

RAMDA

Refugee and Migrant Development Association (RAMDA)

Report and accounts year ended 31 March 2025

Refugee and Migrant Development Association (RAMDA) report
and accounts for year ended 31 March 2025

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Refugee and Migrant Development Association (RAMDA) report
and accounts for year ended 31 March 2025

Information

Trustees:

Mr. Hassan Atteyeh	Chair/Secretary
Mr. Mousa Ahmed	Trustee
Mrs. Iqra Hassan	Trustee
Ms. Amina Abdisalan Barkat	Trustee
Mr. Ismail Hussein	Coordinator

Charity Number: 1101595

Principal Office: Bury Park Community Resource Centre
161-161B Dunstable Road
Luton Bedfordshire LU1 1 BW

Accountant: Waleed & Co
19 Chester Avenue Luton Bedfordshire
LU4 9SF

Bank: Lloyds Bank plc
25 Gresham
Street, London
EC2V 7HN.

REFUGEE AND MIGRANT DEVELOPMENT ASSOCIATION (RAMDA) **Annual Report – 1 April 2024 – 31 March 2025**

INTRODUCTION

The Refugee and Migrant Development Association (RAMDA) is a community-based organization supporting refugees, asylum seekers, and newly arrived migrants to integrate into society and access essential services. This Annual Report outlines RAMDA's activities, achievements, and impact from April 2024 to March 2025, highlighting the organization's continued commitment to reducing inequality and promoting inclusion within Luton and surrounding areas.

Mission

RAMDA's mission is to support refugees, asylum seekers, and newly arrived migrants to overcome barriers, access essential services, and integrate successfully into their local communities. Through advice, information, guidance, and advocacy, RAMDA works to reduce inequality, promote wellbeing, and empower individuals and families to achieve stability and independence.

Vision

RAMDA's vision is of an inclusive and supportive society where refugees and migrants are welcomed, valued, and able to fully participate in community life, with equal access to opportunities, services, and rights.

Values

RAMDA is guided by the following core values:

- **Equity and Inclusion:** Promoting fairness and equal access for all
- **Respect and Dignity:** Treating every individual with compassion and understanding
- **Empowerment:** Enabling people to make informed choices and advocate for themselves
- **Integrity:** Delivering honest, accurate, and reliable advice
- **Partnership:** Working collaboratively with local organizations and stakeholders

Service Overview

RAMDA delivers a dedicated Advice, Information and Guidance service for refugees, asylum seekers, and newly arrived migrants living in Luton and the surrounding areas. The service responds to complex and urgent needs arising from language barriers, unfamiliarity with UK systems, financial hardship, insecure immigration status, and digital exclusion.

Services are delivered through regular drop-in sessions, one-to-one appointments, and referrals from partner organizations. Support includes guidance on welfare benefits, housing and homelessness, council tax, immigration-related matters, GP and school registration, and referrals to specialist services. RAMDA provides a safe, culturally sensitive environment where clients feel supported and empowered.

Aims

RAMDA aims to improve the quality of life and social inclusion of refugees, asylum seekers, and newly arrived migrants by providing accessible, culturally sensitive advice and guidance services.

Objectives

RAMDA's objectives are to:

- Increase access to accurate advice and information
- Reduce barriers to housing, health, education, and welfare services

- Support individuals to understand their rights and responsibilities
- Strengthen partnerships with statutory and voluntary agencies
- Promote independence, resilience, and long-term stability

Inputs

Key inputs supporting RAMDA's work include:

- Skilled staff and trained volunteers
- Drop-in sessions and one-to-one appointments
- Partnerships with local authorities and advice agencies
- Community venues and resources
- Funding from grants and donations

Key Achievements and Outputs (2025)

During the year, RAMDA supported **150 clients** with advice and information on benefits, housing and homelessness, council tax, immigration matters, and access to health and education services. Many clients presented with multiple and complex needs requiring intensive support.

RAMDA also received **75 referrals** from partner organizations including Citizens Advice Bureau, Luton Rights, Luton Borough Council, and Luton Law Centre. Additional outputs included increased GP and school registrations, effective referrals to specialist agencies, and regular engagement through drop-in sessions.

Outcomes and Impact

As a result of RAMDA's support:

- Clients gained improved understanding of their rights and entitlements
- Access to housing, healthcare, education, and benefits increased
- Financial and housing insecurity was reduced
- Confidence, independence, and wellbeing improved
- Social inclusion and community integration were strengthened

Partnership and Working

Partnership working remains central to RAMDA's effectiveness. Throughout 2024-2025, RAMDA worked closely with statutory and voluntary sector partners including Citizens Advice Bureau, Luton Rights, Luton Borough Council, Luton Law Centre, GP practices, schools, and community organizations. These partnerships enabled effective referral pathways, reduced duplication of services, and ensured clients with complex needs received coordinated support. RAMDA's trusted role within the community helped partners reach individuals facing barriers to mainstream services.

Challenges and Learning

RAMDA operated in a challenging environment characterized by increased demand, rising living costs, housing shortages, and ongoing changes to immigration and welfare systems. Clients often presented with multiple and complex needs. Key learning highlighted the importance of flexible service delivery, early intervention, and continued staff and volunteer training. Increasing digital exclusion reinforced the need for face-to-face advice and advocacy.

Future Plans (2025 and beyond)

RAMDA plans to expand advice and guidance services to meet growing demand. Priorities include strengthening volunteer capacity, enhancing partnership working, securing sustainable funding, expanding outreach activity, and improving monitoring and evaluation to better evidence impact.

Case Studies (Anonymized)

Case Study 1:

A newly arrived refugee family received support with housing and school registration. Through one-to-one guidance and referrals, the family secured accommodation, registered with a GP, and enrolled their children in school, improving stability and wellbeing.

Case Study 2:

An asylum seeker facing financial hardship received advice on benefits eligibility and council tax. RAMDA's support helped reduce arrears, improve understanding of entitlements, and reduce stress and anxiety.

Trustees and/or principal officers:

The following officers of the charity have held office for the whole of the year.

Mr. Hassan Attayeh: Chair Secretary Trustee

Mr. Mousa Ahmed: Trustee

Mrs Iqra Hassan: Trustee

Ms. Amina Abdisalan Barkat

Mr. Ismail Husseln: Coordinator

Accountant's Report

Report to Trustee on preparation of the unaudited accounts of Refugee and Migrant Development Association (RAMDA)

Independent Examiners Report on the Accounts

Report to the trustees/member of: Refugee and Migrant Development Association (RAMDA)
on accounts for the year ended: 31 March 2025

Charity No: 1101595
Set out on pages: 8-9

I report to the trustees on my examination of the financial statements of Refugee & Migrant Development Association for the year ended 31 March 2025.

Responsibilities and basis of report

As the charity's trustees, you are responsible for the preparation of the financial statement's accounts in accordance with the requirements of the Charities Act 2011 ("the 2011 Act").

I report in respect of my examination of the financial statements carried out under section 145 of the 2011 Act and in carrying out my examination, I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

Independent examiner's statement

I am qualified to undertake the examination by being a qualified member of Association of Accounting Technician.

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination (other than that disclosed below *) which gives me cause to believe that in, any material respect:

- the accounting records were not kept in accordance with section 130 of the Charities Act; or
- the accounts did not accord with the accounting records; or
- the accounts did not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair' view which is not a matter considered as part of an independent examination.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

Signed:
Name:



Liaquat Rajput

Date: 18 December 2025

STATEMENT OF FINANCIAL ACTIVITIES

For year ended 31 March 2025

1. Accounting policies

1.1 Accounting convention

The financial statements have been prepared in accordance with the 's [governing document], the Companies Act 2006 and "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)" (as amended for accounting periods commencing from 1 January 2016). The is a Public Benefit Entity as defined by FRS 102.

1.2 Charitable funds

Unrestricted funds are available for use at the discretion of the in furtherance of their charitable objectives unless the funds have been designated for other purposes.

1.3 Incoming resources

Income is recognized when the is legally entitled to it after any performance conditions have been met, the amounts can be measured reliably, and it is probable that income will be received.

1.4 Going concern

At the time of approving the financial statements, the have a reasonable expectation that the has adequate resources to continue in operational existence for the foreseeable future. Thus, the continue to adopt the going concern basis of accounting in preparing the financial statements.

1.5 Resources Expended

Resources expended are included in the statements of financial activities on accruals basis, excluded of VAT where applicable.

Expenditure that is directly attributable to specific activities has been included in these cost categories. Where costs are attributable to more than one activity, they have been apportioned across the cost categories on basis consistent with the use of those resources.

2. Grants and Donation

	Unrestricted funds	Restricted funds	2025	2024
	£	£	£	£
Beds & Luton	7,500	-	7,500	-
Other Operating Income	19,999	-	19,999	23,027
	-----	-----	-----	-----
	27,499	-	27,499	23,027
	=====	=====	=====	=====

3. Cost of Charitable Activities

	Unrestricted funds	Restricted funds	2025	2024
	£	£	£	£
Events & activities	6943	-	6943	3368
Insurance	300	-	300	300
Rent, rates & utilities	11502	-	11502	16574
Other legal & professional	-	-	-	-
Volunteer expenses	3500	-	3500	-
Casual wages	1700	-	1700	-
Depreciation	64	-	64	80
Computer cost	191	-	191	-
Consultancy	-	-	-	-
Bank charges	88	-	88	84
	-----	-----	-----	-----
	24,288	-	24,288	20,406
	=====	=====	=====	=====

4. Governance cost

	2025	2024
	£	£
Accountancy fee	500	500
	=====	=====

5. Creditors: amount falling due with one year

	2025	2024
	£	£
Accruals	500	500
	=====	=====

6. Trustees' Remuneration

No remuneration has been paid to trustees during the year.

Refugee and Migrant Development Association (RAMDA)
Statements of Financial Activities For the Year Ended 31 March 2025

	Notes	Unrestricted funds £	Restricted Income funds £	Endowment funds £	Total funds 2025	Total funds 2024 £
Income and endowments from:						
Donations and legacies	2	27,499	-	-	27,499	23,027
Charitable activities		-	-	-	-	-
Other trading activities		-	-	-	-	-
Investments		-	-	-	-	-
Separate material item of income		-	-	-	-	-
Other	2	-	-	-	-	-
Total		27,499	-	-	27,499	23,027
Expenditure on:						
Raising funds	3	3,500	-	-	3,500	-
Charitable activities	3	20,788	-	-	20,788	20,406
Separate material item of expense	4	500	-	-	500	500
Other		-	-	-	-	-
Total expenditure		24,788	-	-	24,788	20,906
Net income/(expenditure) before investment gains/(losses)		2,711	-	-	2,711	2,121
Net gains/(losses) on investments		-	-	-	-	-
Net income/(expenditure)		2,711	-	-	2,711	2,121
Extraordinary items		-	-	-	-	-
Transfers between funds		-	-	-	-	-
Other recognised gains/(losses):						
Gains and losses on revaluation of fixed assets for the charity's own use		-	-	-	-	-
Other gains/(losses)		-	-	-	-	-
Net movement in funds		2,711	-	-	2,711	2,121
Reconciliation of funds:						
Total funds brought forward		4,299	-	-	4,299	2,178
Total funds carried forward		7,010	-	-	7,010	4,299

Refugee and Migrant Development Association (RAMDA)
Balance Sheet as at 31 March 2025

	Notes	Unrestricted funds £	Restricted Income funds £	Endowment funds £	Total this year 2025	Total this year 2024 £
Fixed assets						
Intangible assets		-	-	-	-	-
Tangible assets		257	-	-	257	321
Heritage assets		-	-	-	-	-
Investments		-	-	-	-	-
Total fixed assets		257	-	-	257	321
Current assets						
Stocks		-	-	-	-	-
Debtors		-	-	-	-	-
Investments		-	-	-	-	-
Cash at bank and In hand		7,253	-	-	7,253	4,978
Total current assets		7,253	-	-	7,253	4,978
Creditors: amounts falling due within one year		500	-	-	500	1,000
Net current assets/(liabilities)		6,753	-	-	6,753	3,978
Total assets less current liabilities		7,010	-	-	7,010	4,299
Creditors						
Amounts falling due after one year		-	-	-	-	-
Provisions for liabilities		-	-	-	-	-
Total net assets or liabilities		7,010	-	-	7,010	4,299
Funds of the Charity						
Endowment funds		-	-	-	-	-
Reconciliation of funds						
Unrestricted funds		7,010	-	-	7,010	4,299
Restricted funds		-	-	-	-	-
Total funds		7,010	-	-	7,010	4,299

Signed by one or two trustees on behalf of all the trustees

Print Name : Mr Mousa Ahmed

Signature

Mousa Ahmed

Date of approval

18/12/2025