

IRAQI COMMUNITY ASSOCIATION

Charity Number: 1101109
Company Number: 4684099

FINANCIAL STATEMENTS
FOR THE YEAR-ENDED
31ST MARCH 2022

IRAQI COMMUNITY ASSOCIATION
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FOR THE YEAR-ENDED 31ST MARCH 2022

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**IRAQI COMMUNITY ASSOCIATION
LEGAL & ADMINISTRATIVE DETAILS
FOR THE YEAR-ENDED 31ST MARCH 2022**

Status:

Iraqi Community Association (commonly known as 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 2022

The trustees have pleasure in presenting their report together with the financial statements of the company for the year-ended 31st March 2022. The financial statements of the charity are prepared in accordance with the accounting policies set out on page 10 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.

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 older people's day centres and a women's wellbeing club, organising seminars and cultural & social community events.

**IRAQI COMMUNITY ASSOCIATION
REPORT OF THE TRUSTEES**

**FOR THE YEAR-ENDED 31ST MARCH 2022
(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's activities. The sections which follow demonstrate how the Iraqi Association met its charitable purposes during the course of the year 1st April 2021- 31st March 2022 and its principal 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 and later it resumed face-to-face advice sessions when restrictions were eased. We have also been disseminating relevant information online via our mailing list and social media platforms.

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 face-to-face, telephones, 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.

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

Equally, the charity offers daily advice and information on:

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

IRAQI COMMUNITY ASSOCIATION REPORT OF THE TRUSTEES

**FOR THE YEAR-ENDED 31ST MARCH 2022
(CONTINUED)**

Public benefits and achievements in the Year

Legal Advice

This project is funded by Trust for London under the (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 links them with the settled community, and meets 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.

Last year our help reached categories of the following users:

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

Older People Services

- Older People Connect Project helps to tackle isolation and poverty amongst older people within the Iraqi and Arabic-speaking community in London, aged 65 years and over who are disadvantaged due to factors of old age, disability, mental illness, language and cultural barriers; ensuring that they are provided with advice and information to become less isolated and dependent. They are also supported toward improvement in their practical, physical and psychological health and well-being.
- Older People Day Centres to connect older people with each other through group activities and a programme of social and cultural events. The 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.

These services were funded by the National Lottery Community Fund, The Gordon Family Fund, The Mercers Company and Deutsche Bank/Older people fund.

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. However, this was suspended due to the pandemic and lockdown measures, and replaced by online zoom sessions.

IRAQI COMMUNITY ASSOCIATION
REPORT OF THE TRUSTEES
FOR THE YEAR-ENDED 31ST MARCH 2022
(CONTINUED)

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 5 volunteers.

Community-led Workshops and Seminars

We organised seminars and meetings on issues related directly to our charity's users and the community on the Zoom platform. During the year we organised 8 seminars and cultural events on subjects of interest, with an average of over 50 people attending each seminar & event.

Community Newsletter & Settlement-led Information

In these 12 months, we offered a wide range of information, using both online and printed copies of our community newsletter and factsheets, prepared by volunteers, which reached 2,000 subscribers.

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.

As a non-sectarian organisation, Iraqi Association is continuing to become a focal point of the community.

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 2022
(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 ended 31st March 2022 was £7,208.

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

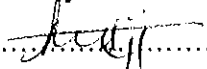
A review of the major risks to which the charity is exposed, as identified by the Trustees, have been reviewed and systems and procedures have been established to manage those risks.

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 10/08/2022 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 2022, which are set out on pages 7-16. These financial statements have been prepared under the historical cost convention and the accounting policies set out on page 10.

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

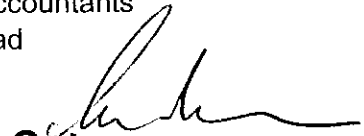
Our examination was carried out in accordance with the General Directions given by the Charity Commissioners. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items 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
London
NW4 4NJ


Cohen Accountants

129 Station Road
London NW4 4NJ

28/7/2022

IRAQI COMMUNITY ASSOCIATION
STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR-ENDED 31ST MARCH 2022

**SUMMARY INCOME AND EXPENDITURE
ACCOUNT**

	2022 £	2022 £	2022 £	2021 £
	Restricted Funds	Unrestricted Funds	Total	Total
INCOMING RESOURCES				
Grants	81,995	19,000	100,995	128,471
Membership and Other Income		6,233	6,233	1,745
Iraqi Child Project Donation		3,048	3,048	4,361
Bank Interest		117	117	105
Tax refund		315	315	0
Total Incoming Resources	81,995	28,713	110,708	134,682
RESOURCES EXPENDED				
Direct charitable expenditure				
Activities	56,768	1,523	58,291	40,806
Support costs	43,646	1,563	45,209	35,147
	<u>100,414</u>	<u>3,086</u>	<u>103,500</u>	<u>75,953</u>
OTHER EXPENDITURE				
Fundraising and publicity	0	0	0	0
Management and administration	0	0	0	0
Total Resources Expended	<u>100,414</u>	<u>3,086</u>	<u>103,500</u>	<u>75,953</u>
NET (DEFICIT)/SURPLUS FOR THE YEAR	-3,419	10,627	7,208	58,729
FOR THE YEAR FUNDS BROUGHT FORWARD	104,517	35,428	139,945	81,216
FUNDS CARRIED FORWARD	<u>101,098</u>	<u>46,055</u>	<u>147,153</u>	<u>139,945</u>

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

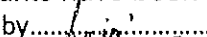
IRAQI COMMUNITY ASSOCIATION
BALANCE SHEET
AS AT 31ST MARCH 2022

	2022 £	2022 £	2021 £	2021 £
FIXED ASSETS		1,588		1,985
CURRENT ASSETS				
Debtors	6,136		8,142	
Cash at bank and in hand	207,124		160,346	
	<u>213,260</u>		<u>168,488</u>	
CREDITORS		<u>67,695</u>		<u>30,528</u>
NET CURRENT ASSETS		145,565		137,960
NET ASSETS		<u><u>147,153</u></u>		<u><u>139,945</u></u>
FUNDS				
Restricted funds		101,098		104,517
Unrestricted funds		46,055		35,428
Designated funds		0		0
		<u>147,153</u>		<u>139,945</u>

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

- (a) that for the year-ended 31st March 2022 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 10/04/2022 and signed on its behalf by 

Ms. Fawzia Alwaji
Chairperson

IRAQI COMMUNITY ASSOCIATION
NOTES TO THE ACCOUNTS
FOR THE YEAR-ENDED 31ST MARCH 2022

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 2022
(CONTINUED)

2 GRANTS RECEIVABLE

	Restricted £	Unrestricted £	2022 £	2021 £
LB Hammersmith and Fulham				10,000
Deutsche Bank /Older People Fund	4,960		4,960	0
Gordon Family Fund		4,000	4,000	4,000
Lloyds Bank Foundation		15,000	15,000	
The London Community Foundation			0	9,831
Dalgarno Trust				1,134
Lottery Community Fund	48,401		48,401	51,734
The Fore Raft Transition Fund	3,000		3,000	12,000
Shared Endeavour Fund	1,714		1,714	6,855
City Bridge Trust (LCF)			0	4,832
HM Gov. & Lottery Community Fund			0	9,831
Trust for London	10,001		10,001	10,001
Award for All				8,253
The Mercers' Company	13,919		13,919	0
Total Grants Receivable	81,995	19,000	100,995	128,471

IRAQI COMMUNITY ASSOCIATION
NOTES TO THE ACCOUNTS
FOR THE YEAR-ENDED 31ST MARCH 2022
(CONTINUED)

3 ANALYSIS OF TOTAL RESOURCES EXPENDED

	Charitable Activities	Support Costs	Fundraising and Publicity	Management and Admin.	2022 Total	2021 Total
	£	£	£	£	£	£
Employee Costs	47,644	20,908	0	0	68,552	56,784
Other staff costs	0	0			0	0
Office running costs		3,959			3,959	5,684
Premises costs		17,450			17,450	10,350
Events and activities	10,250				10,250	839
Accountancy fees		1,800			1,800	1,800
Legal and professional fees		48			48	0
Bank charges		78			78	0
Depreciation	397				397	496
Sundry		966			386	0
Total Resources Expended	<u>58,291</u>	<u>45,209</u>	<u>0</u>	<u>0</u>	<u>103,500</u>	<u>75,953</u>

IRAQI COMMUNITY ASSOCIATION
NOTES TO THE ACCOUNTS
FOR THE YEAR-ENDED 31ST MARCH 2022
(CONTINUED)

4. NET INCOMING RESOURCES FOR THE YEAR

	2022	2021
	£	£
This is stated after charging:		
Depreciation	397	496
Independent Examination fees	1,800	1,800
	<hr/>	<hr/>

5. STAFF COSTS AND NUMBERS

	2022	2021
	£	£
Staff costs were as follows:		
Salaries and Wages	68,552	56,784
Social Security Costs	0	0
	<hr/>	<hr/>
	<hr/>	<hr/>

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 2022
(CONTINUED)

7 TANGIBLE FIXED ASSETS

	Office & Computer Equipment	2022 Total
Cost	£	£
At 1st April 2021	68,686	68,686
Additions	-	-
At 31st March 2022	68,686	68,686
 Depreciation		
At 1st April 2021	66,701	66,701
Charge for the Year	397	397
At 31st March 2022	67,098	67,098
 Net Book Value		
At 31st March 2022	1,588	1,588
At 31st March 2021	1,985	1,985

8 DEBTORS- amounts falling due within one year

	2022 £	2021 £
Prepayments	0.00	0.00
Sundry Debtors	6,136	8,142
	6,136	8,142

IRAQI COMMUNITY ASSOCIATION
NOTES TO THE ACCOUNTS
FOR THE YEAR-ENDED 31ST MARCH 2022
(CONTINUED)

9 CREDITORS- Amounts falling due within one year

	2022	2021
	£	£
Accruals and other creditors	67,695	30,528
	<u>67,695</u>	<u>30,528</u>

10 PURPOSES OF RESTRICTED FUNDS

Restricted funds include the following grants:

Gordon Family Fund

The grant covered cost of a project that benefited older 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.

Deutsche Bank/Older People Fund

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.

Trust for London

The Grant covered cost to deliver "Advice & Connect project" to meet the needs of a very disadvantaged sector of the Iraqi & Arabic speaking community, to serve and represent individuals and groups from all sectors of community. And link them with the settled community, and meet their immediate needs by offering advice and support, on immigration, welfare entitlements, housing, outreach work and community-led activities

The Fore Trust

The Grant covered cost to recruit and train more advisers in meet the anticipated increased demand and to reach and support vulnerable and socially excluded Iraqi and Arabic speaking community members and promote social inclusion through opportunities that the project delivers.

Lottery Community Fund

The Grant covered the cost of "Older People Connect project" that aims improve confidence, health, wellbeing and reduce isolation through improved skills and opportunities for older Iraqi and Arabic-speaking people in London, by providing advice, information and support with welfare, health and housing issues. And informal group counselling, exercise sessions and health awareness workshops.

Shared Endeavour Fund - Groundwork London

The Grant covered cost to deliver a range of different activities in order to reach all parts of the Iraqi and Arabic-speaking community through community workshops to overcome issues of mistrust with authority and passivism and increase engagement with these topics, increase reporting and build resilience within the community against hate and intolerance, Reduce stigma in reporting incidents, Increase confidence in tackling intolerance and hate.

The Mercers' Company

The Grant covered cost to tackle isolation and poverty amongst older people within the Iraqi and Arabic-speaking community in London through a two-pronged approach. Firstly, we reach out to the community, targeting older people who are isolated and hard-to-reach, to provide them with advice and information to become less isolated and dependent. Secondly, we help people connect with each other through group activities, day clubs and a programme of social and cultural events.

IRAQI COMMUNITY ASSOCIATION
NOTES TO THE ACCOUNTS
FOR THE YEAR-ENDED 31ST MARCH 2022
(CONTINUED)

11. UNRESTRICTED FUNDS

	General Funds £	Designated Funds £	Total Funds £
At 1st April 2021	35,428	0.00	35,428
Net incoming resources during the year	10,627	0.00	10,627
Transfers	46,055	0.00	46,055
At 31st March 2022	46,055	0.00	46,055

12. ANALYSIS OF NET ASSETS BETWEEN FUNDS

	Restricted Funds £	Unrestricted Funds £	Total Funds £
Tangible Fixed Assets	-	1,588	1,588
Current Assets	101,098	46,055	147,153
Creditors: Amounts falling due within a Year		(67,695)	(67,695)
Net Assets at 31st March 2022	101,098	(20,052)	81,046

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 2022 nor at 31st March 2021.

16. Related Parties

There were no related party transactions during the year.