

IRAQI COMMUNITY ASSOCIATION

Charity Number: 1101109
Company Number: 4684099

FINANCIAL STATEMENTS **FOR THE YEAR-ENDED** **31ST MARCH 2021**

THURSDAY



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**IRAQI COMMUNITY ASSOCIATION
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FOR THE YEAR-ENDED 31ST MARCH 2021**

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Company No: 4684099

**IRAQI COMMUNITY ASSOCIATION
LEGAL & ADMINISTRATIVE DETAILS
FOR THE YEAR-ENDED 31ST MARCH 2021**

Status:

Iraqi Community Association is commonly called Iraqi Association, is a company limited by guarantee registered in England and Wales, No: 4685099 and a registered charity, No: 1101109

Registered Office and Registered Address:

Unit 1, Cavell House
233 Wood Lane
London W12 0HL

Honorary officers:

Ms. Fawzia Alwaji (Chairperson)
Mr. Sami Forat Ibrahim (Treasurer)

Bankers:

Barclays Bank Plc
Piccadilly Corporate Banking Centre
Pall Mall Corporate Group
P.O Box 15165
London
SW1A 1QF

Independent examiner:

Cohen & Co. Accountants
129 Station Road
London
NW4 4NJ

**IRAQI COMMUNITY ASSOCIATION
REPORT OF THE TRUSTEES
FOR THE YEAR-ENDED 31ST MARCH 2021**

The trustees have pleasure in presenting their report together with the financial statements of the company for the year-ended 31st March 2021. The financial statements of the charity are prepared in accordance with the accounting policies set out on page 11 and comply with the charity's trustees and applicable law.

Status

The governing document is the Memorandum and Articles of Association of the Company and members of the Board of Trustees are the Directors of the company. Its governing instrument is the memorandum and Articles of Association.

Appointment of Trustees is by election at the General Meeting, which takes place annually, and postal ballots are conducted when necessary. The chairperson and Officers are appointed by the Trustees.

The board of Trustees meet eight times a year. In addition, a special strategy meeting is held annually to consider the long-term direction of the Association and to produce an action plan.

Governance

The charity is governed by the Trustees who are also the Directors and members of the Company and meet eight times a year. They ensure that the Association's activities fit within the agreed charitable objectives. Their work includes setting the strategic direction and agreeing the financial strategy and operational budgets. The Association's governing document is the Memorandum and Articles of Association.

Directors

The following were directors during the year:

Fawzia Alwaji
Sami Forat Ibrahim
Malik Hamza
Abdul Ilah Tawfik
Abdul Amir Khudayir
Dalal Taaban
Osama Al Wakil

Mission Statements

Iraqi Association is an independent non-political and non-sectarian organisation. It exists to help Iraqis and non-Iraqis settle and integrate successfully in this country, with rights to express their cultural identities. Our work is aimed at settled and vulnerable members of the community, and includes providing volunteering, advice services, user-led workshops, online community-led information, a community newsletter, managing and serving elderly day centres and a women's club, organising seminars and cultural & social community events.

IRAQI COMMUNITY ASSOCIATION
REPORT OF THE TRUSTEES
FOR THE YEAR-ENDED 31ST MARCH 2021
(CONTINUED)

In accordance with the requirements of the Charities Act 2011, the Trustees of Iraqi Association have paid due regard to the Charity Commission's guidance on public benefit when deciding on and planning Iraqi Association activities. The sections which follow demonstrate how the Iraqi Association met its charitable purposes during the course of the year 1st April 2020- 31st March 2021 and its principle achievements under its respective strategic priority areas of work.

Our main activities and who we try to help are described below. All of our charitable activities are planned to further our charitable purposes for the public benefit, and in particular the trustees consider how planned activities will contribute to the aims and objectives they have set. All of our charitable activities focus on promoting social inclusion by enabling the potential of individuals and developing the integration of our community, with a particular emphasis on working with people who are most disadvantaged.

Activities and Reviews

Whilst the Association was not able to provide face-to-face services as a result of the Covid-19 pandemic and resulting lockdown and social distancing measures, we continued to provide assistance by telephone, email and online form-filling. We have also been disseminating relevant information online via our mailing list and social media platforms. Since the office closure on 18th March 2020 due to government's lockdown measures, the Association has been receiving an average of 30 calls a week, as well as numerous enquiries via email and social media.

During the year the Association fulfilled its mission by:

- Providing practical support and assistance in the fields of welfare, immigration, older people, women, volunteering, education and employment.
- Offering regular confidential advice and guidance using telephones and emails and virtual group sessions.
- Disseminating online user-led information.
- Delivering and promoting active volunteering targeting all age groups.
- Supporting vulnerable and socially excluded members of the community.
- Publishing a community-led "Al-Muntada" newsletter.
- Managing and delivering services for older people.
- Assisting families and vulnerable women and delivering women's wellbeing club on Zoom platform.
- Improving policies and service delivery methods based on users-feedback information and achieved Advice Quality Services (AQS) and Office of Immigration Services Commission (OISC) standards.

The organisation also helps Iraqi children and raises awareness on issues relevant to the community.

**IRAQI COMMUNITY ASSOCIATION
REPORT OF THE TRUSTEES**

**FOR THE YEAR-ENDED 31ST MARCH 2021
(CONTINUED)**

Equally, the charity offers daily advice and information on:

- | | |
|--------------|-----------------|
| - Housing | - Family Needs |
| - Employment | - Welfare |
| - Training | - Immigration |
| - Education | - Public Health |

Public benefits and achievements in the Year

Legal Advice

We support people, particularly the vulnerable and disadvantaged, to live more independently. This year, we assisted more than 1,222 people with telephone & occasional face-to-face advice sessions; that is a free, independent, impartial and confidential service. We give advice on a wide range of issues affecting our charity's users and members of the general public.

Last year our help reached categories of the following users:

- Homeless people who need support
- Women in need of support
- Families with young children needing support
- People fleeing domestic violence
- People with mental health problems
- People with disabilities
- People who need employment advice & guidance
- People who need support to live independently
- Lonely and vulnerable older people who needed befriending

Settlement-led Information

In these 12 months, we offered a range of services, using cost effective methods, using both online and printed copies of our community newsletter and factsheets, prepared by volunteers, which reached 2,000 subscribers. As a non-sectarian organisation, Iraqi Association is continuing to become a focal point of the community.

Legal Advice

This project is funded by Trust for London under (Connected Communities – Advice work) programme, to meet the needs of disadvantaged members of the Iraqi & Arabic speaking community, by serving and representing individuals and groups from all sectors of our community regardless of their religion, ethnicity, political affiliation, gender, disability, and sexual orientation.

It also link them with the settled community, and meet their immediate needs by offering advice and support, on immigration, welfare entitlements, housing and accommodation needs, accessing relevant services, outreach work and community-led activities.

IRAQI COMMUNITY ASSOCIATION
REPORT OF THE TRUSTEES
FOR THE YEAR-ENDED 31ST MARCH 2021
(CONTINUED)

Older People Services

- "Older People Connect" project funded by the National Lottery Community Fund, to deliver services to meet the needs of older people aged 65 years and over who are isolated and disadvantaged due to factors of old age, disability, mental illness, language and cultural barriers; ensuring that they are supported toward improvement in their practical, physical and psychological health and well-being.
- "Older People Day Centres" were suspended due to the lockdown measures, but continued to provide guidance and support to older people who are living in isolation by offering services of befriending volunteers, outreach work and maintaining elderly networking. During the course of the year, we offered services every week to an average of 20 older people.

Women's Wellbeing Club

Iraqi Association used to run weekly women's sessions with a range of activities including: exercise classes, health and wellbeing sessions, workshops, entertainment and refreshments. Aiming to promote community cohesion and common values by enhancing the sense of belonging, integration and participation in civic activities and increasing women's resilience to withstand challenges. But this was suspended due to the pandemic and lockdown measures, and replaced by online zoom sessions.

Volunteering

Volunteering empowers individuals by improving skills, confidence and self-esteem. It increases social capital and delivers innovative and much needed services to our community. Coupled with that, volunteering is a fundamental building block of our civil society. During the course of the last 12 months, Iraqi Association has engaged with an average of 3 volunteers every.

Community-led Workshops and Seminars

We organised seminars and meetings on issues related directly to our charity's users and the community on Zoom platform. During the year we organised 12 seminars and cultural events on relevant subjects, with an average of over 80 people attending each seminar & event.

Community Newspaper "Al-Muntada"

Our bi-monthly community newsletter "Al-Muntada" features seasonal client-led publications and is distributed to empower clients and its readers with up-to-date information and advice on accessing services, and changes in legislation and procedures that affect the Iraqi and Arab communities settled in the UK.

**IRAQI COMMUNITY ASSOCIATION
REPORT OF THE TRUSTEES**

FOR THE YEAR-ENDED 31ST MARCH 2021

(Continued)

Trustees' Responsibilities

The law as applicable to charities in England and Wales requires the trustees to prepare financial statements at the end of each financial year which give a true and fair view of its financial activities during the year and of its financial position at the end of the year.

In preparing those financial statements, the Trustees are required to:

- Select suitable accounting policies and then apply them consistently;
- Make judgements and estimates that are reasonable and prudent;
- State whether applicable accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements;
- Prepare the financial statements on the going concern basis unless it is inappropriate to assume that the charity will continue on that basis.

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

**IRAQI COMMUNITY ASSOCIATION
REPORT OF THE TRUSTEES
FOR THE YEAR-ENDED 31ST MARCH 2021
(Continued)**

The Trustees and Directors who served for the charity during the year were as follows:

Trustees Name:

Ms. Fawzia Alwaji
Mr. Malik Hamza
Mr. Sami Forat Ibrahim
Mr. Abdul Ilah Tawfik
Mr. Abdul Amir Khudayir
Ms. Dalal Taaban
Mr. Osama Al Wakil

Financial Review

The Association's net surplus for the year was £45,797(2020: Deficit (£ 14,448)).

Funds

The Association has a number of funds whose purpose is detailed in note 10 of the financial statements.

Fixed Assets

The movements in tangible fixed assets during the year are shown in note 7 of the financial statements.

Reserves

The trustees have established a policy whereby funds held by the charity should be between 6 and 12 months of resources to be expended. This target has been met.

Risk Review

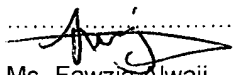
A review of the major risks to which the charity is exposed, as identified by the Trustees, have been reviewed and systems and procedures have been established to manage those risks.

Systems of internal financial control have been put in place designed to safeguard the Charity's assets, ensure that proper accounting records are maintained and provide reliable and timely financial information. The Trustees are satisfied that these arrangements combined with the reserves policy will ensure that resources are available to maintain services for the foreseeable future in the event of adverse conditions. The Trustees have also examined other operational and business risks faced by the charity and confirm that they have established systems to mitigate the significant risks.

Investment Policy

The Memorandum and Articles of Association authorises the Trustees to make and hold investments using the general funds of the charity.

The accounts have been approved by the board of Trustees on 7/12/2021 and signed on its behalf by



Ms. Fawzia Alwaji
Chairperson

IRAQI COMMUNITY ASSOCIATION
Independent Examiner's Report to the Trustees of the Iraqi Association

We report on the accounts of the Association for the period ended 31st March 2021, which are set out on pages 9-17. These financial statements have been prepared under the historical cost convention and the accounting policies set out on page 11.

Respective responsibilities of trustees and examiner

As described in the statement of trustee responsibilities the trustees are responsible for the preparation of the financial statements. The charity's trustees consider that an audit is not required for the year under section 144 of the Charities Act 2011 and that an independent examination is needed.

It is our responsibility to:

- Examine the accounts under section 145 of the 2011 Act;
- To follow the procedures laid down in the General Directions given by the charity commissioners under Section 145 (5) of the 1993 Act; and
- to state whether particular matters have come to our attention.

Basis of Independent examiner's report

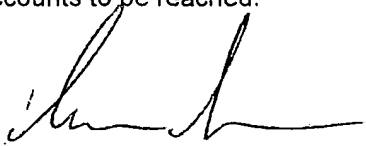
Our examination was carried out in accordance with the General Directions given by the Charity Commissioners. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit and consequently we do not express an audit opinion on the view given by the accounts.

Independent examiner's statement

In connection with our examinations, no matter has come to our attention:

- (1) Which gives us reasonable cause to believe that in any material respect the requirements
 - to keep accounting records in accordance with section 386 of the Companies Act 2006 Act; and
 - to prepare accounts which accord with the accounting records and comply with the accounting requirements of the Companies Act and with the methods and principles of the statement of Recommended Practice: Accounting And Reporting by Charities (revised in 2005) have not been met; or
- (2) to which, in our opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Cohen & Co. Accountants
129 Station Road
London
NW4 4NJ


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129 Station Road
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6-12-2021

IRAQI COMMUNITY ASSOCIATION
STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR-ENDED 31ST MARCH 2021

SUMMARY INCOME AND EXPENDITURE ACCOUNT

	2021 £	2021 £	2021 £	2020 £
	Restricted Funds	Unrestricted Funds	Total	Total
INCOMING RESOURCES				
Grants	113,337	15,134	128,471	47,422
Membership and Other Income		1,745	1,745	24,079
Iraqi Child Project				
Donation		4,361	4,361	5,450
Bank Interest		105	105	306
Total Incoming Resources	113,337	21,345	134,682	77,257
RESOURCES EXPENDED				
Direct charitable expenditure				
Activities	39,740	1,066	40,806	46,774
Support costs	33,932	1,215	35,147	27,770
	<u>73,672</u>	<u>2,281</u>	<u>75,953</u>	<u>74,544</u>
OTHER EXPENDITURE				
Fundraising and publicity	0	0	0	2,250
Management and administration	0	0	0	14,911
Total Resources Expended	73,672	2,281	75,953	91,705
NET (DEFICIT)/SURPLUS FOR THE YEAR	39,665	19,064	58,729	(14,448)
FOR THE YEAR FUNDS BROUGHT FORWARD	64,852	16,364	81,216	95,664
FUNDS CARRIED FORWARD	104,517	35,428	139,945	81,216

All of the above results are derived from continuing activities. There were no other recognised gains or losses other than those stated above.

IRAQI COMMUNITY ASSOCIATION
BALANCE SHEET
AS AT 31ST MARCH 2021

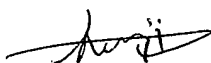
	2021 £	2021 £	2020 £	2020 £
FIXED ASSETS		1,985		1,681
CURRENT ASSETS				
Debtors	8,142			
Cash at bank and in hand	160,346		86,664	
	<u>168,488</u>		<u>86,664</u>	
CREDITORS		<u>30,528</u>		<u>7,129</u>
NET CURRENT ASSETS		137,960		79,535
NET ASSETS		<u>139,945</u>		<u>81,216</u>
FUNDS				
Restricted funds		104,517		64,852
Unrestricted funds		35,428		16,364
Designated funds		0		0
		<u>139,945</u>		<u>81,216</u>

In approving these financial statements as trustees of the company we hereby confirm:

- (a) that for the year-ended 31st March 2021 the company was entitled to exemption conferred by Section 477 of the Companies Act 2006:
- (b) that no notice has been deposited at the registered office of the company pursuant to Section 476 of the Companies Act 2006 requesting that an audit to be conducted for the year ended 31st March 2019 and
- (c) that we acknowledge our responsibilities for:
- (1) ensuring that the company keeps proper accounting records which comply with Section 386 and 387 of the Company Act 2006 and
 - (2) preparing financial statements which give a true and fair view of the state of affairs of the company as at the end of the financial year end and of its profit or loss for the year-ended on that date in accordance with the requirements of Section 394 and 395 and which otherwise comply with the requirements of the Companies Act 2006 relating to financial statements, as far as applicable to the company.

The financial statements have been prepared in accordance with the special provisions of Part 15 of the Companies Act 2006 relating to small Companies.

The accounts have been approved by the board of Trustees on 7/12/2021 and signed on its behalf by:



Ms. Fawzia Alwaji
Chairperson

**IRAQI COMMUNITY ASSOCIATION
NOTES TO THE ACCOUNTS
FOR THE YEAR-ENDED 31ST MARCH 2021**

1 ACCOUNTING POLICIES

(a) Accounting convention

The financial statements have been prepared under the historical cost convention, and in accordance with the Financial Reporting Standard for Smaller Entities (Effective April 2008), the Companies Act 2006 and the requirements of the Statement of Recommended Practice, Accounting and Reporting by charities.

(b) Voluntary income is credited to the Statement of Financial Activities when received.

(c) Revenue grants are credited to the Statement of Financial Activities when received or receivable whichever is earlier, unless they relate to a specific future period, in which case they are deferred.

(d) Restricted funds are to be used for specific purposes as laid down by the donor. Expenditure which meets these criteria is charged to the fund, together with a fair allocation of management and administrative costs.

(e) Unrestricted funds are donations and other incoming resources received or generated for the charitable purposes.

(f) Depreciation is provided on all tangible fixed assets at rates calculated to write off the cost of each asset over its estimated useful life. The depreciation rates in the use are as follows:

Office and Computer Equipment: 20% Reducing balance Basis

(g) Staff costs and overhead expenses are allocated to activities on the basis of staff time spent on those activities.

(h) Fundraising and publicity costs comprise the costs actually incurred in producing materials for promotional purposes and of raising funds for the charity.

(i) Management and administrative costs of the charity relate to the costs of running the charity such as the cost of meetings, audit and statutory compliance, and include any costs which cannot be specifically identified to other expenditure classifications.

IRAQI COMMUNITY ASSOCIATION
NOTES TO THE ACCOUNTS
FOR THE YEAR-ENDED 31ST MARCH 2021
(CONTINUED)

2 GRANTS RECEIVABLE

	Restricted £	Unrestricted £	2021 £	2020 £
LB Hammersmith and Fulham		10,000	10,000	0
Hammersmith United Charities	0		0	5,833
Gordon Family Fund		4,000	4,000	0
LBHF AP			0	3,000
The London Community Foundation	9,831		9,831	4,000
Dalgarno Trust		1,134	1,134	7,257
Lottery community fund	51,734		51,734	27,332
The Fore Raft Transition Fund	12,000		12,000	0
Shared Endeavour Fund	6,855		6,855	0
City Bridge Trust (LCF)	4,832		4,832	0
HM Gov. & Lottery Community Fund	9,831		9,831	0
Trust for London	10,001		10,001	0
Award for All	8,253		8,253	0
 Total Grants Receivable	 <u>113,337</u>	 <u>15,134</u>	 <u>128,471</u>	 <u>47,422</u>

IRAQI COMMUNITY ASSOCIATION
NOTES TO THE ACCOUNTS
FOR THE YEAR-ENDED 31ST MARCH 2021
(CONTINUED)

3 ANALYSIS OF TOTAL RESOURCES EXPENDED

	Charitable Activities	Support Costs	Fundraising and Publicity	Management and Admin.	2021 Total	2020 Total
	£	£	£	£	£	£
Employee Costs	39,471	17,313	0	0	56,784	39,345
Other staff costs	0				0	2,511
Office running costs		5,684			5,684	7,702
Premises costs		10,350			10,350	17,737
Events and activities	839				839	21,443
Accountancy fees		1,800			1,800	1,800
Legal and professional fees					0	48
Bank charges					0	99
Depreciation	496				496	420
Sundry		0			0	0
Total Resources Expended	<u>40,806</u>	<u>35,147</u>	<u>0</u>	<u>0</u>	<u>75,953</u>	<u>91,105</u>

**IRAQI COMMUNITY ASSOCIATION
NOTES TO THE ACCOUNTS
FOR THE YEAR-ENDED 31ST MARCH 2021
(CONTINUED)**

4. NET INCOMING RESOURCES FOR THE YEAR

	2021 £	2020 £
This is stated after charging:		
Depreciation	496	420
Independent Examination fees	1,800	2,400
	<u>1,800</u>	<u>2,400</u>

5. STAFF COSTS AND NUMBERS

	2021 £	2020 £
Staff costs were as follows:		
Salaries and Wages	56,784	39,345
Social Security Costs	0	2,511
	<u>56,784</u>	<u>41,856</u>

6 CORPORATION TAX

The Association is exempt from Corporation Tax as it applies all its income to fulfilling its charitable purposes.

**IRAQI COMMUNITY ASSOCIATION
NOTES TO THE ACCOUNTS
FOR THE YEAR-ENDED 31ST MARCH 2021
(CONTINUED)**

7 TANGIBLE FIXED ASSETS

	Office & Computer Equipment	2021 Total
Cost	£	£
At 1st April 2020	67,886	67,886
Additions		
	800	800
At 31st March 2021	68,686	68,686
 Depreciation	 66,205	 66,205
At 1st April 2020		
Charge for the Year	496	496
At 31st March 2021	66,701	66,701
 Net Book Value		
At 31st March 2021	1985	1985
At 31st March 2020	1,681	1,681

8 DEBTORS- amounts falling due within one year

	2021 £	2020 £
Prepayments	0.00	0.00
Sundry Debtors	8,142	0.00
	8,142	0.00

**IRAQI COMMUNITY ASSOCIATION
NOTES TO THE ACCOUNTS
FOR THE YEAR-ENDED 31ST MARCH 2021
(CONTINUED)**

9 CREDITORS- Amounts falling due within one year

	2021	2020
	£	£
Accruals and other creditors	30,528	7,129
	<u>30,528</u>	<u>7,129</u>

10 PURPOSES OF RESTRICTED FUNDS

Restricted funds include the following grants:

LB Hammersmith and Fulham

The grant covered cost of a project that benefited elderly people, who had no friends or relatives and lived in isolation. The project linked them with the community using volunteers, and weekly activities that eased their isolation and improved their health and well-being.

London Community Foundation

The grant was used to provide welfare advice, assistance and practical support to Iraqi and Arabic-speaking older people, and working to ensure they are supported towards improvement of their living conditions and well-being.

Big lottery Fund – Award for All

The grant covered cost of Key to English course. The course included everyday language and communication skills through speaking, reading and understanding texts in everyday situations, whilst the core aim was to improve English language skills, it also benefited attendees in helping them to better integrate into the society in which they live and may work. The course was for adult members of the community with basic English skills and those who lacked opportunities to practice due to isolation and family or work commitments. Therefore, it provided an opportunity to bring people together and creating a new network of support.

London Legal Support Trust

The Grant covered cost to recruit multilingual volunteers to provide extra advice sessions for complex needs to isolated Iraqi and Arabic speaking community in London, it offered users living in disadvantaged conditions free multilingual welfare, housing, education, training, employment, immigration and health advice by providing drop-in sessions, one-to-one and telephone advice.

Hammersmith United Charities

The Grant covered cost to deliver Reach & Connect Project, to reach and support vulnerable and socially excluded Iraqi and Arabic speaking older people and women and promote social inclusion through opportunities that the project delivers.

United in Hammersmith& Fulham

The Grant covered outing activities for the older members of the Iraqi community in Hammersmith & Fulham.

Dalgarno Trust

Health works Project contract to deliver a series of workshops and activities to improve the mental and physical being and awareness among the community in the boroughs of Kensington & Chelsea and Hammersmith & Fulham.

**IRAQI COMMUNITY ASSOCIATION
NOTES TO THE ACCOUNTS
FOR THE YEAR-ENDED 31ST MARCH 2021
(CONTINUED)**

11. UNRESTRICTED FUNDS

	General Funds £	Designated Funds £	Total Funds £
At 1st April 2020	16,364	0.00	16,364
Net incoming resources during the year	19,064	0.00	19,064
Transfers	35,428	0.00	35,428
At 31st March 2021	35,428	0.00	35,428

12. ANALYSIS OF NET ASSETS BETWEEN FUNDS

	Restricted Funds £	Unrestricted Funds £	Total Funds £
Tangible Fixed Assets	-	1,985	1,985
Current Assets	104,517	35,482	139,999
Creditors: Amounts falling due within a Year		(30,528)	(30,528)
Net Assets at 31st March 2021	104,517	6,939	111,456

13. POST BALANCE SHEET EVENTS

There were no significant post balance events.

14. TRANSACTIONS WITH TRUSTEES

There were no material transactions with the trustee during the year.

15. CONTINGENT LIABILITIES

The Association had no material liabilities at 31st March 2021 nor at 31st March 2020.

16. Related Parties

There were no related party transactions during the year.