

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

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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

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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 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)

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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.

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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

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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.

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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.

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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

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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:

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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.

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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

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- 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

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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.

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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.

Specialist Advice in Immigration, Welfare and Housing

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,

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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

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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

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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

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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.

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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

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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.

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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.

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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

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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 CLAUUK's Democracy and Participation campaign, which aims to enhance political literacy and support Latin Americans in exercising their democratic rights, this year CLAUUK 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, CLAUUK 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, CLAUUK 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.

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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. [...]"*

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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.

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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

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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.

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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

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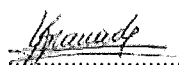
and application of resources, including its income and expenditure, of the charitable company for that period. In preparing these financial statements, the trustees are required to:

- 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

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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.

A handwritten signature in black ink, appearing to read 'tim sullivan', written over a dotted line.

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.....

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**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

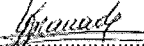
known as IRMO

(Registration number: 03931483)

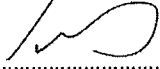
Balance Sheet as at 31 March 2025

	<u>Notes</u>	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
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Statement of Cash Flows for the year ended 31 March 2025

	<u>Notes</u>	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.

**Indoamerican Refugee and Migrant Organisation
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Notes to the Financial Statements for the Year Ended 31 March 2025

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.

**Indoamerican Refugee and Migrant Organisation
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Notes to the Financial Statements for the Year Ended 31 March 2025

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

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Notes to the Financial Statements for the Year Ended 31 March 2025

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.

**Indoamerican Refugee and Migrant Organisation
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Notes to the Financial Statements for the Year Ended 31 March 2025

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.

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Notes to the Financial Statements for the Year Ended 31 March 2025

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
	<u>84,224</u>	<u>917,183</u>	<u>1,001,407</u>	<u>797,962</u>

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
	<u>13,882</u>	<u>54,216</u>	<u>68,098</u>	<u>21,927</u>

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

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Notes to the Financial Statements for the Year Ended 31 March 2025

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
		<u>974,652</u>	<u>843,154</u>

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
	<u>107,831</u>	<u>105,141</u>

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Notes to the Financial Statements for the Year Ended 31 March 2025

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
	<u>26,410</u>	<u>24,411</u>

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
	<u>651,735</u>	<u>559,322</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:

	2025	2024
	Number	Number
Charitable activities	<u>17</u>	<u>15</u>

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

	2025	2024
	Number	Number
£60,001 to £70,000	<u>1</u>	<u>0</u>

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.

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Notes to the Financial Statements for the Year Ended 31 March 2025

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	<u>19,134</u>	<u>179,854</u>	<u>198,988</u>
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	<u>16,367</u>	<u>67,188</u>	<u>83,555</u>
Net book value			
As at 31st March 2025	<u>2,767</u>	<u>112,666</u>	<u>115,433</u>
As at 31st March 2024	<u>4,772</u>	<u>130,651</u>	<u>135,423</u>

13 Debtors

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

14 Cash and cash equivalents

	2025 £	2024 £
Cash at bank	<u>556,133</u>	<u>400,875</u>

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Notes to the Financial Statements for the Year Ended 31 March 2025

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
	<u>95,502</u>	<u>129,165</u>

	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	<u>(12,000)</u>	<u>(67,024)</u>
	<u>39,721</u>	<u>12,000</u>

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).

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Notes to the Financial Statements for the Year Ended 31 March 2025

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
	<u>240,423</u>	<u>0</u>	<u>0</u>	<u>(19,990)</u>	<u>220,433</u>
Total unrestricted funds	<u>441,524</u>	<u>102,550</u>	<u>(87,639)</u>	<u>0</u>	<u>456,435</u>
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 Awareness)	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
	<u>108,547</u>	<u>971,399</u>	<u>(887,013)</u>	<u>0</u>	<u>192,933</u>
Total funds	<u>550,071</u>	<u>1,073,949</u>	<u>(974,652)</u>	<u>0</u>	<u>649,368</u>

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Notes to the Financial Statements for the Year Ended 31 March 2025

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
	<u>245,947</u>	<u>0</u>	<u>0</u>	<u>(5,524)</u>	<u>240,423</u>
Total unrestricted funds	<u>463,767</u>	<u>104,079</u>	<u>(126,322)</u>	<u>0</u>	<u>441,524</u>
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
	<u>105,313</u>	<u>720,066</u>	<u>(716,832)</u>	<u>0</u>	<u>108,547</u>
Total funds	<u>569,080</u>	<u>824,145</u>	<u>(843,154)</u>	<u>0</u>	<u>550,071</u>

Indoamerican Refugee and Migrant Organisation
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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.

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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.

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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