

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

Contents

Reference and Administrative Details	1
Trustees' Report	2 to 17
Independent Examiner's Report	18 to 19
Statement of Financial Activities	20
Balance Sheet	21
Statement of Cash Flows	22
Notes to the Financial Statements	23 to 36

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
Registered Office	The charity is incorporated in England & Wales. 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

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 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.

Indoamerican Refugee and Migrant Organisation

known as IRMO

Trustees' Report

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.

Indoamerican Refugee and Migrant Organisation

known as IRMO

Trustees' Report

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.

Indoamerican Refugee and Migrant Organisation

known as IRMO

Trustees' Report

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.

Indoamerican Refugee and Migrant Organisation

known as IRMO

Trustees' Report

- **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.

Indoamerican Refugee and Migrant Organisation

known as IRMO

Trustees' Report

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.

Indoamerican Refugee and Migrant Organisation

known as IRMO

Trustees' Report

- **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.

Indoamerican Refugee and Migrant Organisation

known as IRMO

Trustees' Report

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 CLAUUK, 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

Indoamerican Refugee and Migrant Organisation

known as IRMO

Trustees' Report

- 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

Indoamerican Refugee and Migrant Organisation

known as IRMO

Trustees' Report

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.

Indoamerican Refugee and Migrant Organisation

known as IRMO

Trustees' Report

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.

Indoamerican Refugee and Migrant Organisation

known as IRMO

Trustees' Report

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.

Indoamerican Refugee and Migrant Organisation

known as IRMO

Trustees' Report

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 Alicia 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.

Indoamerican Refugee and Migrant Organisation

known as IRMO

Trustees' Report

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.

Indoamerican Refugee and Migrant Organisation

known as IRMO

Trustees' Report

- **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.

Indoamerican Refugee and Migrant Organisation

known as IRMO

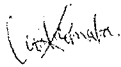
Trustees' Report

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.

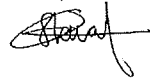
Small companies provision statement

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

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 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

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

70 Royal Hill
Greenwich
SE10 8RF

Date: 26/1/22.....

Indoamerican Refugee and Migrant Organisation

known as IRMO

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.

Indoamerican Refugee and Migrant Organisation

known as IRMO

(Registration number: 03931483)

Balance Sheet as at 31 March 2021

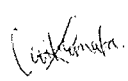
	Note	2021 £	2020 £
Fixed assets			
Tangible assets	11	25,570	1,752
Current assets			
Debtors	12	4,540	21,065
Cash at bank and in hand	13	322,012	124,060
		<u>326,552</u>	<u>145,125</u>
Creditors: Amounts falling due within one year	14	<u>(9,506)</u>	<u>(6,308)</u>
Net current assets		<u>317,046</u>	<u>138,817</u>
Net assets		<u>342,616</u>	<u>140,569</u>
Funds of the charity:			
Restricted income funds			
Restricted funds		99,549	(1,556)
Unrestricted income funds			
Unrestricted funds		<u>243,067</u>	<u>142,125</u>
Total funds	17	<u>342,616</u>	<u>140,569</u>

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.

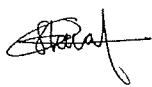
Directors' responsibilities:

- 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.

The notes on pages 23 to 36 form an integral part of these financial statements.

Indoamerican Refugee and Migrant Organisation

known as IRMO

Notes to the Financial Statements for the Year Ended 31 March 2021

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.

Indoamerican Refugee and Migrant Organisation

known as IRMO

Notes to the Financial Statements for the Year Ended 31 March 2021

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.

Indoamerican Refugee and Migrant Organisation

known as IRMO

Notes to the Financial Statements for the Year Ended 31 March 2021

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.

Indoamerican Refugee and Migrant Organisation

known as IRMO

Notes to the Financial Statements for the Year Ended 31 March 2021

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.

Indoamerican Refugee and Migrant Organisation

known as IRMO

Notes to the Financial Statements for the Year Ended 31 March 2021

3 Income from donations and legacies

	Unrestricted		Total	Total
	General	Restricted	2021	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	-

Indoamerican Refugee and Migrant Organisation

known as IRMO

Notes to the Financial Statements for the Year Ended 31 March 2021

	Unrestricted		Total 2021	Total 2020
	General £	Restricted £	£	£
Blackbaud	6,175	-	6,175	-
	<u>96,536</u>	<u>544,991</u>	<u>641,527</u>	<u>308,263</u>

4 Income from charitable activities

	Unrestricted	Total 2021	Total 2020
	General £	£	£
Other income	-	-	5,528
Services	13,009	13,009	48,530
Contractual income	<u>4,720</u>	<u>4,720</u>	<u>11,750</u>
	<u>17,729</u>	<u>17,729</u>	<u>65,808</u>

5 Investment income

	Unrestricted funds General £	Total 2021 £	Total 2020 £
Interest receivable and similar income;			
Interest receivable on bank deposits	<u>67</u>	<u>67</u>	<u>197</u>

Indoamerican Refugee and Migrant Organisation

known as IRMO

Notes to the Financial Statements for the Year Ended 31 March 2021

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
		<u>457,276</u>	<u>369,186</u>

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
	<u>43,100</u>	<u>46,897</u>

Indoamerican Refugee and Migrant Organisation

known as IRMO

Notes to the Financial Statements for the Year Ended 31 March 2021

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
	<u>393,785</u>	<u>294,041</u>

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	<u>16</u>	<u>9</u>

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.

Indoamerican Refugee and Migrant Organisation

known as IRMO

Notes to the Financial Statements for the Year Ended 31 March 2021

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

Indoamerican Refugee and Migrant Organisation

known as IRMO

Notes to the Financial Statements for the Year Ended 31 March 2021

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
	<u>9,506</u>	<u>6,308</u>

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.

Indoamerican Refugee and Migrant Organisation

known as IRMO

Notes to the Financial Statements for the Year Ended 31 March 2021

17 Funds

	Balance at 1 April 2020 £	Incoming resources £	Resources expended £	Balance at 31 March 2021 £
Unrestricted				
<i>General</i>				
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)
	<u>(1,556)</u>	<u>544,991</u>	<u>(443,886)</u>	<u>99,549</u>
Total funds	<u>140,569</u>	<u>659,323</u>	<u>(457,276)</u>	<u>342,616</u>

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				
<i>General</i>				
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)	-
	<u>40,327</u>	<u>300,863</u>	<u>(342,746)</u>	<u>(1,556)</u>
Total funds	<u>135,487</u>	<u>374,268</u>	<u>(369,186)</u>	<u>140,569</u>

Indoamerican Refugee and Migrant Organisation

known as IRMO

Notes to the Financial Statements for the Year Ended 31 March 2021

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.

Indoamerican Refugee and Migrant Organisation

known as IRMO

Notes to the Financial Statements for the Year Ended 31 March 2021

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	<u>243,067</u>	<u>99,549</u>	<u>342,616</u>

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	<u>142,125</u>	<u>(1,556)</u>	<u>140,569</u>