work poverty and isolation linked to low wages, exploitative workloads and fragmented working hours. These conditions leave people vulnerable to exploitation: studies found that 45% endured workplace abuse and that one in five experienced wage theft (De la Silva et al, 2019).

With low incomes despite working multiple jobs, many struggle to break out of in-work poverty, and many end up building up debt. In addition, lack of English hinders access to services, with a large number not claiming the social security they are entitled to. As a result, a vast proportion of our service users live in poor housing conditions, mainly in the private rental sector (75%) without letting contracts evidencing their tenancy rights (over 50%). Many live in overcrowded conditions and for almost one in three, 'home' is limited to a rented bedroom as there are no communal spaces in the property. In addition, a significant proportion is homeless or living in insecure accommodation (16.8%), one in four has been turned away by landlords who refuse to rent to families and 12.7% have experienced abuse in their housing.

Research has consistently evidenced low levels of access to rights and essential services. Queen Mary University report (2016) revealed that 1 in 6 Latin Americans in London were not registered with a GP, and 2 in 3 had never accessed dental care. Similarly, our report 'The Right to Healthcare' (2023) found that 38% of those reached by our Health and Wellbeing project were not registered with a GP. Structural barriers keep migrant and asylum-seeking children out of education for excessive time - up to two years in some cases - hindering development, integration and deepening inequality. Over the past decade, IRMO has provided advice and advocacy to support 1,500 Latin American migrant children and young people who were out of education in accessing school or college.

The lack of official data on the Latin American population in London obscures the needs of the community and poses a barrier for organisations aiming to influence policy. As a founding member and current Chair of the Coalition of Latin Americans in the UK (CLAUK), IRMO works to increase the visibility of the Latin American community by campaigning to include the 'Latin American' category in official monitoring forms. As a result of our collective efforts, Latin Americans have been officially recognised as an ethnic group by the London Boroughs of Southwark, Lambeth, Islington and Hackney, at London level by the GLA and at national level by various organisations and institutions (e.g. Arts Council England, Unison, etc.). Most recently, it has also been recognised by the borough of Newham. Recognition has brought important changes for local communities, fostering the inclusion of Latin Americans at all levels, from access to services to political representation.

Asylum seekers and refugees: In recent years, IRMO has been providing support to an increasing number of asylum seekers from across Latin America. Asylum seekers in the UK face multiple barriers to accessing legal support and crucial services, including healthcare and education. Those accommodated in hotels face a range of challenges, such as reports of pests and damp conditions, overcrowding, lack of cooking and inadequate toilet facilities. A recent survey of 53 beneficiaries housed in hotels found that 72% were dissatisfied with the quality of the food provided. Some reported hospitalisations due to malnutrition or illness caused by poor-quality food, insufficient provisions for infants and growing children, and failure to accommodate dietary needs. Additionally, 49% felt discriminated against by hotel staff, with multiple reports of verbal abuse, harassment, and mistreatment of children. 91% expressed that the weekly financial allowance of £8.86 is insufficient to cover basic necessities such as toiletries, medicine, or healthier food, and leaves them unable to afford IT devices or transport to medical appointments. These factors, compounded by social isolation have a direct impact on their physical and mental wellbeing, with 70% reporting regular or poor physical and mental health. After being granted refugee status, challenges persist. Many are evicted from asylum accommodation at extremely short notice, often without the documentation required to access employment, housing, or benefits, resulting in many becoming homeless.

Overlapping crisis: The overlapping impact of hostile environment policies, Brexit, Covid-19 pandemic, cost-of-living crisis and rising anti-migrant hate has deepened existing structural inequalities, with devastating effects on the community.

Brexit has particularly affected the Latin American community, leading to a rise in hate crime reports and heightened anxiety. Many are vulnerable to workplace abuse and intensified labour due to labour shortages resulting from the lack of regular migration routes into low-paid jobs post-Brexit. A large proportion continues to face insecure immigration status due to pending, late or rejected EU Settlement Scheme applications, as well as experiencing suspension from employment and exclusion from support due to challenges in proving their status. With the upcoming transition to a fully digital immigration system, where physical documents will be replaced by online records, we anticipate a sharp increase in the need to support individuals in accessing and proving their status.

As an ethnic minority with large numbers facing in-work poverty and poor housing conditions, Latin Americans have been at the sharp end of the Covid-19 and cost-of-living crises. Our 2021 report 'The Impact of Covid-19 on the Lives of Latin American migrants' revealed the intersecting crises of unemployment, abusive employment practices, inadequate housing and increasing food poverty facing the community. The financial strain caused by the cost-of-living crisis has led to a sharp increase in cases of food insecurity and homelessness. Since 2020, we have seen a sustained rise in demand for our services, particularly in welfare advice, housing, and crisis support. On average, we handle three cases per week involving destitution, homelessness, or severe distress. Our Crisis Fund enables us to offer short-term support to cover the cost of food, emergency accommodation and essentials, while we provide advice, casework and advocacy to find more sustainable, long-term solutions.

OUR MISSION, VISION AND VALUES

IRMO grew out of one of the first Latin American community organisations in the UK. Originally known as Chile Democrático, IRMO was founded in August 1982 by political refugees from Chile. The organisation was later renamed the Indoamerican Refugee and Migrant Organisation (IRMO) to reflect the diverse and growing Latin American migrant community in the UK. The name also recognised the importance of indigenous people and cultures to the story of Latin America.

Our **vision** is a future where Latin Americans and other Spanish and Portuguese speakers living in the UK have equal rights, live free from poverty and discrimination, and feel empowered to pursue their aspirations.

Our **mission** is to enable the development, agency, and participation of all Latin Americans and other Spanish and Portuguese speakers, by responding to both immediate needs and structural inequalities.

We do this by offering high-quality information and advice services, opportunities for development and training, and a platform to seek social and systemic change.

We are Latin American-led, and our team includes people with lived experience of the immigration and welfare systems, no recourse to public funds (NRPF), as well as precarious working and housing conditions.

Our **values** are:

- **Commitment:** We are driven by a commitment to social justice for the communities we serve. We are accountable, we learn from our experiences and always act with care and responsibility.
- **Transparency:** We communicate in an open, honest and accessible way to best support our community, expand our reach and build cohesion around our mission.
- **Collaboration:** We listen to our community and partners to strengthen our work. We value the knowledge, skills and experience they bring, and work together to create lasting change.
- **Solidarity:** We stand alongside all migrants and those fighting for social justice. We are part of the migrant movement and value the strength in our collective experiences and unity.

OUR ACTIVITIES

Our work is organised across three main operational areas and a cross-cutting area:

a. Advice and Casework

We provide frontline, one-to-one advice and casework in Spanish and Portuguese on key areas of need for the community, including immigration, welfare entitlements, housing, and homelessness prevention. We provide trusted, expert support for people facing these difficulties and help them build skills to navigate the system for themselves. We also provide support to access healthcare services. IRMO is accredited by the Advice Quality Standard (AQS) and the Office of the Immigration Services Commissioner (OISC) at level 3. We are members of Advice UK and receive second-tier support from specialist organisations including Southwark Law Centre and the National Homelessness Advice Service (NHAS).

b. Education, Training and Employment

Our comprehensive programme of support in education, training and employment includes a range of activities aimed at improving our beneficiaries' social and cultural integration in the UK. These include 12-week English for Speakers of Other Languages (ESOL) groups for adults at different levels, individualised coaching and job-hunting support, professional mentoring, vocational training and workshops on employability skills. Through these activities, our beneficiaries build skills to start and progress in the UK labour market, as well as increase their civic, cultural, and social participation in the broader community.

c. Children and Young People

Our family and youth projects offer dedicated English classes, homework support and creative workshops for recently arrived children and young people (0-19 years old). Through this work, we support young service users and their families to get a place in nursery, school, college or university, boost their educational attainment and make friends while learning, creating and discovering their talents. Parents are supported to meet their family needs and access other services through targeted advice, advocacy, referrals and learning workshops. We support families to access healthcare, special education needs and disability (SEND) support, emergency assistance and specialised legal support. Our services for children and young people have achieved the London Youth Quality Mark (LYQM).

d. Advocacy, Research and Campaigning

We address structural inequalities through campaigning, community organising, inter-sectoral collaboration and advocacy work at local and national levels. Each IRMO programme area has identified a priority for advocacy, research and campaigning work to ensure that migrants, including asylum seekers and refugees, have fair and equal access to services in the UK and can fully exercise their rights and entitlements. Through the Coalition of Latin Americans in the UK (CLAUK), we work with other Latin American organisations and groups to advocate for greater access to rights, increased civic engagement, improved living conditions that ensure dignity, as well as for the official recognition of Latin Americans as an ethnic group in the UK.

PARTNERSHIPS, FORUMS AND NETWORKS

We understand that lasting change is best achieved through collaboration, and we have a strong history of working in partnership. These partnerships help us tackle complex issues, share resources, exchange best practices and address common challenges together. Our current partnerships include:

- The Coalition of Latin Americans in the UK (CLAUK): We chair CLAUK, a coalition of led by and for Latin American organisations from the voluntary sector working together since 2012 to raise awareness of the issues affecting Latin American communities; amplify our collective voice; and campaign for positive change in the most urgent and strategic areas.
- Place for All (PFA): A Lambeth-based partnership with The Baytree Centre and High Trees, working towards a more equal and inclusive Lambeth.
- Advice in Community Settings: We lead a partnership with The Baytree Centre and High Trees to provide high quality, free and independent advice in community settings across South London to those experiencing, or at risk of, financial hardship. The service is offered at our community centres and nine outreach locations, including food banks, faith settings and schools.
- Propel - Advice Workforce Development Programme: We lead Propel, a partnership to develop an advice workforce development programme to train advisers from underrepresented communities and enhance the capacity of community-based organisations to respond to the labour shortage in the advice sector. Along with our partners, The Baytree Centre, High Trees, LAWRS and Southwark Law Centre, we offer trainee opportunities for those keen to qualify as an adviser within a community setting.
- Building Young Brixton (BYB): A Lambeth-based partnership including ten organisations that work together to inspire and empower young people in Brixton. Each year, BYB engages with over 1,000 children and young people, establishing a blueprint for community partnerships in Lambeth. Each organisation contributes its unique approach to youth work, collectively enhancing opportunities for young people to thrive across the borough.
- Lambeth Peer Action Collective (LPAC): A collective of young people and youth organisations working to create a future free from violence in Lambeth.
- Lambeth Community Research Network (LCRN): A collaboration that seeks to build the capacity of local people and community organisations to lead research on topics that matter to them. Through the network, we champion action-focused research that leads directly to positive change for local communities.
- AMPLA (Asociación de Madres y Padres Latinoamericanos): A self-organised group of Latin American parents, founded by IRMO beneficiaries, to provide peer support to overcome common challenges.

IRMO is also a member of:

- Mayor of London's Refugee and Migrant Advisory Panel (MRAP)
- London Initial and Contingency Accommodation Civil Society Forum
- Southwark Latin American Network
- Together with Refugees Coalition
- Network for Justice
- Migrants Rights Network
- Migrants Organise
- Civil Society EUSS Alliance
- Pan-London Migrant Frontline Network
- The National Homelessness Advice Service (NHAS)
- Advice UK
- Lambeth Advice Network
- Ethnically Diverse Advice Providers Network
- Better Work Network
- London Youth
- 4in10 London's Child Poverty Network

OUR KEY ACHIEVEMENTS AND IMPACT

During the 2023-24 period, 4,128 people benefitted from IRMO's services and activities. This includes 387 families receiving specialist advice and casework on immigration, welfare rights, housing, and homelessness prevention; 1,047 people accessing information and practical support through our community support service; 541 people receiving information and support to access healthcare; 336 learners attending our English courses and conversation classes; 120 people receiving employment support and training; 230 children and young people participating in mentoring and educational activities; and 67 people upskilled through volunteering.

We continue to **strengthen our advocacy, research, and campaigning efforts** in response to the compounding challenges posed by Brexit, Covid-19, the cost of living crisis, rising anti-migrant hate, and the increasingly hostile environment for refugees, migrants, and ethnic minority communities in the UK, both independently and through collective action. We are proud to continue chairing the Coalition of Latin Americans in the UK (CLAUK), which leads the racial justice strategy for Latin American communities across the country. We have commissioned a comprehensive legal report on the rights of migrant children in the UK, examining both UK and international legal provisions safeguarding their educational rights. The findings will inform the next stage of our advocacy strategy, aimed at ensuring that migrant children and young people have equal access to education.

We are ready to embark on an exciting new project aimed at **embedding human rights-based approaches across all our activities**. Supported by the British Institute of Human Rights (BIHR) and Just Fair, this initiative will deepen our community and our organisation's understanding of the rights safeguarded by human rights legislation, enhance our capacity to hold authorities accountable for their legal responsibilities, and equip us with stronger tools to advance our mission.

We continued to **develop and strengthen strategic partnerships**, expanding our capacity and impact while streamlining individual processes through a truly collaborative approach. Within the Advice in Community Settings partnership, we have provided vital advice services across community centres and multiple outreach locations in South London, including food banks, faith settings, and schools, collectively supporting 858 individuals in accessing their rights and entitlements. As part of the Propel Advice Workforce Development Programme, which aims to train advisers from underrepresented communities and strengthen the capacity of community-based organisations to address the labour shortage in the advice sector, we successfully launched our first cohort of five trainees. These individuals have begun a comprehensive training programme tailored to their needs, which includes an IAG Level 3 course, in-depth training on immigration, welfare benefits, housing, and mental health awareness, alongside shadowing experienced advisors.

We continued to **address gaps in support by reaching out to more disadvantaged and underrepresented groups, proactively responding to the overlapping crises** affecting our community. Throughout the Covid-19 pandemic and the ongoing cost of living crisis, we have sustained our crisis support services tackling food poverty and digital exclusion. We have developed targeted support to a growing number of asylum seekers, including holding support sessions at hotels accommodating asylum seekers. Additionally, we have continued to assist EU-Latin Americans facing insecure immigration status due to late, pending, or rejected EU Settlement Scheme (EUSS) applications, as well as those excluded from employment or essential services because they are unable to access or prove their status.

We continued to **enhance the quality of services** across all areas as our capacity has grown, delivering more consistent and engaging support to adults, children, and young people. We successfully renewed our Advice Quality Standard (AQS), Office of the Immigration Services Commissioner (OISC), and London Youth Quality Mark accreditations, and we are now preparing to apply for the Investing in Volunteers Quality Mark. In response to the increasing demand for our advice services, we have introduced new tools and processes to improve efficiency, identify issues earlier, and reduce waiting times. These include a new triaging system and an annual schedule of monthly workshops covering key topics affecting our community.

We remain deeply committed to the **wellbeing and professional development of our staff and volunteers.** We continue to offer free counselling through our Employee Assistance Programme and provide clinical supervision for our frontline staff. In response to inflation and the rising cost of living, we have introduced timely support measures to protect our staff. Additionally, we have launched a new Workforce Development Programme aimed at supporting the growth of trainees and advisors

We progressed with our long-awaited **organisational rebrand and new multilingual website**. This platform will better promote our work and services throughout the community, making it easier for individuals to access vital information and resources, it will align our branding and messaging with our audience and mission, creating a consistent and cohesive identity as we engage with a wider audience. We expect the new website to go live in mid-2024.

Indoamerican Refugee and Migrant Organisation

known as IRMO

Trustees' Report

Information and Advice

"I was suspended from my job due to my lack of EUSS status. As an EU family member living in the UK for over 15 years and holding a permanent residence card, I believed I didn't need to apply to the EUSS. Thanks to IRMO's intervention, we submitted a late application. Despite the complexities introduced by recent Home Office policy changes that made it more challenging for individuals like me to regularise their stay, after several months of uncertainty, I was ultimately granted settled status." – Carlos, 66, from Ecuador

Our work in a snapshot:

- 387 families received specialist advice on immigration, welfare rights, housing and homelessness.
- 1,840 individuals were provided with information and practical support through our community support services.
- 189 hardship and food vouchers were distributed to those facing food poverty and destitution, and 550 IT devices and SIM cards were given to combat digital exclusion.
- 305 people accessed healthcare services.

Our Information and Advice services provide culturally and linguistically appropriate information and practical support to help individuals access their rights, along with advice, casework, and legal representation on immigration, welfare, and housing for Latin American and other Spanish and Portuguese-speaking migrants, asylum seekers and refugees in the UK.

Through our Crisis Response and Community Support initiatives, we play a crucial role in addressing urgent needs, supporting 1,840 service users to access information and resources. To combat food poverty, we distributed 189 hardship and food vouchers to individuals facing crises, destitution, and homelessness. Additionally, we provided 550 IT-related items to help bridge the digital divide, ensuring access to online resources. We also made 128 referrals to external providers, connecting people with essential services such as clothing and baby banks.

In response to the ongoing pressures of rising living costs, which have led to a significant increase in poverty, destitution, and homelessness — particularly among newly granted refugees — we delivered specialist advice and casework to 387 families, with an estimated financial gain for beneficiaries of £663,794. Among our service users, 98% speak a first language other than English, and 18% have disabilities. We continue to reach those most in need by delivering support in food banks, faith settings, and hotels hosting asylum seekers. The complexity of immigration cases has intensified due to ongoing legal changes and increasingly hostile policies, such as the Rwanda Act and the Illegal Migration Act. We continue to support individuals with complex cases, including those related to the EU Settlement Scheme, and those unable to prove or access their immigration status.

We have made significant efforts to help people understand and exercise their rights by delivering 10 workshops on important topics, including changes to UK immigration policy, welfare, and housing. These are completed by relevant resources in community languages, covering areas such as the asylum process and changes in immigration legislation

Our efforts to enhance access to healthcare services have been particularly impactful. This year, we helped 305 people register with GPs and facilitated their access to critical health, mental health, and dental care services. Our digital outreach has also made a significant impact, with social media posts related to healthcare access generating 23,855 views. In collaboration with seven partner organisations, we have raised awareness on vital health issues such as cancer prevention, sexual health, and mental health, ensuring the content is tailored to the specific needs of the Latin American community.

Education, Training and Employment

"Thanks to the English classes, I can now speak with the nurses and people at the hospital during my dialysis, and I am on the waiting list for a kidney transplant. Before I felt terrible because I couldn't communicate by myself. Thank you for the free English classes, IRMO." – Martha, 50, from Colombia.

Our work in a snapshot:

- 336 learners attended our English classes
- 161 people improved knowledge of where and how to access basic services through our workshops and community coffee mornings
- 120 people received employment support and accessed training opportunities
- 67 people developed skills through 5,746 hours of volunteering

For many Latin American migrants, refugees and asylum-seekers, there is a clear need to learn English in order to navigate the system as part of their integration journey in the UK. To support our community members on this journey, we delivered 642 hours of ESOL classes; 97 hours of drop-in conversation classes; 10 community coffee mornings; and 8 workshops in employability skills, life skills and accessing essential services.

The courses taken opened up new opportunities for participants in academic and vocational studies, as well as benefits such as giving parents an increased ability to support children with homework, communicate effectively with doctors and teachers, use public transport, and access rights and support services. Our activities also acted as a gateway to other services within IRMO, including immigration and welfare advice and employment support.

The combined challenges of Brexit, Covid-19 and the cost of living crisis made our employment support service users particularly vulnerable to barriers to employment, making it essential to invest a significant amount of time in casework, mentoring and floating support needs. Despite these challenges, we were able to support 120 Latin American, Spanish or Portuguese-speaking migrant beneficiaries, including delivering a comprehensive training course in ESOL and construction and one in Digital Literacy in partnership with Code Your Future. Most participants improved their employment situation during the period, with many reporting greater confidence to obtain better and more secure working conditions.

To further support our community, we established a peer support programme where service users who had been successful in passing the Health, Safety & Environment Test to secure the CSCS Card and qualification to work in the construction sector would support others in preparing for the exam. Additionally, we used success stories in our Community Coffee Mornings to motivate others, fostering a positive and encouraging environment. We also created online ESOL classes specifically for women who are victims of domestic abuse in partnership with the Latin American Women's Rights Service (LAWRS).

As part of our Volunteer Scheme, we recruited and trained a total of 67 new volunteers, providing them with valuable experience and training opportunities such as working with children in an educational setting; working with vulnerable adults; safeguarding; IT; immigration and welfare advice; among other professional and non-profit sector learnings.

Children and Young People

"When I first arrived in the UK, everything felt overwhelming, and I struggled to make friends or know where to start. The LAYF project at IRMO gave me a space where I could meet people, build my confidence, improve my English and learn important skills. Through the mentoring programme I created my CV, learned how to apply for jobs, opened a bank account, and prepared for interviews. Getting my first job during the Easter holiday was such a big step for me. Thanks to the support from LAYF, I now feel confident that I can find a job I enjoy and take control of my future." – Lina, 16, from Colombia

Our work in a snapshot:

- 230 children and young people attended weekly educational activities, group workshops and one-to-one mentoring sessions.
- 112 children and young people who were out of education were supported to access school or college.
- 328 children, young people and their parents participated in 12 cultural events and trips to London landmarks.
- 159 children and young people experienced an improved sense of wellbeing.
- 154 children and young people felt less isolated as a result of having made friends and developed a support network.

The young beneficiaries supported by our Children and Young People are predominantly newly arrived migrants, asylum seekers and refugees who are not yet in school and don't speak much English. Some have fled violent gangs in their countries of origin, while others have migrated twice in their lifetime.

To ensure our project reaches the children and young people most in need, we have enhanced our triage system to better manage referrals from Early Help, Children's Services, local schools, and voluntary and community sector (VCS) organisations. A significant portion of self-referrals come through word of mouth. Additionally, our outreach efforts at food banks, hotels housing asylum seekers, and faith-based settings help identify and refer children in need to our services.

Children face numerous barriers to accessing education, including rigid documentation requirements from schools and local authorities, immigration status, hidden costs, and a lack of support for non-English speakers. These obstacles often result in prolonged periods out of school. Our Advice & Advocacy service offers personalised one-to-one support for families, helping them navigate the school admissions process, secure appropriate Special Educational Needs and Disabilities (SEND) and English as an Additional Language (EAL) support, and access grants. We also assist with acquiring school uniforms, applying for Zip Oyster cards, and obtaining free IT devices and internet access.

The Latin American Youth Forum (LAYF), IRMO's youth group for 13–19-year-olds at risk of exclusion, provides a supportive environment through weekly afternoon activities, one-to-one mentoring, and group learning workshops. These sessions help young people nurture their talents, build a support network in the UK, develop employability skills, and explore issues relevant to them. This year's activities included workshops on public speaking, bike repair, photography, and poetry. Through creative workshops, participants explored topics such as consent and healthy relationships, challenged stereotypes and discrimination, and discussed power, privilege, and the importance of amplifying youth voices in the community.

As part of Building Young People, a partnership of 10 Lambeth-based organisations, our young participants have access to a wide range of activities and joint initiatives. One such initiative is the Lambeth Peer Action Collective (LPAC), a youth-led peer research and social action project that seeks to understand the root causes of youth violence in Lambeth. Insights from the research are used to build campaigns advocating for better opportunities, improved housing, and an education system that works for all young people.

We ensure that youth voices are central to all aspects of our work through IRMO's Youth Steering Group and the BYB Young Leaders Programme. These spaces allow young participants to actively shape and evaluate our youth services and co-deliver activities. The Young Leaders organise listening events to understand young people's priorities and provide recommendations on how services can better respond to their needs. By participating in these initiatives, young individuals develop essential skills such as leadership, planning, problem-solving, teamwork, and effective communication.

Research, Campaigning and Advocacy Work

Through campaigning, research, community organising, inter-sectoral collaboration, and advocacy at local and national levels, we aim to address structural inequalities. Our goal is to ensure that migrants, including asylum seekers and refugees, are able to fully exercise their rights.

Coalition of Latin Americans in the UK (CLAUK)

We are proud to continue chairing the Coalition of Latin Americans in the UK (CLAUK), which leads the racial justice strategy for Latin American communities across the country. CLAUK's mission is guided by two key objectives: advocating for meaningful change in critical and strategic areas, and building the capacity of organisations and groups that support Latin American communities in the UK.

In 2023, we undertook a collective process to review our governance, develop more comprehensive Terms of Reference, refresh our mission and vision, and create our five-year Business Plan. This comprehensive strategy aims to advance the structural integration of the Latin American community in the UK.

We celebrated a decade of collective work by launching our new website, unveiling our updated strategy, and publishing a report that highlights 10 key steps towards justice for Latin Americans in the UK, achieved during CLAUK's 10 years of existence.

The CLAUK 'Democracy and Participation' campaign aimed to enhance political literacy and support Latin Americans to access their democratic rights. This initiative, which included information on the new voter ID requirements introduced by the Elections Act, reached an estimated 180,000 Latin Americans over nine months through 30 in-person events and online engagement.

As we plan the next steps for our 'Living with Dignity' campaign, we have conducted listening sessions with Latin American groups and individuals and joined forces with key partners, such as the Centre for Progressive Change, in their campaign for safe and fair sick pay leave.

Access to education

Drawing on a decade of frontline experience supporting migrant and asylum-seeking children who are out of school, we have developed an advocacy strategy to break down the structural barriers that keep these children from accessing education. We collaborate with schools, local authorities, and decision-makers to influence policy and shift attitudes around school admissions.

We have commissioned a comprehensive legal report on the education rights of migrant children in the UK. The report, which examines both UK and international legal provisions protecting education rights, focuses particularly on undocumented children. It identifies common barriers to accessing education and explores potential legal challenges to address these issues. The report is set to be published in mid-2024.

We have made significant progress in building alliances with organisations, researchers, and legal experts working at the intersection of immigration and education access. Our team has actively participated in influential forums, such as a steering group led by Southwark Law Centre, which focuses on the education of children in temporary accommodation. We have also contributed to the Forum for Equalities and Human Rights in Southwark, highlighting educational challenges faced by our community, and participated in 4in10's Policy Forum, where we discussed engagement strategies with candidates ahead of the London mayoral and assembly elections. Moreover, we have held strategic meetings with Lambeth and Southwark councillors.

We are committed to strengthening civic participation by supporting parents, carers, and young people to become active agents of social change. We work closely with self-organised parent groups, including AMPLA, Empoderando Familias, and Familias y Autismo. We recently recruited a new Community Organiser and are preparing to deliver community organising training, co-developed with leaders from each group.

Research and reports

Through our research, we aim to highlight key issues affecting our community and advocate for more effective responses from decision-makers.

During this period, we published The Right to Healthcare: A Community-Led Approach to Better Health Outcomes for the Latin American Community, in partnership with the Latin American Women's Rights Service (LAWRS). This report documents the numerous barriers that migrants, refugees, and asylum seekers face when accessing healthcare and provides actionable recommendations for decision-makers.

We contributed to a project led by Focus on Labour Exploitation (FLEX) and the Labour Exploitation Advisory Group (LEAG) to support long-term advocacy aimed at addressing the root causes of exploitation. Our staff and beneficiaries with lived experience of labour exploitation contributed to research on the continuum of exploitation. This framework places labour exploitation on a spectrum, ranging from non-compliance with labour laws to severe offences such as forced labour and human trafficking. The research was launched in early 2024.

Joint advocacy and campaigning

We continued to engage in joint advocacy and campaigning efforts to address key issues affecting our beneficiaries. Examples include joining the Anti-Trafficking and Labour Exploitation Unit (ATLEU) and Focus on Labour Exploitation (FLEX) in opposing the Illegal Migration Bill during the Commons' consideration of Lords' amendments; supporting the Patients Not Passports campaign, which seeks to end the racist migrant charging policies within the NHS; and joining forces with ILPA and the3million in a joint letter highlighting the unfairness in the Home Office's approach to late applications, among other initiatives.

Supporting the involvement of people with lived experience in policy and research

We continued to collaborate with think tanks, research bodies, and policy organisations to ensure the voice of our community is included in the development of campaigns, policies, and research. By sharing information and fostering connections with movements and organisations, we facilitated meaningful participation. For example, we supported six service users in contributing to research conducted by Praxis and 4in10 on childcare access; supported asylum seekers engage in Southwark's Joint Strategic Needs Assessment (JSNA) on The Health & Wellbeing of Asylum Seekers and Refugees in Southwark; and supported beneficiaries' involvement in the Safe Sick Pay campaign led by the Centre for Progressive Change, among other initiatives.

STORIES OF IRMO

All names have been changed to protect individual identities.

Victor, 25, El Salvador

Victor, an asylum seeker from El Salvador, has been living in the United Kingdom for the past three years. When he first attended our Community Coffee Morning, he spoke no English and was living in a hotel as temporary accommodation provided by the Home Office. He faced significant challenges in communicating with others and had little understanding of the services available in the UK.

Through his engagement in the Community Coffee Morning, Victor became motivated to join our English classes and preparation courses for the Construction Skills Certification Scheme (CSCS) qualification, which is essential for working in the construction industry. A few months later, he successfully passed the CSCS test and obtained his qualification. Upon receiving his asylum status, he secured employment in the cleaning sector while we continued to support him in his pursuit of a construction job.

Victor expressed his gratitude, saying, "Thanks to the English classes at IRMO, I have learned the language and can communicate better. I am now on track to achieve my goal of working in the construction sector, thanks to the qualification I obtained. Thank you so much, IRMO!"

Carolina, 37, Bolivia

Carolina, a 37-year-old woman from South America, visited one of our Health and Wellbeing drop-ins seeking urgent help in accessing medical care. She was pregnant, with her due date just a month away, and faced significant challenges, including limited English proficiency and no recourse to public funds (NRPF). During her first visit, our team helped her register with a General Practitioner (GP) and complete the necessary paperwork. However, as we learned more about her situation, it became clear that she had more complex needs.

Carolina was facing destitution and homelessness as she prepared to give birth. We immediately connected her with additional resources by referring her to the No Recourse to Public Funds (NRPF) team at her local authority and to Project 17, a charity that supports families without access to public funds. As a result of these collective efforts, Carolina was placed in temporary accommodation, providing her with a safe environment as she neared her delivery date.

We provided Carolina with ongoing support by helping her access donated baby items, ensuring she had essential supplies for her newborn. We also assisted her in maintaining regular contact with her hospital and GP to guarantee she received consistent prenatal and postnatal care while addressing any new challenges that arose.

Carolina's case highlights the importance of holistic support systems for vulnerable individuals with multiple and complex needs. By offering comprehensive assistance, from securing housing and medical care to obtaining necessary supplies for her baby, Carolina was able to access her rights and the critical support she needed during this pivotal time in her life.

Max, 13, El Salvador

Max arrived in London with his parents, fleeing gang violence in Central America. Shortly after their arrival, Max and his mother were separated from his father and placed in different asylum accommodations, ultimately relocating to various parts of the country. This separation was particularly challenging for Max, who deeply missed his father.

Upon reaching out for help, it was clear that Max faced significant challenges. He had been out of school for five months, largely due to the asylum accommodation's failure to forward essential correspondence from the council and the school, which resulted in considerable delays.

Recognising the urgency of Max's situation, IRMO stepped in to facilitate his access to education. Since Max and his mother had recently relocated from London to the north of England, he participated in IRMO's online classes and academic mentoring sessions. Over the next four months, these sessions proved to be transformative. Max showed increased engagement and growing confidence. The mentoring sessions not only fostered his academic skills but also provided a supportive environment for him to practise speaking English. This small group interaction helped Max feel more comfortable conversing with peers when he started school. During his final session, Max expressed excitement about his future ambitions, stating, "I want to be an IT programmer." Max's final evaluation highlighted significant improvements in his writing and listening skills, as well as a remarkable boost in his confidence. He went from feeling isolated and anxious to becoming an active participant in his new learning environment.

IRMO continued to provide regular support to Max's family, helping them access essential services, such as Free School Meals and transport. This support has been vital in reducing their sense of isolation and ensuring they have the resources needed to thrive in their new community.

LOOKING AHEAD

Our key objectives for 2024-25 and beyond are to further advance the following goals outlined in our Business Plan:

- **Mitigating the ongoing impacts of the hostile environment policies and Brexit** by continuing to closely monitor and respond to the evolving situation regarding EUSS, transition to a digital immigration system, new migration routes and legislation changes; and by upgrading our support to people with No Recourse to Public Funds (NRPF), undocumented migrants and asylum seekers.
- **Promoting recovery from the cost of living crisis and the long-term impact of the Covid-19 pandemic** by proactively addressing urgent needs, such as food poverty and digital exclusion, while continuing our efforts to enhance access to healthcare across the community.
- **Evolving our services based on the lived experiences of our community** by implementing our new user involvement strategy; establishing an expert panel made up of a cross-section of beneficiaries; and continuing to involve people with live experiences in research and advocacy.
- **Strengthening our approach to intersectionality to better tackle structural inequalities and discrimination** by developing more specific equality objectives; stepping up our advocacy and campaigning work at local, London and national levels; and bringing more visibility to the community, both independently and as part of the Coalition of Latin Americans in the UK (CLAUK).
- **Ensuring that IRMO has the appropriate structure, resources, knowledge and approach in place** to fully respond to the current needs and priorities of the community we serve.
- **Enhancing communication,** by launching our new website and implementing our new communications strategy to engage with our community and stakeholders in a clear, effective, and inclusive manner.
- **Continuing to prioritise team wellbeing** and fostering a healthy work environment.

THANK YOU

We would like to sincerely thank all of our staff, trustees and volunteers for their ongoing commitment and fantastic contributions to IRMO throughout 2023-24. Our heartfelt thanks also go to our incredible funders, individual and corporate supporters, and partners, whose support has enabled us to continue growing as an organisation and serving the Latin American community in the UK.

Indoamerican Refugee and Migrant Organisation

known as IRMO

Trustees' Report

Statement of trustees' responsibilities

The trustees (who are also the directors of Indoamerican Refugee and Migrant Organisation for the purposes of company law) are responsible for preparing the trustees' report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice), including FRS 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland".

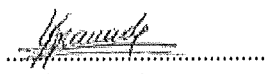
Company law requires the trustees to prepare financial statements for each financial year. Under company law the trustees must not approve the financial statements unless they are satisfied that they give a true and fair view of the state of affairs of the charitable company and of the incoming resources and application of resources, including its income and expenditure, of the charitable company for that period. In preparing these financial statements, the trustees are required to:

- select suitable accounting policies and apply them consistently;
- observe the methods and principles in the Charities SORP;
- make judgements and estimates that are reasonable and prudent;
- state whether applicable accounting standards, comprising FRS 102 have been followed, subject to any material departures disclosed and explained in the financial statements; and
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charitable company will continue in business.

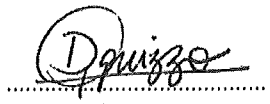
The trustees are responsible for keeping proper accounting records that can disclose with reasonable accuracy at any time the financial position of the charitable company and enable them to ensure that the financial statements comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the charitable company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

The trustees are responsible for the maintenance and integrity of the corporate and financial information included on the charitable company's website. Legislation governing the preparation and dissemination of financial statements may differ from legislation in other jurisdictions.

The annual report was approved by the trustees of the charity on 29 November 2024 and signed on its behalf by:



Lucila Granada
Chair and trustee



Dr Danielle Guizzo
Treasurer and trustee

Indoamerican Refugee and Migrant Organisation

known as IRMO

Independent Examiner's Report to the trustees of Indoamerican Refugee and Migrant Organisation ('the Company')

I report to the charity trustees (who are also Directors for the purpose of company law) on my examination of the accounts of the Indoamerican Refugee and Migrant Organisation ('the charitable company') for the year ended 31 March 2024 which comprise the Statement of Financial Activities, the Balance Sheet and related notes.

This report is made solely to the charity's trustees, as a body, in accordance with section 145 of the Charities Act 2011. My work has been undertaken so that I might state to the charity's trustees those matters I am required to state to them in this report and for no other purpose. To the fullest extent permitted by law, I do not accept or assume responsibility to anyone other than the charity and the charity's trustees as a body, for my work, for this report, or for the opinions I have formed.

Responsibilities and basis of report

As the charity's trustees of Indoamerican Refugee and Migrant Organisation you are responsible for the preparation of the accounts in accordance with the requirements of the Companies Act 2006 ('the 2006 Act').

Having satisfied myself that the accounts of Indoamerican Refugee and Migrant Organisation are not required to be audited under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of your charity's accounts as carried out under section 145 of the Charities Act 2011 ('the 2011 Act'). In carrying out my examination I have followed the Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

An independent examination does not involve gathering all the evidence that would be required in an audit and consequently does not cover all the matters that an auditor considers in giving their opinion on the financial statements. The planning and conduct of an audit goes beyond the limited assurance that an independent examination can provide. Consequently I express no opinion as to whether the financial statements present a 'true and fair' view and my report is limited to those specific matters set out in the independent examiner's statement.

Independent examiner's statement

Since Indoamerican Refugee and Migrant Organisation's gross income exceeded £250,000 your examiner must be a member of a body listed in section 145 of the 2011 Act. I confirm that I am qualified to undertake the examination because I am a member of ICAEW, which is one of the listed bodies.

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

1. accounting records were not kept in respect of Indoamerican Refugee and Migrant Organisation as required by section 386 of the 2006 Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the accounting requirements of section 396 of the 2006 Act 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; or

Indoamerican Refugee and Migrant Organisation

known as IRMO

Independent Examiner's Report to the trustees of Indoamerican Refugee and Migrant Organisation ('the Company')

4. the accounts have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102).

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.

.....

Timothy Sullivan FCA
ICAEW

9 Hare & Billet Road
Blackheath
SE3 0RB

Date:...17/12/24.....

Indoamerican Refugee and Migrant Organisation

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Statement of Financial Activities for the Year Ended 31 March 2024
(Including Income and Expenditure Account and Statement of Total Recognised Gains and Losses)

	Note	Unrestricted £	Restricted £	Total 2024 £	Unrestricted £	Restricted £	Total 2023 £
Income and Endowments from:							
Grants, donations and legacies		77,896	720,066	797,962	113,685	622,281	735,966
Charitable activities		21,927	-	21,927	11,238	-	11,238
Investment income	5	4,256	-	4,256	1,598	-	1,598
Total income		104,079	720,066	824,145	126,521	622,281	748,802
Expenditure on:							
Charitable activities		(126,322)	(716,832)	(843,154)	(13,546)	(744,504)	(758,050)
Total expenditure		(126,322)	(716,832)	(843,154)	(13,546)	(744,504)	(758,050)
Net (expenditure)/income		(22,243)	3,234	(19,009)	112,975	(122,223)	(9,248)
Transfers between funds		-	-	-	2,245	(2,245)	-
Net movement in funds		(22,243)	3,234	(19,009)	115,220	(124,468)	(9,248)
Reconciliation of funds							
Total funds brought forward		463,767	105,313	569,080	348,547	229,781	578,328
Total funds carried forward	17	441,524	108,547	550,071	463,767	105,313	569,080

All of the charity's activities derive from continuing operations during the above two periods.

Indoamerican Refugee and Migrant Organisation

known as IRMO

(Registration number: 03931483)
Balance Sheet as at 31 March 2024

	Note	2024 £	2023 £
Fixed assets			
Tangible assets	12	135,423	155,947
Current assets			
Debtors	13	142,938	19,733
Cash at bank and in hand	14	400,875	517,974
		543,813	537,707
Creditors: Amounts falling due within one year	15	(129,165)	(124,574)
Net current assets		414,648	413,133
Net assets		550,071	569,080
Funds of the charity:			
Restricted income funds			
Restricted funds		108,547	105,313
Unrestricted income funds			
Designated Funds		240,423	245,947
General Funds		201,101	217,820
Total unrestricted funds		441,524	463,767
Total funds	17	550,071	569,080

For the financial year ending 31 March 2024 the charity was entitled to exemption from audit under section 477 of the Companies Act 2006 relating to small companies.

Directors' responsibilities:

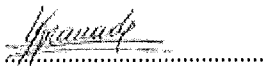
- The members have not required the charity to obtain an audit of its accounts for the year in question in accordance with section 476; and
- The directors acknowledge their responsibilities for complying with the requirements of the Act with respect to accounting records and the preparation of accounts.

Indoamerican Refugee and Migrant Organisation

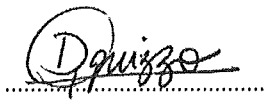
known as IRMO

(Registration number: 03931483)
Balance Sheet as at 31 March 2024

The financial statements on pages 22 to 45 were approved by the trustees, and authorised for issue on 29 November 2024 and signed on their behalf by:



Lucila Granada
Chair and trustee



Dr Danielle Guizzo
Treasurer and trustee

Indoamerican Refugee and Migrant Organisation

known as IRMO

Statement of Cash Flows for the Year Ended 31 March 2024

	Note	2024 £	2023 £
Cash flows from operating activities			
Net cash expenditure		(19,009)	(9,248)
Adjustments to cash flows from non-cash items			
Depreciation		21,723	21,664
Investment income	5	(4,256)	(1,598)
		(1,542)	10,818
Working capital adjustments			
(Increase)/decrease in debtors	13	(123,205)	27,940
Increase in creditors	15	59,615	49,898
(Decrease)/increase in deferred income		(55,024)	67,024
Net cash flows from operating activities		(120,156)	155,680
Cash flows from investing activities			
Interest receivable and similar income	5	4,256	1,597
Purchase of tangible fixed assets	12	(1,199)	(48,513)
Sale of tangible fixed assets		-	612
Net cash flows from investing activities		3,057	(46,304)
Net (decrease)/increase in cash and cash equivalents		(117,099)	109,376
Cash and cash equivalents at 1 April		517,974	408,598
Cash and cash equivalents at 31 March		400,875	517,974

All of the cash flows are derived from continuing operations during the above two periods.

Indoamerican Refugee and Migrant Organisation

known as IRMO

Notes to the Financial Statements for the Year Ended 31 March 2024

1 Charity status

The charity is limited by guarantee, incorporated in England & Wales, and consequently does not have share capital. Each of the trustees is liable to contribute an amount not exceeding £1 towards the assets of the charity in the event of liquidation.

The address of its registered office is:
Unit 8 Warwick House
Overton Road
London
SW9 7JP

These financial statements were authorised for issue by the trustees on 29 November 2024.

2 Accounting policies

Summary of significant accounting policies and key accounting estimates

The principal accounting policies applied in the preparation of these financial statements are set out below. These policies have been consistently applied to all the years presented, unless otherwise stated.

Statement of compliance

The financial statements have been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019) - (Charities SORP (FRS 102) - Second edition October 2019), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102). They also comply with the Companies Act 2006 and Charities Act 2011.

Basis of preparation

Indoamerican Refugee and Migrant Organisation meets the definition of a public benefit entity under FRS 102. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy notes.

Going concern

The trustees consider that there are no material uncertainties about the charity's ability to continue as a going concern nor any significant areas of uncertainty that affect the carrying value of assets held by the charity.

Judgements and key sources of estimation uncertainty

In the application of the charity's accounting policies, the trustees are required to make judgements, estimates and assumptions about the carrying amount of assets and liabilities that are not readily apparent from other sources. The estimates and associated assumptions are based on historical experience and other factors that are considered to be relevant. Actual results may differ from these estimates.

The estimates and underlying assumptions are reviewed on an ongoing basis. Revisions to accounting estimates are recognised in the periods in which the estimate is revised where revisions affects only that period, or in the period of the revision and future periods where the revisions affects both current and future periods.

Income and endowments

All income is recognised once the charity has entitlement to the income, it is probable that the income will be received and the amount of the income receivable can be measured reliably.

Donations and legacies

Donations are recognised when the charity has been notified in writing of both the amount and settlement date. In the event that a donation is subject to conditions that require a level of performance by the charity before the charity is entitled to the funds, the income is deferred and not recognised until either those conditions are fully met, or the fulfilment of those conditions is wholly within the control of the charity and it is probable that these conditions will be fulfilled in the reporting period.

Grants receivable

Grants are recognised when the charity has an entitlement to the funds and any conditions linked to the grants have been met. Where performance conditions are attached to the grant and are yet to be met, the income is recognised as a liability and included on the balance sheet as deferred income to be released.

Deferred income

Deferred income represents amounts received for future periods and is released to incoming resources in the period for which, it has been received. Such income is only deferred when:

- The donor specifies 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.

Investment income

Interest income, including income arising from finance leases and other financial instruments, is recognised using the effective interest method.

Expenditure

All expenditure is recognised once there is a legal or constructive obligation to that expenditure, it is probable settlement is required and the amount can be measured reliably. All costs are allocated to the applicable expenditure heading that aggregate similar costs to that category. Where costs cannot be directly attributed to particular headings they have been allocated on a basis consistent with the use of resources, with central staff costs allocated on the basis of time spent, and depreciation charges allocated on the portion of the asset's use. Other support costs are allocated based on the spread of staff costs.

Charitable activities

Charitable expenditure comprises those costs incurred by the charity in the delivery of its activities and services for its beneficiaries. It includes both costs that can be allocated directly to such activities and those costs of an indirect nature necessary to support them.

Support costs

Support costs include central functions and have been allocated to activity cost categories on a basis consistent with the use of resources, for example, allocating property costs by floor areas, or per capita, staff costs by the time spent and other costs by their usage.

Governance costs

These include the costs attributable to the charity's compliance with constitutional and statutory requirements, including audit, strategic management and trustees meetings and reimbursed expenses.

Taxation

The charity is considered to pass the tests set out in Paragraph 1 Schedule 6 of the Finance Act 2010 and therefore it meets the definition of a charitable company for UK corporation tax purposes. Accordingly, the charity is potentially exempt from taxation in respect of income or capital gains received within categories covered by Chapter 3 Part 11 of the Corporation Tax Act 2010 or Section 256 of the Taxation of Chargeable Gains Act 1992, to the extent that such income or gains are applied exclusively to charitable purposes.

Tangible fixed assets

Individual fixed assets costing £500.00 or more are initially recorded at cost.

Depreciation and amortisation

Depreciation is provided on tangible fixed assets so as to write off the cost or valuation, less any estimated residual value, over their expected useful economic life as follows:

Asset class	Depreciation method and rate
Office equipment	20% straight line method
Refurbishment	10% straight line method

Trade debtors

Trade debtors are amounts due from customers for merchandise sold or services performed in the ordinary course of business.

Trade debtors are recognised initially at the transaction price. They are subsequently measured at amortised cost using the effective interest method, less provision for impairment. A provision for the impairment of trade debtors is established when there is objective evidence that the charity will not be able to collect all amounts due according to the original terms of the receivables.

Cash and cash equivalents

Cash and cash equivalents comprise cash on hand and call deposits, and other short-term highly liquid investments that are readily convertible to a known amount of cash and are subject to an insignificant risk of change in value.

Trade creditors

Trade creditors are obligations to pay for goods or services that have been acquired in the ordinary course of business from suppliers. Accounts payable are classified as current liabilities if the charity does not have an unconditional right, at the end of the reporting period, to defer settlement of the creditor for at least twelve months after the reporting date. If there is an unconditional right to defer settlement for at least twelve months after the reporting date, they are presented as non-current liabilities.

Trade creditors are recognised initially at the transaction price and subsequently measured at amortised cost using the effective interest method.

Borrowings

Interest-bearing borrowings are initially recorded at fair value, net of transaction costs. Interest-bearing borrowings are subsequently carried at amortised cost, with the difference between the proceeds, net of transaction costs, and the amount due on redemption being recognised as a charge to the Statement of Financial Activities over the period of the relevant borrowing.

Interest expense is recognised on the basis of the effective interest method and is included in interest payable and similar charges.

Borrowings are classified as current liabilities unless the charity has an unconditional right to defer settlement of the liability for at least twelve months after the reporting date.

Fund structure

Unrestricted income funds are general funds that are available for use at the trustees discretion in furtherance of the objectives of the charity.

Designated funds are unrestricted funds set aside for specific purposes at the discretion of the trustees.

Restricted income funds are those donated for use in a particular area or for specific purposes, the use of which is restricted to that area or purpose.

Pensions and other post retirement obligations

The charity operates a defined contribution pension scheme which is a pension plan under which fixed contributions are paid into a pension fund and the charity has no legal or constructive obligation to pay further contributions even if the fund does not hold sufficient assets to pay all employees the benefits relating to employee service in the current and prior periods.

Contributions to defined contribution plans are recognised in the Statement of Financial Activities when they are due. If contribution payments exceed the contribution due for service, the excess is recognised as a prepayment.

Financial instruments

Recognition and measurement

All financial assets and liabilities are initially measured at transaction price (including transaction costs), except for those financial assets classified as at fair value through profit or loss, which are initially measured at fair value (which is normally the transaction price excluding transaction costs), unless the arrangement constitutes a financing transaction. If an arrangement constitutes a financing transaction, the financial asset or financial liability is measured at the present value of the future payments discounted at a market rate of interest for a similar debt instrument.

Financial assets and liabilities are only offset in the statement of financial position when, and only when there exists a legally enforceable right to set off the recognised amounts and the charity intends either to settle on a net basis, or to realise the asset and settle the liability simultaneously.

Financial assets are derecognised when and only when a) the contractual rights to the cash flows from the financial asset expire or are settled, b) the charity transfers to another party substantially all of the risks and rewards of ownership of the financial asset, or c) the charity, despite having retained some, but not all, significant risks and rewards of ownership, has transferred control of the asset to another party.

Financial liabilities are derecognised only when the obligation specified in the contract is discharged, cancelled or expires.

3 Income from grants, donations and legacies

	Unrestricted funds General £	Restricted funds £	Total 2024 £	Total 2023 £
Donations and legacies;				
Donations from individuals	2,176	-	2,176	4,249
Grants, including capital grants;				
The City Bridge Foundation	520	87,330	87,850	36,680
BBC Children in Need	-	19,138	19,138	57,773
The National Lottery Community Fund	-	107,344	107,344	87,632
Lambeth Council	-	49,976	49,976	156,854
Garfield Weston Foundation	15,000	-	15,000	15,000
Peter Minet Trust	5,000	-	5,000	30,000
People's Postcode Trust	-	-	-	20,000
AB Charitable Trust	25,000	-	25,000	-
Cornerstone Fund	1,200	-	1,200	4,500
Veolia Environmental Trust	-	-	-	7,375
London Catalyst	-	13,632	13,632	-
Power To Change	4,000	-	4,000	4,000
Nuestros Pequenos Hermanos UK	-	-	-	3,000
United St Saviour's Charity	-	13,195	13,195	39,588
The Neighbourly Foundation	-	-	-	1,000
Lloyds Bank Foundation for England & Wales	25,000	-	25,000	27,250
Access to Justice Foundation	-	60,371	60,371	-
The Ironmonger's Company	-	5,000	5,000	-
London Legal Support Trust	-	75,000	75,000	-
Paul Hamlyn Foundation	-	83,718	83,718	-
People's Partnership	-	12,225	12,225	-
Walcot Foundation	-	24,193	24,193	29,193
Southwark Council	-	8,330	8,330	36,791
Guy's & St Thomas Foundation	-	49,251	49,251	138,251
Greater London Authority	-	111,363	111,363	26,633

	Unrestricted funds General £	Restricted funds £	Total 2024 £	Total 2023 £
Youth Endowment Fund	-	-	-	10,197
	77,896	720,066	797,962	735,966

4 Income from charitable activities

	Unrestricted funds General £	Total 2024 £	Total 2023 £
Services	21,927	21,927	11,238

5 Investment income

	Unrestricted funds General £	Total 2024 £	Total 2023 £
Interest receivable and similar income;			
Interest receivable on bank deposits	4,256	4,256	1,598

6 Expenditure on charitable activities

	Note	Total 2024 £	Total 2023 £
Fundraising		23,790	16,746
Activities and project cost		151,635	112,602
Volunteer expenses		3,266	4,582
Staff costs	10	559,322	539,074
Support costs	7	105,141	85,046
		843,154	758,050

Within the expenditure above, there are Support Costs of £105,141 (2023 - £85,046) which relate directly to charitable activities. See note 7 for further details.

7 Analysis of support costs

Support costs

	Total 2024 £	Total 2023 £
Staff welfare	9,357	3,562
Rent and rates	4,748	460
Insurance	1,454	1,703
General maintenance	2,901	1,180
Utilities	8,530	5,694
Computer software and maintenance	7,161	8,592
Printing, postage and stationery	2,407	2,153
Membership	2,961	852
Sundries	13,809	4,516
Independent examination	2,688	2,688
Bookkeeping and payroll	515	640
Legal and professional	26,648	31,152
Bank charges	239	191
Depreciation	21,723	21,663
	105,141	85,046

8 Net incoming/outgoing resources

Net outgoing resources for the year include:

	2024	2023
	£	£
Depreciation of fixed assets	21,723	21,663
Independent examination	2,688	2,688

9 Trustees remuneration and expenses

During the year the charity made the following transactions with trustees:

Celia Gardiner
£474 (2023: £Nil) of expenses were reimbursed to Celia Gardiner during the year.

No trustees, nor any persons connected with them, have received any remuneration from the charity during the year.

No trustees have received any other benefits from the charity during the year.

10 Staff costs

The aggregate payroll costs were as follows:

	2024	2023
	£	£
Staff costs during the year were:		
Wages and salaries	508,589	489,405
Social security costs	40,180	39,355
Pension costs	10,553	10,314
	559,322	539,074

The monthly average number of persons (including senior management / leadership team) employed by the charity during the year expressed as full time equivalents was as follows:

	2024	2023
	No	No
Charitable activities	19	21

The total employee benefits of the key management personnel of the charity were £61,890 (2023 - £52,015).

11 Taxation

The charity is a registered charity and is therefore exempt from taxation.

12 Tangible fixed assets

	Furniture and equipment £	Other tangible fixed asset £	Total £
Cost			
At 1 April 2023	18,391	179,854	198,245
Additions	1,199	-	1,199
At 31 March 2024	19,590	179,854	199,444
Depreciation			
At 1 April 2023	11,080	31,218	42,298
Charge for the year	3,738	17,985	21,723
At 31 March 2024	14,818	49,203	64,021
Net book value			
At 31 March 2024	4,772	130,651	135,423
At 31 March 2023	7,311	148,636	155,947

13 Debtors

	2024 £	2023 £
Trade debtors	10,989	923
Prepayments	3,944	1,959
Accrued income	128,005	16,851
	142,938	19,733

14 Cash and cash equivalents

	2024	2023
	£	£
Cash at bank	400,875	517,974

15 Creditors: amounts falling due within one year

	2024	2023
	£	£
Trade creditors	96,228	47,956
Other creditors	2,231	2,245
Accruals	18,706	7,349
Deferred income	12,000	67,024
	129,165	124,574

	2024	2023
	£	£
Deferred income at 1 April 2023	67,024	-
Resources deferred in the period	12,000	67,024
Amounts released from previous periods	(67,024)	-
Deferred income at year end	12,000	67,024

16 Pension and other schemes

Defined contribution pension scheme

The charity operates a defined contribution pension scheme. The pension cost charge for the year represents contributions payable by the charity to the scheme and amounted to £10,553 (2023 - £10,314).

17 Funds

	Balance at 1 April 2023 £	Incoming resources £	Resources expended £	Transfers £	Balance at 31 March 2024 £
Unrestricted funds					
General					
General Funds	217,820	104,079	(126,322)	5,524	201,101
Designated					
Capacity Fund	60,000	-	-	-	60,000
Development Fund	30,000	-	-	-	30,000
Capital Reserve	155,947	-	-	(20,524)	135,423
Absences Fund	-	-	-	15,000	15,000
	245,947	-	-	(5,524)	240,423
Total unrestricted funds	463,767	104,079	(126,322)	-	441,524
Restricted funds					
English for All	1,781	34,080	(35,861)	-	-
GLA New Deal For Young People	2,938	36,484	(27,060)	-	12,362
Children in Need - Family Project 2022-2023	12,386	-	(12,386)	-	-
Parents Association	2,625	-	(2,625)	-	-
Thrive	-	83,718	(39,169)	-	44,549
Building Young Brixton (BYB)	11,962	40,959	(40,564)	-	12,357
BounceBack	3,589	24,193	(27,782)	-	-
CLAUK Strategy 2022-2023	24,377	-	(24,377)	-	-
Health and Wellbeing Ambassador Expansion	9,260	12,512	(21,772)	-	-
Lambeth Peer Action Collective	1,901	-	(1,901)	-	-
Advice in Community Settings 2022-2023	21,193	-	(21,193)	-	-
Common Purpose Programme	-	6,330	(6,330)	-	-
Supporting Latin Americans in Southwark	5,849	13,195	(19,044)	-	-
Ironmongers – Family Project	-	5,000	(5,000)	-	-

Indoamerican Refugee and Migrant Organisation

known as IRMO

Notes to the Financial Statements for the Year Ended 31 March 2024

	Balance at 1 April 2023 £	Incoming resources £	Resources expended £	Transfers £	Balance at 31 March 2024 £
Lambeth Latin American Youth Forum	-	15,000	(11,996)	-	3,004
People's Partnership – CSCS Card Courses	-	12,225	(12,225)	-	-
Improving Outcomes Through Legal Support	-	60,371	(58,461)	-	1,910
Propel	-	128,250	(104,466)	-	23,784
CLAUK Strategy 2023-2024	-	36,739	(34,981)	-	1,758
CLAUK Voter ID	-	40,879	(40,879)	-	-
NWDA Health Inequality Community Fund for Lambeth	-	14,976	(14,976)	-	-
Children in Need – Family Project 2023-2026	-	19,138	(18,569)	-	569
Partners for Health	-	13,632	(8,676)	-	4,956
Health Promotion Disease Prevention	-	2,000	(2,000)	-	-
Lambeth's Cost of Living VCF Small Grants	-	20,000	(20,000)	-	-
The Community Organisations Cost of Living Fund	-	66,385	(66,385)	-	-
Advice in Community Settings 2023-2024	-	34,000	(30,702)	-	3,298
Southwark Public Health Cancer Inequalities Grant	7,452	-	(7,452)	-	-
	105,313	720,066	(716,832)	-	108,547
Total funds	569,080	824,145	(843,154)	-	550,071

Indoamerican Refugee and Migrant Organisation

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Notes to the Financial Statements for the Year Ended 31 March 2024

	Balance at 1 April 2022 £	Incoming resources £	Resources expended £	Transfers £	Balance at 31 March 2023 £
Unrestricted funds					
General					
General Funds	348,547	126,521	(13,546)	(243,702)	217,820
Designated					
Capacity Fund	-	-	-	60,000	60,000
Development Fund	-	-	-	30,000	30,000
Capital Reserve	-	-	-	155,947	155,947
	-	-	-	245,947	245,947
Total unrestricted funds	348,547	126,521	(13,546)	2,245	463,767
Restricted funds					
English for All	-	33,420	(31,639)	-	1,781
EU Settlement Scheme	(3,750)	3,750	-	-	-
COVID 19 Support	23,137	-	(23,137)	-	-
GLA New Deal For Young People	12,668	43,633	(53,363)	-	2,938
Children in Need - Family Project 2022-2023	(572)	57,273	(44,315)	-	12,386
Step Up Plus	3,431	-	(1,186)	(2,245)	-
Refurbishment	67,625	11,125	(78,750)	-	-
Parents Association	2,856	-	(231)	-	2,625
THRIVE 2020-2022	4,200	12,000	(16,200)	-	-
Samaritan Grant	461	-	(461)	-	-
A Place For All	11,001	46,845	(57,846)	-	-
Building Young Brixton (BYB)	10,635	39,861	(38,534)	-	11,962
Advice Services	25,000	-	(25,000)	-	-
Awards for All	6,223	-	(6,223)	-	-
BounceBack	26,323	29,193	(51,927)	-	3,589
CLAUK Strategy 2022-2023	-	72,521	(48,144)	-	24,377
Health & Wellbeing	(6,531)	134,285	(111,042)	-	16,712
Lambeth Peer Action Collective	343	10,197	(8,639)	-	1,901
Advice in Community Settings 2022-2023	46,731	68,000	(93,538)	-	21,193

Notes to the Financial Statements for the Year Ended 31 March 2024

	Balance at 1 April 2022 £	Incoming resources £	Resources expended £	Transfers £	Balance at 31 March 2023 £
Common Purpose Programme	-	5,971	(5,971)	-	-
Supporting Latin Americans in Southwark	-	39,588	(33,739)	-	5,849
Voter ID campaign	-	14,619	(14,619)	-	-
	229,781	622,281	(744,504)	(2,245)	105,313
Total funds	578,328	748,802	(758,050)	-	569,080

The specific purposes for which the funds are to be applied are as follows:

English for All: Providing structured ESOL classes and English conversation classes for adults, as well as workshops on accessing key services and community coffee mornings.

GLA's New Deal for Young People: Delivering a support programme for youth, including the development and promotion of the Mentoring Confidence Framework and expanding quality mentoring for young people aged 10 to 24.

BBC Children in Need – Family Project 2022-23: Offering creative ESOL classes, targeted family support, education advice and community events for recently arrived Latin American children and families.

Parents Association: A self-organised group of Latin American parents providing peer support to overcome common challenges.

Building Young Brixton (BYB): A partnership of 10 Lambeth-based youth service providers, each using their unique approach to increase opportunities for young people to thrive.

BounceBack: A collaborative project helping low-income Lambeth residents under 30 find paid work.

CLAUK Strategy 2022-23: Developing a five-year strategic plan for The Coalition of Latin Americans in the UK (CLAUK).

Health and Wellbeing Project: Improving health equity for the Latin American community through outreach, one-to-one advice, workshops and collaboration with other organisations.

Southwark Public Health Cancer Inequalities Grant: Addressing health inequalities by increasing cancer screening uptake among Latin American and other Spanish and Portuguese speakers in Southwark.

Lambeth Peer Action Collective (LPAC): A collective of young people and youth organisations working to create a future free from violence in Lambeth.

Advice in Community Settings 2022-23: Partnering with The Baytree Centre and High Trees to provide high-quality, free and independent advice in community settings across South London for those at risk of financial hardship.

Supporting Latin Americans in Southwark: Combining education, training, and employment with advice and emergency support to level the playing field for Latin Americans in Southwark.

Ironmongers – Family Project: Providing creative ESOL classes for children and targeted family support and education advice.

Latin American Youth Forum (LAYF): IRMO's youth-led group for migrant, asylum-seeking and refugee young people aged 13-19, offering activities in Spanish, Portuguese, and English.

People's Partnership – CSCS Card Courses: Delivering ESOL and skills courses for construction workers.

Common Purpose: Partnering with the Latin American Women's Rights Service to enhance the wellbeing and engagement of the Latin American community in Southwark through improved access to services and opportunities.

Thrive: Achieving equal access to education for Latin American migrant children.

Improving Outcomes Through Legal Support: Improving access to early social welfare and family support to resolve issues before court or tribunal proceedings.

Propel: Implementing a workforce development programme to train new advisers and upskill existing staff, including an apprenticeship programme and development support for staff at all levels.

CLAUK Strategy 2023-24: Implementing a five-year strategic plan for The Coalition of Latin Americans in the UK (CLAUK).

CLAUK Voter ID: Promoting civic engagement by raising awareness about photo Voter ID, supporting voter registration and increasing staff and volunteer capacity in voting rights and political literacy.

NWDA Health Inequality Community Fund for Lambeth: Improving health equity for the Latin American community through outreach, one-to-one advice, workshops and collaboration with other organisations.

Children in Need – Family Project 2023-26: Providing English classes, homework clubs, family support, and trips for refugees and migrants, primarily from Latin America.

Partners for Health: Improving health equity for the Latin American community through outreach, one-to-one advice, workshops and collaboration with other organisations.

Health Promotion Disease Prevention: Promoting child health and immunisation schedules within the Latin American community in Southwark.

Lambeth's Cost of Living VCF Small Grants: delivering cost of living related support to Lambeth residents to mitigate or alleviate the impacts of the cost of living crisis.

The Community Organisations Cost of Living Fund: offering critical services for people under severe pressure because of the increased cost of living.

Advice in Community Settings 2023-24: Partnering with The Baytree Centre and High Trees to provide high-quality, free, and independent advice in community settings across South London for those at risk of financial hardship.

Capital Reserve: Funds tied up in fixed assets and which cannot be made available to cover more immediate needs of IRMO.

Capacity Fund: To contribute towards the sustainability, consolidation and expansion of our core capacity over the next three financial years, in line with our Business Plan.

Development Fund: To be used flexibly in line with our charitable objectives, for example, to cover unexpected costs in the case of emergency, to respond to an emerging need, or to progress our Business Plan.

Absences Fund: To provide cover in the event of exceptional long-term sickness and to support possible improvements in maternity benefits.

Transfer to Absences fund (from General Funds) £15,000 - To create new fund as set out above.

Transfer from Capital Reserve (to General Funds) £20,524 - To match reduction in fixed assets value on the balance sheet.

18 Analysis of net assets between funds

	Unrestricted funds		Restricted funds	Total funds at 31 March 2024
	General	Designated		
	£	£	£	£
Tangible fixed assets	135,423	-	-	135,423
Current assets	194,843	240,423	108,547	543,813
Current liabilities	(129,165)	-	-	(129,165)
Total net assets	201,101	240,423	108,547	550,071

Indoamerican Refugee and Migrant Organisation

known as IRMO

Notes to the Financial Statements for the Year Ended 31 March 2024

	Unrestricted funds		Restricted funds	Total funds at 31 March 2023
	General	Designated		
	£	£	£	£
Tangible fixed assets	155,947	-	-	155,947
Current assets	186,447	245,947	105,313	537,707
Current liabilities	(124,574)	-	-	(124,574)
Total net assets	217,820	245,947	105,313	569,080

19 Related party transactions

During the year the charity made the following related party transactions:

Cecilia Lanata-Briones
(Chair of the Management Committee)

During the year £25 of expenses were reimbursed by the charity for safeguarding training. At the balance sheet date the amount due to/from Cecilia Lanata-Briones was £Nil (2023 - £Nil).

INDO AMERICAN REFUGEE AND MIGRANT ORGANISATION

England & Wales - Charity number 1080813

Accounts

Company registration number: 03931483

Charity registration number: 1080813

Indoamerican Refugee and Migrant Organisation

known as

IRMO

(A company limited by guarantee)

Annual Report and Financial Statements

for the Year Ended 31 March 2023

Field Sullivan Limited
9 Hare & Billet Road
Blackheath
SE3 0RB

Indoamerican Refugee and Migrant Organisation

known as IRMO

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Indoamerican Refugee and Migrant Organisation

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Reference and Administrative Details

Chair	Lucila Granada
Chief Executive Officer	Bruna Boscaini
Secretary	Bruna Boscaini
Treasurer	Dr Danielle Guizzo
Charity Registration Number	1080813
Company Registration Number	03931483
	The charity is incorporated in England & Wales.
Registered Office	Unit 8 Warwick House Overton Road London SW9 7JP
Independent Examiner	Field Sullivan Limited 9 Hare & Billet Road Blackheath SE3 0RB
Bankers	Unity Trust Bank PLC Nine Brindley Place Birmingham B1 2HB

Indoamerican Refugee and Migrant Organisation

known as IRMO

Trustees' Report

The trustees, who are directors for the purposes of company law, present the annual report together with the financial statements of the charitable company for the year ended 31 March 2023.

Trustees and officers

The trustees and officers serving during the year and since the year end were as follows:

Trustees:	Noella Bello Castro
	Lucia Cirimello (Resigned 1 July 2023)
	Gabriel Gonzalez
	Malika Shah
	Olivia Stewart (Resigned 1 July 2023)
	Frances Trevena (Resigned 11 June 2022)
	Lucila Granada (appointed 11 June 2022)
	Martin Tiedemann (appointed 11 June 2022)
	Carolina Cal Angrisani (appointed 1 July 2023)
	Dr Danielle Guizzo (appointed 1 July 2023)
	Celia Gardiner (appointed 1 July 2023)
Chair:	Cecilia Lanata Briones (Resigned 1 July 2023)
	Lucila Granada (appointed 11 June 2022)
Chief Executive Officer:	Lucia Vinzon (Resigned 31 July 2022)
	Bruna Boscaini (appointed 1 August 2022)
Secretary:	Lucia Vinzon (Resigned 29 July 2022)
	Bruna Boscaini (appointed 29 July 2022)
Treasurer:	Dr Danielle Guizzo (appointed 1 July 2023)

Indoamerican Refugee and Migrant Organisation

known as IRMO

Trustees' Report

GOVERNANCE AND MANAGEMENT

IRMO is a UK-registered charity, regulated by the Charity Commission for England and Wales. It is constituted as a company limited by guarantee. The company was established under a Memorandum of Association, which established the objectives and powers of the charitable company and is governed under its Articles of Association. The trustees listed above are the directors of the company and the trustees of the charity.

IRMO is a membership organisation, and its members (predominantly its users) are entitled to vote and stand for election to the Management Committee at the Annual General Meeting (AGM). IRMO's Board of Trustees or Management Committee is made up of six to nine members. Management Committee members are elected to serve on the board for one year at a time and can be re-elected for up to five years consecutively.

IRMO recruits trustees based on the required key skills and experiences identified in the annual skills audit. Candidates are invited to an informal interview. Representatives from IRMO's beneficiaries are invited to participate in the recruitment panel. The panel selects the recommended candidates, who will seek to be formally elected by the members during the AGM. If a position on the Management Committee becomes vacant during the year, trustees can consider nominations for new trustees.

Trustees are provided with a Handbook and Governance Manual, outlining the roles and responsibilities of the board and key policies and procedures. New trustees are provided with an in-depth induction and attend training on governance, charity legislation and other topics relevant to their roles.

While all trustees are involved in general areas of the board (including planning, finance and compliance), role descriptions are designed to provide each member with a specific focus for their work on the board. Every year, the board conducts a review of its performance in relation to best practices set out by the Charity Governance Code of the Charity Commission.

The Committee meets every two months and is responsible for approving the charity's business plan, annual budget and quarterly financial reports. Staff management and operational decisions are taken by the CEO, known as the Director, who is line-managed by the Chair.

Risk Management

Trustees assess annually the various risks to which the charity is exposed in relation to social impact, sustainability, organisational management, compliance, reputation and external factors. An agreed action plan to mitigate risks is put in place, and owners are assigned to the main risks identified. IRMO also undertakes risk assessment and contingency planning for individual projects and partnerships.

Reserves Policy

The trustees are committed to maintaining an adequate, justified and reasonable level of reserves in line with guidance from the Charity Commission. Reserves are held to provide the funds to underwrite the day-to-day operations of IRMO and should be sufficient to enable the charity to wind up in a solvent manner in the case that an unplanned closure became necessary. IRMO's Reserves Policy establishes that the minimum level of reserves held should be £215,000.

The total amount of unrestricted funds held at the end of March 2023 was £463,767. Out of this total, £155,947 (equalling the value of fixed assets held, mainly on the recent office refurbishment) has been put in a Designated fund to reflect the difficulty in freeing up the funds to cover other needs in the short to medium term. £60,000 was designated to contribute towards the sustainability, consolidation and expansion of our core capacity over the next three financial years, in line with our Business Plan. £30,000 was designated to be used flexibly in line with our charitable objectives, for example, to cover unexpected costs in the case of emergency, to respond to an emerging need, or to progress our Business Plan. In each case, the Trustees will decide what is appropriate based on the situation and IRMO's financial position.

The remaining £217,820 is the general unrestricted reserves. Our reserves level is equivalent to approximately four months of operating costs and meets the required amount of £215,000 set out in our Reserves Policy. Trustees consider this level of reserves prudent and will continue to monitor reserves closely to ensure that IRMO holds adequate funds to cover its future needs.

THE COMMUNITY WE SERVE: LATIN AMERICANS IN LONDON

The Latin American community is one of the fastest growing - yet one of the most invisible - migrant communities in London. It has increased nearly four-fold between 2001 and 2011, with many families arriving in the UK through onward migration via Southern Europe, a phenomenon that has increased since the global economic recession. By 2013, there were a quarter of a million Latin Americans living in the UK, 145,000 of whom were in London, making it larger than the UK Somali and Chinese communities (McIlwaine & Bunge 2016). In recent years, political and social instability in Central and South American regions has led to a significant increase in individuals seeking asylum. The community is largely concentrated in South London, where IRMO is based.

In spite of the community's high rates of pre-Covid-19 employment (85%), many experience underemployment and disadvantage in the labour market. Reports by Queen Mary University (2011, 2016) revealed that the majority work in low-paid, precarious jobs, mostly in the cleaning and catering sectors, and experience in-work poverty and isolation linked to low wages, exploitative workloads and fragmented working hours. These conditions leave people vulnerable to exploitation: studies found that 45% endured workplace abuse and that one in five experienced wage theft.

With low incomes despite working multiple jobs, most Latin Americans struggle to break out of in-work poverty, and many end up building up debt. In addition, lack of English hinders access to services, with a large number not claiming the social security they are entitled to. As a result, a vast proportion of our service users live in poor housing conditions, mainly in the private rental sector (75%) without letting contracts evidencing their tenancy rights (over 50%). Many live in overcrowded conditions and for almost one in three, 'home' is limited to a rented bedroom as there are no communal spaces in the property. In addition, a significant proportion is homeless or living in insecure accommodation (16.8%), one in four has been turned away by landlords who refuse to rent to families and 12.7% have experienced abuse in their housing (McCarthy 2016).

The lack of official data on the Latin American population in London obscures the needs of the community and poses a barrier for organisations aiming to influence policy. As a member and current chair of the Coalition of Latin Americans in the UK (CLAUK), IRMO works to increase the visibility of the Latin American community by campaigning to include the 'Latin American' category in official monitoring forms. As a result of our collective efforts, Latin Americans have been officially recognised as an ethnic group by the London Boroughs of Southwark, Lambeth, Islington and Hackney, at London level by the GLA and at national level by various organisations and institutions (e.g. Arts Council England, Unison, etc.). Most recently, it has also been recognised by the borough of Newham. Recognition has brought important changes for local communities, fostering the inclusion of Latin Americans at all levels, from access to services to political representation.

OUR BENEFICIARIES

IRMO's principal beneficiary group is made up of Latin American migrants, asylum seekers and refugees in the UK who are experiencing poverty, disadvantage and exclusion. This group faces severe challenges in accessing support, information and job stability due to a number of compounding, intersectional factors, including the language barrier, restrictions linked to immigration status and structural inequalities resulting from discrimination based on race, age, gender and disability. Consequently, a large proportion face poor housing and working conditions, which compounded with insecure immigration status and limited access to development opportunities, has a direct impact on their physical and mental health. The wellbeing and educational outcomes of children and young people growing up in this context are also often impacted by these conditions.

Asylum seekers and refugees: In recent years, IRMO has been providing support to an increasingly larger number of asylum seekers from various Latin American countries. Asylum seekers face multiple barriers to accessing legal support and crucial services such as health and education. Those hosted in hotels experience issues related to the standard of accommodation, recognition of dietary needs, and access to transport. These factors, added to the social isolation and digital exclusion, directly contribute to the deterioration of their physical and mental wellbeing. Once their refugee status is granted, they are evicted from asylum accommodation at extremely short notice, without the documentation they need to access jobs, housing and benefits, resulting in many becoming homeless.

Brexit: The implications of the referendum result have had a substantial impact on the Latin American community. Among our service users, we have had reports of hate crimes and have seen discrimination-based anxieties spike through the community. The transition process saw increased abuse at work, discrimination when trying to secure housing and poor access to information and advice when trying to maintain regular status by applying to the EU Settlement Scheme (EUSS). In addition, many are vulnerable to increased workplace abuse and intensification of labour, due to labour shortages resulting from the lack of regular migration routes into low-paid jobs. European nationals also continue to experience insecure immigration status due to pending, late or rejected EUSS applications, as well as experiencing suspension from employment and exclusion from accommodation, welfare and support due to challenges in proving their status.

Covid-19: As an ethnic minority with large numbers facing in-work poverty and poor working and housing conditions, Latin American migrants living in London have been at the sharp end of the Covid-19 crisis. Our own research, published in February 2021, revealed the intersecting crises of unemployment, abusive employment practices, inadequate housing and increasing food poverty facing the community. Our report highlighted that 1 in 7 community members are not registered with a GP, and are unable to access basic health services. During the reporting period, we also saw that the long-term consequences of the pandemic continued to impact Latin Americans in low-paid jobs and those facing barriers to access support and information, due to the language barrier, a lack of information about what they are entitled to and how to access it, and restrictions linked to their immigration status. Together, these issues have exacerbated the pre-existing challenges facing the Latin American community in the UK.

Cost of living crisis: Disproportionately impacting low-income households, the cost of living crisis is severely affecting the Latin American community, when many are still facing the harsh consequences of Brexit and the Covid-19 pandemic. The increased financial strain families face has resulted in food insecurity levels comparable to Covid times, inability to pay rent and accumulation of debt, which has a clear and direct impact on their mental health. Since late 2021, we have been experiencing a sustained higher demand for our services, particularly across welfare advice, housing and crisis support. We have been handling an average of three cases per week involving people facing destitution, homelessness or experiencing serious distress. Our Crisis Fund enables us to offer short-term support to cover the cost of food, emergency accommodation and essentials, while we provide advice, casework and advocacy to find more sustainable, long-term solutions.

OUR MISSION, VISION AND VALUES

IRMO grew out of one of the first Latin American community organisations in the UK. Originally known as Chile Democrático, IRMO was founded in August 1982 by political refugees from Chile. The organisation was later renamed the Indoamerican Refugee and Migrant Organisation (IRMO) to reflect the diverse and growing Latin American migrant community in the UK. The name also recognised the importance of indigenous people and cultures to the story of Latin America.

Our **vision** is a future where Latin Americans and other Spanish and Portuguese speakers living in the UK have equal rights, live free from poverty and discrimination, and feel empowered to pursue their aspirations.

Our **mission** is to enable the development, agency, and participation of all Latin Americans and other Spanish and Portuguese speakers, by responding to both immediate needs and structural inequalities.

We do this by offering high-quality information and advice services, opportunities for development and training, and a platform to seek social and systemic change.

We are Latin American-led, and our team includes people with lived experience of the immigration and welfare systems, no recourse to public funds (NRPF), as well as precarious working and housing conditions.

Our **values** are:

- **Commitment**: We are driven by our commitment to social justice for Latin Americans and the communities we serve. We learn from our experiences and are creative in our approach to overcoming challenges. We act with care and responsibility in our delivery, being accountable for our work and services.

• **Transparency**: We communicate about our work and services in an open, honest and accessible way to all stakeholders.

• **Collaboration**: We recognise that working together with our users, partners and funders serves to strengthen and improve our work. We value the knowledge, skills and experience of our service users, and we work together to create lasting change.

• **Solidarity**: We stand alongside all migrants and others fighting for social justice in the UK, placing ourselves within the migrant movement and valuing the strength in our collective experiences, work and unity.

OUR ACTIVITIES

Our work is organised across three main operational areas and a cross-cutting area:

a. **Advice and Casework**
We provide frontline, one-to-one advice and casework in Spanish and Portuguese on key areas of need for the community, including immigration, welfare entitlements, housing and homelessness prevention. We provide trusted, expert support for people facing these difficulties and help them build skills to navigate the system for themselves. IRMO is accredited by the Advice Quality Standard (AQS) and the Office of the Immigration Services Commissioner (OISC) at level 3. IRMO is also a member of Advice UK and receives second-tier support from Southwark Law Centre and the National Homelessness Advice Service (NHAS).

b. **Education, Training and Employment**
Our comprehensive programme of support in education, training and employment includes a range of activities aimed at improving our beneficiaries' social and cultural integration in the UK. These activities include four different levels of 12-week English for Speakers of Other Languages (ESOL) groups for adults. The groups are adapted to the circumstances and needs of our community. We also deliver one-to-one coaching and job-hunting support, professional mentoring, vocational training and workshops on employability skills. Through these activities, our beneficiaries build skills to start and progress in the UK labour market, as well as increase their civic, cultural, and social participation in the broader community.

c. **Children and Young People**
Our family and youth projects offer dedicated ESOL classes, homework support and creative workshops for recently arrived children and young people (0-19 years old). Through this work, we support young service users and their families to get a place in nursery, school, college or university, boost their educational attainment and make friends while learning, creating and discovering their talents. Parents are supported to meet their family needs and access other services through targeted advice, advocacy, referrals and learning workshops. We support families to access healthcare (including maternity care, dental and mental health services), special education needs and disability (SEND) support and emergency support if destitute or at risk of destitution (including food and clothes banks, emergency funds, section 17 and asylum support), and we refer families to specialised and legal support. Our services for children and young people have achieved the London Youth Quality Mark (LYQM).

d. **Advocacy, Research and Campaigning**
Each IRMO programme area has identified a priority for advocacy, research and campaigning work to ensure fair and equal access to services and exercise rights for Latin Americans and other Spanish and Portuguese speakers in London. Through the Coalition of Latin Americans in the UK (CLAUK), we work with other Latin American organisations and groups to advocate for improved access to health services and employment rights, as well as for the official recognition of Latin Americans as an ethnic group in the UK.

PARTNERSHIPS, FORUMS AND NETWORKS

IRMO has a strong history of partnership work, with the majority of our services being delivered through formal partnerships with other organisations. These partnerships are embedded at practitioner, management and leadership levels, based on our belief that long-term sustainable change can only be achieved through collaboration.

Our current formal partnerships include:

- **The Coalition of Latin Americans in the UK (CLAUK)**: We are chairing the coalition of Latin American voluntary sector organisations, working together since 2012 for recognition of Latin American ethnicity and improved access to healthcare and labour rights.
- **Advice in Community Settings**: We are leading a partnership programme funded by the GLA aiming to support the most excluded residents to improve access to rights and entitlements by providing advice services in three community centres and nine outreach locations including food banks, faith settings and schools.
- **Propel - Advice Workforce Development Programme**: We are leading a partnership to develop a programme to train advisers from underrepresented communities and enhance the capacity of community-based organisations to respond to the labour shortage in the advice sector.
- **Place for All (PFA)**: A Lambeth-based partnership with The Baytree Centre and High Trees, working towards a more equal and inclusive Lambeth.
- **Building Young Brixton (BYB)**: A Lambeth-based partnership project of nine organisations that offers a multifaceted youth service to inspire and empower young people.
- **Lambeth Peer Action Collecive (LPAC)**: A collective of young people and youth organisations working to create a future free from violence in Lambeth.
- **Southwark Health Outreach**: A partnership with the Latin American Women Rights Service (LAWRS) to the engagement of the Latin American community with primary health services.
- **Lambeth Together - Wellbeing Ambassador Programme**: A local partnership aiming at building relationships with individuals and communities excluded from mainstream health provision in order to support their access to healthcare and encourage the take-up of the Covid-19 vaccine.
- **Southwark Law Centre**: Working in partnership across numerous projects and providing external case supervision and second-tier support to IRMO's advisers.
- **BounceBack**: An access-to-job programme in response to the Covid-19 pandemic, funded by Walcot Foundation and delivered by 16 organisations in Lambeth.
- **AMPLA (Asociación de Madres y Padres Latinoamericanos)**: A self-organised group of Latin American parents, founded by IRMO's beneficiaries, to provide peer support to overcome common challenges.

IRMO is also a member of:

- **Lambeth Sanctuary Forum**: A forum of statutory services, VCS organisation and people with lived experience supporting the creation and implementation of the Borough of Sanctuary Strategy.

- **Refugee Legal Group UK**: A peer support group of solicitors, barristers and OISC advisers working on refugee cases.
- **Together with Refugees Coalition**: A coalition of organisations calling for a better approach to supporting refugees that is more effective, fair and humane.
- **Civil Society EUSS Alliance**: A group of organisations offering frontline services, campaigning and policy delivery across the UK, focusing on the EU Settlement Scheme, that together work to share good practices and respond to concerns through a collective approach to policy and advocacy.
- **The National Homelessness Advice Service (NHAS)**: an organisation providing support to professionals to give the best quality advice and support to people in housing need.
- **Pan-London Migrant Frontline Network**: A network of frontline workers supporting people experiencing homelessness related to immigration status.
- **Better Work Network**: A policy and practice-based initiative dedicated to supporting progression from low pay and increasing the quality of work for all.
- **Southwark Latin American Network**: A forum of local government, non-profit organisations, stakeholders and service providers supporting the Latin American community in Southwark.
- **Advice UK**: a charity that supports the UK's largest network of independent advice services.
- **4in10 London's Child Poverty Network**: A campaigning network of 400 London organisations working to improve the lives of children living in poverty across the capital.
- **London Youth**: a network of community youth organisations aiming to improve the lives of young people in London.

OUR KEY ACHIEVEMENTS AND IMPACT

In the period 2022/2023 4,128 people benefitted from IRMO's services and activities. This figure includes 1,215 people supported by IRMO's helplines; 350 families receiving advice and casework in welfare and housing; 282 people receiving advice and casework in immigration, including 96 individuals receiving support with their applications or status under the EU Settlement Scheme (EUSS); 2,023 people informed about GP registration and access to the Covid-19 vaccination, who were individually reached by our health and wellbeing outreach workers; 294 learners attending our English courses and conversation classes; 215 people receiving employment support and training; 211 children and young people participating in mentoring and educational activities; and 53 people upskilled through volunteering.

We progressed with the delivery of our organisational Business Plan for the period 2021-2026, developed through a collective process, which involved members from all levels of the organisation, including trustees, staff, volunteers and beneficiaries.

We stepped up our advocacy, research and campaigning work in response to the impact of Brexit, Covid-19, the cost of living crisis and the increasingly hostile environment for refugees, migrants and ethnic communities in the UK. We documented the impact of Covid-19 on the community through published research and advocated for access to health services and the Covid-19 vaccine at local, London and national levels. As Chair of the Coalition of Latin Americans in the UK (CLAUK), we are coordinated the development of CLAUK's strategic plans to strengthen the impact and sustainability of our work.

We continued developing and strengthening strategic partnerships, expanding our capacity and impact. This includes investing in the development of existing and new partnerships and networks, as well as expanding relationships with local authorities, the GLA, statutory services and key stakeholders. We are leading the Advice in Community Settings partnership, a programme funded by the GLA providing advice services in community centres and outreach locations including food banks, faith settings and schools.

We continued to respond proactively to the impact of Covid-19 pandemic and cost of living crisis in the Latin American community by expanding our capacity to address emerging needs; producing, translating and disseminating information and resources in community languages; developing targeted support for those with no recourse to public funds (NRPF), undocumented migrants and the growing number of asylum seekers; and by expanding our Health and Wellbeing project, aimed at reaching individuals excluded from mainstream health provision in order to support their access to healthcare.

We continued to support EU-Latin Americans to secure their status under the EU Settlement Scheme, supporting service users with pending EUSS applications, complex cases and late applications.

We continued to improve the quality of services across all areas as our capacity grew, delivering more consistent and engaging services to adults, children and young people, in line with the Advice Quality Standard (AQS), the Office of the Immigration Services Commissioner (OISC) and the London Youth Quality Mark standards.

We sustained the provision of crisis support, ensuring that families facing hardship during the Covid-19 pandemic and cost of living crisis receive adequate support to access food and clothes vouchers, healthcare, mental health, welfare advice and IT devices.

We continued to invest in the wellbeing and professional development of our staff and volunteers by embedding wellbeing practices into our regular supervision; providing free counselling through our Employee Assistance Programme; as well as providing clinical supervision to frontline staff.

We reviewed our HR and financial processes in line with our continued growth, supported by external legal and financial specialists. This process resulted in the review of our employment contracts and the implementation of a more robust and efficient financial management system.

We began the process of refreshing our branding and website to better promote our work and services and facilitate access to the information and resources that we offer.

And during the period, **we completed the full refurbishment of IRMO's premises**, improving the accessibility, safety, security and energy efficiency of the building to create a more welcoming environment for our community and allowing for the better delivery of our activities.

Advice and Casework

"It is necessary and very important. You really don't know how to access this information any other way." Humberto, 63, from Honduras, speaking about the benefits of IRMO's free workshops.

Indoamerican Refugee and Migrant Organisation

known as IRMO

Trustees' Report

Our work in a snapshot:

- 632 families supported through IRMO's Advice services
- 350 families supported through Welfare advice
- 58 of those were engaged via outreach locations (Drop-in services at Food Banks)
- Almost one-third of people engaged were receiving advice for the first time (30.9%)
- 282 Immigration
- 56 applications submitted under the immigration rules (outside of EUSS)
- 96 individuals supported with EUSS applications or status

Our Advice area provides culturally and linguistically appropriate specialist advice, casework and legal representation on immigration, welfare and housing for Latin American and other Spanish and Portuguese-speaking migrants and refugees in the UK.

During the period, our Advice area faced the pressures of the rising cost of living, which led to a substantial increase in those facing homelessness and destitution. Over the last two years, there has been a 98% increase in sessions related to homelessness, and 220% increase in disability-related applications. In response, we increased our capacity, delivering services in more outreach locations via the Advice in Community Settings programme, bringing housing and welfare rights advice services to those accessing food banks. Through this, we established further ties with local food banks, supporting 56 people in total, with many service users accessing advice for the first time.

Last year, our welfare benefits cases generated a financial impact of £200,540 for families through applications and mandatory reconsiderations.

In immigration, we saw welcome changes in November 2022, with the easing of visitor visa restrictions for Peruvian and Colombian nationals visiting the UK. The changes made it easier for those seeking to visit family in the UK, something that previously was surprisingly difficult for some in the community to obtain. However, these positive changes led to a sustained increased demand on our advice service and there were simply not enough one-to-one appointments available to advise everyone in need of support and clarification on this topic.

As a result of this emerging demand, the immigration team developed a series of free immigration workshops that are being delivered monthly to provide this information to as many people as possible and help to prevent as many people as possible from making misinformed choices after or during visits to the UK. And at the same time, freeing up our limited one-to-one advice resources for other members of the community who need dedicated support with applications.

During the period, IRMO was still encountering people who had still not applied for the EUSS, a year or more following the deadline to apply (30 June 2021). Fortunately, our team was able to process late applications without issues, however we did grow increasingly aware of the unfortunate fact that rogue advisers were using misinformation around the scheme to prey on members of the community, leaving some in difficult legal positions.

The service consistently receives high user satisfaction rates, with 92% of our service users reporting a reduction of stress following the support provision, and 94% reporting an improved understanding of their rights and ability to exercise them after accessing our advice services.

Education, Training and Employment

"I know that I came to London to grow up; with the mentoring, I felt guided and started to feel more grounded in myself, it sounds simple but having self-confidence helped me to gain my first real job, so I can pursue what I really want to be, a nutritionist" Ana, 20, from Colombia.

Our work in a snapshot:

- 294 learners attended our English classes;
- 123 people had improved knowledge of where and how to access basic services through our workshops and community coffee mornings;
- 215 people received employment support and accessed training opportunities;
- 20 people accessed Construction Skills Certification Scheme (CSCS) courses;
- 53 people developed skills through 4,148 hours of volunteering.

For many Latin American migrants and refugees, there is a clear need to learn English in order to navigate the system as part of their integration journey in the UK. To support our community members on this journey, we delivered 555 hours of ESOL classes through 24 ESOL courses; 294 hours of drop-in conversation classes; 26 community coffee mornings; and 10 workshops in employability skills, life skills and accessing essential services.

In general, our students reported greater confidence when using English, with 88% recognising a significant increase in their speaking, reading and listening skills, and 77% reporting increased confidence in accessing services in English.

The courses taken opened up new opportunities for participants in academic and vocational studies, as well as benefits such as giving parents an increased ability to support children with homework. They also allowed attendees to better communicate with vital professionals in their lives in the UK (such as GPs and teachers) and perform necessary day-to-day admin and activities, such as filling out paperwork, using public transport and applying for public funds to which they are entitled. Our activities also acted as a gateway to other services within IRMO, including immigration and welfare advice and employment support.

The combined challenges of Brexit, Covid-19 and the cost of living crisis made our employment support service users particularly vulnerable to barriers to employment, making it essential to invest a significant amount of time in casework, mentoring and floating support needs. Despite these challenges, we were able to support a total of 215 Latin American, Spanish or Portuguese-speaking migrant beneficiaries, including a comprehensive, individualised 6-week training course in ESOL and construction. Most participants improved their employment situation during the period, with many reporting greater confidence to obtain better and more secure working conditions.

As part of our Volunteer Scheme, we recruited and trained a total of 53 new volunteers, providing them with valuable experience and training opportunities such as working with children in an educational setting; working with vulnerable adults; a better understanding of safeguarding; processing EUSS applications; a more concrete understanding of issues facing migrants in the UK; among other professional and non-profit sector learnings.

Children and Young People

"Samuel has had many difficulties learning English, in addition to socialisation and dyslexia. IRMO has helped him to engage with other Spanish-speaking people who have the same difficulties as him, and he has felt supported throughout the process by his teachers." A mother speaking about her son, Samuel, who is 12. Their family is from Venezuela.

Our work in a snapshot:

- 211 children and young people (5-19 years old) attended weekly ESOL classes, group workshops and one-to-one mentoring;
- 144 children and young people who were out of education were supported to access school, college and work experience;
- 10 cultural events and trips to London's landmarks, with aggregated attendance of 341;
- 196 children and young people have an improved sense of wellbeing through accessing mainstream education, health and other relevant services;
- 127 children and young people feel less isolated as a result of having made friends and developed a support network at IRMO.

The young beneficiaries supported by our Children and Young People area are primarily recently arrived migrants, asylum seekers and refugees who are not yet in school and don't speak much English. Some have fled violent gangs in their country of origin.

Many families with limited English find it extremely difficult to navigate the English education system and to complete the school admissions process, resulting in longer waiting times for children to receive a school place. Our Advice & Advocacy service delivered 684 hours of tailored one-to-one advice to recently arrived families needing support to navigate the school application system; to receive adequate Special Education Needs (SEN) and English as Additional Language (EAL) provision; as well as information and casework to apply for grants, buy school uniforms, apply for Zip Oyster cards and get free IT devices and Wi-Fi connection.

The Latin American Youth Forum (LAYF), IRMO's youth group for 13-19 year-olds at risk of exclusion, delivered over 164 hours of afternoon activities including one-to-one mentoring and group learning workshops in which LAYF participants learnt about photography, marketing, positive relationships, social media, event planning, careers in hospitality and lots more to unearth and nurture their talents, socialise and build a support network in the UK.

Our young people also participated in the Lambeth Peer Action Collective (LPAC), a youth-led peer research and social action project aimed at understanding the root causes of youth violence in Lambeth. Using the insights from their research, the team are building campaigns to demand better opportunities, housing and an education system that works for all young people.

On top of our regular services and activities, we partnered with Kew Gardens, the National Theatre, the Horniman Museum and the Historic Court Palaces to deliver children and families trips. We organised a total of 10 trips throughout the period, with an aggregate attendance of 341 people. The trips included theatre shows, learning history through art exhibitions and enjoying nature in wildlife activities.

Health, Wellbeing and Crisis Response

"Once I found IRMO, I was able to bond much more with my community. Initially, we were in a state of immense depression. We couldn't let ourselves be seen like that by our children, we had to go ahead and work, we wondered if we had made a mistake when we came to London. IRMO helped us change this. It helped us on different topics, on topics of health and inclusion, to access the Covid-19 vaccine and on health and wellbeing for our family. In addition, we started to come to activities and little by little we started to feel much better". Pedro, 41, Bolivia

Our work in a snapshot:

Health and Wellbeing Project:

- 414 people were supported to register with a GP and access health, mental health and dental care services;
- 2,023 people were better informed about GP registration, the Covid-19 vaccine, access to healthcare and other health-related topics through conversations with our outreach workers, webinars and workshops;
- 141,342 views of posts related to access to healthcare and health-related topics relevant to the Latin American community through IRMO's website and social media channels;
- 15 collaborations with organisations to raise awareness of health needs relevant to the Latin American community in the UK, such as cervical screening, HIV and Chagas.

Crisis Response and Community Support:

- 1,115 people were supported to access information, advice and crisis support by IRMO's helplines;
- 107 hardship and food vouchers were distributed to people experiencing food poverty;
- 87 device donations, including phones, tablets and laptops, were distributed to people experiencing digital exclusion;
- 164 referrals to homelessness services, immigration advice, mental health services, work rights services, etc.

The UK's Latin American community faces considerable health challenges and inequalities, such as exclusion from essential public health services and the continued economic strain caused by the rising cost of living, which disproportionately affect their physical health and overall wellbeing and quality of life. In response to these urgent needs, we have significantly expanded our efforts across health, wellbeing and crisis response, taking a comprehensive approach to address these issues and provide meaningful support via our Health and Wellbeing Project.

Through the Health and Wellbeing Project, this year we were able to facilitate the registration of 414 individuals with GPs and assist them in accessing health services, including mental health support and dental care. Our in-person outreach efforts connected with 2,023 individuals, providing them with valuable information about GP registration, the Covid-19 vaccine and other aspects of healthcare through personalised support and workshops. Our online outreach garnered an impressive 141,342 views on posts related to healthcare access, demonstrating the impact of our efforts in disseminating information throughout the community. Beyond this, we worked closely with 15 organisations to raise awareness about specific health concerns within the Latin American community, such as cervical screening and HIV, aiming to bridge the existing knowledge gaps and enhance healthcare literacy among community members.

Our Community Support Service also made significant strides. This year, the service distributed 107 hardship and food vouchers to individuals experiencing food poverty and destitution. To help tackle digital exclusion, we donated 87 phones, tablets and laptops. These devices not only provide connectivity but also empower individuals with the tools necessary for online education, job searches and staying connected with essential services. The service also facilitated 164 referrals to other avenues of support, including homelessness services and work rights services.

Central to our success has been the dedicated efforts of our frontline team. Serving as the first point of contact for the community, the team has played a crucial role in ensuring that 1,215 service users received not only accurate and trustworthy information, but also high-quality advice tailored to their unique circumstances. Our frontline team is instrumental in referring individuals to our in house services as well as externally when more specialised support is required. This personalised approach has reinforced our commitment to providing ongoing, accessible and culturally sensitive support to the Latin American community in the UK, fostering a sense of belonging and empowerment among its members.

Research, Campaign and Advocacy Work

During the period 2022/2023, we stepped up our work in advocacy and campaigning, progressing the aims set out in our new Business Plan in the following cross-cutting areas of our work.

Joint advocacy and campaigning

We continued to engage in joint advocacy and campaigning work aimed at addressing key issues that affect the beneficiaries of IRMO. For example, we signed joint letters to raise concerns about rejections of late applications to the EU Settlement Scheme and in support of making free school meals available for all children in primary schools in England.

Supporting the involvement of people with lived experience in policy and research

We continued working with think tanks, research and policy organisations to facilitate the involvement of our community in the development of campaigns, policy and research by sharing information and fostering connections with movements and organisations. Among them, we supported the involvement of our service users in a piece of research on labour exploitation produced by Focus on Labour Exploitation's Labour Exploitation Advisory Group. We also joined events organised by the Education Policy Institute in partnership with the Paul Hamlyn Foundation covering the impact that the Nationality and Borders Act had on the educational outcomes of refugee and migrant pupils in the UK. We ran focus groups with our service users in key consultations organised by Lambeth and Southwark council in support of their strategic plans.

Promoting civic engagement

Along with other members of CLAUK, we delivered phase one of the Voter ID Campaign. This initiative was aimed at promoting the civic engagement of Latin American Londoners by increasing understanding about the rights they have in the UK and how they can exercise them; raising awareness about the introduction of photo Voter ID and the changes of voting rights; supporting people to register to vote, get a valid photo Voter ID or free Voter Authority Certificate; and increasing the capacity and upskilling staff and volunteers in voting rights and political literacy.

STORIES OF IRMO
All names have been changed to protect individual identities.

Ivan, 50, Colombia

Ivan is 50 years old and originally from Colombia. After living in Spain and Norway for a while, Ivan moved to the UK. He was looking for better opportunities for himself and his family. He started working in cleaning but quickly realised that he wants to get into construction as it pays better and offers a diverse route of progression in trades. Ivan joined IRMO's Health, Safety and Environment test course preparation, he attended all the ESOL for Construction lessons and had a genuine interest in his self-development. Ivan secured the Red Card CSCS and began his journey of tailored support at IRMO.
During a mentoring session, Ivan and his mentor explored jobs in the construction and facilities sector by visiting websites of companies that advertise jobs directly, as well as understanding and reviewing job profiles and application forms to match his skills, interests and availability. IRMO's mentoring programme meets the service user where they are, so their agency is fostered through dynamics in which each individual takes ownership of the process. The mentor was available for support while Ivan progressed with agreed upon tasks. He actively looked for a job and completed the applications autonomously.
While having applied for previous roles he came across by word of mouth, Ivan took the leap and applied for the first time for a job outside his network of friends and acquaintances, securing a full-time position as a handyman for a well-established management facilities company. Ivan dedicates time and effort to improve his English language skills by attending courses and tutorials after work. Ivan considers that his consistency and problem-solving skills have helped them to achieve better. Now, he wants to share his story to motivate his community to equip themselves for challenges ahead when getting into a construction job.

Isaac, 13, Central America

Isaac, 13, fled Central America with his parents to seek asylum in the UK. Despite having autism and not being able to read or write, he had attended a mainstream school where he was bullied and ignored. Struggling to get Isaac into school, his parents contacted IRMO in mid 2022 receiving support for the next 11 months.

The family was living in emergency full-board Home Office accommodation, receiving £8 a week per person. Without a kitchen, Isaac's health deteriorated. With no school, no information and no money, Isaac spent most of his time in his hotel room becoming so depressed his parents would hear him crying in the bathroom. Both hotel staff and local authority should have been responsible for enrolling Isaac into school.

Without an Education, Health and Care plan (EHC plan), Isaac couldn't enrol in a Special Needs School so while supporting him to get an assessment, IRMO's caseworker helped parents submit an in-year application for a secondary school and advised to seek a GP referral to Child Development Team to evidence his SEN. Alongside supporting Isaac with access to education, IRMO's caseworker shared resources in Spanish about the UK asylum process and a list of legal aid asylum solicitors to get asylum representation.

With delay, the local authority responded to Isaac's application offering a place at a mainstream school. After seeing Isaac's level of SEN, the school got their lawyer to withdraw the application arguing that the proof of address did not satisfy the conditions of the offer due to Isaac living in temporary accommodation. It was clear from the conversations with the lawyer that the problem was Isaac's SEN. IRMO's caseworker pushed back against the school's unlawful and discriminatory decision and liaised with the local authority to provide the school with emergency funds to help them meet Isaac's SEN. Two months after the offer, Isaac finally started school through 1:1 classes for 1.5 hours a day. By this time, the EHCP should have been completed but the local authority missed the statutory deadline by a month, citing delays in obtaining the Educational Psychologist's report.

Now in self-catered accommodation, the family were entitled to full section 95 payments so that they could buy food. However, the delays to have their ASPEN card topped up meant that IRMO provided the family with £100 from its crisis fund to avoid the family going hungry,

Nine months after migrating to the UK, Isaac was finally able to attend a specialist school full-time. Thanks to IRMO, he experienced massive improvements. For the first time in his life he's in full time specialist education and loves it so much he gets up early to be ready to go ahead of time. For the first time he has friends his own age. Isaac and his family have a solicitor and much better chances of securing refugee status in the UK. For Isaac, this means securing safety, stability, access to more funding through disability benefits and to help Isaac become a more independent and fulfilled person in the future.

Mario, 41, Ecuador

Mario, a Latin American man with European citizenship, came to IRMO's Welcome Area for support in September 2022. He had been living in the UK for several years prior. However, due to a long stay in Spain during the peak of the Covid-19 pandemic, Mario missed the deadline to apply to the EU Settlement Scheme (EUSS) and therefore submitted a late application, the result of which was still pending at the time of his visit.

As a result of this late application, Mario was not eligible for welfare support when he first made contact with IRMO. Due to general price increases in the UK since his return, his salary as a kitchen porter was no longer enough to cover his basic needs, including permanent accommodation, forcing Mario to stay in temporary accommodation, alternating between short stays at hostels and friends' houses.

Mario has a hearing impairment and suffers from a chronic health condition. At the time, he needed to buy new medication for this but, as he did not have a fixed address, he believed that he could not register with a GP. When Mario's friends were no longer able to offer him a place to stay, his income was not sufficient to afford either temporary or permanent accommodation, which led Mario to rough sleep for several weeks.

After conducting a needs assessment, our Community Link Worker referred Mario to our Health and Wellbeing (H&W) Project, Immigration and Housing/Welfare services, ESOL classes and Community Coffee Morning sessions.

In his first appointment with our H&W Community Outreach Worker, Mario mentioned that he wanted to register with his previous GP because the clinic team already knew him and had access to his medical history. Our H&W Community Outreach Worker supported him with filling out the surgery's online registration form as Mario said his English language skills were very limited. After a couple of weeks, Mario had still not been contacted by the surgery. Our H&W Community Worker followed up with the surgery and had to explain to them that the patient did not have a fixed address at the moment. The surgery justified that they had not processed the registration because "the patient had used the surgery's address instead of his". After the registration process was completed, one of our H&W Ambassadors supported Mario to book a doctor's appointment.

Sadly Mario went on to have further health complications while in contact with our services, experiencing symptoms of a stroke and being taken to hospital on two occasions. For one of these episodes, he was at our centre and our Welcome Area team called emergency services and offered interpreting support when they arrived.

Mario has also had appointments with IRMO's Advice team to review the status of his EUSS application. Our Immigration Adviser was able to verify that Mario's application had been rejected due to lack of evidence. As a result, they submitted a new application and followed its progress very closely, as our Housing and Welfare team would only be able to support Mario once they had an application reference number to provide as evidence of his entitlement to housing and welfare support in the UK.

This process took around a week. In this period, Mario was experiencing very poor health due to his chronic health condition and stroke episodes. Despite our best efforts, we were not able to get any support from the local authorities (as they would only act once Mario's EUSS application was processed) or other homelessness organisations (as these were all at capacity). Fortunately, we were able to provide emergency accommodation and supermarket vouchers to Mario for a week through our Crisis Fund. Towards the end of this week, we were able to secure a place in a shelter for Mario for the next three months through a very time-consuming but rewarding referral process completed by our Community Link Worker.

The efforts of our Immigration team were also successful and with the EUSS reference number confirmed, our Housing and Welfare team were able to successfully submit a homelessness application to the local authority and a Universal Credit application for further financial assistance.

Mario has also joined our ESOL classes and Community Coffee Morning sessions and has been a regular student and participant since then.

LOOKING AHEAD

Our key aims for 2023/2024 and beyond are:

- **Further mitigating the impacts of Brexit and the hostile environment** by continuing to closely monitor and respond to the evolving situation regarding EUSS, new migration routes and legislation changes; and by upgrading our support to people with No Recourse to Public Funds (NRPF), undocumented migrants and asylum seekers.
- **Continuing to seek a fairer recovery from Covid-19 and the cost of living crisis** by providing proactive responses to urgent needs, such as food poverty and digital exclusion, and long-term needs resulting from the pandemic and cost of living crisis; as well as continuing our efforts to improve access to healthcare throughout the community.

- **Evolving our services based on the lived experiences of our community** by implementing our user involvement strategy; establishing an expert panel made up of a cross-section of beneficiaries; and by engaging our service users with relevant research and campaigning efforts.
- **Further developing our understanding of intersectionality to better tackle structural inequalities and discrimination** by developing more specific equality objectives; stepping up our advocacy and campaigning work at local, London and national levels; and bringing more visibility to the community, both independently and as part of the Coalition of Latin Americans in the UK (CLAUK).
- **Ensuring that IRMO has the most appropriate structure, resources, knowledge and approach in place** to fully respond to the current needs and priorities of the community we serve.
- **Implementing our communication strategy** to ensure we communicate in an engaging, effective and inclusive way with our community and stakeholders.
- **Continuing to invest in the wellbeing of our team** and in the development of a healthy work environment that will best support the type of work that we do.

THANK YOU

We would like to take this opportunity to dearly thank all of our staff, trustees and volunteers for their ongoing commitment and fantastic contributions to IRMO throughout 2022-23. We would also like to thank our amazing funders, individual supporters and partners who have enabled us to continue to grow as an organisation and support the Latin American community in the UK.

Indoamerican Refugee and Migrant Organisation

known as IRMO

Trustees' Report

Statement of trustees' responsibilities

The trustees (who are also the directors of Indoamerican Refugee and Migrant Organisation for the purposes of company law) are responsible for preparing the trustees' report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice), including FRS 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland".

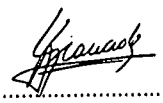
Company law requires the trustees to prepare financial statements for each financial year. Under company law the trustees must not approve the financial statements unless they are satisfied that they give a true and fair view of the state of affairs of the charitable company and of the incoming resources and application of resources, including its income and expenditure, of the charitable company for that period. In preparing these financial statements, the trustees are required to:

- select suitable accounting policies and apply them consistently;
- observe the methods and principles in the Charities SORP;
- make judgements and estimates that are reasonable and prudent;
- state whether applicable accounting standards, comprising FRS 102 have been followed, subject to any material departures disclosed and explained in the financial statements; and
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charitable company will continue in business.

The trustees are responsible for keeping proper accounting records that can disclose with reasonable accuracy at any time the financial position of the charitable company and enable them to ensure that the financial statements comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the charitable company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

The trustees are responsible for the maintenance and integrity of the corporate and financial information included on the charitable company's website. Legislation governing the preparation and dissemination of financial statements may differ from legislation in other jurisdictions.

The annual report was approved by the trustees of the charity on 21 December 2023 and signed on its behalf by:



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Lucila Granada
Chair and trustee

.....

Dr Danielle Guizzo
Treasurer and trustee

Indoamerican Refugee and Migrant Organisation

known as IRMO

Independent Examiner's Report to the trustees of Indoamerican Refugee and Migrant Organisation ('the Company')

I report to the charity trustees (who are also Directors for the purpose of company law) on my examination of the accounts of the Indoamerican Refugee and Migrant Organisation ('the charitable company') for the year ended 31 March 2023 which comprise the Statement of Financial Activities, the Balance Sheet and related notes.

This report is made solely to the charity's trustees, as a body, in accordance with section 145 of the Charities Act 2011. My work has been undertaken so that I might state to the charity's trustees those matters I am required to state to them in this report and for no other purpose. To the fullest extent permitted by law, I do not accept or assume responsibility to anyone other than the charity and the charity's trustees as a body, for my work, for this report, or for the opinions I have formed.

Responsibilities and basis of report

As the charity's trustees of Indoamerican Refugee and Migrant Organisation you are responsible for the preparation of the accounts in accordance with the requirements of the Companies Act 2006 ('the 2006 Act').

Having satisfied myself that the accounts of Indoamerican Refugee and Migrant Organisation are not required to be audited under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of your charity's accounts as carried out under section 145 of the Charities Act 2011 ('the 2011 Act'). In carrying out my examination I have followed the Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

An independent examination does not involve gathering all the evidence that would be required in an audit and consequently does not cover all the matters that an auditor considers in giving their opinion on the financial statements. The planning and conduct of an audit goes beyond the limited assurance that an independent examination can provide. Consequently I express no opinion as to whether the financial statements present a 'true and fair' view and my report is limited to those specific matters set out in the independent examiner's statement.

Independent examiner's statement

Since Indoamerican Refugee and Migrant Organisation's gross income exceeded £250,000 your examiner must be a member of a body listed in section 145 of the 2011 Act. I confirm that I am qualified to undertake the examination because I am a member of ICAEW, which is one of the listed bodies.

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

1. accounting records were not kept in respect of Indoamerican Refugee and Migrant Organisation as required by section 386 of the 2006 Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the accounting requirements of section 396 of the 2006 Act 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; or

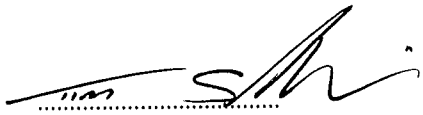
Indoamerican Refugee and Migrant Organisation

known as IRMO

Independent Examiner's Report to the trustees of Indoamerican Refugee and Migrant Organisation ('the Company')

4. the accounts have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102).

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.



Timothy Sullivan FCA
ICAEW

9 Hare & Billet Road
Blackheath
SE3 0RB

Date: 22/12/23

Indoamerican Refugee and Migrant Organisation

known as IRMO

Statement of Financial Activities for the Year Ended 31 March 2023
(Including Income and Expenditure Account and Statement of Total Recognised Gains and Losses)

	Note	Unrestricted £	Restricted £	Total 2023 £	Unrestricted £	Restricted £	Total 2022 £
Income and Endowments from:							
Donations and legacies		113,685	622,281	735,966	154,622	608,682	763,304
Charitable activities		11,238	-	11,238	14,175	-	14,175
Investment income	5	1,598	-	1,598	70	-	70
Total income		126,521	622,281	748,802	168,867	608,682	777,549
Expenditure on:							
Charitable activities		(13,546)	(744,504)	(758,050)	(63,387)	(478,450)	(541,837)
Total expenditure		(13,546)	(744,504)	(758,050)	(63,387)	(478,450)	(541,837)
Net income/(expenditure)		112,975	(122,223)	(9,248)	105,480	130,232	235,712
Transfers between funds		2,245	(2,245)	-	-	-	-
Net movement in funds		115,220	(124,468)	(9,248)	105,480	130,232	235,712
Reconciliation of funds							
Total funds brought forward		348,547	229,781	578,328	243,067	99,549	342,616
Total funds carried forward	17	463,767	105,313	569,080	348,547	229,781	578,328

The notes on pages 28 to 45 form an integral part of these financial statements.

Indoamerican Refugee and Migrant Organisation

known as IRMO

Statement of Financial Activities for the Year Ended 31 March 2023
(Including Income and Expenditure Account and Statement of Total Recognised Gains and Losses)

All of the charity's activities derive from continuing operations during the above two periods.

The funds breakdown for 2022 is shown in note 17.

Indoamerican Refugee and Migrant Organisation

known as IRMO

(Registration number: 03931483)
Balance Sheet as at 31 March 2023

	Note	2023 £	2022 £
Fixed assets			
Tangible assets	12	155,947	129,709
Current assets			
Debtors	13	19,733	47,673
Cash at bank and in hand	14	517,974	408,598
		537,707	456,271
Creditors: Amounts falling due within one year	15	(124,574)	(7,652)
Net current assets		413,133	448,619
Net assets		569,080	578,328
Funds of the charity:			
Restricted income funds			
Restricted funds		105,313	229,781
Unrestricted income funds			
Unrestricted funds		463,767	348,547
Total funds	17	569,080	578,328

For the financial year ending 31 March 2023 the charity was entitled to exemption from audit under section 477 of the Companies Act 2006 relating to small companies.

Directors' responsibilities:

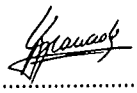
- The members have not required the charity to obtain an audit of its accounts for the year in question in accordance with section 476; and
- The directors acknowledge their responsibilities for complying with the requirements of the Act with respect to accounting records and the preparation of accounts.

Indoamerican Refugee and Migrant Organisation

known as IRMO

(Registration number: 03931483)
Balance Sheet as at 31 March 2023

The financial statements on pages 23 to 45 were approved by the trustees, and authorised for issue on 21 December 2023 and signed on their behalf by:



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Lucila Granada
Chair and trustee

.....

Dr Danielle Guizzo
Treasurer and trustee

Indoamerican Refugee and Migrant Organisation

known as IRMO

Statement of Cash Flows for the Year Ended 31 March 2023

	Note	2023 £	2022 £
Cash flows from operating activities			
Net cash (expenditure)/income		(9,248)	235,712
Adjustments to cash flows from non-cash items			
Depreciation		21,664	16,782
Investment income	5	(1,598)	(70)
		10,818	252,424
Working capital adjustments			
Decrease/(increase) in debtors	13	27,940	(43,133)
Increase/(decrease) in creditors	15	49,898	(1,854)
Increase in deferred income		67,024	-
Net cash flows from operating activities		155,680	207,437
Cash flows from investing activities			
Interest receivable and similar income	5	1,597	70
Purchase of tangible fixed assets	12	(48,513)	(120,921)
Sale of tangible fixed assets		612	-
Net cash flows from investing activities		(46,304)	(120,851)
Net increase in cash and cash equivalents		109,376	86,586
Cash and cash equivalents at 1 April		408,598	322,012
Cash and cash equivalents at 31 March		517,974	408,598

All of the cash flows are derived from continuing operations during the above two periods.

The notes on pages 28 to 45 form an integral part of these financial statements.

1 Charity status

The charity is limited by guarantee, incorporated in England & Wales, and consequently does not have share capital. Each of the trustees is liable to contribute an amount not exceeding £1 towards the assets of the charity in the event of liquidation.

The address of its registered office is:
Unit 8 Warwick House
Overton Road
London
SW9 7JP

These financial statements were authorised for issue by the trustees on 21 December 2023.

2 Accounting policies

Summary of significant accounting policies and key accounting estimates

The principal accounting policies applied in the preparation of these financial statements are set out below. These policies have been consistently applied to all the years presented, unless otherwise stated.

Statement of compliance

The financial statements have been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019) - (Charities SORP (FRS 102) - Second edition October 2019), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102). They also comply with the Companies Act 2006 and Charities Act 2011.

Basis of preparation

Indoamerican Refugee and Migrant Organisation meets the definition of a public benefit entity under FRS 102. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy notes.

Going concern

The trustees consider that there are no material uncertainties about the charity's ability to continue as a going concern nor any significant areas of uncertainty that affect the carrying value of assets held by the charity.

Judgements and key sources of estimation uncertainty

In the application of the charity's accounting policies, the trustees are required to make judgements, estimates and assumptions about the carrying amount of assets and liabilities that are not readily apparent from other sources. The estimates and associated assumptions are based on historical experience and other factors that are considered to be relevant. Actual results may differ from these estimates.

The estimates and underlying assumptions are reviewed on an ongoing basis. Revisions to accounting estimates are recognised in the periods in which the estimate is revised where revisions affects only that period, or in the period of the revision and future periods where the revisions affects both current and future periods.

Income and endowments

All income is recognised once the charity has entitlement to the income, it is probable that the income will be received and the amount of the income receivable can be measured reliably.

Donations and legacies

Donations are recognised when the charity has been notified in writing of both the amount and settlement date. In the event that a donation is subject to conditions that require a level of performance by the charity before the charity is entitled to the funds, the income is deferred and not recognised until either those conditions are fully met, or the fulfilment of those conditions is wholly within the control of the charity and it is probable that these conditions will be fulfilled in the reporting period.

Grants receivable

Grants are recognised when the charity has an entitlement to the funds and any conditions linked to the grants have been met. Where performance conditions are attached to the grant and are yet to be met, the income is recognised as a liability and included on the balance sheet as deferred income to be released.

Deferred income

Deferred income represents amounts received for future periods and is released to incoming resources in the period for which, it has been received. Such income is only deferred when:

- The donor specifies 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.

Investment income

Interest income, including income arising from finance leases and other financial instruments, is recognised using the effective interest method.

Expenditure

All expenditure is recognised once there is a legal or constructive obligation to that expenditure, it is probable settlement is required and the amount can be measured reliably. All costs are allocated to the applicable expenditure heading that aggregate similar costs to that category. Where costs cannot be directly attributed to particular headings they have been allocated on a basis consistent with the use of resources, with central staff costs allocated on the basis of time spent, and depreciation charges allocated on the portion of the asset's use. Other support costs are allocated based on the spread of staff costs.

Charitable activities

Charitable expenditure comprises those costs incurred by the charity in the delivery of its activities and services for its beneficiaries. It includes both costs that can be allocated directly to such activities and those costs of an indirect nature necessary to support them.

Support costs

Support costs include central functions and have been allocated to activity cost categories on a basis consistent with the use of resources, for example, allocating property costs by floor areas, or per capita, staff costs by the time spent and other costs by their usage.

Governance costs

These include the costs attributable to the charity's compliance with constitutional and statutory requirements, including audit, strategic management and trustees meetings and reimbursed expenses.

Taxation

The charity is considered to pass the tests set out in Paragraph 1 Schedule 6 of the Finance Act 2010 and therefore it meets the definition of a charitable company for UK corporation tax purposes. Accordingly, the charity is potentially exempt from taxation in respect of income or capital gains received within categories covered by Chapter 3 Part 11 of the Corporation Tax Act 2010 or Section 256 of the Taxation of Chargeable Gains Act 1992, to the extent that such income or gains are applied exclusively to charitable purposes.

Tangible fixed assets

Individual fixed assets costing £500.00 or more are initially recorded at cost.

Depreciation and amortisation

Depreciation is provided on tangible fixed assets so as to write off the cost or valuation, less any estimated residual value, over their expected useful economic life as follows:

Asset class	Depreciation method and rate
Office equipment	20% straight line method

Trade debtors

Trade debtors are amounts due from customers for merchandise sold or services performed in the ordinary course of business.

Trade debtors are recognised initially at the transaction price. They are subsequently measured at amortised cost using the effective interest method, less provision for impairment. A provision for the impairment of trade debtors is established when there is objective evidence that the charity will not be able to collect all amounts due according to the original terms of the receivables.

Cash and cash equivalents

Cash and cash equivalents comprise cash on hand and call deposits, and other short-term highly liquid investments that are readily convertible to a known amount of cash and are subject to an insignificant risk of change in value.

Trade creditors

Trade creditors are obligations to pay for goods or services that have been acquired in the ordinary course of business from suppliers. Accounts payable are classified as current liabilities if the charity does not have an unconditional right, at the end of the reporting period, to defer settlement of the creditor for at least twelve months after the reporting date. If there is an unconditional right to defer settlement for at least twelve months after the reporting date, they are presented as non-current liabilities.

Trade creditors are recognised initially at the transaction price and subsequently measured at amortised cost using the effective interest method.

Borrowings

Interest-bearing borrowings are initially recorded at fair value, net of transaction costs. Interest-bearing borrowings are subsequently carried at amortised cost, with the difference between the proceeds, net of transaction costs, and the amount due on redemption being recognised as a charge to the Statement of Financial Activities over the period of the relevant borrowing.

Interest expense is recognised on the basis of the effective interest method and is included in interest payable and similar charges.

Borrowings are classified as current liabilities unless the charity has an unconditional right to defer settlement of the liability for at least twelve months after the reporting date.

Fund structure

Unrestricted income funds are general funds that are available for use at the trustees discretion in furtherance of the objectives of the charity.

Designated funds are unrestricted funds set aside for specific purposes at the discretion of the trustees.

Restricted income funds are those donated for use in a particular area or for specific purposes, the use of which is restricted to that area or purpose.

Pensions and other post retirement obligations

The charity operates a defined contribution pension scheme which is a pension plan under which fixed contributions are paid into a pension fund and the charity has no legal or constructive obligation to pay further contributions even if the fund does not hold sufficient assets to pay all employees the benefits relating to employee service in the current and prior periods.

Contributions to defined contribution plans are recognised in the Statement of Financial Activities when they are due. If contribution payments exceed the contribution due for service, the excess is recognised as a prepayment.

Financial instruments

Classification

Financial assets and financial liabilities are recognised when the charity becomes a party to the contractual provisions of the instrument.
Financial liabilities and equity instruments are classified according to the substance of the contractual arrangements entered into. An equity instrument is any contract that evidences a residual interest in the assets of the charity after deducting all of its liabilities.

Recognition and measurement

All financial assets and liabilities are initially measured at transaction price (including transaction costs), except for those financial assets classified as at fair value through profit or loss, which are initially measured at fair value (which is normally the transaction price excluding transaction costs), unless the arrangement constitutes a financing transaction. If an arrangement constitutes a financing transaction, the financial asset or financial liability is measured at the present value of the future payments discounted at a market rate of interest for a similar debt instrument.

Financial assets and liabilities are only offset in the statement of financial position when, and only when there exists a legally enforceable right to set off the recognised amounts and the charity intends either to settle on a net basis, or to realise the asset and settle the liability simultaneously.

Financial assets are derecognised when and only when a) the contractual rights to the cash flows from the financial asset expire or are settled, b) the charity transfers to another party substantially all of the risks and rewards of ownership of the financial asset, or c) the charity, despite having retained some, but not all, significant risks and rewards of ownership, has transferred control of the asset to another party.

Financial liabilities are derecognised only when the obligation specified in the contract is discharged, cancelled or expires.

Investments

Investments in non-convertible preference shares and non-puttable ordinary or preference shares (where shares are publicly traded or their fair value is reliably measurable) are measured at fair value through profit or loss. Where fair value cannot be measured reliably, investments are measured at cost less impairment.

Investments in subsidiaries and associates are measured at cost less impairment. For investments in subsidiaries acquired for consideration including the issue of shares qualifying for merger relief, cost is measured by reference to the nominal value of the shares issued plus fair value of other consideration. Any premium is ignored.

Fair value measurement

The best evidence of fair value is a quoted price for an identical asset in an active market. When quoted prices are unavailable, the price of a recent transaction for an identical asset provides evidence of fair value as long as there has not been a significant change in economic circumstances or a significant lapse of time since the transaction took place. If the market is not active and recent transactions of an identical asset on their own are not a good estimate of fair value, the fair value is estimated by using a valuation technique.

3 Income from donations and legacies

	Unrestricted funds General £	Restricted funds £	Total 2023 £	Total 2022 £
Donations and legacies;				
Donations from individuals	4,249	-	4,249	7,874
Gift aid reclaimed	-	-	-	549
Grants, including capital grants;				
Government grants	-	-	-	449
The City Bridge Trust	3,260	33,420	36,680	29,430
BBC Children in Need	500	57,273	57,773	45,594
Trust For London	-	-	-	4,081
The National Lottery Community Fund	926	86,706	87,632	107,907
Garfield Weston Foundation	15,000	-	15,000	-
Peter Minet Trust	30,000	-	30,000	30,000
London Community Response	-	-	-	5,112
People's Postcode Trust	20,000	-	20,000	-
Lambeth Council	-	17,000	17,000	-
DWP	-	-	-	24,802
B & Q Foundation	-	-	-	6,500
AB Charitable Trust	-	-	-	15,000
Greater London Authority	-	26,633	26,633	-
Cornerstone Fund	4,500	-	4,500	1,250
Veolia Environmental Trust	-	7,375	7,375	7,375
The Clothworkers Foundation	-	-	-	10,000
London Catalyst	-	-	-	1,000
Thames Reach	-	-	-	2,245
Power To Change	4,000	-	4,000	-
Nuestros Pequenos Hermanos UK	3,000	-	3,000	-
United St Saviour's Charity	-	39,588	39,588	-
The Neighbourly Foundation	1,000	-	1,000	-
Lloyds Bank Foundation for England & Wales	27,250	-	27,250	-
Lambeth Council	-	45,235	45,235	123,574
Burberry Foundation	-	-	-	30,000
Walcot Foundation	-	29,193	29,193	72,400

	Unrestricted funds General £	Restricted funds £	Total 2023 £	Total 2022 £
Southwark Council	-	36,791	36,791	17,225
Guy's & St Thomas Foundation	-	138,251	138,251	99,500
Greater London Authority	-	94,619	94,619	116,639
Youth Endowment Fund	-	10,197	10,197	4,798
	113,685	622,281	735,966	763,304

4 Income from charitable activities

	Unrestricted funds General £	Total 2023 £	Total 2022 £
Services	11,238	11,238	14,175

5 Investment income

	Unrestricted funds General £	Total 2023 £	Total 2022 £
Interest receivable and similar income;			
Interest receivable on bank deposits	1,598	1,598	70

6 Expenditure on charitable activities

	Note	Total 2023 £	Total 2022 £
Fundraising		16,746	12,005
Activities and project cost		112,602	23,795
Volunteer expenses		4,582	1,395
Bad debts written off		-	1,430
Staff costs	10	539,074	442,442
Support costs	7	85,046	60,770
		758,050	541,837

In addition to the expenditure analysed above, there are also support costs of £85,046 (2022 - £60,770) which relate directly to charitable activities. See note 7 for further details.

7 Analysis of support costs

Support costs

	Total 2023 £	Total 2022 £
Staff training	-	975
Staff welfare	3,562	104
Rent and rates	460	12,472
Insurance	1,703	1,119
General maintenance	1,180	1,176
Utilities	5,694	2,464
Computer software and maintenance	8,592	12,228
Printing, postage and stationery	2,153	1,382
Membership	852	1,572
Sundries	4,516	-
Independent examination	2,688	2,508
Bookkeeping and payroll	640	2,744
Legal and professional	31,152	5,017
Bank charges	191	227
Depreciation	21,663	16,782
	85,046	60,770

8 Net incoming/outgoing resources

Net (outgoing)/incoming resources for the year include:

	2023	2022
	£	£
Depreciation of fixed assets	21,663	16,782
Independent examination	2,608	2,588

9 Trustees remuneration and expenses

No trustees, nor any persons connected with them, have received any remuneration from the charity during the year.

No trustees have received any reimbursed expenses or any other benefits from the charity during the year.

10 Staff costs

The aggregate payroll costs were as follows:

	2023	2022
	£	£
Staff costs during the year were:		
Wages and salaries	489,405	405,497
Social security costs	39,355	28,535
Pension costs	10,314	8,410
	539,074	442,442

The monthly average number of persons (including senior management / leadership team) employed by the charity during the year expressed as full time equivalents was as follows:

	2023	2022
	No	No
Charitable activities	21	20

No employee received emoluments of more than £60,000 during the year.

The total employee benefits of the key management personnel of the charity were £52,015 (2022 - £46,527).

11 Taxation

The charity is a registered charity and is therefore exempt from taxation.

12 Tangible fixed assets

	Furniture and equipment £	Other tangible fixed asset £	Total £
Cost			
At 1 April 2022	17,411	133,001	150,412
Additions	980	47,533	48,513
Disposals	-	(680)	(680)
At 31 March 2023	18,391	179,854	198,245
Depreciation			
At 1 April 2022	7,402	13,300	20,702
Charge for the year	3,678	17,986	21,664
Eliminated on disposals	-	(68)	(68)
At 31 March 2023	11,080	31,218	42,298
Net book value			
At 31 March 2023	7,311	148,636	155,947
At 31 March 2022	10,009	119,701	129,710

13 Debtors

	2023 £	2022 £
Trade debtors	923	46,846
Prepayments	1,959	827
Accrued income	16,851	-
	19,733	47,673

14 Cash and cash equivalents

	2023	2022
	£	£
Cash at bank	517,974	408,598

15 Creditors: amounts falling due within one year

	2023	2022
	£	£
Trade creditors	47,956	-
Other creditors	2,245	1,843
Accruals	7,349	5,809
Deferred income	67,024	-
	124,574	7,652

	2023
	£
Resources deferred in the period	(67,024)

16 Pension and other schemes

Defined contribution pension scheme

The charity operates a defined contribution pension scheme. The pension cost charge for the year represents contributions payable by the charity to the scheme and amounted to £10,314 (2022 - £8,410).

17 Funds

	Balance at 1 April 2022 £	Incoming resources £	Resources expended £	Transfers £	Balance at 31 March 2023 £
Unrestricted funds					
General					
General Funds	348,547	126,521	(13,546)	(243,702)	217,820
Designated					
Capacity Fund	-	-	-	60,000	60,000
Development Fund	-	-	-	30,000	30,000
Capital Reserve	-	-	-	155,947	155,947
	-	-	-	245,947	245,947
Total unrestricted funds	348,547	126,521	(13,546)	2,245	463,767
Restricted funds					
English for All	-	33,420	(31,639)	-	1,781
EU Settlement Scheme	(3,750)	3,750	-	-	-
COVID 19 Support	23,137	-	(23,137)	-	-
Latin American Youth Forum (LAYF)	12,668	43,633	(53,363)	-	2,938
Family Project	(572)	57,273	(44,315)	-	12,386
Step Up Plus	3,431	-	(1,186)	(2,245)	-
Refurbishment	67,625	11,125	(78,750)	-	-
Parents Association	2,856	-	(231)	-	2,625
THRIVE 2020-2022	4,200	12,000	(16,200)	-	-
Samaritan Grant	461	-	(461)	-	-
A Place For All	11,001	46,845	(57,846)	-	-
Building Young Brixton (BYB)	10,635	39,861	(38,534)	-	11,962
Advice Services	25,000	-	(25,000)	-	-
Awards for All	6,223	-	(6,223)	-	-
BounceBack	26,323	29,193	(51,927)	-	3,589
CLAUK	-	72,521	(48,144)	-	24,377
Health and wellbeing	(6,531)	134,285	(111,042)	-	16,712
Lambeth Peer Action Collective	343	10,197	(8,639)	-	1,901
Advice in Community Settings	46,731	68,000	(93,538)	-	21,193

Notes to the Financial Statements for the Year Ended 31 March 2023

	Balance at 1 April 2022 £	Incoming resources £	Resources expended £	Transfers £	Balance at 31 March 2023 £
Common Purpose Programme	-	5,971	(5,971)	-	-
Voter ID Campaign	-	14,619	(14,619)	-	-
Supporting Latin Americans in Southwark	-	39,588	(33,739)	-	5,849
	229,781	622,281	(744,504)	(2,245)	105,313
Total funds	578,328	748,802	(758,050)	-	569,080

Indoamerican Refugee and Migrant Organisation

known as IRMO

Notes to the Financial Statements for the Year Ended 31 March 2023

	Balance at 1 April 2021 £	Incoming resources £	Resources expended £	Balance at 31 March 2022 £
Unrestricted funds				
General				
General Funds	243,067	168,867	(63,387)	348,547
Restricted funds				
English for All	-	29,430	(29,430)	-
EU Settlement Scheme	(6,720)	36,253	(33,283)	(3,750)
COVID 19 Support	41,303	6,496	(24,662)	23,137
Latin American Youth Forum (LAYF)	250	77,069	(64,651)	12,668
Family Project	(1,168)	45,594	(44,998)	(572)
Step Up Plus	2,535	31,288	(30,392)	3,431
Refurbishment	20,000	47,625	-	67,625
Parents Association	3,750	-	(894)	2,856
THRIVE 2020-2022	4,400	19,200	(19,400)	4,200
Digital Inclusion Fund	-	5,061	(5,061)	-
Samaritan Grant	-	1,000	(539)	461
A Place For All	37,679	76,860	(103,538)	11,001
Building Young Brixton (BYB)	277	19,685	(9,327)	10,635
Employment Support	(2,757)	24,802	(22,045)	-
Advice Services	-	25,000	-	25,000
Awards for All	-	9,978	(3,755)	6,223
BounceBack	-	47,438	(21,115)	26,323
Health and wellbeing	-	27,763	(34,294)	(6,531)
Lambeth Peer Action Collective	-	4,798	(4,455)	343
Advice in Community Settings	-	67,370	(20,639)	46,731
Common Purpose Programme	-	5,972	(5,972)	-
	99,549	608,682	(478,450)	229,781
Total funds	342,616	777,549	(541,837)	578,328

The specific purposes for which the funds are to be applied are as follows:

Family Project: providing creative English for Speakers of Other Languages (ESOL) classes; targeted family support and education advice; and family trips and community events to recently arrived Latin American children and families.

English for All: providing structured English for Speakers of Other Languages (ESOL) classes and English conversation classes for adults; workshops on how to access key services; and community coffee mornings.

Refurbishment: improving accessibility, safety, security and energy efficiency of our centre to allow better delivery of our services and activities for the Latin American community in London.

Parents Association: a self-organised group of Latin American parents, founded by IRMO's beneficiaries, to provide peer support to overcome common challenges.

Advice in Community Settings: working in partnership with The Baytree Centre and High Trees to provide high quality, free and independent advice in community settings across South London to those experiencing, or at risk of, financial hardship.

Voter ID Campaign: promoting the civic engagement of Latin American Londoners by raising awareness about the introduction of photo Voter ID and the changes of voting rights; supporting people to register to vote, get a valid photo voter ID or free voter authority card; and increasing the capacity and upskilling staff and volunteers in voting rights and political literacy.

Latin American Youth Forum (LAYF): IRMO's youth-led group for migrant, asylum seeking and refugee young people aged 13-19 where activities are offered in a trilingual space (Spanish, Portuguese and English). LAYF ensures that everyone can feel safe and supported to overcome barriers and find their feet in the UK.

Thrive 2020-2022: working in partnership with The Baytree Centre to support migrant and refugee youth people aged 10-21 who are isolated, have missed out school and live in poverty to access new educational, sport, arts and mentoring opportunities over a three-year period.

CLAUK Strategy: The Coalition of Latin Americans in the UK (CLAUK) with a strategic planning process to determine the next five years.

Health and Wellbeing: improving the health equity for the Latin American community by overcoming barriers and supporting access to health services through outreach work, one-to-one advice, workshops and collaboration with other organisations.

Advice Services: providing access to high quality advice to Latin Americans in Lambeth.

Samaritan Grant: providing immediate assistance to people in an emergency via hardship grant.

Burberry Grant: providing one-to-one mentoring and monthly wellbeing workshops to young people; and distributing food vouchers to families with children at risk of going hungry and at risk of destitution.

Thrive 2023-2026: achieving equal access to education for Latin American migrant children.

CSCS Courses: delivering ESOL and skills course for construction workers.

Common Purpose: working in partnership with the Latin American Women's Rights Service to increase the wellbeing and engagement of the Latin American community in Southwark through improved access to community services, support, wellbeing and volunteering opportunities.

EU Settlement Scheme: working in partnership with the Latin American Women's Rights Service to deliver practical support to vulnerable or at-risk EU citizens and their family members to help them apply to the EU Settlement Scheme.

Awards for All: reducing the hardest felt inequalities and supporting the LA community to grow stronger in the aftermath of Covid-19 through the provision of food vouchers and IT devices; referrals to specialized support and helplines.

Place For All: working with socially and economically excluded Lambeth residents to improve skills for life and work, and to enable communities to become more actively and civically engaged whilst strengthening the local voluntary and community sector and creating a model of good practice for local organisations.

BounceBack: a collaborative project aimed at helping low-income Lambeth residents under 30 find paid work.

Step Up Plus: helping workers stuck in low paid jobs to move into better jobs.

Supporting Latin Americans in Southwark: helping to level the playing field for Latin Americans in Southwark though the combination of education, training and employment with advice and emergency support.

Lambeth Peer Action Collective (LPAC): a collective of young people and youth organisations working to create a future free from violence in Lambeth.

Capital Reserve - Funds tied up in fixed assets and which cannot be made available to cover shortter needs of IRMO.
Capacity Fund -To contribute towards the sustainability, consolidation and expansion of our core capacity over the next three financial years, in line with our Business Plan.
Development fund - To be used flexibly in line with our charitable objectives, for example, to cover unexpected costs in the case of emergency, to respond to an emerging need, or to progress our Business Plan.

Transfer to unrestricted fund - Recategorisation of remaining balance on fund following review.

18 Analysis of net assets between funds

	Unrestricted funds		Restricted funds	Total funds at 31 March 2023
	General	Designated		
	£	£	£	£
Tangible fixed assets	155,947	-	-	155,947
Current assets	186,447	245,947	105,313	537,707
Current liabilities	(124,574)	-	-	(124,574)
Total net assets	217,820	245,947	105,313	569,080

	Unrestricted funds General £	Restricted funds £	Total funds at 31 March 2022 £
Tangible fixed assets	1,206	128,503	129,709
Current assets	354,993	101,278	456,271
Current liabilities	(7,652)	-	(7,652)
Total net assets	348,547	229,781	578,328

19 Related party transactions

During the year the charity made the following related party transactions:

Cecilia Lanata-Briones
(Chair of the Management Committee)

During the year £25 of expenses were reimbursed by the charity for safeguarding training. At the balance sheet date the amount due to/from Cecilia Lanata-Briones was £Nil (2022 - £Nil).

INDO AMERICAN REFUGEE AND MIGRANT ORGANISATION

England & Wales - Charity number 1080813

Accounts

Company registration number: 03931483

Charity registration number: 1080813

Indoamerican Refugee and Migrant Organisation

known as

IRMO

(A company limited by guarantee)

Annual Report and Financial Statements

for the Year Ended 31 March 2022

Field Sullivan Limited
9 Hare & Billet Road
Blackheath
SE3 0RB

Indoamerican Refugee and Migrant Organisation

known as IRMO

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Indoamerican Refugee and Migrant Organisation

known as IRMO

Reference and Administrative Details

Chair	Cecilia Lanata Briones
Chief Executive Officer	Bruna Boscaini
Secretary	Bruna Boscaini
Charity Registration Number	1080813
Company Registration Number	03931483
	The charity is incorporated in England & Wales.
Registered Office	Unit 8 Warwick House Overton Road London SW9 7JP
Independent Examiner	Field Sullivan Limited 9 Hare & Billet Road Blackheath SE3 0RB
Bankers	Unity Trust Bank PLC Nine Brindley Place Birmingham B1 2HB

Indoamerican Refugee and Migrant Organisation

known as IRMO

Trustees' Report

The trustees, who are directors for the purposes of company law, present the annual report together with the financial statements of the charitable company for the year ended 31 March 2022.

Trustees and officers

The trustees and officers serving during the year and since the year end were as follows:

Trustees:	Noella Bello Castro (appointed 27 May 2021)
	Lucia Cirimello
	Gabriel Gonzalez
	Helia Lopez Zarzoza (resigned 10 August 2021)
	Fidel Narvaez (resigned 27 May 2021)
	Malika Shah (appointed 27 May 2021)
	Olivia Stewart
	Frances Trevena (resigned 11 June 2022)
	Lucila Granada (appointed 11 June 2022)
	Martin Tiedemann (appointed 11 June 2022)
Chair:	Cecilia Lanata Briones
Chief Executive Officer:	Lucia Vinzon (resigned 31 July 2022)
	Bruna Boscaini (appointed 1 August 2022)
Secretary:	Lucia Vinzon (resigned 29 July 2022)
	Bruna Boscaini (appointed 29 July 2022)

GOVERNANCE AND MANAGEMENT

IRMO is a UK-registered charity, regulated by the Charity Commission for England and Wales. It is constituted as a Company Limited by Guarantee. The company was established under a Memorandum of Association, which established the objectives and powers of the charitable company and is governed under its Articles of Association. The trustees listed above are the directors of the company and the trustees of the charity.

IRMO is a membership organisation and its members (predominantly its users) are entitled to vote and stand for election to the Management Committee at the Annual General Meeting (AGM). IRMO's Board of Trustees or Management Committee is made up of six to nine members. Management Committee members are elected to serve on the board for one year at a time and can be re-elected for up to five years consecutively.

IRMO recruits trustees based on the required key skills and experiences identified in the yearly skills audit. Candidates are invited to an informal interview. Representatives from IRMO's beneficiaries are invited to participate in the recruitment panel. The panel selects the recommended candidates, who will seek to be formally elected by the members during the AGM. If a position on the Management Committee becomes vacant during the year, trustees can consider nominations for new trustees.

Trustees are provided with a Handbook and Governance Manual, outlining the roles and responsibilities of the board and key policies and procedures. New trustees are provided with an in-depth induction and attend training on governance, charity legislation and other topics relevant to their roles.

While all trustees are involved in general areas of the board (including planning, finance and compliance), role descriptions are designed to provide each member with a specific focus for their work on the board. Every year, the board conducts a review of its performance in relation to best practices set out by the Charity Governance Code of the Charity Commission.

The Committee meets every two months and is responsible for approving the charity's business plan, annual budget and quarterly financial reports. Staff management and operational decisions are taken by the CEO, known as the Director, who is line-managed by the Chair.

Risk Management

Trustees assess annually the various risks to which the charity is exposed in relation to social impact, sustainability, organisational management, compliance, reputation and external factors. An agreed action plan to mitigate risks is put in place, and owners are assigned to the main risks identified. IRMO also undertakes risk assessment and contingency planning for individual projects and partnerships.

Reserves Policy

The trustees are committed to maintaining an adequate, justified and reasonable level of reserves in line with guidance from the Charity Commission. The main purpose of IRMO's reserves is to enable the charity to wind up in a solvent manner in the case that an unplanned closure became necessary. IRMO's Reserves Policy establishes that the minimum level of reserves held should be £177,084.

The total amount of unrestricted funds held at the end of March 2022 was £348,577. Out of this total, £117,590 was designated to contribute towards the refurbishment of IRMO's premises and £30,000 was designated to contribute towards the sustainability, consolidation and expansion of our core capacity over the next three financial years, in line with our Business Plan.

The remaining £190,987 will be held as reserves and split into two reserve funds. The first fund of £177,084 is to enable the charity to wind up in a solvent manner in the case that an unplanned closure became necessary. The second fund of £23,903 can be used flexibly in line with our charitable objectives, for example, to cover unexpected costs in the case of emergency, to respond to an emerging need, or to progress our Business Plan. In each case, the Trustees will decide what is appropriate based on the situation and IRMO's financial position. The Trustees will review and update IRMO's Reserves Policy in 2022-23 in order to establish clear guidelines on the use of the second reserve fund.

Our reserves level is equivalent to approximately four months of operating costs and meets the required amount set out in our Reserves Policy. Considering the significant investment IRMO is making in refurbishing our premises, and the increased level of financial risk that this brings, trustees consider this level of reserves prudent and will continue to monitor reserves closely to ensure that IRMO holds adequate funds to cover its future needs.

THE COMMUNITY WE SERVE: LATIN AMERICANS IN LONDON

The Latin American community is one of the fastest growing – yet one of the most invisible – migrant communities in London. It has increased nearly four-fold between 2001 and 2011, with many families arriving in the UK through onward migration via Spain, a phenomenon that has increased since the global economic recession. By 2013, there were a quarter of a million Latin Americans living in the UK, 145,000 of whom were in London, making it larger than the UK Somali and Chinese communities (McIlwaine & Bunge 2016). The majority live in South London (Lambeth and Southwark) where IRMO is based.

In spite of the community's high rates of pre-Covid-19 employment (85%), many experience underemployment and disadvantage in the labour market. Reports by Queen Mary University (2011, 2016) revealed that the majority work in low-paid, precarious jobs, mostly in the cleaning and catering sectors, and experience in-work poverty and isolation linked to low wages, exploitative workloads and fragmented working hours. These conditions leave people vulnerable to exploitation: studies found that 45% endured workplace abuse and that one in five experienced wage theft.

With low incomes despite working multiple jobs, most Latin Americans struggle to break out of in-work poverty, and many end up building up debt. In addition, lack of English hinders access to services, with a large number not claiming the social security they are entitled to. As a result, a vast proportion of our service users live in poor housing conditions, mainly in the private rental sector (75%) without letting contracts evidencing their tenancy rights (over 50%). Many live in overcrowded conditions and for almost one in three, 'home' is limited to a rented bedroom as there are no communal spaces in the property. In addition, a significant proportion are homeless or living in insecure accommodation (16.8%), one in four has been turned away by landlords who refuse to rent to families and 12.7% have experienced abuse in their housing (McCarthy 2016).

The lack of official data on the Latin American population in London obscures the needs of the community and poses a barrier for organisations aiming to influence policy. As a member of the Coalition of Latin Americans in the UK (CLAUK), IRMO works to increase the visibility of the Latin American community by campaigning to include the 'Latin American' category in official monitoring forms. As a result of our collective efforts, Latin Americans have been officially recognised as an ethnic group by the London Boroughs of Southwark, Lambeth, Islington and Hackney, at London level by the GLA and at national level by various organisations and institutions (e.g. Arts Council England, Unison, etc.). Most recently, it has also been recognised by the borough of Newham. Recognition has brought important changes for local communities, fostering the inclusion of Latin Americans at all levels, from access to services to political representation.

OUR BENEFICIARIES

IRMO's main beneficiary group is made up of Latin American migrants who are experiencing poverty, disadvantage and exclusion in the UK and who have poor access to support, information and job stability due to compounding factors, including the language barrier, restrictions linked to their immigration status and structural inequalities resulting from racial, age and gender discrimination. As a result, a large proportion face poor housing and working conditions, which, compounded with insecure immigration status and limited access to development opportunities, has a direct impact on people's physical and mental health. The educational outcomes for children and young people growing up in this context are often impacted by these conditions.

In recent years, IRMO has been providing support to an increasing number of asylum seekers from various Latin American countries, including El Salvador, Honduras, Nicaragua, Guatemala, Costa Rica, Mexico, Ecuador, Brazil and Bolivia.

Brexit: Brexit has had an important impact on the Latin American community since the referendum result, with reports of hate crime incidents and increased anxiety spiking amongst our service users. The transition process saw increased abuse at work, discrimination when trying to secure housing and poor access to information and advice when trying to maintain regular status by applying to the EU Settlement Scheme. In addition to this, many are vulnerable to increased workplace abuse and intensification of labour, due to labour shortages resulting from the lack of regular migration routes into low-paid jobs post-Brexit.

Covid-19: As an ethnic minority with large numbers facing in-work poverty and poor working and housing conditions, Latin American migrants living in London have been at the sharp end of the Covid-19 crisis. IRMO's research published in February 2021 revealed the intersecting crises of unemployment, abusive employment practices, inadequate housing and increasing food poverty facing the Latin American community. During the 2021/2022 period, the Covid-19 pandemic continues to severely impact Latin Americans in low-paid jobs and those facing barriers to access support and information due to the language barrier, lack of information about their rights and the system, and restrictions linked to their immigration status. These issues have further exacerbated the pre-existing challenges facing the Latin American community.

Key findings from IRMO's Report: The Impact of Covid-19 on the Lives of Latin American Migrants

- *Half are out of work as a result of the pandemic*
- *One in seven is not registered with a GP*
- *Half are experiencing financial hardship*
- *Six out of ten are struggling to pay rent*
- *A third are facing food poverty*
- *Four out of ten have no internet at home, and 15% have no devices*

Cost of living crisis: Disproportionately impacting low-income households, the cost of living crisis is affecting the Latin American community at a time when many are still facing the severe consequences of Brexit and the Covid-19 pandemic. Since late 2021, we have been experiencing a sustained higher demand for our services, particularly across welfare advice, housing and crisis support, with a recent and acute rise in homelessness cases.

OUR MISSION, VISION AND VALUES

IRMO grew out of one of the first Latin American community organisations in the UK. Originally known as Chile Democrático, IRMO was founded in August 1982 by political refugees from Chile. The organisation was later renamed the Indoamerican Refugee and Migrant Organisation (IRMO) to reflect the diverse and growing Latin American migrant community in the UK. The name also recognised the importance of indigenous people and cultures to the story of Latin America.

Our **vision** is a future where Latin Americans and other Spanish and Portuguese speakers living in the UK have equal rights, live free from poverty and discrimination, and feel empowered to pursue their aspirations.

Our **mission** is to enable the development, agency, and participation of all Latin Americans and other Spanish and Portuguese speakers, by responding to both immediate needs and structural inequalities.

We do this by offering high-quality information and advice services, opportunities for development and training, and a platform to seek social and systemic change.

We are Latin American-led, and our team includes people with lived experience of the immigration and welfare systems, no recourse to public funds (NRPF), as well as precarious working and housing conditions.

Our **values** are

- **Commitment:** We are driven by our commitment to social justice for Latin Americans and the communities we serve. We learn from our experiences and are creative in our approach to overcoming challenges. We act with care and responsibility in our delivery, being accountable for our work and services.

- **Transparency:** We communicate about our work and services in an open, honest and accessible way to all stakeholders.

- **Collaboration:** We recognise that working together with our users, partners and funders serves to strengthen and improve our work. We value the knowledge, skills and experience of our service users, and we work together to create lasting change.

- **Solidarity:** We stand alongside all migrants and others fighting for social justice in the UK, placing ourselves within the migrant movement and valuing the strength in our collective experiences, work and unity.

OUR ACTIVITIES

Our work is organised across three main operational areas and a cross-cutting area:

a. Advice and Casework

We provide frontline, one-to-one advice and casework in Spanish and Portuguese on key areas of need for the community, including immigration, welfare entitlements, housing and homelessness prevention. We provide trusted, expert support for people facing these difficulties and help them build skills to navigate the system for themselves. IRMO is accredited by the Advice Quality Standard (AQS) and the Office of the Immigration Services Commissioner (OISC) at level 3. IRMO is also a member of Advice UK and receives second-tier support from Southwark Law Centre and the National Homelessness Advice Service (NHAS).

b. Education, Training and Employment

Our comprehensive programme of support in education, training and employment includes a range of activities aimed at improving our beneficiaries' social and cultural integration in the UK. These activities include four different levels of 12-week English for Speakers of Other Languages (ESOL) groups for adults. The groups are adapted to the circumstances and needs of our community. We also deliver one-to-one coaching and job-hunting support, professional mentoring, vocational training and workshops on employability skills. Through these activities, our

beneficiaries build skills to start and progress in the UK labour market, as well as increase their civic, cultural, and social participation in the broader community.

c. Children and Young People

Our family and youth projects offer dedicated ESOL classes, homework support and creative workshops for recently arrived children and young people (0-19 years old). Through this work, we support young service users and their families to get a place in nursery, school, college or university, boost their educational attainment and make friends while learning, creating and discovering their talents. Parents are supported to meet their family needs and access other services through targeted advice, advocacy, referrals and learning workshops. We support families to access healthcare (including maternity care, dental and mental health services), special education needs and disability (SEND) support and emergency support if destitute or at risk of destitution (including food and clothes banks, emergency funds, section 17 and asylum support), and we refer families to specialised and legal support. Our services for children and young people have achieved the London Youth Quality Mark (LYQM).

d. Advocacy, Research and Campaigning

Each IRMO programme area has identified a priority for advocacy, research and campaigning work to ensure fair and equal access to services and exercise rights for Latin Americans and other Spanish and Portuguese speakers in London. Through the Coalition of Latin Americans in the UK (CLAUK), we work with other Latin American organisations and groups to advocate for improved access to health services and employment rights, as well as for the official recognition of Latin Americans as an ethnic group in the UK.

PARTNERSHIPS, FORUMS AND NETWORKS

IRMO has a strong track record of partnership work, and most of our services are delivered through formal partnerships with other organisations. We recognised that by working together, we can better address some of the most complex challenges faced by our community. Our partnership practices are embedded at practitioner, management and leadership levels.

Our current formal partnerships include:

- **Coalition of Latin Americans in the UK (CLAUK) – current lead member**, a coalition of Latin American voluntary sector organisations working together since 2012 for recognition of Latin American ethnicity and improved access to healthcare and labour rights.
- **Advice in Community Settings**, a partnership programme funded by the GLA providing advice services in three community centres and nine outreach locations including food banks, faith settings and schools.
- **Building Young Brixton (BYB)**, a Lambeth-based partnership project of nine organisations that offers a multifaceted youth service to inspire and empower young people.
- **Place for All (PFA)**, a Lambeth-based partnership working with Baytree Centre and High Trees Community Development Trust towards a more equal and inclusive Lambeth.

- **Lambeth Together – Wellbeing Ambassador Programme,** a local partnership aiming at building relationships with individuals and communities excluded from mainstream health provision in order to support their access to healthcare and encourage the take-up of the Covid-19 vaccine.
- **Southwark Law Centre**, working in partnership across numerous projects and providing second-tier support to IRMO's advisers.
- **Step Up,** an innovative programme, in partnership with Thames Reach, trialling new approaches to support low-paid workers to progress in their careers and move into better work.
- **BounceBack**, an access-to-job programme in response to the Covid-19 pandemic, funded by Walcot Foundation and delivered by 16 organisations in Lambeth.
- **AMPLA (Asociación de Madres y Padres Latinoamericanos),** a self-organised group of Latin American parents, founded by IRMO's beneficiaries, to provide peer support to overcome common challenges.

IRMO is also a member of:

- **Lambeth Portuguese Wellbeing Partnership (LPWP),** a partnership working to improve the health and wellbeing of the Portuguese-speaking community in Lambeth.
- **Southwark Latin American Network**, a forum of local government, non-profit organisations, stakeholders and service providers supporting the Latin American community in Southwark.
- **Better Work Network**, a policy and practice-based initiative dedicated to supporting progression from low pay and increasing the quality of work for all.
- **Together with Refugees Coalition**, a coalition of organisations calling for a better approach to supporting refugees that is more effective, fair and humane.
- **London Initial & Contingency Accommodation Civil Society Forum**, a forum aiming to support the welfare of people seeking asylum accommodated in contingency hotels and other accommodations in London.
- **Lambeth Customer Service Centre and Community Group Forum**, a forum aiming to ensure the Lambeth Customer Service Centre meets the needs of the most vulnerable residents of the borough.
- **The National Homelessness Advice Service (NHAS),** an organisation providing support to professionals to give the best quality advice and support to people in housing need.
- **Advice UK**, a charity that supports the UK's largest network of independent advice services.
- **London Youth**, a network of community youth organisations aiming to improve the lives of young people in London.

OUR KEY ACHIEVEMENTS AND IMPACT

In the period 2021/2022 **4,202 people benefitted from IRMO's services and activities**. This figure includes 1,629 people supported by IRMO's helplines; 176 families receiving advice and casework in welfare and housing; 629 people receiving advice and casework in immigration, including applications to the EU Settlement Scheme (EUSS); 1,863 people informed about GP registration and access to the Covid-19 vaccination, who were individually reached by our health and wellbeing outreach workers; 282 learners attending our English courses and conversation classes; 157

people receiving employment support and training; 222 children and young people participating in mentoring and educational activities; and 68 people upskilled through volunteering.

We refreshed our mission, vision and Theory of Change and produced our **new organisational Business Plan,** which sets our strategic aims and specific objectives for the period 2021-2026, as a result of a process that involved members from all levels of the organisation, including trustees, staff, volunteers and beneficiaries.

We **stepped up our advocacy, research and campaigning work** in response to the impact of Brexit, Covid-19, the cost of living crisis and the increasingly hostile environment for refugees, migrants and ethnic communities in the UK. We documented the impact of Covid-19 on the community through published research and advocated for access to health services and the Covid-19 vaccine at local, London and national levels. As Chair of the Coalition of Latin Americans in the UK (CLAUK), we are coordinating the development of CLAUK's strategic plans to strengthen the impact and sustainability of our work.

We continued **developing and strengthening strategic partnerships,** expanding our capacity and impact. This includes investing in the development of existing and new partnerships and networks, as well as expanding relationships with local authorities, the GLA, statutory services and key stakeholders. We are leading the Advice in Community Settings partnership, a programme funded by the GLA providing advice services in community centres and outreach locations including food banks, faith settings and schools.

We continued to **respond proactively to the impact of Covid-19** in the Latin American community by expanding our capacity to address emerging needs; producing, translating and disseminating information and resources in community languages; developing targeted support for those with no recourse to public funds (NRPF), undocumented migrants and the growing number of asylum seekers; and by developing our Health and Wellbeing project, aimed at reaching individuals excluded from mainstream health provision in order to support their access to healthcare, including the Covid-19 vaccine.

Leading up to the Brexit deadline of 30 June 2021, we delivered a strong informative campaign in community languages to ensure that people facing the language barrier were aware of the changes in legislation, and we directly **supported more than 2,000 vulnerable EU-Latin Americans to apply to the EU Settlement Scheme (EUSS)** and protect their status. We continued providing support to European nationals experiencing insecure immigration status due to pending EUSS applications, those with complex cases, as well as people submitting late applications.

While our capacity grew, we **kept improving the quality of services** across all activities, delivering more consistent and engaging services to adults, children and young people; and achieving the London Youth Quality Mark.

We upgraded our **safeguarding practices** by expanding the safeguarding team; upgrading our safeguarding policy and procedures; reviewing our safe recruitment practices; disseminating resources in Spanish and Portuguese to children and young people about online safety, mental health support, and crisis support; and ensuring that families facing hardship during the Covid-19 pandemic and cost of living crisis get adequate support to access food and clothes

vouchers, healthcare, mental health, welfare advice and IT devices.

We further invested in the **wellbeing and professional development of IRMO's staff and volunteers** by embedding wellbeing practices in regular supervision; providing free counselling through our Employee Assistance Programme system; and delivering a programme of training and group sessions led by a psychotherapist.

To match the recent growth of our operations, level of income and staff team, we initiated a **review of our HR and financial processes**, supported by external legal and financial specialists. This process aims to review our employment contracts and implement robust and more efficient financial systems.

During the period, we also made significant progress with the **refurbishment of IRMO's premises** to improve the accessibility, safety, security and energy efficiency of the building and to allow better delivery of our activities.

Advice and Casework

"I am very happy to let you know that I have just received my residence permit by post. I would like to thank the adviser for their excellent work and I look forward to seeing you soon to do the application for my passport". Carolina, 38 years, Colombia

Our work in a snapshot:

- 176 families received advice and casework in welfare and housing;
- 290 people received immigration advice and representation, and 115 immigration applications were made;
- 339 EU-Latin Americans and their family members received support with the EU Settlement Scheme (EUSS).

The advice services at IRMO faced a rapidly changing environment throughout 2021/2022, responding to the high surge in demand of EUSS applications ahead of the 30 June 2021 deadline and the end of the Brexit 'grace period'.

Our immigration team delivered in-person and remote services, handling applications and complex cases from people facing barriers such as children with no valid ID and referrals from NHS agencies for those facing mental health difficulties. IRMO completed a record of 106 EUSS applications in three months.

To further respond to the needs of the community post-Brexit, we continued providing support to EU citizens experiencing insecure immigration status due to pending EUSS applications, as well as those with complex cases and at risk of irregularity due to difficulties evidencing their time in the UK, and people submitting late applications due to having been stranded outside the UK during the Covid-19 pandemic or being unaware of the deadline. In order to keep our community aware of the changes in legislation affecting their rights, our team held webinars on the rights of EU citizens under the EU settlements scheme, on the new rules and restrictions around family reunion, as well as on the next steps of applying for settled status and British citizenship.

The team kept up to date with the rapid changes in the Home Office procedures and immigration legislation and faced an increasingly difficult benefits system for EU citizens, with many being refused welfare support and homelessness assistance related to pre-settled status.

A key achievement of the period is the expansion of the advice services into outreach locations such as food banks, faith settings and schools. Through these efforts, the Advice in Community Setting Partnership Programme aims to support the most disadvantaged groups, and those impacted by Covid-19 and the cost of living crisis to access their rights and entitlements.

Education, Training and Employment

"Construction jobs pay better than cleaning, now having my CSCS red card I applied for a labourer role through an agency and I can take jobs when they are offered, [...] opportunities are there offering an average of £14 per hour. I feel grateful for the new skills that I gained to move from cleaning to construction". Fredy, 26, Guatemala

Our work in a snapshot:

- 282 learners attended our English classes;
- 206 people had improved knowledge of where and how to access basic services through our workshops and community coffee mornings;
- 121 people received employment support and accessed training opportunities;
- 36 people accessed Construction Skills Certification Scheme (CSCS) courses;
- 68 people developed skills through 6,297 volunteering hours.

Within the UK's Latin American migrant and refugee community, there is a clear need to learn English in order to navigate the system as part of the integration journey. To support this, we delivered 598 hours of ESOL classes through 24 ESOL courses; 228 hours of drop-in conversation classes; 8 community coffee mornings; and 9 workshops in employability skills, life skills and accessing essential services.

In general, our students reported greater confidence when using English, with 95% recognising a significant increase in their speaking, reading and listening skills, and 78% reporting additional benefits such as feeling more integrated and having a greater sense of achievement.

The courses taken opened up new opportunities for participants in academic and vocational studies, as well as benefits such as giving parents an increased ability to support children with homework. They also allowed attendees to better communicate with vital professionals in their lives in the UK (such as GPs and teachers) and perform necessary day-to-day admin and activities, such as filling out paperwork, using public transport and applying for public funds to which they are entitled. Our activities also acted as a gateway to other services at IRMO, including immigration and

welfare advice, employment support and access to the Covid-19 vaccine.

The combined challenges of Brexit, Covid-19 and the cost of living crisis made our employment support service users particularly vulnerable to barriers to employment, making it essential to invest a significant amount of time in casework, mentoring and floating support needs. Despite these challenges, we were able to support a total of 121 Latin American, Spanish or Portuguese-speaking migrant beneficiaries, including a comprehensive, individualised 6-week training course in ESOL and construction. Many participants improved their employment situation during the reporting period, with almost half gaining paid employment: many more reported greater confidence to obtain better and more secure working conditions.

As part of our Volunteer Scheme, we recruited and trained a total of 68 new volunteers, providing them with valuable experience and training opportunities such as working with children in an educational setting; working with vulnerable adults; a better understanding of safeguarding; processing EUSS applications; a more concrete understanding of issues facing migrants in the UK; among other professional and non-profit sector learnings. Four of the new volunteers went on to become staff members at IRMO, and 20% reported having found a job thanks to the experience with our team.

Children and Young People

"I remember that my son didn't want to talk, he was lacking confidence and he looked sad. As a mum, my heart was aching as I knew he wasn't having a good time and I couldn't help him with the language, as I was in the same situation as him. I'm eternally grateful for the children's English classes, as you did what I couldn't do. You had patience, kindness and motivated him to learn and become confident to keep learning and be sociable". Maria, mum to Luis, who is 10 years old

Our work in a snapshot:

- 288 children and young people (5-19 years old) attended weekly ESOL classes, group workshops and one-to-one mentoring;
- 146 children and young people who were out of education were supported to access school, college and work experience;
- 46 families attended cultural events and trips to London's landmarks;
- 204 children and young people have an improved sense of wellbeing through accessing mainstream education, health and other relevant services;
- 94 children and young people feel less isolated as a result of having made friends and developed a support network at IRMO.

The young beneficiaries supported by the Children and Young People area at IRMO are primarily recently arrived migrants and refugees/asylum seekers who are not yet in school and don't speak very much English, some have fled violent gangs in their country of origin. The delivery of over 500 hours of online ESOL classes coupled with over 120 hours of face-to-face activities and family trips meant that children, young people and families living in all corners of

London and, in a few cases from other parts of the UK, were able to access a broader range of services based on their needs and proximity to the centre.

Many families with limited English have found it hard to navigate the English education system and to complete the school admission process, resulting in longer waiting times for children to receive a school place. The Family Project Advice & Advocacy service delivered 950 hours of tailored one-to-one advice to recently arrived families needing support to navigate the school application system, to receive adequate Special Education Needs (SEN) and English as Additional Language (EAL) provision, as well as information and casework to apply for grants, buy school uniforms, apply for Zip Oyster cards and get free IT devices and Wi-Fi connection. As well as offering one-to-one advice, we created accessible paper and video resources in Spanish and Portuguese on in-year school admissions, SEN provision, asylum seekers and refugees rights and No Recourse to Public Funds (NRPF).

The Latin American Youth Forum (LAYF), IRMO's youth group for 13-19 year-olds at risk of exclusion, delivered over 170 hours of afternoon activities including one-to-one mentoring and group learning workshops in which the LAYF participants learnt about photography, marketing, positive relationships, social media, event planning, careers in hospitality and lots more to unearth their talent, socialise and build a support network.

In an effort to bring our community together after months of isolation, we partnered with the British Museum, Kew Gardens, the National Theatre, the Horniman Museum and the Wildlife Trust to deliver children and families trips. A total of 46 families gathered for seven events spread across the year and enjoyed nearly 50 hours of activities; including theatre shows, learning history through art exhibitions and enjoying nature through wildlife activities.

Health, Wellbeing and Crisis Response

"Once I found IRMO, I was able to bond much more with my community. Initially we were in a state of immense depression. We couldn't let ourselves be seen like that by our children, we had to go ahead and work, we wondered if we had made a mistake when we came to London. IRMO helped us change this. It helped us on different topics, on topics of health and inclusion, to access the Covid-19 vaccine and on health and wellbeing for our family. In addition, we started to come to activities and little by little we started to feel much better". Pedro, 41, Bolivia

Our work in a snapshot:

- 1,629 people were supported to access information, advice and crisis support by IRMO's helplines;
- 111 hardship funds and food vouchers were distributed to people experiencing food poverty;
- 60 phones, tablets and laptops were distributed to people experiencing digital exclusion;
- 1,863 people reached by our Health & Wellbeing outreach workers;
- 352 people were directly supported to register with a GP and access the Covid-19 vaccine;
- 84,644 views of our social media posts about access to healthcare and the Covid-19 vaccine.

We have continued to expand our work in the areas of health, wellbeing and crisis response to support the Latin American community in the UK, who experience a high level of health inequality, exclusion from public health services and, like many other migrant ethnic minorities, a disproportionately negative impact of the Covid-19 pandemic and cost of living crisis.

In 2021/2022, our team worked with 1,629 community members to access information, advice and crisis support. With many of our beneficiaries in crisis, we distributed 111 hardship funds to individuals and families experiencing food poverty and who were at risk of destitution. We also connected these community members to clothes banks, shelters, day centres and other relevant services. Through these efforts, our team was able to build crucial relationships with other organisations that have allowed us to respond more quickly and effectively to the crises that our service users face.

To address digital exclusion, something experienced by many members of our community, we worked in collaboration with other organisations to distribute a total of 60 devices (phones, tablets and laptops) as well as 20 data SIM cards. These resources allowed our beneficiaries to access education, search for jobs and generally be more connected in their lives in the UK.

Our frontline team, acting as our first point of contact with the community at our centre in Brixton and remotely, continued to play a crucial role in ensuring that our service users had access to trustworthy information and high-quality advice, as well as referring them to other relevant services that we offer, or to external organisations where more specific support was required.

Our Health and Wellbeing Project started alongside the UK's Covid-19 vaccine rollout with the initial aim of reaching, engaging and informing Latin Americans and other Spanish and Portuguese speakers about the vaccine. Through outreach efforts, one-to-one appointments, workshops and our dedicated helpline, our team supported community members to overcome the multiple barriers experienced to access the vaccine. In 2021/2022, our outreach workers engaged in conversations with 1,863 people, directly supporting 352 people to get vaccinated and register with a GP. Beyond this, we also kept the community informed by regularly sharing trustworthy information in community languages on our social media channels, reaching 84,644 post views relating to healthcare access and the Covid-19 vaccine.

Following the success of these efforts, we saw an opportunity to expand the scope of the project to support people in accessing other health services, such as mental health and dental care, as well as to signpost and refer project beneficiaries to non-healthcare services such as immigration, welfare and housing advice. Overall, we were able to address the multiple, complex and often interconnected needs faced by our community by taking a broader view of what health and wellbeing means to them. Looking beyond physical health to provide support in the many areas of life that can be triggers of stress and hardship for many members of our community.

Research, Campaign and Advocacy Work

Indoamerican Refugee and Migrant Organisation

known as IRMO

Trustees' Report

During the period 2021/2022, we stepped up our work in advocacy and campaigning, progressing the aims set out in our new Business Plan in the following cross-cutting areas of our work.

Advocating for health equity

Following the launch of our research evidencing the impact of Covid-19 on Latin American migrants in February 2021, we continued advocating for health equity, improved access to healthcare and the Covid-19 vaccine. The key findings of our research were covered by national and local newspapers, international broadcasters and blogs, including The Guardian, BBC Mundo, Vice, Immigration news and South London Press, raising the visibility of the Latin American community and awareness of the issues affecting them.

We engaged with key stakeholders such as MPs, Lambeth and Southwark officials and councillors, Public Health England, Lambeth and Southwark CCGs, NHS South East London, among others, to raise awareness of the barriers for Latin Americans to register with a GP and access the vaccine, and to advocate for better responses from local authorities and government bodies. We participated in the Lambeth Vaccination External Advisory Group, a steering group advising the NHS and Lambeth Council on the roll-out of the vaccine, and co-organised two events with Lambeth and Southwark councils engaging health specialists.

Our advocacy efforts contributed to Lambeth publishing a version of their magazine 'Lambeth Talk' in Spanish and Portuguese focusing on GP registration, access to the Covid-19 vaccine and support; Public Health England commissioning research focusing on access to healthcare for the Latin American community in London; and Lambeth and Southwark councils setting up targeted support services for Latin Americans and communities excluded from mainstream health provision.

Mitigating the impact of Brexit

We raised awareness of the impact of the Brexit deadline on the Latin American community among key decision-makers and advocated for an extension or removal of the deadline to apply for the EU Settlement Scheme (EUSS). We co-wrote a public letter with Member of Parliament Helen Hayes to the Home Secretary outlining the concerns about the imminent EUSS deadline, especially for people with disabilities, children, older people and people with IT and language barriers who were at greater risk of falling through the gaps and losing their rights to reside, work and access vital services and support. We submitted a response to the Government consultation on the 'new immigration plan' voicing our concerns and opposition to the introduction of the plan proposed. Our work on this area was featured in articles in BBC Mundo and South West Londoner.

Supporting the involvement of people with lived experience in policy and research

We continue working with think tanks, research and policy organisations to facilitate the involvement of our community in the development of campaigns, policy and research by sharing information and fostering connections with movements and organisations. Among them, we supported the involvement of our users in a piece of research

commissioned by Public Health England on access to healthcare and in the Cleaners United campaign for safe sick pay.

Promoting civic engagement

We partnered with Migrants Organise to run the Promote the Migrant Vote campaign and with the GLA to support the London Voter Registration Week 2021. We delivered workshops, produced and disseminated information in community languages aiming to raise awareness and increase understanding among the community about their democratic rights and how to exercise them.

Engaging in joint advocacy work

We kept engaging in joint advocacy and campaigning work aimed at addressing key issues affecting IRMO's beneficiaries, including by participating in forums and networks, joining public letters, and informing and helping develop policy asks. We brought findings from our Covid report to the Latin American Conference organised by the Southwark Latin American Network and co-wrote a letter to Cabinet Members of Southwark Council outlining the community asks in terms of space, welfare and health and wellbeing. As part of CLAUK, we submitted a response to the consultation on the content design and release phase proposals for the Census 2021 outputs, outlining our recommendations aiming to bring visibility to the Latin American community.

STORIES OF IRMO

All names have been changed to protect individual identities.

Alex, 15, El Salvador

Alex fled El Salvador with his parents and two sisters in October 2021 to claim asylum in the UK. Since entering the UK, Alex and his family have been living in emergency accommodation provided by the Home Office and have very little control over their lives. Alex receives three prepared meals a day and £8 a week to live on. The family has access to laundry facilities once a week and is waiting to be moved out of London to more permanent accommodation, at which point they would each start receiving £39.63 per week.

Alex's father was signposted to IRMO by his local Early Help Team and contacted us in January 2022. Two of his children had been out of education for almost three months and he was unclear about what support, if any, the Early Help Team were providing to enrol his 15-year-old son and 17-year-old daughter into college. Furthermore, the family had very little information about the asylum process in the UK and had not yet found legal representation for their asylum claim.

At our first appointment with Alex's family, we explained the UK education system and how we could support them to enrol their children at college. We also provided them with information about the 15 hours of free childcare their youngest daughter was entitled to. Working in partnership with Right To Remain, we translated their Toolkit website,

and we sent the parents general information in Spanish about the asylum process in the UK and how to find legal aid representation.

After our initial appointment, we contacted the family's local authority to find out whether an in-year school application had been submitted for Alex and, if it had, get an update on the outcome. Since raising issues with this particular local authority in the past about the school admissions process, IRMO has built a direct relationship with lead staff and is able to get responses much quicker. Within two hours of contacting lead staff at the council, we were able to establish that Alex had been offered a place at his local college in December but the council and/or college had got his date of birth, first name and surnames mixed up. As a result, his parents had thought that the offer was for his older sister and were confused when the college told them she was too old for the course at their enrolment appointment. At the time, Alex's parents had asked the college whether Alex could take the place but they were told they had to submit an in-year application to the council.

Thanks to our intervention, Alex was able to start college at the end of January 2022, a week after we contacted the council. However, with only £8 a week in subsistence payments, the family could not afford college uniform or transport costs. Alex was having to walk almost two hours a day to get to college and back. Since then, we have helped Alex apply for a school clothing grant and ZIP Oyster Photocard so he can travel free on the bus. We have also helped his older sister to enrol onto a Post-16 ESOL programme at college.

We are currently helping Alex's older sister to apply for college bursaries and have requested mobile phones for both children from our partner organisations, as they have no means of communication when they are out at college. Both children have been invited to participate at our online ESOL classes and have been signposted to local youth groups as well as organisations that support young asylum seekers. The family also have secured legal representation for their asylum application in the UK.

Eliana, 48, Colombia

Eliana arrived in the UK from Spain in 2019. Eliana is originally from Latin America and has extensive experience in the construction sector and holds a Doctorate Degree in Construction Management and Innovation, as well as specialised knowledge in social housing. Due to Eliana's low level of English, she was working only a few hours per day in a Latin American grocery store before moving to an assistant role in retail.

Eliana heard about IRMO's construction courses and enrolled soon after. Eliana took both modules online: ESOL for Construction and Construction Skills Certification Scheme (CSCS) exam preparation, aiming to pass the test and obtain the card required to work in construction. While studying online, Eliana learned about IRMO's employment support services and registered with this service too.

Eliana started the mentoring scheme at IRMO. While she was completing the construction courses, Eliana and her mentor started working on career planning. During these sessions, Eliana gained clarity on how to restart her successful career here in the UK and started volunteering as a stepping stone to achieve her goal.

It was important for Eliana to access English lessons to further develop her communication skills in the workplace. IRMO and City Lit college partnered to offer Eliana an English course for professionals, called 'finding the right word in business' (advanced).

Eliana also completed the process to obtain statements of comparability for her studies by ENIC, the UK National Information Centre, for the recognition and evaluation of international qualifications and skills. Having these statements helped her to demonstrate her abilities and competencies to employers in the UK. Eliana was also given support to complete a course in GDPR, which is essential for administration roles. IRMO covered these costs through the Step-Up project progression fund.

Eliana is grateful that IRMO offers mentoring as she had not had these opportunities before. Mentoring has helped Eliana navigate her career prospects with more confidence. While Eliana was studying and receiving mentoring, IRMO advertised for a volunteer CSCS exam preparation facilitator. Eliana was excited by the opportunity and successfully applied.

As a volunteer, Eliana is bringing a wealth of knowledge and experience, as well as a more inclusive perspective on women's accessibility to roles in construction. Eliana is acutely aware of the predominance of men in the construction industry and, through her volunteer role, she is already inspiring women to take the leap she did when she decided to work in this sector.

Carlos, 51, Ecuador

Having accessed English classes and employment support activities at IRMO in the past, in January 2022 Carlos requested an appointment with the Welfare department as he had recently developed tumours and pancreatitis, which were preventing him from working.

Unable to work or pay rent, he found himself living temporarily in his ex-wife's house; however, he could not remain there on a long-term basis. By the time he came to the appointment, he had been couch-surfing for two months. We immediately identified the need for him to present as homeless, however, the communication with the council was difficult; they did not call him when they said they would, and when they did call, they deemed that he could remain where he was. The welfare team worked together on this case to try to resolve the housing and welfare benefits applications as soon as possible.

Thankfully, Carlos was granted temporary accommodation and now also receives Universal Credit, on the basis of his ill health, while he is receiving treatment.

LOOKING AHEAD

Our key aims for 2022/2023 and beyond are:

- **Mitigating the impact of Brexit and the hostile environment** by continuing to closely monitor and respond to the evolving situation with the EUSS, new migration routes and potential legislation changes; and by upgrading our support to people with No Recourse to Public Funds (NRPF), undocumented migrants and asylum seekers.

- **Seeking a fairer recovery from Covid-19** by continuing to provide proactive responses to urgent needs (such as food poverty and digital exclusion) and long-term needs resulting from the Covid-19 pandemic and the cost of living crisis; as well as by improving access to healthcare.

- **Listening to lived experience and using this to inform our services,** by implementing IRMO's user engagement strategy, establishing a new expert panel made up of beneficiaries; and by acting as a vehicle for the engagement of our service users.

- **Tackling inequalities and discrimination** by further developing IRMO's understanding of intersectionality; developing more specific equality objectives; stepping up our advocacy and campaigning work at the local, London and national levels; and bringing more visibility to the community as well as improved responses, both independently and as part of the Coalition of Latin Americans in the UK (CLAUK).

- **Ensuring that IRMO has the structure, resources, knowledge and approach** needed to respond to the needs and priorities of the community appropriately, by upgrading our financial management processes to match the recent growth of our operations; finalising and implementing our communication strategy; continuing to invest in team wellbeing and in developing a healthy work environment; and finishing the refurbishment of our premises to improve the accessibility, safety, security and energy efficiency of the building, and allowing better delivery of our activities.

THANKS

We would like to dearly thank all of our staff, trustees and volunteers for their ongoing commitment and fantastic contributions to IRMO's work throughout 2021/2022. During this period, 68 volunteers contributed a staggering 6,297 hours of work.

We would also like to thank our funders, individual supporters and partners who have enabled us to continue to grow as an organisation and support the Latin American community in the UK.

Indoamerican Refugee and Migrant Organisation

known as IRMO

Trustees' Report

Statement of trustees' responsibilities

The trustees (who are also the directors of Indoamerican Refugee and Migrant Organisation for the purposes of company law) are responsible for preparing the trustees' report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice), including FRS 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland".

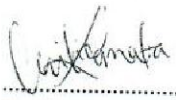
Company law requires the trustees to prepare financial statements for each financial year. Under company law the trustees must not approve the financial statements unless they are satisfied that they give a true and fair view of the state of affairs of the charitable company and of the incoming resources and application of resources, including its income and expenditure, of the charitable company for that period. In preparing these financial statements, the trustees are required to:

- select suitable accounting policies and apply them consistently;
- observe the methods and principles in the Charities SORP;
- make judgements and estimates that are reasonable and prudent;
- state whether applicable accounting standards, comprising FRS 102 have been followed, subject to any material departures disclosed and explained in the financial statements; and
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charitable company will continue in business.

The trustees are responsible for keeping proper accounting records that can disclose with reasonable accuracy at any time the financial position of the charitable company and enable them to ensure that the financial statements comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the charitable company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

The trustees are responsible for the maintenance and integrity of the corporate and financial information included on the charitable company's website. Legislation governing the preparation and dissemination of financial statements may differ from legislation in other jurisdictions.

The annual report was approved by the trustees of the charity on 24 January 2023 and signed on its behalf by:



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Cecilia Lanata Briones
Chair

.....

Olivia Stewart
Trustee

Indoamerican Refugee and Migrant Organisation

known as IRMO

Independent Examiner's Report to the trustees of Indoamerican Refugee and Migrant Organisation ('the Company')

I report to the charity trustees (who are also Directors for the purpose of company law) on my examination of the accounts of the Indoamerican Refugee and Migrant Organisation ('the charitable company') for the year ended 31 March 2022 which comprise the Statement of Financial Activities, the Balance Sheet and related notes.

This report is made solely to the charity's trustees, as a body, in accordance with section 145 of the Charities Act 2011. My work has been undertaken so that I might state to the charity's trustees those matters I am required to state to them in this report and for no other purpose. To the fullest extent permitted by law, I do not accept or assume responsibility to anyone other than the charity and the charity's trustees as a body, for my work, for this report, or for the opinions I have formed.

Responsibilities and basis of report

As the charity's trustees of Indoamerican Refugee and Migrant Organisation you are responsible for the preparation of the accounts in accordance with the requirements of the Companies Act 2006 ('the 2006 Act').

Having satisfied myself that the accounts of Indoamerican Refugee and Migrant Organisation are not required to be audited under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of your charity's accounts as carried out under section 145 of the Charities Act 2011 ('the 2011 Act'). In carrying out my examination I have followed the Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

An independent examination does not involve gathering all the evidence that would be required in an audit and consequently does not cover all the matters that an auditor considers in giving their opinion on the financial statements. The planning and conduct of an audit goes beyond the limited assurance that an independent examination can provide. Consequently I express no opinion as to whether the financial statements present a 'true and fair' view and my report is limited to those specific matters set out in the independent examiner's statement.

Independent examiner's statement

Since Indoamerican Refugee and Migrant Organisation's gross income exceeded £250,000 your examiner must be a member of a body listed in section 145 of the 2011 Act. I confirm that I am qualified to undertake the examination because I am a member of ICAEW, which is one of the listed bodies.

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

1. accounting records were not kept in respect of Indoamerican Refugee and Migrant Organisation as required by section 386 of the 2006 Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the accounting requirements of section 396 of the 2006 Act 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; or

Indoamerican Refugee and Migrant Organisation

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Independent Examiner's Report to the trustees of Indoamerican Refugee and Migrant Organisation ('the Company')

4. the accounts have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102).

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.

Timothy Sullivan FCA
ICAEW

9 Hare & Billet Road
Blackheath
SE3 0RB

Date: 31/1/23

Indoamerican Refugee and Migrant Organisation

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Statement of Financial Activities for the Year Ended 31 March 2022
(Including Income and Expenditure Account and Statement of Total Recognised Gains and Losses)

	Note	Unrestricted £	Restricted £	Total 2022 £	Unrestricted £	Restricted £	Total 2021 £
Income and Endowments from:							
Donations and legacies		154,622	608,682	763,304	96,536	544,991	641,527
Charitable activities		14,175	-	14,175	17,729	-	17,729
Investment income	5	70	-	70	67	-	67
Total income		168,867	608,682	777,549	114,332	544,991	659,323
Expenditure on:							
Charitable activities		(63,387)	(478,450)	(541,837)	(13,390)	(443,886)	(457,276)
Total expenditure		(63,387)	(478,450)	(541,837)	(13,390)	(443,886)	(457,276)
Net movement in funds		105,480	130,232	235,712	100,942	101,105	202,047
Reconciliation of funds							
Total funds brought forward		243,067	99,549	342,616	142,125	(1,556)	140,569
Total funds carried forward	17	348,547	229,781	578,328	243,067	99,549	342,616

All of the charity's activities derive from continuing operations during the above two periods.

The funds breakdown for 2021 is shown in note 17.

The notes on pages 28 to 44 form an integral part of these financial statements.

Indoamerican Refugee and Migrant Organisation

known as IRMO

(Registration number: 03931483)
Balance Sheet as at 31 March 2022

	Note	2022 £	2021 £
Fixed assets			
Tangible assets	12	129,709	25,570
Current assets			
Debtors	13	47,673	4,540
Cash at bank and in hand	14	408,598	322,012
		456,271	326,552
Creditors: Amounts falling due within one year	15	(7,652)	(9,506)
Net current assets		448,619	317,046
Net assets		578,328	342,616
Funds of the charity:			
Restricted income funds			
Restricted funds		229,781	99,549
Unrestricted income funds			
Unrestricted funds		348,547	243,067
Total funds	17	578,328	342,616

For the financial year ending 31 March 2022 the charity was entitled to exemption from audit under section 477 of the Companies Act 2006 relating to small companies.

Directors' responsibilities:

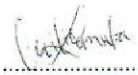
- The members have not required the charity to obtain an audit of its accounts for the year in question in accordance with section 476; and
- The directors acknowledge their responsibilities for complying with the requirements of the Act with respect to accounting records and the preparation of accounts.

Indoamerican Refugee and Migrant Organisation

known as IRMO

(Registration number: 03931483)
Balance Sheet as at 31 March 2022

The financial statements on pages 24 to 44 were approved by the trustees, and authorised for issue on 24 January 2023 and signed on their behalf by:



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Cecilia Lanata Briones
Chair

.....

Olivia Stewart
Trustee

Indoamerican Refugee and Migrant Organisation

known as IRMO

Statement of Cash Flows for the Year Ended 31 March 2022

	Note	2022 £	2021 £
Cash flows from operating activities			
Net cash income		235,712	202,047
Adjustments to cash flows from non-cash items			
Depreciation		16,782	3,482
Investment income	5	(70)	(67)
		252,424	205,462
Working capital adjustments			
(Increase)/decrease in debtors	13	(43,133)	16,525
(Decrease)/increase in creditors	15	(1,854)	3,198
Net cash flows from operating activities		207,437	225,185
Cash flows from investing activities			
Interest receivable and similar income	5	70	67
Purchase of tangible fixed assets	12	(120,921)	(27,300)
Net cash flows from investing activities		(120,851)	(27,233)
Net increase in cash and cash equivalents		86,586	197,952
Cash and cash equivalents at 1 April		322,012	124,060
Cash and cash equivalents at 31 March		408,598	322,012

All of the cash flows are derived from continuing operations during the above two periods.

1 Charity status

The charity is limited by guarantee, incorporated in England & Wales, and consequently does not have share capital. Each of the trustees is liable to contribute an amount not exceeding £1 towards the assets of the charity in the event of liquidation.

The address of its registered office is:
Unit 8 Warwick House
Overton Road
London
SW9 7JP

These financial statements were authorised for issue by the trustees on 24 January 2023.

2 Accounting policies

Summary of significant accounting policies and key accounting estimates

The principal accounting policies applied in the preparation of these financial statements are set out below. These policies have been consistently applied to all the years presented, unless otherwise stated.

Statement of compliance

The financial statements have been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019) - (Charities SORP (FRS 102) - Second edition October 2019), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102). They also comply with the Companies Act 2006 and Charities Act 2011.

Basis of preparation

Indoamerican Refugee and Migrant Organisation meets the definition of a public benefit entity under FRS 102. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy notes.

Going concern

The trustees consider that there are no material uncertainties about the charity's ability to continue as a going concern nor any significant areas of uncertainty that affect the carrying value of assets held by the charity.

Judgements and key sources of estimation uncertainty

In the application of the charity's accounting policies, the trustees are required to make judgements, estimates and assumptions about the carrying amount of assets and liabilities that are not readily apparent from other sources. The estimates and associated assumptions are based on historical experience and other factors that are considered to be relevant. Actual results may differ from these estimates.

The estimates and underlying assumptions are reviewed on an ongoing basis. Revisions to accounting estimates are recognised in the periods in which the estimate is revised where revisions affects only that period, or in the period of the revision and future periods where the revisions affects both current and future periods.

Income and endowments

All income is recognised once the charity has entitlement to the income, it is probable that the income will be received and the amount of the income receivable can be measured reliably.

Donations and legacies

Donations are recognised when the charity has been notified in writing of both the amount and settlement date. In the event that a donation is subject to conditions that require a level of performance by the charity before the charity is entitled to the funds, the income is deferred and not recognised until either those conditions are fully met, or the fulfilment of those conditions is wholly within the control of the charity and it is probable that these conditions will be fulfilled in the reporting period.

Grants receivable

Grants are recognised when the charity has an entitlement to the funds and any conditions linked to the grants have been met. Where performance conditions are attached to the grant and are yet to be met, the income is recognised as a liability and included on the balance sheet as deferred income to be released.

Investment income

Dividends are recognised once the dividend has been declared and notification has been received of the dividend due.

Expenditure

All expenditure is recognised once there is a legal or constructive obligation to that expenditure, it is probable settlement is required and the amount can be measured reliably. All costs are allocated to the applicable expenditure heading that aggregate similar costs to that category. Where costs cannot be directly attributed to particular headings they have been allocated on a basis consistent with the use of resources, with central staff costs allocated on the basis of time spent, and depreciation charges allocated on the portion of the asset's use. Other support costs are allocated based on the spread of staff costs.

Charitable activities

Charitable expenditure comprises those costs incurred by the charity in the delivery of its activities and services for its beneficiaries. It includes both costs that can be allocated directly to such activities and those costs of an indirect nature necessary to support them.

Support costs

Support costs include central functions and have been allocated to activity cost categories on a basis consistent with the use of resources, for example, allocating property costs by floor areas, or per capita, staff costs by the time spent and other costs by their usage.

Governance costs

These include the costs attributable to the charity's compliance with constitutional and statutory requirements, including audit, strategic management and trustees meetings and reimbursed expenses.

Taxation

The charity is considered to pass the tests set out in Paragraph 1 Schedule 6 of the Finance Act 2010 and therefore it meets the definition of a charitable company for UK corporation tax purposes. Accordingly, the charity is potentially exempt from taxation in respect of income or capital gains received within categories covered by Chapter 3 Part 11 of the Corporation Tax Act 2010 or Section 256 of the Taxation of Chargeable Gains Act 1992, to the extent that such income or gains are applied exclusively to charitable purposes.

Tangible fixed assets

Individual fixed assets costing £500.00 or more are initially recorded at cost.

Depreciation and amortisation

Depreciation is provided on tangible fixed assets so as to write off the cost or valuation, less any estimated residual value, over their expected useful economic life as follows:

Asset class	Depreciation method and rate
Office equipment	20% straight line method

Trade debtors

Trade debtors are amounts due from customers for merchandise sold or services performed in the ordinary course of business.

Trade debtors are recognised initially at the transaction price. They are subsequently measured at amortised cost using the effective interest method, less provision for impairment. A provision for the impairment of trade debtors is established when there is objective evidence that the charity will not be able to collect all amounts due according to the original terms of the receivables.

Cash and cash equivalents

Cash and cash equivalents comprise cash on hand and call deposits, and other short-term highly liquid investments that are readily convertible to a known amount of cash and are subject to an insignificant risk of change in value.

Trade creditors

Trade creditors are obligations to pay for goods or services that have been acquired in the ordinary course of business from suppliers. Accounts payable are classified as current liabilities if the charity does not have an unconditional right, at the end of the reporting period, to defer settlement of the creditor for at least twelve months after the reporting date. If there is an unconditional right to defer settlement for at least twelve months after the reporting date, they are presented as non-current liabilities.

Trade creditors are recognised initially at the transaction price and subsequently measured at amortised cost using the effective interest method.

Borrowings

Interest-bearing borrowings are initially recorded at fair value, net of transaction costs. Interest-bearing borrowings are subsequently carried at amortised cost, with the difference between the proceeds, net of transaction costs, and the amount due on redemption being recognised as a charge to the Statement of Financial Activities over the period of the relevant borrowing.

Interest expense is recognised on the basis of the effective interest method and is included in interest payable and similar charges.

Borrowings are classified as current liabilities unless the charity has an unconditional right to defer settlement of the liability for at least twelve months after the reporting date.

Fund structure

Unrestricted income funds are general funds that are available for use at the trustees discretion in furtherance of the objectives of the charity.

Restricted income funds are those donated for use in a particular area or for specific purposes, the use of which is restricted to that area or purpose.

Pensions and other post retirement obligations

The charity operates a defined contribution pension scheme which is a pension plan under which fixed contributions are paid into a pension fund and the charity has no legal or constructive obligation to pay further contributions even if the fund does not hold sufficient assets to pay all employees the benefits relating to employee service in the current and prior periods.

Contributions to defined contribution plans are recognised in the Statement of Financial Activities when they are due. If contribution payments exceed the contribution due for service, the excess is recognised as a prepayment.

Financial instruments

Classification

Financial assets and financial liabilities are recognised when the charity becomes a party to the contractual provisions of the instrument.
Financial liabilities and equity instruments are classified according to the substance of the contractual arrangements entered into. An equity instrument is any contract that evidences a residual interest in the assets of the charity after deducting all of its liabilities.

Recognition and measurement

All financial assets and liabilities are initially measured at transaction price (including transaction costs), except for those financial assets classified as at fair value through profit or loss, which are initially measured at fair value (which is normally the transaction price excluding transaction costs), unless the arrangement constitutes a financing transaction. If an arrangement constitutes a financing transaction, the financial asset or financial liability is measured at the present value of the future payments discounted at a market rate of interest for a similar debt instrument.

Financial assets and liabilities are only offset in the statement of financial position when, and only when there exists a legally enforceable right to set off the recognised amounts and the charity intends either to settle on a net basis, or to realise the asset and settle the liability simultaneously.

Financial assets are derecognised when and only when a) the contractual rights to the cash flows from the financial asset expire or are settled, b) the charity transfers to another party substantially all of the risks and rewards of ownership of the financial asset, or c) the charity, despite having retained some, but not all, significant risks and rewards of ownership, has transferred control of the asset to another party.

Financial liabilities are derecognised only when the obligation specified in the contract is discharged, cancelled or expires.

Investments

Investments in non-convertible preference shares and non-puttable ordinary or preference shares (where shares are publicly traded or their fair value is reliably measurable) are measured at fair value through profit or loss. Where fair value cannot be measured reliably, investments are measured at cost less impairment.

Investments in subsidiaries and associates are measured at cost less impairment. For investments in subsidiaries acquired for consideration including the issue of shares qualifying for merger relief, cost is measured by reference to the nominal value of the shares issued plus fair value of other consideration. Any premium is ignored.

Fair value measurement

The best evidence of fair value is a quoted price for an identical asset in an active market. When quoted prices are unavailable, the price of a recent transaction for an identical asset provides evidence of fair value as long as there has not been a significant change in economic circumstances or a significant lapse of time since the transaction took place. If the market is not active and recent transactions of an identical asset on their own are not a good estimate of fair value, the fair value is estimated by using a valuation technique.

Indoamerican Refugee and Migrant Organisation

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Notes to the Financial Statements for the Year Ended 31 March 2022

3 Income from donations and legacies

	Unrestricted funds General £	Restricted funds £	Total 2022 £	Total 2021 £
Donations and legacies;				
Donations from individuals	7,874	-	7,874	7,064
Gift aid reclaimed	549	-	549	895
Grants, including capital grants;				
Government grants	449	-	449	4,717
The City Bridge Trust	-	29,430	29,430	36,375
Trust For London	-	4,081	4,081	4,066
Young Londoners Fund	-	30,069	30,069	39,040
Young Londoners Fund (THRIVE)	-	19,200	19,200	19,200
European Commission	-	-	-	46,163
Home Office	-	-	-	11,200
The National Lottery Community Fund	-	76,860	76,860	103,311
Lambeth Council (LAYF)	-	17,000	17,000	17,000
BBC Children in Need	-	45,594	45,594	42,498
Sir Walter St. John's Charity	-	-	-	4,496
Garfield Weston Foundation	-	-	-	10,000
Peter Minet Trust	30,000	-	30,000	30,000
London Community Response Fund	-	5,112	5,112	76,490
People's Postcode Trust	-	-	-	9,800
CCLORS	-	-	-	48,275
The Mayor's Community Spaces at Risk	-	-	-	10,000
Community Organisers	-	-	-	3,750
Martin Lewis Corona Charity Fund	-	-	-	5,000
Blackbaud	-	-	-	6,175
CLIPS	-	3,750	3,750	-
DWP	-	24,802	24,802	-
Guy's & St Thomas Foundation	99,500	-	99,500	-
Youth Endowment Fund	-	4,798	4,798	-

	Unrestricted funds General £	Restricted funds £	Total 2022 £	Total 2021 £
B & Q Foundation	-	6,500	6,500	-
AB Charitable Trust	15,000	-	15,000	-
Greater London Authority	-	67,370	67,370	-
Cornerstone Fund	1,250	-	1,250	-
Veolia Environmental Trust	-	7,375	7,375	-
The Clothworkers Foundation	-	10,000	10,000	-
London Catalyst	-	1,000	1,000	-
Thames Reach	-	2,245	2,245	-
Southwark Council	-	17,225	17,225	1,000
TNLCF	-	31,047	31,047	45,550
Lambeth Council	-	102,824	102,824	22,500
Burberry Foundation	-	30,000	30,000	12,000
Walcot Foundation	-	72,400	72,400	24,962
	154,622	608,682	763,304	641,527

4 Income from charitable activities

	Unrestricted funds General £	Total 2022 £	Total 2021 £
Services	14,175	14,175	13,009
Contractual income	-	-	4,720
	14,175	14,175	17,729

5 Investment income

	Unrestricted funds General £	Total 2022 £	Total 2021 £
Interest receivable and similar income;			
Interest receivable on bank deposits	70	70	67

6 Expenditure on charitable activities

	Note	Total 2022 £	Total 2021 £
Fundraising		12,005	11,266
Activities and project cost		23,795	8,268
Volunteer expenses		1,395	857
Bad debts written off		1,430	-
Staff costs	10	442,442	393,785
Support costs	7	60,770	43,100
		541,837	457,276

In addition to the expenditure analysed above, there are also support costs of £60,770 (2021 - £43,100) which relate directly to charitable activities. See note 7 for further details.

7 Analysis of support costs

Support costs

	Total 2022 £	Total 2021 £
Staff training	975	3,400
Staff welfare	104	-
Travelling	-	46
Rent and rates	12,472	12,863
Insurance	1,119	1,745
General maintenance	1,176	1,701
Utilities	2,464	3,799
Computer software and maintenance	12,228	5,900
Printing, postage and stationery	1,382	903
Membership	1,572	1,106
Sundries	-	444
Independent examination	2,508	2,280
Bookkeeping and payroll	2,744	3,612
Legal and professional	5,017	1,570
Bank charges	227	249
Depreciation	16,782	3,482
	60,770	43,100

8 Net incoming/outgoing resources

Net incoming resources for the year include:

	2022	2021
	£	£
Depreciation of fixed assets	16,782	3,482

9 Trustees remuneration and expenses

No trustees, nor any persons connected with them, have received any remuneration from the charity during the year.

No trustees have received any reimbursed expenses or any other benefits from the charity during the year.

10 Staff costs

The aggregate payroll costs were as follows:

	2022 £	2021 £
Staff costs during the year were:		
Wages and salaries	405,497	359,897
Social security costs	28,535	26,029
Pension costs	8,410	7,859
	442,442	393,785

The monthly average number of persons (including senior management / leadership team) employed by the charity during the year expressed as full time equivalents was as follows:

	2022 No	2021 No
Charitable activities	20	16

No employee received emoluments of more than £60,000 during the year.

The total employee benefits of the key management personnel of the charity were £46,527 (2021 - £45,795).

11 Taxation

The charity is a registered charity and is therefore exempt from taxation.

12 Tangible fixed assets

	Furniture and equipment £	Other tangible fixed asset £	Total £
Cost			
At 1 April 2021	17,410	12,080	29,490
Additions	-	120,921	120,921
At 31 March 2022	17,410	133,001	150,411
Depreciation			
At 1 April 2021	3,920	-	3,920
Charge for the year	3,482	13,300	16,782
At 31 March 2022	7,402	13,300	20,702
Net book value			
At 31 March 2022	10,008	119,701	129,709
At 31 March 2021	13,490	12,080	25,570

13 Debtors

	2022 £	2021 £
Trade debtors	46,846	2,033
Prepayments	827	1,867
Accrued income	-	640
	47,673	4,540

14 Cash and cash equivalents

	2022	2021
	£	£
Cash on hand	(6)	90
Cash at bank	408,604	321,922
	408,598	322,012

15 Creditors: amounts falling due within one year

	2022	2021
	£	£
Other taxation and social security	-	311
Other creditors	1,843	2,017
Accruals	5,809	7,178
	7,652	9,506

16 Pension and other schemes

Defined contribution pension scheme

The charity operates a defined contribution pension scheme. The pension cost charge for the year represents contributions payable by the charity to the scheme and amounted to £8,410 (2021 - £7,859).

Indoamerican Refugee and Migrant Organisation

known as IRMO

Notes to the Financial Statements for the Year Ended 31 March 2022

17 Funds

	Balance at 1 April 2021 £	Incoming resources £	Resources expended £	Balance at 31 March 2022 £
Unrestricted funds				
General				
General Funds	243,067	168,867	(63,387)	348,547
Restricted funds				
English for All	-	29,430	(29,430)	-
EU Settlement Scheme	(6,720)	36,253	(33,283)	(3,750)
COVID 19 Support	41,303	6,496	(24,662)	23,137
Latin American Youth Forum (LAYF)	250	77,069	(64,651)	12,668
Family Project	(1,168)	45,594	(44,998)	(572)
Step Up Plus	2,535	31,288	(30,392)	3,431
Refurbishment	20,000	47,625	-	67,625
Parents Association	3,750	-	(894)	2,856
THRIVE	4,400	19,200	(19,400)	4,200
Digital Inclusion Fund	-	5,061	(5,061)	-
Samaritan Grant	-	1,000	(539)	461
A Place For All	37,679	76,860	(103,538)	11,001
Building Young Brixton (BYB)	277	19,685	(9,327)	10,635
Employment Support	(2,757)	24,802	(22,045)	-
Advice Services	-	25,000	-	25,000
Awards for All	-	9,978	(3,755)	6,223
BounceBack	-	47,438	(21,115)	26,323
Health and wellbeing	-	27,763	(34,294)	(6,531)
Lambeth Peer Action Collective	-	4,798	(4,455)	343
Advice in Community Settings	-	67,370	(20,639)	46,731
Common Purpose Programme	-	5,972	(5,972)	-
	99,549	608,682	(478,450)	229,781
Total funds	342,616	777,549	(541,837)	578,328

Indoamerican Refugee and Migrant Organisation

known as IRMO

Notes to the Financial Statements for the Year Ended 31 March 2022

	Balance at 1 April 2020 £	Incoming resources £	Resources expended £	Balance at 31 March 2021 £
Unrestricted funds				
General				
General Funds	142,125	114,332	(13,390)	243,067
Restricted funds				
English for All	-	29,190	(29,190)	-
EU Settlement Scheme	1,410	11,200	(19,330)	(6,720)
Step Up	-	4,066	(4,066)	-
COVID 19 Support	-	170,315	(129,012)	41,303
Latin American Youth Forum (LAYF)	528	17,000	(17,278)	250
Family Project	(2,375)	46,994	(45,787)	(1,168)
Step Up Plus	-	34,762	(32,227)	2,535
Refurbishment	-	20,000	-	20,000
Parents Association	-	3,750	-	3,750
THRIVE	4,600	19,200	(19,400)	4,400
EU Lamp	(35,652)	46,163	(10,511)	-
Galop	2,500	-	(2,500)	-
Samaritan Grant	700	-	(700)	-
A Place For All	26,496	103,311	(92,128)	37,679
Building Young Brixton (BYB)	237	39,040	(39,000)	277
Employment Support	-	-	(2,757)	(2,757)
	(1,556)	544,991	(443,886)	99,549
Total funds	140,569	659,323	(457,276)	342,616

18 Analysis of net assets between funds

	Unrestricted funds General £	Restricted funds £	Total funds at 31 March 2022 £
Tangible fixed assets	1,206	128,503	129,709
Current assets	354,993	101,278	456,271
Current liabilities	(7,652)	-	(7,652)
Total net assets	348,547	229,781	578,328

	Unrestricted funds General £	Restricted funds £	Total funds at 31 March 2021 £
Tangible fixed assets	1,754	23,816	25,570
Current assets	250,819	75,733	326,552
Current liabilities	(9,506)	-	(9,506)
Total net assets	243,067	99,549	342,616

19 Related party transactions

There were no related party transactions in the year.

INDO AMERICAN REFUGEE AND MIGRANT ORGANISATION

England & Wales - Charity number 1080813

Accounts

Company registration number: 03931483

Charity registration number: 1080813

Indoamerican Refugee and Migrant Organisation

known as

IRMO

(A company limited by guarantee)

Annual Report and Financial Statements

for the Year Ended 31 March 2021

Field Sullivan Limited
70 Royal Hill
Greenwich
SE10 8RF

Indoamerican Refugee and Migrant Organisation

known as IRMO

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Indoamerican Refugee and Migrant Organisation

known as IRMO

Reference and Administrative Details

Chief Executive Officer (known as Director)	Lucia Vinzon
Trustees	Noella Bello Castro Lucia Cirimello Gabriel Gonzalez Cecilia Lanata Briones Malika Shah Olivia Stewart Frances Trevena
Secretary	Lucia Vinzon
Charity Registration Number	1080813
Company Registration Number	03931483
	The charity is incorporated in England & Wales.
Registered Office	Unit 8 Warwick House Overton Road London SW9 7JP
Independent Examiner	Field Sullivan Limited 70 Royal Hill Greenwich SE10 8RF
Bankers	Unity Trust Bank PLC Nine Brindley Place Birmingham B1 2HB

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Trustees' Report

The trustees, who are directors for the purposes of company law, present the annual report together with the financial statements of the charitable company for the year ended 31 March 2021. This is a Directors' Report required by s417 of the Companies Act 2006. The financial statements comply with current statutory requirements and the requirements of the Memorandum and Articles of Association.

Trustees and officers

The trustees and officers serving during the year and since the year end were as follows:

Trustees:	Noella Bello Castro (appointed 27 May 2021)
	Lucia Cirimello (appointed 2 December 2020)
	Gabriel Gonzalez
	Cecilia Lanata Briones
	Malika Shah (appointed 27 May 2021)
	Olivia Stewart
	Frances Trevena
	Helia Lopez Zarzoza (resigned 10 August 2021)
	Fidel Narvaez (resigned 27 May 2021)
Chief Executive Officer:	Lucia Vinzon
Secretary:	Lucia Vinzon

GOVERNANCE AND MANAGEMENT

IRMO is a UK registered charity, regulated by the Charity Commission for England and Wales. It is constituted as a Company Limited by Guarantee. The company was established under a Memorandum of Association, which established the objectives and powers of the charitable company and is governed under its Articles of Association. The trustees listed above are the directors of the company and the trustees of the charity.

IRMO is a membership organisation and its members (predominantly its users) are entitled to vote and stand for election to the Management Committee at the Annual General Meeting (AGM). IRMO's Board of Trustees or Management Committee is made up of six to nine members. Management Committee members are elected to serve on the board for one year at a time and can be re-elected for up to five years consecutively.

IRMO recruits trustees based on the key skills and experiences identified in the yearly skills audit. Candidates are invited to an informal interview. Representatives from IRMO's service users or volunteers are invited to participate in the recruitment panel. The panel selects the recommended candidates, who will seek to be formally elected by the members during the AGM. If a position on the Management Committee becomes vacant during the year, trustees can consider nominations for new trustees.

Trustees are provided with a Handbook and Governance Manual, outlining the roles and responsibilities of the board and key policies and procedures. New trustees are provided with an in-depth induction and attend training on governance, charity legislation and other topics relevant to their roles.

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While all trustees are involved in general areas of the board (including planning, finance and compliance), role descriptions are designed to provide each member with a specific focus for their work on the board. This helps to provide greater clarity for all board members and ensure clear lines of responsibility. Every year the board conducts a review of its performance in relation to best practices set out by the Charity Governance Code of the Charity Commission.

The Committee meets every two months and is responsible for approving the charity's business plan, annual budget and quarterly financial reports. Staff management and operational decisions are taken by the CEO, known as the Director, who is line-managed by the Chair.

The trustees confirm that they have complied with their duty to have due regard to the Charities Commission's public benefit guidance when exercising any powers or duties to which the guidance is relevant.

Risk management

Trustees assess annually the various risks to which the charity is exposed in relation to social impact, sustainability, organisation management, compliance, reputation and external factors, including the additional risks brought by the COVID-19 pandemic. An agreed action plan and strategies to mitigate risks are put in place, and owners are assigned to the main risks identified. IRMO also undertakes risk assessment and contingency planning for individual projects and partnerships.

Reserves policy

The trustees are committed to maintaining an adequate, justified and reasonable level of reserves in line with guidance from the Charity Commission. The main purpose of IRMO's reserves fund is to enable the charity to wind-up in a solvent manner, in the case that an unplanned closure became necessary. In the case of an emergency, an appropriate portion of the reserve fund can be used. The Trustees will decide what is appropriate based on the situation and IRMO's financial position. IRMO's reserves policy establishes that the minimum level of reserves held should be £134,644.

Unrestricted funds held at the end of March 2021 were £243,067. Out of this total, £64,000 were designated to contribute towards the refurbishment of IRMO's premises, planned to start in the next financial year and £10,000 to expand core capacity in the next period. The remaining £169,067 will be held as reserves.

This is equivalent to approximately 3.7 months of operating costs and meets the required amount set out in our Reserves Policy. Considering the significant investment IRMO is planning to make in the period 2021/2022 to refurbish our premises, and the increased level of financial risk that this brings, trustees consider this level of reserves prudent. Trustees will continue to monitor reserves closely to ensure that IRMO holds adequate funds to cover its future needs.

THE COMMUNITY WE SERVE: LATIN AMERICANS IN LONDON

The Latin American community is one of the fastest-growing – yet one of the most invisible – migrant communities in London. It has increased nearly four-fold between 2001 and 2011, with many families arriving in the UK through onward migration via Spain, a phenomenon that has increased since the global economic recession. By 2013, there were a quarter of a million Latin Americans living in the UK, 145,000 of whom were in London, making it larger than the UK Somali and Chinese communities (McIlwaine & Bunge 2016). The majority live in South London (Lambeth and Southwark) where IRMO is based.

In spite of the community's high rates of pre-COVID-19 employment (85%), many experience underemployment and disadvantage in the labour market. Reports by Queen Mary University (2011, 2016) revealed that the majority work in low paid, precarious jobs, mostly in the cleaning or catering sectors, and experience in-work poverty and isolation linked to low wages, exploitative workloads, and fragmented working hours. These conditions leave people vulnerable to exploitation: studies found that 45% endured workplace abuse and that 1 in 5 experienced wage theft.

With low incomes despite working multiple jobs, most struggle to break out of in-work poverty and many end up building up debt. In addition, lack of English hinders access to services, with a large number not claiming the social security they are entitled to. As a result, a large proportion of our service users live in poor housing conditions, mainly in the private rental sector (75%) without letting contracts evidencing their tenancy rights (over 50%). A large proportion live in overcrowded conditions and for almost one in three 'home' is limited to a rented bedroom as there is no communal space in the property. In addition, a significant proportion are homeless or living in insecure accommodation (16.8%), one in four have been turned away by landlords who refuse to rent to families, and 12.7% have experienced abuse in their housing (McCarthy 2016).

The lack of official data on the Latin American population in London invisibilises the needs of the community and poses a barrier for organisations aiming to influence policy. As a member of the Coalition of Latin Americans in the UK (CLAUK), IRMO works to increase the visibility of the Latin American community by campaigning to include the 'Latin American' category in official monitoring forms. As a result of our collective efforts, Latin Americans have been officially recognised as an ethnic group by the London Boroughs of Southwark, Lambeth, Islington, and Hackney, at the London level by the GLA, and at the national level by various organisations and institutions (e.g. Arts Council England, Unison, etc.). Most recently, it has only been recognised by the borough of Newham. Recognition has brought important changes for local communities, fostering the inclusion of Latin Americans at all levels, from access to services to political representation.

Brexit

Brexit has had an important impact on the Latin American community since the day the referendum results were announced, when reports of hate crime incidents and increased anxiety spiked amongst our service users. The transition process saw increased abuse and more exploitative workloads at work, discrimination when trying to secure housing, and poor access to information and advice when trying to maintain regular status by applying to the EU Settlement Scheme. In addition to this, many are vulnerable to increased workplace abuse and intensification of labour, due to labour shortages resulting from the lack of regular migration routes into low-paid jobs post-Brexit.

COVID-19

As an ethnic minority with large numbers facing in-work poverty and poor working and housing conditions, Latin American migrants living in London have been at the sharp end of this crisis. IRMO's research published in February 2021, based on responses from 170 Latin American migrants, found that half had lost their jobs following the first lockdown. A similar proportion were experiencing increased financial hardship, including 35% suddenly living with no income and 3 out of 10 experiencing food insecurity. In addition, over half were in insecure housing situations (62%), were struggling to pay their rent (58%), or had already been evicted in spite of the eviction ban. In relation to health, one in seven were not registered with a GP, which meant that they were soon going to face additional barriers to access the vaccine, increasing the health inequalities facing this community.

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Overall, the COVID-19 pandemic continues to severely impact Latin Americans in low-paid jobs and those facing barriers to access support and information due to the language barrier, lack of information about their rights and the system, and restrictions linked to their immigration status. These issues have further exacerbated the pre-existing challenges facing the Latin American community.

Key finding from IRMO's Report: The Impact of COVID-19 on the Lives of Latin American Migrants

- Half are out of work as a result of the pandemic
- 1 in 7 are not registered with a GP
- Half are experiencing financial hardship
- 6 out of 10 are struggling to pay rent
- A third are facing food poverty
- 4 out of 10 have no internet at home, and 15% have no devices

OUR MISSION, VISION AND VALUES

IRMO grew out of one of the first Latin American community organisations in the UK. Originally known as Chile Democrático, IRMO was founded in August 1982 by political refugees from Chile. The organisation was later renamed the Indoamerican Refugee and Migrant Organisation (IRMO) to reflect the diverse and growing Latin American migrant community in the UK. The name also recognised the importance of indigenous peoples and cultures to the story of Latin America.

Our **vision** is a future where Latin Americans and other Spanish and Portuguese speakers living in the UK have equal rights, live free from poverty and discrimination, and feel empowered to pursue their aspirations.

Our **mission** is to enable the development, agency, and participation of all Latin Americans and other Spanish and Portuguese speakers, by responding to both immediate needs and structural inequalities.

We do this by offering high-quality information and advice services, opportunities for development and training, and a platform to seek social and systemic change.

We are Latin American-led, and our team includes people with lived experience of the immigration system, including refugees and people with insecure immigration status, as well as precarious working and housing conditions.

Our **values** are:

- **Commitment:** We are driven by our commitment to social justice for the Latin Americans and the communities we serve. We learn from our experiences and are creative in our approach to overcoming challenges. We act with care and responsibility in our delivery, being accountable for our work and services.
- **Transparency:** We communicate about our work and services in an open, honest and accessible way to all stakeholders.
- **Collaboration:** We recognise that working together with our users, partners and funders serves to strengthen and improve our work. We value the knowledge, skills and experience of our service users, and we work together to create lasting change.

- **Solidarity:** We stand alongside all migrants and others fighting for social justice in the UK, placing ourselves within the migrant movement and valuing the strength in our collective experiences, work and unity.

OUR ACTIVITIES

Our work is organised across three main operational areas and a cross-cutting area:

a. Advice and Casework

We provide frontline, one-to-one advice and casework in Spanish and Portuguese on key areas of need for the community, including immigration, welfare entitlements, housing and homelessness prevention. We provide trusted, expert support for people facing these difficulties and help them build skills to navigate the system for themselves. IRMO is accredited by the Advice Quality Standard (AQS) and the Office of the Immigration Services Commissioner (OISC). IRMO is also a member of Advice UK and receives second tier support from Southwark Law Centre and the National Homelessness Advice Service (NHAS).

b. Education, Training and Employment

Our comprehensive programme of support in education, training and employment includes a range of activities aimed at improving our beneficiaries' social and cultural integration in the UK. These activities include four different levels of 12-week English for Speakers of Other Languages (ESOL) groups for adults. The groups are adapted to the circumstances and needs of our community. We also deliver one-to-one coaching and job-hunting support, professional mentoring, vocational training and workshops on employability skills. Through these activities our beneficiaries build skills to start and progress in the UK labour market, as well as increase their civic, cultural, and social participation in the broader community.

c. Children and Young People

Our family and youth projects offer dedicated ESOL classes, homework support and creative workshops for recently arrived children and young people (0-19 years old). Through this work, we support young service users and their families to get a place in nursery, school, college or university, boost their educational attainment and make friends while learning, creating and discovering their talents. Parents are supported to meet their family needs and access other services through targeted advice, advocacy, referrals and learning workshops. We support families to access healthcare (including maternity care, dental and mental health services), Special Education Needs and Disability (SEND) support, emergency support for those destitute or at risk of destitution (including food and clothes banks, emergency funds, section 17, asylum support), and referrals to specialised and legal support. Our services with children and young people have achieved the London Youth Quality Mark (LYQM).

d. Advocacy, Research, Policy mapping and Campaigning

Each IRMO programme area has identified a priority for advocacy, research and campaigning work to ensure fair and equal access to services and exercise rights for Latin Americans and other Spanish and Portuguese speakers in London. Through the Coalition of Latin Americans in the UK (CLAUK), we work with other Latin American organisations and groups to advocate for improved access to health services and employment rights, as well as for the official recognition of Latin Americans as an ethnic group in the UK.

PARTNERSHIP, FORUMS AND NETWORKS

IRMO has a strong track record of partnership work and most of our services are now delivered through formal partnerships with other organisations. We recognised that by working together we can better address some of the most complex challenges. Our partnership practices are embedded at practitioner, management and leadership levels.

IRMO has a strong track record of partnership work and most of our services are now delivered through formal partnerships with other organisations. We recognised that by working together we can better address some of the most complex challenges. Our partnership practices are embedded at practitioner, management and leadership levels.

Our current formal partnerships include:

- **Place for All (PFA)**, a Lambeth-based partnership working with Baytree Centre and High Trees Community Development Trust towards a more equal and inclusive Lambeth.
- **Building Young Brixton (BYB)**, a Lambeth-based partnership project of nine organisations that offers a multifaceted youth service to inspire and empower young people.
- **Coalition of Latin Americans in the UK (CLAUK)** - Founding member, a coalition of Latin American voluntary sector organisations working together since 2012 for recognition of Latin American ethnicity and improved access to healthcare and labour rights.
- **Step Up**, an innovative programme, in partnership with Thames Reach, trialling new approaches to support low-paid workers to progress in their careers and move into better work.
- **Lambeth Together - COVID Wellbeing Ambassador programme**, aiming at building relationships with individuals and communities that are excluded from mainstream health provision and to encourage take-up of the coronavirus vaccine.
- **Southwark Law Centre**, working in partnership across numerous projects and providing second-tier support to IRMO's advisors.
- **BounceBack**, an access-to-job programme in response to the COVID-19 pandemic, funded by Walcot Foundation and delivered by 16 organisations in Lambeth.
- **AMPLA (Asociación de Madres y Padres Latinoamericanos)**, a self-organised group of Latin American parents, founded by IRMO's beneficiaries, to provide peer support to overcome common challenges.

IRMO is also a member of:

- **Lambeth Portuguese Wellbeing Partnership (LPWP)**, a partnership working to improve the health and wellbeing of the Portuguese speaking community in Lambeth.
- **Lambeth Vaccination Advisory Group**, a steering group advising the NHS and Lambeth Council on the roll-out of the vaccine in Lambeth.
- **Southwark Latin American Network**, a forum of local government, non-profit organisations, stakeholders and service providers supporting the Latin American community in Southwark.
- **Better Work Network**, a policy and practice-based initiative dedicated to supporting progression from low pay and increasing the quality of work for all.
- **Together with Refugees Coalition**, a coalition of organisations calling for a better approach to supporting refugees that is more effective, fair and humane.

- **London Initial & Contingency Accommodation Civil Society Forum**, a forum aiming to support the welfare of people seeking asylum accommodated in contingency hotels and other accommodation in London.
- **Lambeth Customer Service Centre and Community Group Forum**, a forum aiming to ensure the Lambeth Customer Service Centre meets the needs of the most vulnerable residents of the borough.
- **The National Homelessness Advice Service (NHAS)**, an organisation providing support to professionals to give the best quality advice and support to people in housing need.
- **Advice UK**, a charity that supports the UK's largest network of independent advice services.
- **London Youth**, a network of community youth organisations aiming to improve the lives of young people in London.

OUR ACHIEVEMENTS AND IMPACT

In the period 2020/21, **4,986 people benefitted from IRMO's services and activities**. This figure includes 2,754 people supported by IRMO's helplines; 350 families receiving advice and casework on welfare and housing; 899 people receiving advice and casework in immigration, including applications to the EU Settlement Scheme (EUSS); 255 learners attending our English courses and conversation classes; 151 people receiving employment support and training; 232 children and young people participating in mentoring and educational activities; 201 people attending skills and 'know-your-rights' workshops; and 92 people upskilling through volunteering.

We continued **developing and strengthening strategic partnerships,** expanding our capacity and impact. This includes investing in the development of existing and new partnerships and networks; reviewing CLAUK terms of reference and membership structure; and expanding relationships with local authorities, the GLA, statutory services and agencies (NHS, Job Centres, Education and SEN departments, etc.) and key stakeholders (Law Centres, legal aid solicitors, migrant, policy and research organisations, among others).

While our capacity grew, we **kept improving the quality of services** across all activities, delivering more consistent and engaging services to adults, children and young people; and achieving the London Youth Quality Mark.

We upgraded our **safeguarding practices** by expanding the safeguarding team; upgrading our safeguarding policy and procedures; reviewing our safe recruitment practices; disseminating resources in Spanish and Portuguese to children and young people about online safety, mental health support, and crisis support; and ensuring that families facing extreme hardship during the COVID-19 pandemic get adequate support to access food and clothes vouchers, healthcare, mental health, welfare advice and IT equipment.

We **delivered the Together Against Hate Campaign** to raise awareness on hate crime within the Latin American community in London and remove the barriers that victims face to get justice.

We further invested in the **wellbeing and professional development of IRMO's staff and volunteers** by consolidating the Volunteer Scheme; embedding wellbeing practices in regular supervision; creating opportunities for social interaction during the lockdowns; and providing free counselling through our EAP system and a programme of training and group sessions led by a psychotherapist.

We are ready to deliver on our plans for the **full refurbishment of IRMO's premises** aiming to improve the accessibility, safety, security and energy efficiency of the building and to allow better delivery of our activities.

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Our response to COVID-19

We responded swiftly and proactively to the impact of COVID-19 in the Latin American community. We immediately invested resources in adapting our services to provide remote support to our beneficiaries. In addition to this, we started translating official information about the virus, as well as the government's COVID-19 rules and other measures, to ensure that those facing a language barrier could access information in their own language. This was an ongoing activity, as announcements were regularly made throughout the pandemic.

In response to the direct impact of the pandemic on our beneficiaries, IRMO expanded its welfare support service, doubled its capacity to provide employment support, and created and strengthened referral pathways with mental health, domestic violence, and employment rights organisations among others. Finally, we opened new services to respond to the emerging needs of the most vulnerable groups during these difficult times, including the distribution of hardship funds and IT devices, conducting 'wellbeing checks' for shielding and vulnerable people, and a dedicated targeted support service for people with No Recourse to Public Funds (NRPF), those living undocumented and asylum seekers.

This increased need, as well as the pandemic more generally, put a significant amount of additional pressure on our team, most of whom are migrants themselves living away from family and friends. In response to this, IRMO set up an Employee Assistance Program and Services (EAP) to provide free counselling and referral services to our staff and put in place a programme of training and group sessions led by a psychotherapist.

IRMO has also responded to the long-term consequences of the pandemic by documenting the impact of COVID on the community through published research, and by strengthening our advocacy work to bring visibility to the issues faced by those we support, and advocating for access to health services and the COVID vaccine at local, London and national level. Finally, as members of CLAUK, we joined forces with six other organisations to provide a coordinated response to the community, ensuring the most effective use of our resources.

The resilience, commitment and flexibility of our team and beneficiaries made it possible for IRMO to not only maintain all of its pre-COVID areas of support but also expand and respond to the community's emerging needs. The collective efforts made throughout this period to provide the best support possible, while also taking care of ourselves and each other, has shown us that IRMO is a truly value-driven organisation.

Crisis support

"Thank you for your help, always. You are fantastic and empathetic with the people who come to you. You have helped me a lot during these times and it is true, that the stress and the tension go away after the phone call, because you are clear on what needs to be done to continue." Marta, 45, from Ecuador.

Our work in a snapshot:

- 2,754 people were supported to access information, advice and COVID support by IRMO's helplines
- 362 people were referred to external specialist support, including on health, mental health, gender-based violence and employment rights.
- 447 hardship funds and food vouchers were distributed to people experiencing food poverty
- 90 phones, tablets and laptops were distributed to people experiencing digital exclusion
- 329 wellbeing checks were conducted for isolated vulnerable people
- 46 people were registered with a GP

- 46,359 people reached by COVID information in community languages disseminated through social media

In the period 2,754 people used IRMO's helplines, receiving information and direct support or referrals to other organisations for additional support. Responding to the severe increase in food poverty during the pandemic, IRMO distributed 447 food vouchers and hardship funds. To keep our service users connected and able to join basic services and remote activities at IRMO and elsewhere, we distributed 90 devices including phones, tablets and laptops. Additionally, we supported 46 people to register with a GP and access healthcare.

We conducted 329 wellbeing checks, supporting elderly and isolated vulnerable people, and organised 14 remote gatherings creating opportunities for people to socialise during lockdowns.

To keep our community up-to-date with the rapid changes caused by the COVID-19 pandemic, our team worked collaboratively to develop a comprehensive COVID-19 FAQ in Spanish and Portuguese to provide clear information and resources on the most urgent questions and concerns, covering implications in employment, housing, immigration, welfare and wellbeing.

We regularly shared relevant and up-to-date information on COVID-19 developments through our WhatsApp broadcast lists – where we reached 750 community members on a regular basis – as well as through our Facebook, Instagram and Twitter channels, ensuring reliable, relevant information reached thousands of Latin Americans and Spanish and Portuguese speakers in the UK.

Advice and Casework

"The people I met at IRMO are of incomparable quality, starting with the receptionist arranging appointments and the welfare adviser, who presided over the outstanding issues I had with Universal Credit, Housing Benefits and Council tax. He helped me a lot and he did so with great professionalism. Because of that, I was able to get rid of my anxiety, worries and stress. I cannot say how much I appreciate what he did for me. Thanks a lot." Pedro, 38, from Ecuador.

Our work in a snapshot:

- 355 people received advice and casework in immigration
- 544 EU citizens and their family members received support to apply under the EU Settlement Scheme (EUSS) and 374 applications were submitted
- 562 welfare and housing advice sessions were delivered supporting 350 families
- 76 people attended online immigration seminars on their rights after Brexit and the new immigration system
- 36 asylum seeking families received comprehensive support

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Throughout 2020/2021 IRMO increased the capacity of the welfare services in response to the rising demand. As a result of COVID, many people lost their jobs and were unable to pay rent. Many of our users applied for Universal Credit for the first time. Cases were more complex as some found themselves stranded abroad due to travel restrictions, which could cancel the benefit they received. Those without tenancy agreements were unprotected by government schemes to prevent evictions. However it was those with No Recourse to Public Funds (NRPF) who were most at risk, as they were unable to apply for any support. IRMO delivered targeted support services for people with NRPF, those living undocumented and asylum seekers, reaching an increased number of Asylum Seekers, mainly from Central America. IRMO further strengthened links to other migrants' rights organisations and Law Centres, produced resources and translated comprehensive guides on the Asylum process in Spanish and Portuguese.

In the months leading to December 2020, where EU and free movement law ceased in the UK, we saw a steep rise in the number of people looking for support with immigration applications. The immigration team focused resources on supporting those facing the deadline. Whilst used to working with tight deadlines, this was the most far-reaching which affected a large number of people at the same time. COVID-19 meant also that the team had to logistically deal with the global shutdown of visa application centres, which created long delays on the cases. As a result, extra capacity was required to extend the support provided to each case, from what was usually a couple of months to almost a year. We kept our community up to date with the rapid changes in legislation due to Brexit and directly supported 544 vulnerable EU-Latin Americans to apply to the EU Settlement Scheme. We delivered a strong informative campaign in community languages, delivered Brexit workshops, and produced newsletters, videos and guides.

Education, Training and Employment

"Working with IRMO has been a very important experience for me. They helped me a lot, coaching and motivating me all the way through. The team is fantastic, so supportive and positive, showing me what work opportunities there are for me. The pandemic made me worry a lot about my future and what work opportunities there would be for young people like me to build our lives in the UK. The people at IRMO raised my confidence and helped me not to be scared about the future. IRMO is a very well organised organisation. Everyone who works there cares so much about us - I received a lot of support to be able to study remotely during the pandemic and prepare myself adequately for exams." Victor, 20, from Ecuador

Our work in a snapshot:

- 255 learners attended our English classes
- 94% improved their English skills
- 236 participants improved their knowledge of where and how to access basic services
- 151 people received employment support and accessed training opportunities
- 92 people developed skills through 7,319 volunteering hours

We delivered 740 hours of online ESOL classes benefitting 255 unique individuals. 94% completed the course or passed the end of the course exam and improved their English skills and 89% reported an increase in using English in their everyday life. As users were mainly unemployed, in furlough or working less hours due to COVID, attendance during this period was more consistent than in the past. Conversation classes and coffee morning sessions were very popular, with interest extending beyond the pool of students from our English courses. People particularly appreciated having a space where they could talk about interesting topics, share their concerns during critical circumstances, feel supported and boost their wellbeing.

The Step Up project provided individual employment support and coaching to 107 participants, and 44 people attended construction training. Participants were eligible to access IRMO's Progression Fund, a pot of money that covers training and equipment costs. 16 Participants gained qualifications relevant to their career plan. We also expanded the relationships with employers and agencies to provide direct connections to good quality jobs and extended our provision of employment services in Portuguese.

IRMO has continued to demonstrate its ability to respond to changes efficiently and effectively due to its flexible working practices and resilient workforce. A crucial achievement has been training and supporting our staff to engage and support users despite the increasingly complex barriers experienced due to COVID, providing comprehensive, wrap-around support to tackle emerging needs. The support included the government's furlough scheme, access to services, and the provision of food vouchers and IT equipment.

Participants of the project were directly involved in the development of research and policy. Working closely with the Better Work Network run by the Learning and Work Institute we helped to inform the report *Crisis in the capital.* How to protect low paid workers and deliver better work in London'. We continue working closely with Focus on Labour Exploitation (FLEX), and we started a project to train beneficiaries to conduct paid research and map the needs of the local community.

A further achievement has been securing additional funding for our Volunteer Scheme, as volunteers are essential to the delivery of our services. The dedication, time and skills offered by 92 volunteers during the period played a vital role in IRMO's ability to expand our services at a time when we needed to reach out to and support a growing number of users in crisis.

Children and Young People

"I'm so thankful and happy for the e-mentoring sessions. They help my son relax, be calm, play and meet more children even if they are online. It's so hard in lockdown as he has a very sociable personality. Myself and my son love the e-mentor because she removes any doubts he has, he can learn while playing, he's happy and looks forward to continuing learning." Ana, mother of Thiago, 9, from Bolivia.

Our work in a snapshot:

- 232 children and young people participated in mentoring and educational activities
- 129 recently arrived children and young people (0-19 years old) were supported to access nursery, primary and secondary school, and post-16 education
- 103 children and young people improved their English skills
- 32 young people increased confidence and are more employment ready
- 40 families participated in online educational workshops

The Children and Young People area at IRMO continued delivering essential services to newly-arrived children, young people and families who face language and information barriers to access the UK's education, healthcare and welfare systems.

Since April 2020, IRMO Family Support Advice service offered phone, email and WhatsApp support to families in need of assistance with school admission, COVID-19 information, referral to access food banks, GP, Universal Credit and housing delivering 620 hours of remote appointments. Our Advocacy service complemented the advice by offering advocacy and specialised guidance to families experiencing long waiting times to access mainstream education and to children and young people with Special Education Needs (SEN) struggling to access adequate support.

The Family Project children activities programme of English classes and homework clubs was swiftly replaced by an individual e-mentoring programme in which the young participants (5-12 years old) were paired with a bilingual e-mentor to learn English, receive support with their homework and their general wellbeing through weekly Zoom sessions. This way we were able to support over 40 children with 32 e-mentors in the hardest phases of lockdown.

The Latin American Youth Forum (LAYF) continued to offer a blend of online and face-to-face activities to recently arrived young people (13-19 years old) who had very limited English skills, found it hard to get a place in school and make new friends. The online English classes allowed young people to learn English and socialise with people sharing similar experiences of migration and isolation in the UK. Our personal and professional development-oriented workshops delivered a photography and video storytelling course, a business knowledge programme as well as lots of theme-based sessions on mental health, event planning and fun & play activities.

We partnered with professionals from schools and local authorities to deliver learning workshops in Spanish reaching over 40 families on wellbeing in lockdown, the school application process, transfer to year 7, Sixth Form and Special Education Needs (SEN). As well as delivering our regular activities, we had a huge focus on ensuring that children wouldn't go hungry as a result of the devastating effect of COVID-19 by processing tens of foodbank referrals, supermarket vouchers and Early Help referrals.

STORIES OF IRMO

**All names have been changed to protect individual identities*

Henrieta, 7, from Spain

Seven-year-old Henrieta moved to the UK from Spain in December 2020 with her 14-year-old twin brothers and her parents due to the family encountering economic difficulties. They are from Latin America with Spanish citizenship and have all been granted pre-settled status except for Henrieta, who was erroneously being asked for further proof.

Henrieta is one of many children being negatively impacted by both Brexit and COVID. She arrived in the UK just after a national lockdown when schools were shut and only offered remote learning. With Henrieta's local authority also operating services remotely, her parents struggled to get the information and support they needed to apply for a school. We helped them with their application, checked for vacancies at local schools and followed up on the outcome. Because of lockdown, Henrieta's mother couldn't find work and her father only found a couple of badly paid hours doing deliveries, but most earnings went on the rental costs for the motorbike. Brexit made the family's access to Universal Credit much harder. The DWP did not consider their pre-settled enough to access means-tested benefits, nor their work history sufficient to qualify as workers.

When they approached us, the family had run out of savings, were behind on rent, owed hundreds in Council Tax and were living off tins from food banks. The lack of fresh fruit and vegetables in the children's diet was causing them tummy pain. They'd also outgrown their clothes and shoes, with one of them having to wear their father's trainers, which were several sizes too big. Squeezed into a small room, Henrieta had to sleep on a blow up mattress whilst her twin brothers shared a double bed with the parents. The twins needed urgent orthodontic care but were refused treatment because their braces were put in abroad. To alleviate the pain and stop the bleeding, their father was forced to use nail clippers to trim the broken wires digging into their gums. Furthermore, their landlord had given them a month to find alternative accommodation and move out.

At IRMO, we helped the children get into school and offered after school support through our e-mentoring, providing 13 hours of regular support. Through a contact at King's College Hospital, we got the twins appointments with an orthodontist to remove their braces. We referred Henrieta's father to our Step Up project, where he is working towards getting the qualification needed to work in construction, a sector he has prior experience in. Our immigration adviser followed up Henrieta's application for pre-settled status with the Home Office and this has now been granted. We also referred the family to EarlyHelp, who provided them with supermarket vouchers, a mattress and vouchers for clothes and shoes. Arguing that the family does in fact qualify, Early Help got the DWP to reverse their decision and award them Universal Credit, backdating payments to the date they applied. In the 2 months it took for Early Help to begin supporting the family, IRMO issued them with 5 food and supermarket vouchers.

Alicia, 72, from Colombia

In her 70s, Alicia was destitute and in distress about her immigration status when she was referred to us in November 2020. Unable to pay rent for several months, she was worried about eviction. With no money to buy food or toiletries, she relied on the generosity of her neighbour and churches to meet essential needs. Her age put her at higher risk of COVID-19 so she avoided people and public transport as much as possible. She was isolated, with no internet access or a working phone.

IRMO supported Alica through the No Recourse to Public Funds (NRPF) project, making sure she had enough to eat by using IRMO's hardship fund, as well as topping up her phone so that she could get in touch with her support network. After an assessment of her needs, we referred her to more specialist advice services. Since all contact was remote and she needed a smartphone and Internet, we referred her to High-Trees, as part of our Place for All (PFA) partnership, who were able to provide her with a smartphone and a data SIM. They also created an email account for her and helped her scan and email documents. IRMO continued supporting Alicia, translating and liaising with other agencies supporting her and conducting regular wellbeing checks.

Sara, 25, from Brazil

Sara, a single mum with a young son, moved to London from Portugal two years ago. She was a supervisor in a factory in her home country, Brazil, which she left 10 years ago. As the only woman in her family to have completed high school, she was keen to continue her education and obtained a certificate in bookkeeping.

She used to work with her sister and brother-in-law in their small business in Portugal, but their company closed down as a result of the economic downturn. Once in London, Sara was not able to find a job in line with her qualifications. She worked as a cleaner in an office and was working very hard to improve her English skills. She joined the English classes and the employment support at IRMO looking to improve her employment prospects.

She lives in a shared flat, but hopes to get better accommodation by getting a higher paying job. She wants her son to have space to play and study without disturbance and noise. She was worried when her son transitioned from nursery to primary school because she feared she would not be able to help him with his homework. She has developed her English skills not only by attending IRMO English lessons, but also by using English at home with her son. Her skills and confidence in English have significantly increased and she did not need a translator in the last online meeting with her son's teacher. She felt very proud when her son commented that she had been helping him with his homework.

Thanks to the employment coach, Sara started putting her organisation and accounting skills to good use by volunteering at a local charity shop. She has gained work experience as well as an opportunity to interact socially with the community outside her narrow circle of friends.

Talking about IRMO Sara said: *"IRMO classes have really improved my life. The support of the teacher motivated me to do better so I was able to support my son while he was studying at home. I was very worried as he needed a lot of support and I wanted to be a good mother. I am more confident now in my communication. I am studying a lot and the teacher gave many good resources and materials to practice. I would encourage everyone to join IRMO lessons because I know that my IRMO experience will help me achieve my goals in life."*

Gonzalo, 6, from Honduras

Gonzalo, six, moved to London with his parents in December 2020 as an asylum seeker from Honduras fleeing gang violence, armed robbery and other violent crimes.

Before being signposted to IRMO in February 2021, Gonzalo's parents had been waiting many weeks to receive a school place and despite trying to follow up on their child's application, the lack of English was too big of a barrier to communicate with schools and the local authority.

Just when Gonzalo was offered a school place, the families received notice of relocation from the Home Office with no details of where and when this would happen. A week later Gonzalo's parents told us that the family had been moved to Portsmouth and was again in need of access to school support. Luckily the school application was processed quickly and at the end of March 2021 Gonzalo was able to start primary school.

Once he started school Gonzalo couldn't make friends and was getting bullied. While we helped Gonzalo's parents to liaise with the school and ensure that he would receive adequate English as an Additional Language (EAL) provision, the family hadn't received their weekly Asylum Support money and couldn't afford food. We supported them with food vouchers, food bank referrals and to get their Asylum Support money processed as quickly as possible. We referred the family to a local refugee charity and facilitated meetings with the school to monitor Gonzalo's progress and any further needs.

During a follow-up call, Gonzalo's mum explained that she had developed a supportive relationship with the school and that Gonzalo was much happier after they worked on the bullying problem together.

LOOKING AHEAD

Our key aims for 2021/22 and beyond are:

- **Mitigating the impact of Brexit and the hostile environment:** by closely monitoring and responding to the evolving situation with the EUSS, new migration routes, and potential legislation changes; and by upgrading our support to people with No Recourse to Public Funds (NRPF), undocumented migrants and asylum seekers.

- **Seeking a fairer recovery from COVID-19:** by providing proactive responses to urgent needs (e.g. food poverty, digital exclusion, etc.) and long-term needs resulting from the COVID-19 pandemic; and by improving access to healthcare.

- **Listening to lived experience:** by implementing IRMO's user engagement strategy, establishing a new expert panel made of beneficiaries and by acting as a platform for the engagement of people affected by the issues in social change.

- **Tackling inequalities and discrimination:** by further developing IRMO's understanding of intersectionality; by developing more specific equality objectives (e.g. increasing access of Portuguese speakers, Black Latin Americans, members of LGBTQ+ communities, etc.); and by stepping up our advocacy and campaigning work at the local, London, and national levels, bringing more visibility to the community and improved responses, both independently and as part of the Coalition of Latin Americans in the UK (CLAUK).

- **Ensuring that IRMO has the structure, resources, knowledge and approach** needed to appropriately respond to the needs and priorities of the community: by developing our new organisational Business Plan with strategic aims and specific objectives for the next five years; by upgrading our financial management processes to match the recent growth of our operations; by finalising and implement IRMO's Communication Strategy; by continuing to invest in team wellbeing and in developing a healthy work environment; and by delivering on our plans to fully refurbish IRMO's premises to improve the accessibility, safety, security and energy efficiency of the building, and allowing better delivery of our activities.

THANKS

We would like to dearly thank all of our staff and volunteers for their ongoing commitment and fantastic contributions to IRMO's work throughout 2020/21. This was a period like no other in the history of IRMO.

We would also like to thank our funders, individual supporters and partners who have enabled us to continue to grow as an organisation and support the Latin American community in the UK.

Statement of Trustees' Responsibilities

The trustees (who are also the directors of Indoamerican Refugee and Migrant Organisation for the purposes of company law) are responsible for preparing the trustees' report and the financial statements in accordance with the United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice) and applicable law and regulations.

Company law requires the trustees to prepare financial statements for each financial year. Under company law the trustees must not approve the financial statements unless they are satisfied that they give a true and fair view of the state of affairs of the charitable company and of its incoming resources and application of resources, including its income and expenditure, for that period. In preparing these financial statements, the trustees are required to:

- select suitable accounting policies and apply them consistently;
- observe the methods and principles in the Charities SORP;
- make judgements and estimates that are reasonable and prudent;
- state whether applicable UK Accounting Standards have been followed, subject to any material departures disclosed and explained in the financial statements; and
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charitable company will continue in business.

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Trustees' Report

The trustees are responsible for keeping adequate accounting records that are sufficient to show and explain the charitable company's transactions and disclose with reasonable accuracy at any time the financial position of the charitable company and enable them to ensure that the financial statements comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the charitable company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Small companies provision statement

This report has been prepared in accordance with the small companies regime under the Companies Act 2006.

The annual report was approved by the trustees of the charity on 25 January 2022 and signed on its behalf by:

.....
Cecilia Lanata Briones
Trustee

.....
Olivia Stewart
Trustee

Indoamerican Refugee and Migrant Organisation

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Independent Examiner's Report to the trustees of Indoamerican Refugee and Migrant Organisation ("the Company")

I report to the charity trustees (who are also Directors for the purpose of company law) on my examination of the accounts of the Indoamerican Refugee and Migrant Organisation ('the charitable company') for the year ended 31 March 2021 which comprise the Statement of Financial Activities, the Balance Sheet and related notes. Pages 20-36.

This report is made solely to the charity's trustees, as a body, in accordance with section 145 of the Charities Act 2011. My work has been undertaken so that I might state to the charity's trustees those matters I am required to state to them in this report and for no other purpose. To the fullest extent permitted by law, I do not accept or assume responsibility to anyone other than the charity and the charity's trustees as a body, for my work, for this report, or for the opinions I have formed.

Responsibilities and basis of report

As the charity's trustees of Indoamerican Refugee and Migrant Organisation you are responsible for the preparation of the accounts in accordance with the requirements of the Companies Act 2006 ('the 2006 Act').

Having satisfied myself that the accounts of Indoamerican Refugee and Migrant Organisation are not required to be audited under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of your charity's accounts as carried out under section 145 of the Charities Act 2011 ('the 2011 Act'). In carrying out my examination I have followed the Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

An independent examination does not involve gathering all the evidence that would be required in an audit and consequently does not cover all the matters that an auditor considers in giving their opinion on the financial statements. The planning and conduct of an audit goes beyond the limited assurance that an independent examination can provide. Consequently I express no opinion as to whether the financial statements present a 'true and fair' view and my report is limited to those specific matters set out in the independent examiner's statement.

Independent examiner's statement

Since Indoamerican Refugee and Migrant Organisation's gross income exceeded £250,000 your examiner must be a member of a body listed in section 145 of the 2011 Act. I confirm that I am qualified to undertake the examination because I am a member of ICAEW, which is one of the listed bodies.

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

1. accounting records were not kept in respect of Indoamerican Refugee and Migrant Organisation as required by section 386 of the 2006 Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the accounting requirements of section 396 of the 2006 Act 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; or

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Independent Examiner's Report to the trustees of Indoamerican Refugee and Migrant Organisation ("the Company")

4. the accounts have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities [applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)].

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.

Timothy Sullivan FCA
ICAEW

70 Royal Hill
Greenwich
SE10 8RF

Date: 26/1/22

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Statement of Financial Activities for the Year Ended 31 March 2021
(Including Income and Expenditure Account and Statement of Total Recognised Gains and Losses)

	Note	Unrestricted £	Restricted £	Total 2021 £	Unrestricted £	Restricted £	Total 2020 £
Income and Endowments from:							
Donations and legacies	3	96,536	544,991	641,527	9,900	298,363	308,263
Charitable activities	4	17,729	-	17,729	63,308	2,500	65,808
Investment income	5	67	-	67	197	-	197
Total income		114,332	544,991	659,323	73,405	300,863	374,268
Expenditure on:							
Charitable activities	6	(13,390)	(443,886)	(457,276)	(26,440)	(342,746)	(369,186)
Total expenditure		(13,390)	(443,886)	(457,276)	(26,440)	(342,746)	(369,186)
Net movement in funds		100,942	101,105	202,047	46,965	(41,883)	5,082
Reconciliation of funds							
Total funds brought forward		142,125	(1,556)	140,569	95,160	40,327	135,487
Total funds carried forward	17	243,067	99,549	342,616	142,125	(1,556)	140,569

All of the charity's activities derive from continuing operations during the above two periods.

The funds breakdown for 2020 is shown in note 17.

The notes on pages 23 to 36 form an integral part of these financial statements.

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(Registration number: 03931483)
Balance Sheet as at 31 March 2021

	Note	2021 £	2020 £
Fixed assets			
Tangible assets	11	25,570	1,752
Current assets			
Debtors	12	4,540	21,065
Cash at bank and in hand	13	322,012	124,060
		326,552	145,125
Creditors: Amounts falling due within one year	14	(9,506)	(6,308)
Net current assets		317,046	138,817
Net assets		342,616	140,569
Funds of the charity:			
Restricted income funds			
Restricted funds		99,549	(1,556)
Unrestricted income funds			
Unrestricted funds		243,067	142,125
Total funds	17	342,616	140,569

For the financial year ending 31 March 2021 the charity was entitled to exemption from audit under section 477 of the Companies Act 2006 relating to small companies.

Directors' responsibilities:

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

The financial statements on pages 20 to 36 were approved by the trustees, and authorised for issue on 25 January 2022 and signed on their behalf by:

.....
Cecilia Lanata Briones
Trustee

.....
Olivia Stewart
Trustee

The notes on pages 23 to 36 form an integral part of these financial statements.

Indoamerican Refugee and Migrant Organisation

known as IRMO

Statement of Cash Flows for the Year Ended 31 March 2021

	Note	2021 £	2020 £
Cash flows from operating activities			
Net cash income		202,047	5,082
Adjustments to cash flows from non-cash items			
Depreciation	11	3,482	438
Investment income	5	(67)	(197)
		205,462	5,323
Working capital adjustments			
Decrease/(increase) in debtors	12	16,525	(20,907)
Increase in creditors	14	3,198	2,449
Net cash flows from operating activities		225,185	(13,135)
Cash flows from investing activities			
Interest receivable and similar income	5	67	197
Purchase of tangible fixed assets	11	(27,300)	(2,190)
Net cash flows from investing activities		(27,233)	(1,993)
Net increase/(decrease) in cash and cash equivalents		197,952	(15,128)
Cash and cash equivalents at 1 April		124,060	139,188
Cash and cash equivalents at 31 March		322,012	124,060

All of the cash flows are derived from continuing operations during the above two periods.

1 Charity status

The charity is limited by guarantee, incorporated in England & Wales, and consequently does not have share capital. Each of the trustees is liable to contribute an amount not exceeding £1 towards the assets of the charity in the event of liquidation.

The address of its registered office is:
Unit 8 Warwick House
Overton Road
London
SW9 7JP

These financial statements were authorised for issue by the trustees on 25 January 2022.

2 Accounting policies

Summary of significant accounting policies and key accounting estimates

The principal accounting policies applied in the preparation of these financial statements are set out below. These policies have been consistently applied to all the years presented, unless otherwise stated.

Statement of compliance

The financial statements have been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019) - (Charities SORP (FRS 102) - Second edition October 2019), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102). They also comply with the Companies Act 2006 and Charities Act 2011.

Basis of preparation

Indoamerican Refugee and Migrant Organisation meets the definition of a public benefit entity under FRS 102. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy notes.

Going concern

The trustees consider that there are no material uncertainties about the charity's ability to continue as a going concern nor any significant areas of uncertainty that affect the carrying value of assets held by the charity.

Judgements and key sources of estimation uncertainty

In the application of the charity's accounting policies, the trustees are required to make judgements, estimates and assumptions about the carrying amount of assets and liabilities that are not readily apparent from other sources. The estimates and associated assumptions are based on historical experience and other factors that are considered to be relevant. Actual results may differ from these estimates.

The estimates and underlying assumptions are reviewed on an ongoing basis. Revisions to accounting estimates are recognised in the periods in which the estimate is revised where revisions affects only that period, or in the period of the revision and future periods where the revisions affects both current and future periods.

Income and endowments

All income is recognised once the charity has entitlement to the income, it is probable that the income will be received and the amount of the income receivable can be measured reliably.

Donations and legacies

Donations are recognised when the charity has been notified in writing of both the amount and settlement date. In the event that a donation is subject to conditions that require a level of performance by the charity before the charity is entitled to the funds, the income is deferred and not recognised until either those conditions are fully met, or the fulfilment of those conditions is wholly within the control of the charity and it is probable that these conditions will be fulfilled in the reporting period.

Grants receivable

Grants are recognised when the charity has an entitlement to the funds and any conditions linked to the grants have been met. Where performance conditions are attached to the grant and are yet to be met, the income is recognised as a liability and included on the balance sheet as deferred income to be released.

Investment income

Dividends are recognised once the dividend has been declared and notification has been received of the dividend due.

Expenditure

All expenditure is recognised once there is a legal or constructive obligation to that expenditure, it is probable settlement is required and the amount can be measured reliably. All costs are allocated to the applicable expenditure heading that aggregate similar costs to that category. Where costs cannot be directly attributed to particular headings they have been allocated on a basis consistent with the use of resources, with central staff costs allocated on the basis of time spent, and depreciation charges allocated on the portion of the asset's use. Other support costs are allocated based on the spread of staff costs.

Charitable activities

Charitable expenditure comprises those costs incurred by the charity in the delivery of its activities and services for its beneficiaries. It includes both costs that can be allocated directly to such activities and those costs of an indirect nature necessary to support them.

Support costs

Support costs include central functions and have been allocated to activity cost categories on a basis consistent with the use of resources, for example, allocating property costs by floor areas, or per capita, staff costs by the time spent and other costs by their usage.

Government grants

Government grants are recognised based on the accrual model and are measured at the fair value of the asset received or receivable. Grants are classified as relating either to revenue or to assets. Grants relating to revenue are recognised in income over the period in which the related costs are recognised. Grants relating to assets are recognised over the expected useful life of the asset. Where part of a grant relating to an asset is deferred, it is recognised as deferred income.

Taxation

The charity is considered to pass the tests set out in Paragraph 1 Schedule 6 of the Finance Act 2010 and therefore it meets the definition of a charitable company for UK corporation tax purposes. Accordingly, the charity is potentially exempt from taxation in respect of income or capital gains received within categories covered by Chapter 3 Part 11 of the Corporation Tax Act 2010 or Section 256 of the Taxation of Chargeable Gains Act 1992, to the extent that such income or gains are applied exclusively to charitable purposes.

Tangible fixed assets

Individual fixed assets costing £500.00 or more are initially recorded at cost.

Depreciation and amortisation

Depreciation is provided on tangible fixed assets so as to write off the cost or valuation, less any estimated residual value, over their expected useful economic life as follows:

Asset class	Depreciation method and rate
Office equipment	20% straight line method

Trade debtors

Trade debtors are amounts due from customers for merchandise sold or services performed in the ordinary course of business.

Trade debtors are recognised initially at the transaction price. They are subsequently measured at amortised cost using the effective interest method, less provision for impairment. A provision for the impairment of trade debtors is established when there is objective evidence that the charity will not be able to collect all amounts due according to the original terms of the receivables.

Cash and cash equivalents

Cash and cash equivalents comprise cash on hand and call deposits, and other short-term highly liquid investments that are readily convertible to a known amount of cash and are subject to an insignificant risk of change in value.

Pensions and other post retirement obligations

The charity operates a defined contribution pension scheme which is a pension plan under which fixed contributions are paid into a pension fund and the charity has no legal or constructive obligation to pay further contributions even if the fund does not hold sufficient assets to pay all employees the benefits relating to employee service in the current and prior periods.

Contributions to defined contribution plans are recognised in the Statement of Financial Activities when they are due. If contribution payments exceed the contribution due for service, the excess is recognised as a prepayment.

3 Income from donations and legacies

	Unrestricted			
	General £	Restricted £	Total 2021 £	Total 2020 £
Donations and legacies;				
Donations from individuals	7,064	-	7,064	9,565
Gift aid reclaimed	895	-	895	335
Grants, including capital grants;				
Job Retention Scheme	4,717	-	4,717	-
The City Bridge Trust	7,185	29,190	36,375	28,740
Young Londoners Fund (THRIVE)	-	19,200	19,200	9,600
European Commission	-	46,163	46,163	33,673
London Catalyst	-	-	-	750
Home Office	-	11,200	11,200	39,999
The National Lottery Community Fund	-	103,311	103,311	85,113
Young Londoners Fund (BYB)	-	39,040	39,040	38,120
Trust for London	-	4,066	4,066	4,053
Lambeth Council (LAYF)	-	17,000	17,000	8,500
BBC Children in Need	-	42,498	42,498	45,815
Walcot Foundation	-	24,962	24,962	-
Sir Walter St. John's Charity	-	4,496	4,496	4,000
Garfield Weston Foundation	-	10,000	10,000	-
Peter Minet Trust	30,000	-	30,000	-
London Community Response Fund	-	76,490	76,490	-
People's Postcode Trust	-	9,800	9,800	-
The National Lottery Community Fund - COVID 19	-	45,550	45,550	-
CCLORS	-	48,275	48,275	-
The Mayor's Community Spaces at Risk	-	10,000	10,000	-
Community Organisers	-	3,750	3,750	-
Community Southwark	1,000	-	1,000	-
Matrin Lewis Corona Charity Fund	5,000	-	5,000	-
Burberry Foundation	12,000	-	12,000	-
Lambeth Council	22,500	-	22,500	-

	Unrestricted General £	Restricted £	Total 2021 £	Total 2020 £
Blackbaud	6,175	-	6,175	-
	96,536	544,991	641,527	308,263

4 Income from charitable activities

	Unrestricted General £	Total 2021 £	Total 2020 £
Other income	-	-	5,528
Services	13,009	13,009	48,530
Contractual income	4,720	4,720	11,750
	17,729	17,729	65,808

5 Investment income

	Unrestricted funds General £	Total 2021 £	Total 2020 £
Interest receivable and similar income;			
Interest receivable on bank deposits	67	67	197

6 Expenditure on charitable activities

	Note	Total 2021 £	Total 2020 £
Staff costs	9	393,785	294,041
Fundraising		11,266	13,999
Activities and project cost		8,268	8,082
Volunteer expenses		857	6,167
Support costs	7	43,100	46,897
		457,276	369,186

7 Analysis of governance and support costs

Support costs

	Total 2021 £	Total 2020 £
Staff training	3,400	3,115
Travelling	46	-
Rent and rates	12,863	16,813
Insurance	1,745	1,208
General maintenance	1,701	2,046
Utilities	3,799	7,315
Computer software and maintenance	5,900	3,883
Printing, postage and stationery	903	3,233
Membership	1,106	421
Sundries	444	979
Independent examination	2,280	1,746
Bookkeeping and payroll	3,612	5,249
Legal and professional	1,570	-
Bank charges	249	451
Depreciation	3,482	438
	43,100	46,897

8 Trustees remuneration and expenses

No trustees, nor any persons connected with them, have received any remuneration from the charity during the year.

No trustees have received any reimbursed expenses or any other benefits from the charity during the year.

9 Staff costs

The aggregate payroll costs were as follows:

	2021 £	2020 £
Staff costs during the year were:		
Wages and salaries	359,897	271,319
Social security costs	26,029	15,506
Pension costs	7,859	7,216
	393,785	294,041

The monthly average number of persons (including senior management / leadership team) employed by the charity during the year expressed as full time equivalents was as follows:

	2021 No	2020 No
Charitable activities	16	9

No employee received emoluments of more than £60,000 during the year.

The total employee benefits of the key management personnel of the charity were £45,795 (2020 - £28,264).

10 Taxation

The charity is a registered charity and is therefore exempt from taxation.

11 Tangible fixed assets

	Furniture and equipment £	Other tangible fixed asset £	Total £
Cost			
At 1 April 2020	2,190	-	2,190
Additions	15,220	12,080	27,300
At 31 March 2021	17,410	12,080	29,490
Depreciation			
At 1 April 2020	438	-	438
Charge for the year	3,482	-	3,482
At 31 March 2021	3,920	-	3,920
Net book value			
At 31 March 2021	13,490	12,080	25,570
At 31 March 2020	1,752	-	1,752

12 Debtors

	2021 £	2020 £
Trade debtors	2,033	7,866
Prepayments	1,867	599
Accrued income	640	12,600
	4,540	21,065

13 Cash and cash equivalents

	2021 £	2020 £
Cash on hand	90	76
Cash at bank	321,922	123,984
	322,012	124,060

14 Creditors: amounts falling due within one year

	2021	2020
	£	£
Other taxation and social security	311	-
Other creditors	2,017	4,233
Accruals	7,178	2,075
	9,506	6,308

15 Pension and other schemes

Defined contribution pension scheme

The charity operates a defined contribution pension scheme. The pension cost charge for the year represents contributions payable by the charity to the scheme and amounted to £7,859 (2020 - £7,216).

16 COVID 19

We responded swiftly and proactively to the impact of COVID-19 in the Latin American community. We immediately invested resources in adapting our services to provide remote support to our beneficiaries. In addition to this, we started translating official information about the virus, as well as the government's COVID-19 rules and other measures, to ensure that those facing a language barrier could access information in their own language. This was an ongoing activity, as announcements were regularly made throughout the pandemic.

In response to the direct impact of the pandemic on our beneficiaries, IRMO expanded its welfare support service, doubled its capacity to provide employment support, and created and strengthened referral pathways with mental health, domestic violence, and employment rights organisations among others. Finally, we opened new services to respond to the emerging needs of the most vulnerable groups during these difficult times, including the distribution of hardship funds and IT devices, conducting 'wellbeing checks' for shielding and vulnerable people, and a dedicated targeted support service for people with No Recourse to Public Funds (NRPF), those living undocumented and asylum seekers.

This increased need, as well as the pandemic more generally, put a significant amount of additional pressure on our team, most of whom are migrants themselves living away from family and friends. In response to this, IRMO set up an Employee Assistance Program and Services (EAP) to provide free counselling and referral services to our staff and put in place a programme of training and group sessions led by a psychotherapist.

17 Funds

	Balance at 1 April 2020 £	Incoming resources £	Resources expended £	Balance at 31 March 2021 £
Unrestricted				
General				
General Funds	142,125	114,332	(13,390)	243,067
Restricted				
English for All	-	29,190	(29,190)	-
EU Settlement Scheme	1,410	11,200	(19,330)	(6,720)
Step Up	-	4,066	(4,066)	-
COVID 19 Support	-	170,315	(129,012)	41,303
Latin American Youth Forum (LAYF)	528	17,000	(17,278)	250
Family Project	(2,375)	46,994	(45,787)	(1,168)
Step Up Plus	-	34,762	(32,227)	2,535
Refurbishment	-	20,000	-	20,000
Parents Association	-	3,750	-	3,750
THRIVE	4,600	19,200	(19,400)	4,400
EU Lamp	(35,652)	46,163	(10,511)	-
Galop	2,500	-	(2,500)	-
Samaritan Grant	700	-	(700)	-
A Place For All	26,496	103,311	(92,128)	37,679
Building Young Brixton (BYB)	237	39,040	(39,000)	277
Employment Support	-	-	(2,757)	(2,757)
	(1,556)	544,991	(443,886)	99,549
Total funds	140,569	659,323	(457,276)	342,616

Indoamerican Refugee and Migrant Organisation

known as IRMO

Notes to the Financial Statements for the Year Ended 31 March 2021

	Balance at 1 April 2019 £	Incoming resources £	Resources expended £	Balance at 31 March 2020 £
Unrestricted				
General				
General Funds	95,160	73,405	(26,440)	142,125
Restricted				
English for All	-	28,740	(28,740)	-
EU Settlement Scheme	-	39,999	(38,589)	1,410
Step Up	-	4,053	(4,053)	-
Latin American Youth Forum (LAYF)	-	8,500	(7,972)	528
Family Project	-	49,815	(52,190)	(2,375)
Step Up Plus	24,962	-	(24,962)	-
THRIVE	-	9,600	(5,000)	4,600
EU Lamp	(19,809)	33,673	(49,516)	(35,652)
Galop	-	2,500	-	2,500
Samaritan Grant	-	750	(50)	700
A Place For All	21,453	85,113	(80,070)	26,496
Building Young Brixton (BYB)	-	38,120	(37,883)	237
B&CE Charitable Fund	11,741	-	(11,741)	-
European Londoners Outreach	1,980	-	(1,980)	-
	40,327	300,863	(342,746)	(1,556)
Total funds	135,487	374,268	(369,186)	140,569

English for All - providing ESOL classes to adults.

EU Settlement Scheme - delivering practical support to vulnerable or at-risk EU Citizens and their family members to help them make their EU Settlement Scheme application.

Step Up - to help workers stuck in low paid jobs to move into better jobs.

COVID 19 support - to provide advice, advocacy and support to the Latin American community in London to cope with change and build resilience.

Latin American Youth Forum (LAYF) - for skills and creative workshops for migrant young people.

Family Project - to provide English classes, homework clubs, family support and trips for refugees and migrants, primarily from Latin America.

Step Up Plus - helping workers stuck in low paid jobs to move into better jobs.

Refurbishment - improving accessibility, safety, security and energy efficiency of our centre to allow better delivery of our services and activities for the Latin American community in London.

Parents Association - self-organised group of Latin American parents, founded by IRMO's beneficiaries, to provide peer support to overcome common challenges.

THRIVE - to help children and young people fulfil their potential, particularly those who are at risk of getting caught up in crime.

EU Lamp - to empower EU-Latin Americans to exercise their mobility rights and to fully participate in the UK society.

Galop - delivering the Together Against Hate campaign.

Samaritan Grant - providing immediate assistance to people in an emergency via hardship grant.

A Place For All - to work with socially and economically excluded Lambeth residents to improve skills for life and work, and to enable communities to become more actively and civically engaged whilst strengthening the local voluntary and community sector and creating a model of good practise for local organisations.

Building Young Brixton (BYB) - to provide a multifaceted service for young people affected by social and financial disadvantages, risk of exclusion and gang involvement across Brixton Town Centre Wards.

B&CE Charitable Fund - delivering ESOL and skills course for construction workers.

European Londoners Outreach - deliver three outreach events in Lambeth and Southwark.

Employment Support - improving employment outcomes or prospects of future employment outcomes for long-term unemployed individuals and groups facing the most complex and intractable barriers to work.

18 Related party transactions

There were no related party transactions in the year.

19 Analysis of net assets between funds

2021 net assets between funds

	Unrestricted funds General £	Restricted funds £	Total funds at 31 March 2021 £
Tangible fixed assets	1,754	23,816	25,570
Current assets	250,819	75,733	326,552
Current liabilities	(9,506)	-	(9,506)
Total net assets	243,067	99,549	342,616

2020 net assets between funds

	Unrestricted funds General £	Restricted funds £	Total funds at 31 March 2020 £
Tangible fixed assets	1,752	-	1,752
Current assets	146,681	(1,556)	145,125
Current liabilities	(6,308)	-	(6,308)
Total net assets	142,125	(1,556)	140,569