

ISLINGTON BAMER ADVICE ALLIANCE (IBAA)

England & Wales · Charity number 1183946

Details

Other names	IBAA
Status	Registered
Legal form	CIO
Registered	2019-06-18
Register	View on the Charity Commission register

Contact

Address	6-9 Manor Gardens London N7 6LA
Phone	07936636366
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Website	WWW.ibaa.org.uk

Activities

Objects: (1) THE RELIEF OF POVERTY AMONGST PERSONS RESIDENT OR WORKING IN THE GREATER LONDON AREA AND IN PARTICULAR PROVIDING SUCH PERSONS FROM BAME AND REFUGEE (BAMER) COMMUNITIES RESIDENT OR WORKING IN THE LONDON BOROUGH OF ISLINGTON (THE AREA OF BENEFIT) BY THE PROVISION OF:-A. INFORMATION, ADVOCACY AND ADVICE;B. LEGAL SERVICES;C. EDUCATION AND TRAINING IN PROVIDING ADVICE WHICH THEY COULD NOT OTHERWISE OBTAIN THROUGH LACK OF MEANS OR WHICH IT WOULD NOT BE REASONABLY PRACTICABLE OR APPROPRIATE TO OBTAIN ELSEWHERE(2) TO PROMOTE THE VOLUNTARY SECTOR WHICH PROVIDES ADVICE AND SUPPORT FOR BAMER COMMUNITIES FOR THE BENEFIT OF THE PUBLIC IN THE AREA OF BENEFIT BY:-A. DEVELOPING SKILLS AND CAPACITY TO DELIVER QUALITY ADVICE BY FRONTLINE STAFF AND TO IMPROVE OTHER FUNCTIONS SUCH AS GOVERNANCE;B. FACILITATE THE CREATION OF NEW VOLUNTARY ORGANISATIONS TO MEET UNMET CHARITABLE NEEDS/DEVELOP NEW SERVICES AND TO EXTEND EXISTING SERVICES TO MEET CHARITABLE NEEDS;C. FACILITATING PARTNERSHIP AND CO-OPERATION IN THE VOLUNTARY SECTOR."VOLUNTARY SECTOR" IS DEFINED AS "CHARITIES AND VOLUNTARY ORGANISATIONS".CHARITIES ARE ORGANISATIONS, WHICH ARE ESTABLISHED FOR EXCLUSIVELY CHARITABLE PURPOSES IN ACCORDANCE WITH THE LAW OF ENGLAND AND WALES.VOLUNTARY ORGANISATIONS ARE INDEPENDENT ORGANISATIONS WHICH ARE ESTABLISHED FOR PURPOSES THAT ADD VALUE TO THE COMMUNITY AS A WHOLE, OR A SIGNIFICANT SECTION OF THE COMMUNITY, AND WHICH ARE NOT PERMITTED BY THEIR CONSTITUTION TO MAKE A PROFIT FOR PRIVATE DISTRIBUTION.VOLUNTARY ORGANISATIONS DO NOT INCLUDE LOCAL GOVERNMENT OR OTHER STATUTORY ORGANISATIONS.

Activities: IBAA is a network of Islington based information, advice, support and guidance providers which delivers support on housing, welfare benefits, job search, immigration and other re-settlement issues to the most disadvantaged, vulnerable and hard to reach BAMER communities in the London Borough of Islington [particularly migrants and asylum seekers].

Classification

- **How:** Provides Services, Provides Advocacy/advice/information, Acts As An Umbrella Or Resource Body
- **What:** General Charitable Purposes, Education/training, Disability, The Prevention Or Relief Of Poverty
- **Who:** Elderly/old People, People With Disabilities, People Of A Particular Ethnic Or Racial Origin, Other Charities Or Voluntary Bodies, The General Public/mankind

Geography

- Islington

Finances

Period end	Income	Expenditure	Assets	Employees
2025-03-31	£141,110	£116,893	-	-
2024-03-31	£103,500	£99,804	-	-
2023-03-31	£113,023	£107,113	-	-
2022-03-31	£103,000	£97,527	-	-
2021-03-31	£23,750	£9,469	-	-

Trustees

Name	Role	Appointed
Mulat Haregot	Chair	2018-12-11
Gulala Bakir		2018-12-11
Hanif Ahmed		2023-03-16
Senait Gebrehiwet		2023-07-05
Yussuf Ahmed		2024-03-13

ISLINGTON BAMER ADVICE ALLIANCE (IBAA)

England & Wales - Charity number 1183946

Accounts

Charity Registration No. 1183946

ISLINGTON BAMER ADVICE ALLIANCE (IBAA)

Annual Report and Financial Statement

For the year ended 31 March 2025

ISLINGTON BAMER ADVICE ALLIANCE (ibaa)

Trustees' Annual Report for the year ending 31st March 2025

The Trustees, who are also the directors for the purposes of company law, present their report and the independently examined financial statements of the Charity for the year ended 31st March 2025.

REFERENCE AND ADMINISTRATIVE DETAILS

Registered charity name: ISLINGTON BAMER ADVICE ALLIANCE (IBAA)

Charity registration number: 1183946

Registered office: Building - 10

6 - 9 Manor Gardens

London

N7 6LA

Trustees:

Mulat Haregot —Chair

Gulala Bakir —Treasurer

Senait Gebrehiwet —Secretary

Hanif Ahmed —Trustee

Yussuf Ahmed - Trustee

Independent Examiner:

BK Community Accountant Ltd

Chartered Certified Accountant

420/421 Arches, Burdet Road

London, E3 4AA

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IBAA Background and Objectives

The Islington BAMER Advice Alliance (ibaa) is a Charitable Incorporated Organisation (CIO) established on 18 June 2019 to support the needs of Black, Asian, Minority Ethnic and Refugee Communities in the United Kingdom.

ibaa is a network of Islington-based information, advice, support and guidance providers and infrastructure organisation which delivers support on housing, welfare benefits, job search, immigration and other re-settlement issues to the most disadvantaged, vulnerable and hard-to-reach BAMER communities in the London Borough of Islington [particularly migrants and asylum seekers].

Objectives, as laid out in its constitution, are:

1. The relief of poverty amongst persons living or working in the Greater London area and in particular providing such persons from Black, Asian, minority Ethnic and Refugee [BAMER] communities resident or working in the London borough of Islington [the benefits area] by the provision of:
 - a. Information, advocacy and advice;
 - b. Legal services;
 - c. Education and training, which they could not otherwise obtain due to a lack of means or which it would not be reasonably practicable or appropriate to obtain elsewhere.
2. To promote the voluntary sector which provides advice and support for BAMER communities for the benefit of the public in the area of benefit by:
 - a. Developing skills and capacity to deliver quality advice by frontline staff and to improve other functions such as governance;
 - b. Facilitate the creation of new voluntary organisations to meet unmet charitable needs/develop new services and extend existing services to meet charitable needs;
3. To extend the advice and help available to BAMERs in Islington by facilitating partnership and co-operation
 - a. in the broader voluntary sector. ["Voluntary Sector" is defined as "Charities and voluntary organisations"]
 - b. among the organisations in the benefits area, including commercial organisations, charities, local authorities, churches, schools and other profit and not-for-profit institutions.

Overview of Activities for the Period

1st April 2024 – 31st March 2025

We have witnessed a disturbing worsening in the situation across our communities over the past 12 months. These were caused by the ongoing impacts of the Covid Pandemic, the Cost of Living Emergency connected to the war in Ukraine and the adverse immigration policies of the hostile environment. All of these have disproportionately impacted already disadvantaged BAMER communities, causing an upsurge of demand for our service by 60% over the 12 months (an increase of 75% in the first 6 months and by 45% during the second half of the monitoring period). This demonstrates the urgency of the situation and the importance of the availability of the service ibaa partners provide to the communities.

Our goal for 2024/2025 was to help at least 2,000 people annually, ensuring 5 – 10 Islington residents could access advice each day across our 5 front-line organisations. We have met and far exceeded this goal as between April 2024 and March 2025, our advisors provided direct help to **5286** Islington residents. On average, the ibaa partnership supported 8 residents each day in one-to-one sessions. On top of this, 8 group sessions or workshops were delivered each week by the partnerships, benefiting a total of 1757 residents. Further details are provided in the Advice section of this report.

Overview of the main activities

Partnerships and Membership

In the last 12 months ibaa, Consortium of 6 BAMER Advice, information, Support and Guidance giving organisations, namely the Evelyn Oldfield Unit (EOU), Islington Bangladesh Association (IBA), Kurdish and Middle Eastern Women's Organisation (KMEWO), Islington Somali Community (ISC), IMECE Women's Centre, and Eritrean Community in the United Kingdom (ECUK), continued its work within the Islington Strategic Advice Partners.

We have now opened the membership application to new charities, and we hope we will be able to expand our partnership in the following months and grow the capacity of the BAMER-led community sector. We are continuously improving our internal communication policies and strategies, ensuring the best standards are implemented and adhered to across the partnership. We have a monthly newsletter for Trustees and Advisors which provides an overview of the main developments, links to additional resources as well as general updates about the 3rd sector and services and events in Islington.

The ibaa partnership tirelessly argued for the needs of BAMER communities and represented its member organisations at various meetings and events. The Alliance worked towards strengthening the voice of residents from BAMER backgrounds by ensuring their concerns were raised and their interests represented. It maintained active partnerships with other advice-providing agencies in Islington, mainly with Citizens Advice and Islington Law Centre. We attend all relevant meetings and social engagements as possible (either the Coordinator or the Chair) to ensure ibaa is represented and can represent the voice of the communities.

Capacity Building

As previously reported, the ibaa partnership has been awarded £400,000 in January 2024 for the next 4 years from the London Borough of Islington (LBI) and also secured additional funding of £28,380 from the Cripple Gate Foundation over 3 years towards a one-day salary and associated costs for the ibaa Advice Co-ordinator. The insufficient financial resources and lack of financial support for charity organisations have caused huge pressure on ibaa and all the partners over the past 12 months.

Promotions, Marketing and Outreach

Since the last report, ibaa made significant progress when it comes to promotion and communication. The new website was launched, and social media accounts were created across all main platforms (Facebook, Instagram, Twitter, and LinkedIn). Ibaa continues to grow its online presence and update our websites, and social media (Facebook, Instagram, Twitter, and LinkedIn) frequently to promote ibaa to advertise our services to the wider public. Through these platforms, we have achieved reach out to some groups of residents who have previously not been engaged as well as to the case workers from Adult Services. Everyone can contact us through the enquiry form on our website. The websites also provide direct links to the member organisations' websites as our service providers. We also have leaflets, both in print and in electronic versions, which are accessible on our [websites](#), and distributed at events and during online and offline outreach.

Advice and other services

Between April 2024 and March 2025, our advisors provided direct help to 5286 Islington residents with a combination of the following services:

a) an increase in demand due to the Cost of Living crisis, remits of the Covid Pandemic, war in Ukraine and around the world, furthering of the hostile environment immigration policies;

B) the post-Pandemic recovery of group services and activities.

Of the individuals supported, 1757 were engaged in group activities and 3529 in individual sessions. We delivered 5158 one-on-one appointments and 128 group sessions.

Overall, the services included:

- the provision of information, advice, support and guidance on housing, welfare benefits, utilities, employment, education, health and other settlement issues.
- Triage work, Referrals, and signposting
- Benefits Checks and Income maximization interventions
- Appeals, form-filling, filing of various applications
- Following up on cases of clients with statutory services
- Negotiating and representing on behalf of a client
- Interpreting and Translating
- Provision of Resources
- Support in accessing financial help, including 3rd party grants
- Emotional support
- Outreach work
- Compiling cases for tribunals and accompanying clients to tribunals

The main areas of help included:

- Housing, Homelessness – 894 interventions
- Welfare Benefits, assessment, information/form filling - 1584 interventions
- Financial health, Income maximisation, debt and money management - 357 interventions
- Employment, training and business advice – 248 interventions
- Consumer rights – 273 interventions
- Domestic Violence, VAWG, FGM – 305 interventions

Other areas of help concerned legal support, hate crime and violence, immigration casework, personal care and mental health support, interpreting and translating, and digital exclusion interventions.

The group support provided included the ESOL classes (both online and in-person), wellbeing workshops for elderly residents, after-school educational activities for children, leisure workshops (such as embroidery and other creative workshops), various mental health-focused sessions (depression, mindfulness, personal care), Digital Inclusion sessions, Covid support and awareness events, NHS and children health workshops. Ibaa members also organised numerous events organised for communities to celebrate national, religious, and culturally-specific holidays, mark refugee week, and more. There was also additional support for women related to financial education to increase their money management capabilities.

Cost of Living – Situation assessment

As predicted in the previous report, the impact of the cost of living crisis, combined with the knock-off effect of the pandemic, has been devastating for the already weakened, impoverished and disadvantaged communities of BAMER groups in Islington. Based on our monitoring, all ibaa members expressed a state of “high alarm”

caused by the current financial crisis. We have witnessed extremely worrying worsening in the situation across our communities. The majority of our clients were on no to low income even before the start of the CoL – many of them were further weakened by the pandemic. The communities were therefore at an even greater risk of debt than the general population, especially as they also face language barriers or complete illiteracy. Many residents have lost their incomes during the pandemic, causing them to fall behind on bills and build up large debts, often losing their homes as a result. They are now struggling to keep up with the rises in food prices and household bills.

We are seeing a large increase in families going to food banks which was previously a taboo for the communities. This brings up a lot of stigma and shame, and many rather go hungry. The negative impact is even worse for single mothers, disabled residents, elderly people, destitute people and families, and NRPFs. The consequences for mental health across the community are staggering as people are terrified about losing their homes, and not being able to feed their children properly. For example, women whom we support are already traumatised, as well as many clients who suffer from severe anxiety. They are more prone to worry and stress in general, so a current crisis is causing a significant worsening in their well-being. Moreover, this pressure is adding to frontline staff who takes on people's worries and stresses and becomes overwhelmed. The demand for our services far exceeds our capacity and all partners had to put up waiting lists. We have been stretched to the maximum and we cannot further increase the support without additional funding as the staff is already overloaded.

CASE STUDIES

CASE STUDIES

Client KA is a vulnerable single mother of three children, she approached our services in 2020, as a victim of domestic violence. She has been facing a huge number of issues due to being a victim of DV, lack of information and language barrier. She and her children have had multiple needs, which required prompt support. Since then, our team has been supporting Ms KA as her situation and needs are more complex. The first step we took was to guarantee her and her children's safety, we referred the client to MARRAC and other relevant services such as immigration and family solicitors, and we even approached the MP to get further support for her immigration status. She was suffering from severe depression and anxiety due to her life condition and the fear of insecurity. She was referred to a counselling service within our organization and constantly she was provided with emotional support by the staff. She was registered for ESOL, Zumba classes and other activities to improve her well-being states. Then, with coordination with the council and police services; we supported her to get a temporary housing place in Islington. Then she was referred to social services to be allocated to a social worker to receive further support for her and her children. We started coordination with council/education departments and schools for the registration of the children and her daughter in secondary school, applied for uniforms, applied for a free laptop for her children from the parent house and other support. We raised our concern about the safeguarding issue and contacted many relevant departments to sort out the children's issues. The client was supported with her housing application, housing benefit, housing repair, energy and water bills, council tax reduction, debt, and other payment issues. She was advised and supported around benefit entitlement such as (PIP, and incapability of work) due to her health condition. Ms KA has been receiving various forms of support and numerous advice interventions from KMEWO's team. Now, all her problems and issues have been dealt with professionally, and we have been able to achieve great outcomes and she is extremely happy and satisfied with the services.

The client is a 73-year-old Turkish woman living with her husband who is older than her, retired and on state/pension credit. The client has many health issues and has been struggling with daily living tasks, and caring for herself, and her husband. She was not able to work but needed to pay the bills which were increasing. She approached IMECE and was supported in applying for an attendance allowance for her. After the initial rejection, the advisor followed up with her application, made a mandatory reconsideration application and turned the decision around. The client received extra money, had her income maximised, and also received support with daily living tasks. She is now able to pay bills, hence the early intervention prevented her from falling into debt. Consequently, her physical and mental health improved, and her vulnerability and dependency were reduced significantly.

A client, Ms RN, came to ISC at the beginning of April 2022, she owed over £7000 in housing benefits overpayments and a further £2000 in council tax. Ms RN was overwhelmed and highly stressed because of the situation. The advisor initially referred her to IPR however, they were unable to resolve her debt, so the ISC advisor helped her on their own.

They first assessed her benefit entitlement. The client worked part-time and was on housing benefits so they advised her to move to UC as she would be better off. They then helped to set up an affordable repayment plan of £13 a week and her council tax was deducted from her pay.

Ms RN was very happy with the outcome as she is now able to have some money left over from her salary which was impossible before. She was also eligible for the second cost of living payment of £325, which was not accessible to her previously.

Strategic Plan for 2025-2026

Increasing the partnership's capacity

The priority in 2025/2026 is to increase the capacity of our partnership to ensure that ibaa is a well-established and well-trusted organisation. This includes more support for the BAMER-led groups beyond the immediate needs of the Advice Project, supporting their growth and expertise.

We plan to cooperate closely with the EOU in delivering this support, such as through organising training, joined fundraising, sharing resources, and implementing the best policies and procedures.

Furthermore, as we opened the partnership up to new applications, we aim to bring additional organisation to the network, which would further strengthen the reach and expertise of ibaa. We will focus on securing additional funding for the 6th advice worker based at this organisation, hence increasing the capacity of our front-line services.

We recognise triage work is putting pressure on the advice staff. By creating and implementing improved referral mechanisms, we hope to ease the administrative pressure on the frontline staff and limit the waiting time for the clients.

Cost of Living

Based on the outcomes of the needs assessment, we want to serve the communities in the most meaningful way, develop and deliver services that are person-centred and address issues our clients face. Hence, we want to focus on housing and homelessness, debt and financial management, universal credit and welfare entitlement, which are the most pressing areas.

We aim to support organisations in building their expertise in these areas through additional training and resource-sharing. This would include opening joined opportunities for volunteers, who would be trained to provide specialised support targeted at the issues outlined above.

Financial education and literacy have never been more important. Hence, we plan to provide access to education and training to BAMER communities, ensuring we can prevent further increases in the debt burden. This will include ESOL classes and other seminars and workshops.

We also aim to offer more activities to improve mental well-being and resilience across BAMER communities. These would include leisure activities, as well as educational support. This will also help to decrease the level of street crime and overall youth crime in Islington.

PR, Marketing and Communication

We recognise triage work is putting pressure on the advice staff. By creating and implementing improved referral mechanisms, we hope to ease the administrative pressure on the frontline staff and limit the waiting time for the clients.

Overall, we hope to improve internal (within the partnership) and external (public relations) communication. Internally, we hope to provide more opportunities for all members to come together in the Trustee and Advisory board meetings, Supervision Meetings, as well as various outings and teambuilding initiatives. We hope this will strengthen the bonds between the partners, and therefore the strength of the partnership as such.

We plan to rebrand ibaa to give the organisation a clear and professional identity. This will help us demonstrate our case with greater appeal to the partners and potential funders.

We will also continue to develop our websites and social media to ensure greater engagement and reach.

Gender Equality

The organization will also stay committed to fighting for gender equality and will focus on issues that disproportionately affect women. We will provide advice and support to women to increase their financial capabilities and improve their money management skills.

As predicted in the previous report, we have seen an increase in domestic violence and gender-based violence during the period marked by the Cost of Living Crisis. We plan to increase our support for survivors of domestic violence, abuse, honour-based violence, VAWG and FGM. Our advisors will offer emotional support as well as assistance in accessing professional and legal support, such as solicitors, counselling and therapy, and social services. On top of this, ibaa will provide or help access

necessary training and resources to ensure front-line services remain trauma-informed and up-to-date with guidance and good practice in the field.

Currently, we do not work with BAMER-led groups supporting LGBTQ+ and Queer communities, which might cause the potential exclusion of some residents from our services. We will continue to explore potential partners with whom we could develop services for the LGBTQ+ and Queer communities in a way that would be professional, sensitive and culturally appropriate.

Immigration

We also aim to provide more advice on immigration-related needs which are specific to BAMER communities in the UK and Islington. Unfortunately, there continues to be a lack of immigration support provision across the services in Islington / London and as a generalist provider, we do not hold the necessary certification to provide more complex immigration casework. The majority of our clients do have dealings with Home Office and have various restrictions on their immigration status (NRPF, BRP, limited leave to remain, etc) so we support them with the issues not directly connected to their immigration cases (such as securing benefits if they are entitled to them, helping with housing/homelessness applications, providing interpreting and emotional support etc.). Currently, we do provide help to the extent we are allowed to under government regulations (basic information dissemination).

We are working to address this in our fundraising efforts to get OISC Level 1 for all ibaa providers and increase the availability across Islington (London). We will aim to secure OISC certification for all advisors to ensure ibaa can offer factual and appropriate support. By doing so, we will also work with other partner groups and organisations with the aim to increase the capacity and capability of ibaa.

Fundraising

Fundraising continues to be the priority for ibaa as it significantly limits our growth and ability to support all who need our services. We submitted more applications in April and May 2023 (not included in this monitoring period) and we are also looking at the possibility to submit applications in cooperation with other advice providers within the borough. We will work tirelessly to secure funding as we know our communities depend on the accessibility of ibaa's services.

We plan to secure continuous funding from LBI in the upcoming VCS funding stream and we are awaiting information regarding the application process to ensure we can cover the raising needs of our communities, as well as financial pressures on our staff.

If the first stage of our application to the City Bridge Foundation's Anchor Programme is approved, we want to apply for funding and secure resources for 2 more core staff members to support our operations, as well as for the unification of the monitoring and case management systems. This would allow us to increase our role as a 2nd tier organisation and be less dependent on funding from the Local Authority.

We will be actively exploring avenues to secure funding for our advice service. The goal is to bring all ibaa advisors to the full-term staff as well as additional 6th advisors (initially part-time) who would be based at the new ibaa member organisation.

Financial Review

Public benefit statement

In shaping our objectives for the year and planning our activities, the trustees have considered 17 of the Charity Act 2011 and the Charity Commission's guidance on public benefit, including the guidance on 'public benefit' running a charity (PD2). The achievements above demonstrate the public benefit arising from Charity activities.

Risk Management

The trustees have assessed the major risks to which ibaa is exposed and are satisfied that systems are in place to mitigate exposure to the major risks including maintaining a risk register, which is reviewed annually. On top of this, appropriate steps are then taken to mitigate them in day-to-day operations.

Investment Policy

The Charity does not produce a sufficient surplus to invest, as priority must be given to building our unrestricted reserves.

Fundraising

The ibaa partnership is committed to securing funding for BAMERs' organisations to operate on an equal footing as the mainstream advice providers. We have developed a strong income generation strategy to generate income from trusts, foundations and individual donors. This fundraising strategy is informed by levels of unmet need for advice services from BAMEs in Islington and ensures we can diversify our income to guarantee a constant and stable flow of resources. In doing so, we aim to achieve the highest fundraising standards and transparency.

The funding is targeted at two distinct aspects of our work – the direct advice services delivery and the 2nd tier support for the BAMER-led organisations that are members of the partnership. On top of this, the plan addresses the core costs of the partnership, ensuring we can run our day-to-day operations as well as invest in our future development. As per this strategy, the organisation aims to increase income by 52% in 2025/2026, with annual increments from then onwards between 5-3%. Over 10 years, we aim to increase our core annual income by at least 145%.

The partnership is currently funded by the London Borough of Islington (LBI) and the Cripple Gate Foundation, with an annual income of £109,460 guaranteed until March 2028.

As stated in the "Strategic Plan" Section, we aim to acquire income from individuals and grant-making institutions. The bids we plan to submit include applications for additional funding from the National Lottery Community Fund, the Mayor of London, the Greater London Authority, and City Bridge Foundation, in order to aid our operations and strategic growth. Our objective is also to increase the contracted hours of the advice services, making support accessible to more Islington residents.

Trustees' responsibilities

Charity law requires trustees, to prepare financial statements for each financial year which give a true and fair view of the state of the affairs of the company and of the results of the company at that period. In preparing those financial statements, the directors are required to:

- select suitable accounting policies and then apply them consistently.
- make judgments and estimates that are reasonable and prudent.
- state whether applicable accounting standards have been followed, subject to any materials departures disclosed and explained in the financial statements.
- prepare the financial statements on a going concern basis unless it is inappropriate to assume that the company will continue on that basis.

The trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charity and enable it to ensure that the financial statements comply with the Charity Act.

They are also responsible for safeguarding the assets of the company and hence for taking reasonable steps and detecting fraud and other irregularities.

Mulat Haregot



IBAA, Chair

Date: 21/08/2025

**INDEPENDENT EXAMINER'S REPORT
TO THE TRUSTEES OF ISLINGTON BAMER ADVICE ALLIANCE (IBAA)**

I report to the trustees on my examination of the financial statements of ISLINGTON BAMER ADVICE ALLIANCE (IBAA) ('the charity') for the year ending 31st March 2025.

Responsibilities and basis of the report

As the trustees of the company (and also its directors for the purposes of company law) you are responsible for the preparation of the financial statements in accordance with the requirements of the Companies Act 2006 ('the 2006 Act').

Having satisfied myself that the accounts of the company are not required to be audited under Part 16 of the 2006 Act and are eligible for Independent examination, I report in respect of my examination of the charity's accounts as carried out under section 145 of the Charities Act 2011 ('the 2011 Act'). In carrying out my examination I have followed the Directions given by the Charity Commission under section 145(5) (b) of the 2011 Act.

Independent Examiner's Statement

Since the charity's gross income exceeded £250,000 your examiner must be a member of a body listed in section 145 of the 2011 Act. I confirm that I am qualified to undertake the examination because I am a member of the Association of Certified Chartered Accountants (ACCA), which is one of the listed bodies.

I have completed my examination; I confirm that no matters have come to my attention in connection with the examination giving me cause to believe;

1. Accounting records were not kept in respect of the charity as required by section 386 of the 2006 Act;
or
2. The financial statements do not accord with those records ;
or
3. The financial statements do not comply with the accounting requirements of section 396 of the 2006 Act other than any requirement that the accounts give a 'true and fair' view which is not a matter considered as part of an independent examination:
or
4. The financial statements have not been prepared in accordance with the methods and principles of the statement

of Recommended Practice for accounting and reporting by charities applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS102).

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.



21/08/2025

Signed:

**Md Iqbal Hossain MBA, FCCA
BK COMMUNITY ACCOUNTANT LTD
Chartered Certified Accountant
420/421 Arches
Burdet Road,
London. E3 4AA.**

ISLINGTON BAMER ADVICE ALLIANCE (IBAA)

Statement of Financial Activities

31st March 2025

Incoming / Expenditure Resources	Note	Unrestricted Funds	Restricted Funds	TOTAL Funds 2025	TOTAL Funds 2024
Income and endowments:		£	£	£	£
Donations & Legacies	7	-	141,110	141,110	103,500
Total Income		- =====	141,110 =====	141,110 =====	103,500 =====
Expenditure:					
Charitable Activities	8	-	116,893	116,893	99,804
Total expenditure		- =====	116,893 =====	116,893 =====	99,804 =====
Net Income & net movement in funds		- =====	24,217 =====	24,217 =====	3,696 =====
Reconciliation of funds:					
Total funds brought forward		977	28,443	29,420	25,724
Total funds carried forward		977 =====	52,660 =====	53,637 =====	29,420 =====

The statement of financial activities includes all gains & losses recognised in the year. All income and expenditure derive from continuing activities.

The notes on pages 20 to 25 from part of these financial statements.

ISLINGTON BAMER ADVICE ALLIANCE (IBAA)

Company Limited by Guarantee

Statement of financial position

31st March 2025

FIXED ASSETS	Note		2025		2024
		£	£	£	£
Tangible Fixed Assets	12	-	-	1,076	1,345
				-----	-----
Current Assets					
Cash at Bank and hand		-	52,861	-	28,375
Debtors	13	-	-	-	-
Total Current Assets		-	52,861	-	28,375
		-----	-----	-----	-----
Current Liabilities					
Creditors: Amounts falling due within one year	14	-	(300)		(300)
			-----		-----
Net current Assets		-	-	52,561	28,075
				-----	-----
Net Assets				53,637	29,420
				=====	=====
Funds of the charity:					
Unrestricted Funds	15	-	-	977	977
Restricted Funds	15	-	-	52,660	28,443
Total Charity Funds		-	-	53,637	29,420
				=====	=====

For the year ending 31st March 2025, the company was entitled to exemption from audit under section 477 of the Companies Act 2006 relating to small companies.

Trustees'/Directors' responsibilities:

- The members have not required the company to obtain an audit of its accounts for the year in question in accordance with section 476;
- The directors acknowledge their responsibilities for complying with the requirements of the Act with respect to accounting records and the preparation of accounts.
- These accounts have been prepared in accordance with the provisions applicable to companies subject to the small companies regime and with the Financial Reporting Standard for Smaller Entities (effective April 2008).

These financial statements were approved by the board of trustees and authorised for issue on 21st August 2025, and are signed on behalf of the board by:

A handwritten signature in dark ink, appearing to read 'Mulat Haregot', is centered within a light green rectangular box. The signature is written in a cursive style and is underlined by a thin horizontal line.

Signed
Mulat Haregot
IBAA Chair

The notes on pages 20 to 25 form part of these financial statements.

Notes to the financial statements for the year ended 31st March 2025

1. General Information

The Charity is CIO registered in England & Wales. The address of the registered office is 356 Holloway Road, London, N7 6PA.

2. Statement of Compliance

These financial statements have been prepared in compliance with FRS102, 'The Financial Reporting Standard applicable in the UK and the Republic of Ireland', the 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) (charities SORP (FRS 102)) and the charities Act 2011.

3. Accounting policies

Incoming resources

Voluntary income and donation are included in incoming resources when they are receivable except when the donors specify that they must be used in future accounting periods or the donor's conditions have not been fulfilled, then income is deferred. The income from fundraising ventures is shown gross.

Donated services and facilities

Income from donated services and facilities is included in incoming resources at a valuation, which is an estimate of the financial cost borne by the donor where such a cost is quantifiable and measurable. No income is recognised when there is no financial cost borne by a third party.

Resources expended

Resources expended are included in the statement of financial activities on an accrual's basis, inclusive of any VAT, which cannot be recovered. Expenditure, which 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 of generating funds on a basis consistent with the use of these resources.

The cost of generating funds includes salaries, direct expenditure and overhead costs of the staff who promote fundraising including events.

Governance costs are those incurred in connection with the administration of the charity and compliance with constitutional and statutory requirements.

Funds

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 support costs.

Unrestricted funds are donations and other incoming resources received or generated for charitable purposes.

Designated funds are unrestricted funds earmarked by the management committee for particular purposes.

Basis of preparation

The financial statements have been prepared on the historical cost basis, as modified by the revaluation of certain financial assets and liabilities and investment properties measured at fair value through income and expenditure.

The financial statements are prepared in sterling, which is the functional currency of the entity.

Going concern

There are no material uncertainties about the charity's ability to continue.

Disclosure exemptions

The entity satisfies the criteria of being a qualifying entity as defined in FRS 102. As such, an advantage has been taken of the following disclosure exemption: No cash flow statement has been presented for the company.

Judgements and Key Sources of Estimation Uncertainty

The preparation of the financial statements requires management to make judgements, estimates and assumptions that affect the amounts reported. These estimates and judgements are continually reviewed and are based on experience and other factors, including expectations of future events that are believed to be reasonable under the circumstances.

Fund accounting

Unrestricted funds are available for use at the discretion of the trustees to further any of the charity's purposes.

Designated funds are unrestricted funds earmarked by the trustees for particular future projects or commitments.

Restricted funds are subjected to restrictions on their expenditure declared by the donor or through the terms of an appeal, and fall into one of two sub-classes: restricted income funds or endowment funds.

Incoming resources

All incoming resources are included in the statement of financial activities when entitlement has passed to the charity: it is probable that the economic benefits associated with the transaction will flow to the charity and the amount can be reliably measured. The following specific policies are applied to particular categories of income:

- Income from donations or grants is recognised when there is evidence of entitlement to the gift, receipts are probable and its amount can be measured reliably.
- Legacy income is recognised when receipt is probable and entitlement is established.
- Income from donated goods is measured at the fair value of the goods unless this is impractical to measure reliably, in which case the value is derived from the cost to the donor or the estimated resale value can be reliably measured. No amounts are included for the contribution of general volunteers.
- Income from contracts for the supply of services is recognised with the delivery of the contracted service. This is classified as unrestricted funds unless there is a contractual requirement for it to be spent on a particular purpose and returned unspent, in which case it may be regarded as restricted.

Resources expended

Expenditure is recognised on an accruals basis as a liability is incurred. Expenditure includes any VAT which cannot be fully recovered, and is classified under the headings of the statement of financial activities to which it relates:

- Expenditure on raising funds includes the costs of all fundraising activities, events non-charitable trading activities and the sale of donated goods.
- Expenditure on charitable activities includes all costs incurred by a charity in undertaking activities that further its charitable aims for the benefit of its beneficiaries, including those support costs and costs relating to the governance of the charity, apportioned to charitable activities.
- Other expenditure includes all expenditure that is neither related to raising funds for the charity nor part of its expenditure on charitable activities.

All costs are allocated to expenditure categories reflecting the use of the resource. Direct costs attributable to a single activity are allocated directly to that activity. Shared costs are apportioned between the activities they contribute to on a reasonable, justifiable and consistent basis.

Tangible Assets

All fixed assets are initially recorded at cost.

Depreciation

Depreciation is calculated to write off the cost or valuation of assets, less its residual value, over the useful economic life of those assets as follows:
Furniture & Equipment 20% reducing balance.

Defined contribution plans

Contributions to defined contribution plans are recognised as an expense in the period in which the related service is provided. Prepaid contributions are recognised as an asset to the extent that the prepayment will lead to a reduction in future payments or a cash refund.

When contributions are not expected to be settled wholly within 12 months of the end of the reporting date in which the employees render the related service, the liability is measured on a discounted present value basis. The unwinding of the discount is recognised as an expense in the period in which it arises.

4. Limited by guarantee

The company is limited by guarantee without share capital. In the event of the charity being wound up, the liability in respect of the guarantee is limited to £1 per member.

5. Pensions and other post-retirement benefits

All staff has been offered a pension contribution recognised by HMRC. All staff has opted out so there are no pension assets to administer and there are no other post-retirement benefits funded by the charity.

6. Financial Instruments:

Carrying amount: Debt instruments on the balance sheet represent real and fair value. Financial liabilities on the balance sheet represent real and fair value.

7. Income from donations and legacies

Grants, donations and legacies:	Unrestricted Funds	Restricted Funds	2025	2024
	£	£	£	£
Donations:				
Cripple gate Foundation	-	9,460	9,460	8,000
London Borough Islington	-	100,000	100,00	95,000
Richard Cloudesley – G-1	-	14,150	14,150	-
Richard Cloudesley – G-2	-	17,500	17,500	-
Small Donation	-	-	-	500
TOTAL	- =====	141,110 =====	141,110 =====	103,500 =====

8. Cost Analysis

	2025	2024
	£	£
Project Cost - Partners Allocation	91,046	85,472
Salary including Pension	21,447	11,278
Accounts & Payroll	973	340
Consultancy & Recruitment	182	299
Printing, Stationery & AGM	1,503	1,107
Compliance	80	-
Telephone, internet & website	1,393	972
Depriciation	269	336
Total	116,893 =====	99,804 =====

9. Staff Cost

The total staff costs and employee benefits for the reporting period are analysed as follows:

Employees:

	2025	2024
	£	£
Salary	20,774	10,838
Pension	673	440
Total	21,447 =====	11,278 =====

No employee earned more than £60,000 during the year (2024: nil).

10. Trustee remuneration and expenses:

SORP 2015 requires the following statements to be made:

The charity trustees were not paid or received any other benefits from employment with the charity in the year (2024: £nil). No charity trustee received payment for professional or other services supplied to the charity (2024: £nil).

11. Related parties:

There are no related party transactions during the year.

12. Fixed Assets

	Computer Equipment	Total
	£	£
Cost		
On 1 April 2024	1,681	1,681
Additions	-	-
Disposals	-	-
On 31 March 2025	1,681	1,681
Depreciation		
On 1 April 2024	336	336
Disposals	-	-
Charge this period	269	269
On 31 March 2025	605	605
Net book value		
On 31 March 2025	1,076	1,076
On 31 March 2024	1,345	1,345

13. Debtors:

	2025	2024
	£	£
Richard Cloudesley – G-2	-	-
Total	=====	=====

14. Creditors: amounts falling due within one year

	2025	2024
	£	£
Independent Examination fees	300	300
Total	300 =====	300 =====

ISLINGTON BAMER ADVICE ALLIANCE (IBAA)

England & Wales - Charity number 1183946

Accounts

ISLINGTON BAMER ADVICE ALLIANCE (ibaa)

Annual Report and Financial Statement

For the year ended 31 March 2024

ISLINGTON BAMER ADVICE ALLIANCE (ibaa)
Trustees' Annual Report for the year ending 31st March 2024

The Trustees, who are also the directors for the purposes of company law, present their report and the independently examined financial statements of the Charity for the year ended 31st March 2024.

REFERENCE AND ADMINISTRATIVE DETAILS

Registered charity name: ISLINGTON BAMER ADVICE ALLIANCE (ibaa)

Charity registration number: 1183946

Registered office: C/o EOU, Resource for London

356 Holloway Road

London

N7 6PA

Trustees:

Mulat Haregot — **Chair and Trustee**

Gulal Bakir — **Treasurer and Trustee**

Senait Gebrehiwet — **Secretary and Trustee**

Hanif Ahmed — **Trustee**

Yussuf Ahmed — **Trustee**

Independent Examiner:

BK Community Accountant Ltd

Chartered Certified Accountant

124 City Road,

London, EC1V 2NX

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IBAA Background and Objectives

The Islington BAMER Advice Alliance (ibaa) is a Charitable Incorporated Organisation (CIO) established on 18 June 2019 to support the need of Black, Asian, Minority Ethnic and Refugee Communities in the United Kingdom.

ibaa is a network of Islington-based information, advice, support and guidance providers and infrastructure organisation which delivers support on housing, welfare benefits, job search, immigration and other re-settlement issues to the most disadvantaged, vulnerable and hard-to-reach BAMER communities in the London Borough of Islington [particularly migrants and asylum seekers].

Objectives, as laid out in its constitution, are:-

1. The relief of poverty amongst persons living or working in the Greater London area and in particular providing such persons from Black, Asian, minority Ethnic and Refugee [BAMER] communities resident or working in the London borough of Islington [the benefits area] by the provision of:
 - a. Information, advocacy and advice;
 - b. Legal services;
 - c. Education and training, which they could not otherwise obtain due to a lack of means or which it would not be reasonably practicable or appropriate to obtain elsewhere.
2. To promote the voluntary sector which provides advice and support for BAMER communities for the benefit of the public in the area of benefit by:
 - a. Developing skills and capacity to deliver quality advice by frontline staff and to improve other functions such as governance;
 - b. Facilitate the creation of new voluntary organisations to meet unmet charitable needs/develop new services and extend existing services to meet charitable needs;
3. To extend the advice and help available to BAMERs in Islington by facilitating partnership and co-operation
 - a. in the broader voluntary sector. ["Voluntary Sector" is defined as "Charities and voluntary organisations"]
 - b. among the organisations in the benefits area, including commercial organisations, charities, local authorities, churches, schools and other profit and not-for-profit institutions.

Overview of the Charity for the Period 1st April 2023 – 31st March 2024

IBAA's member organisations advisers work tirelessly to ensuring that our communities survive and thrive. We supported thousands of people to improve and have access to social welfare and immigration services, housing, financial support, healthcare, education, and support against domestic abuse/violence. From children and youth empowerment programs to mentorship, career development, and mental health support.

The ongoing economic crisis, migration patterns, the Russia-Ukraine conflict, and Palestine-Israeli conflict have prompted a financial emergency within our communities. In addition to the economic impact, these challenges also affect mental health. IBAA members individuals are dedicated to helping communities alleviate stress and secure access to sufficient food for their daily needs and overall health. This impacted already disadvantaged BAMER communities, causing an upsurge of demand for our service by 35% over the 12 months (an increase of 21% in the first 6 months and by 14% during the second half of the monitoring period). Our advisors provided direct help to 5596 Islington residents. On average, the ibaa partnership supported 10 - 12 residents each day in one-to-one sessions. On top of this, 8 - 9 group sessions or workshops were delivered each week by the partnerships.

Main activities

Partnerships and Membership:

In the last 12 months ibaa, a Consortium of 7 BAMER Advice, information, Support and Guidance giving organisations, namely the Evelyn Oldfield Unit (EOU), Islington Bangladesh Association (IBA), Kurdish and Middle Eastern Women's Organisation (KMEWO), Islington Somali Community (ISC), IMECE Women's Centre, and Eritrean Community in the United Kingdom (ECUK), continued its work within the Islington Strategic Advice Partners.

Our membership application to new charities is open , and we hope we will be able to expand our partnership in the following months and grow the capacity of the BAMER-led community sector. We are continuously improving our internal communication policies and strategies, ensuring the best standards are implemented and adhered to across the partnership. We have a monthly newsletter for Trustees and Advisors which provides an overview of the main developments, links to additional resources as well as general updates about the 3rd sector and services and events in Islington. The ibaa partnership tirelessly argued for the needs of BAMER communities and represented its member organisations at various meetings and events. The Alliance worked towards strengthening the voice of residents from BAMER backgrounds by ensuring their concerns were raised and their interests represented. It maintained active partnerships with other advice-providing agencies in Islington, mainly with Citizens Advice and Islington Law Centre. We attend all relevant meetings and social engagements as possible (either the Coordinator or the Chair) to ensure ibaa is represented and can represent the voice of the communities.

Fundraising and Capacity Building

As previously reported, the ibaa partnership has been awarded £400,000 in January 2024 for the next 4 years from the London Borough of Islington (LBI) and also secured additional funding of £28,380 from the Cripple Gate Foundation over 3 years towards a one-day salary and associated costs for the ibaa Advice Co-ordinator. The insufficient financial resources and lack of financial support for charity organisations have caused huge pressure on ibaa and all the partners over the past 12 months. As well as Cloudesley Welfare Grants Scheme as a referral partner extended until December 2024, which enabled us to provide small grants to clients on a low income.

Promotions, Marketing and Outreach

Since the last report, ibaa made significant progress when it comes to promotion and communication. Ibaa continues to grow its online presence and update our websites, and social media (Facebook, Instagram, Twitter, and LinkedIn) frequently to promote ibaa to advertise our services to the wider public. Through these platforms, we opened an opportunity to a new member organisations and case workers from Adult Services to join. Everyone can contact us through the enquiry form on our website. The websites also provide direct links to the member organisations' websites as our service providers. We also have leaflets, both in print and in electronic versions, which are accessible on our websites and distributed at events and during online and offline outreach.

Advice and other services:

Between April 2023 and March 2024, our advisors provided direct help to **5596 Islington residents**. This marks a significant increase from the previous year when 5286 residents were supported (an increase of 5%). This growth was a combination of:

a) an increase in demand due to the Cost of Living crisis, remnants of the Covid Pandemic, war in Ukraine and around the world, furthering of the hostile environment immigration policies;

B) the post-Pandemic recovery of group services and activities.

Of the individuals supported, **1915 were engaged in group activities and we delivered 5286 one-on-one appointments and 295 group sessions.**

Overall, the services included:-

- the provision of information, advice, support and guidance on housing, welfare benefits, utilities, employment, education, health and other settlement issues.
- Triage work, Referrals, and signposting
- Benefits Checks and Income maximization interventions
- Appeals, form-filling, filing of various applications
- Following up on cases of clients with statutory services
- Negotiating and representing on behalf of a client
- Interpreting and Translating
- Provision of Resources

- Support in accessing financial help, including 3rd party grants
- Emotional support
- Outreach work
- Compiling cases for tribunals and accompanying clients to tribunals

The main areas of help included:

- Housing, Homelessness – 855 interventions
- Welfare Benefits, assessment, information/form filling - 1436 interventions
- Financial health, Income maximisation, debt and money management - 315 interventions
- Employment, training and business advice – 288 interventions
- Consumer rights – 635 interventions
- Domestic Violence, VAWG, FGM – 415 interventions

Other areas of help concerned legal support, hate crime and violence, immigration casework, personal care and mental health support, interpreting and translating, and digital exclusion interventions.

The group support provided included the ESOL classes (both online and in-person), wellbeing workshops for elderly residents, after-school educational activities for children, leisure workshops (such as embroidery and other creative workshops), various mental health-focused sessions (depression, mindfulness, personal care), Digital Inclusion sessions, Covid support and awareness events, NHS and children health workshops. Ibaa members also organised numerous events organised for communities to celebrate national, religious, and culturally-specific holidays, mark refugee week, and more. There was also additional support for women related to financial education to increase their money management capabilities.

Cost of Living & Mental Health

Our proven track record of working effectively with Islington BAMER communities and asylum seekers showcases our unwavering dedication and ability to make a significant impact. By addressing health and social inequalities, facilitating social integration, and providing comprehensive support services, we are not just changing lives; we are transforming the BAMER society in Islington.

Poverty can affect someone's health when financial resources are insufficient to meet their basic living needs, such as adequate heating for the home, appropriate nutrition and clothing. As housing costs have a big effect on proportion of people that find themselves in poverty. Different communities understand and talk about mental health in different ways.

In some communities, mental health problems are rarely recognised or spoken about. They may be seen as shameful or embarrassing. This can discourage people from talking about their mental health or seeing their GP for help.

This pressure is adding to frontline staff who takes on people's worries and stresses and becomes overwhelmed. The demand for our services far exceeds our capacity and all partners had to put up waiting lists.

CASE STUDIES

Mr. X approached us for assistance after his account with Universal Credit was closed. He lives with his wife and their two young children, and both he and his wife are dealing with long-term illnesses. Upon Mr. X's status changing from being granted Leave to Remain (LTR) in the UK for 5 years to an indefinite Leave to Remain, Universal Credit closed his account and stopped the payments. Mr. X claimed to have already provided proof of his status change. In response, our dedicated adviser immediately recommended to seek support from a food bank, as the family had run out of money and had young children to care for.

As the dedicated adviser continued to work with Mr. X, she successfully persuaded Universal Credit to reconsider the situation and agreed to reopen the account. However, she didn't stop there. Recognizing the complexity of the issue after discussing it with Mr. X, she suggested that both Mr. X and his wife should consider applying for Personal Independence Payment (PIP) due to their health issues. Mr. X was initially unaware of this option but expressed willingness to apply if he received assistance.

They proceeded with the PIP application, underwent the health assessment, and after a 10-week wait, they were awarded the high-rate PIP allowance. The family expressed their gratitude and happiness, as they were now in a much better financial position. We were incredibly pleased to have been able to positively impact their lives through our communication and support.

H is a 69-year-old woman who has been receiving support for several years. Halima lives alone, has limited English proficiency, and is on a low income. She struggles with depression and suffers from arthritis in both knees, which affects her mobility and independence. Due to her health conditions, she has been isolated from the wider community and finds it difficult to leave her home. An ISC support worker listened to H's concerns and found out that she was in fuel debt and needed support to socialize and find gentle exercise activities. The support worker referred H to Islington Shine for a home visit to help minimize her fuel costs. Additionally, the support worker encouraged H to attend a weekly Somali-speaking social group and participate in chair yoga at a local community organization. Another individual, LO, sought assistance from Islington Somali Community after being denied Universal Credit due to failing the habitual residence test. LO, a Swedish national with pre-settled status and an infant baby, had no recourse to public funds. The income maximization team sought help in facilitating LO's access to Universal Credit. Through their support, LO secured a job as a carer and eventually gained acceptance onto Universal Credit. Currently, she is settled in her job, and her daughter attends daycare, with 85% of the cost funded by Universal Credit.

Widow K Q is a vulnerable, single, widowed woman aged 54. She has no children or family members around and is struggling with language barriers, making it difficult for her to manage several aspects of her life. She reached out for help in 2021 due to a housing issue, while her husband was battling cancer. Unfortunately, he passed away in February 2022.

Our dedicated adviser successfully helped her navigate the challenge of keeping her accommodation after her husband's passing. She also received professional support to address her multiple utility bills and benefit debts. Additionally, she has been emotionally supported and included in all our activities.

Our staff assists her weekly with various needs, such as translation, GP appointments and reports, referrals, communication with statutory departments and other relevant service providers, filling out applications, and managing her benefits and entitlements. Despite being registered for several ESOL classes, she has been unable to engage due to a learning disability. As a result, our staff has communicated with her GP and requested an assessment for her learning disability, which is still ongoing.

We continue to provide her with general advice and emotional support while making efforts to include her in all our activities to address her isolation and exclusion.

Strategic Plan for 2024-2025

Increasing the partnership's capacity

The priority in 2024/2025 is continue to increase the capacity of our partnership to ensure that ibaa is a well-established and well-trusted organisation. This includes more support for the BAMER-led groups beyond the immediate needs of the Advice Project, supporting their growth and expertise. We recognise triage work is putting pressure on the advice staff. By creating and implementing improved referral mechanisms, we hope to ease the administrative pressure on the frontline staff and limit the waiting time for the clients.

We plan to co-operate closely with the EOU in delivering this support, such as through organising training, joined fundraising, sharing resources, and implementing the best policies and procedures.

Furthermore, we aim to bring additional organisations to the network, which would further strengthen the reach and expertise of ibaa. We will focus on securing additional funding for the 6th advice worker based at this organisation, hence increasing the capacity of our front-line services.

Impact of the Cost of Living & Mental Health

In today's society, the impact of the cost of living on mental health within BAMER (Black, Asian, Minority Ethnic, and Refugee) communities has become a cause for concern. Amidst the challenges of poverty, mental health problems are also on the rise, but often go unrecognised or unspoken about within these communities. There is a stigma associated with mental health, making it difficult for individuals to openly discuss their struggles or seek help. This can be attributed to a variety of barriers, including the stigmatisation of mental health issues, lack of awareness about available support, language barriers, distrust of formal healthcare services, financial constraints, and a sense of not being heard or understood by healthcare professionals.

In light of this urgent issue, our upcoming 2024/25 plan aims to actively address and alleviate these barriers. The plan will endeavor to foster an environment where BAMER communities are encouraged to openly express their emotions and seek professional support without fear of judgment or shame. By providing accessible resources and support networks, we hope to empower individuals within these communities to recognize, address, and manage their mental health challenges.

PR, Marketing and Communication

We recognise triage work is putting pressure on the advice staff. By creating and implementing improved referral mechanisms, we hope to ease the administrative pressure on the frontline staff and limit the waiting time for the clients.

Overall, we hope to improve internal (within the partnership) and external (public relations) communication. Internally, we hope to provide more opportunities for all members to come together in the Trustee and Advisory board meetings, Supervision Meetings, as well as various outings and teambuilding initiatives. We hope this will strengthen the bonds between the partners, and therefore the strength of the partnership as such.

We plan to rebrand ibaa to give the organisation a clear and professional identity. This will help us demonstrate our case with greater appeal to the partners and potential funders.

We will also continue to develop our websites and social media to ensure greater engagement and reach.

Gender Equality

The organisation will also stay committed to fighting for gender equality and will focus on issues that disproportionately affect women. We will provide advice and support to women to increase their financial capabilities and improve their money management skills.

As predicted in the previous report, we have seen an increase in domestic violence and gender-based violence during the period marked by the Cost of Living Crisis. We plan to increase our support for survivors of domestic violence, abuse, honour-based violence, VAWG and FGM. Our advisors will offer emotional support as well as assistance in accessing professional and legal support, such as solicitors, counselling and therapy, and social services. On top of this, ibaa will provide or help access necessary training and resources to ensure front-line services remain trauma-informed and up-to-date with guidance and good practice in the field.

Currently, we do not work with BAMER-led groups supporting LGBTQ+ and Queer communities, which might cause the potential exclusion of some residents from our services. We will continue to explore potential partners with whom we could develop services for the LGBTQ+ and Queer communities in a way that would be professional, sensitive and culturally appropriate.

Immigration

We also aim to provide more advice on immigration-related needs which are specific to BAMER communities in the UK and Islington. Unfortunately, there continues to be a lack of immigration support provision across the services in Islington / London and as a generalist provider, we do not hold the necessary certification to provide more complex immigration casework. The majority of our clients do have dealings with Home Office and have various restrictions on their immigration status (NRPF, BRP, limited leave to remain, etc) so we support them with the issues not directly connected to their immigration cases (such as securing benefits if they are entitled to them, helping with housing/homelessness applications, providing interpreting and emotional support etc.). Currently, we do provide help to the extent we are allowed to under government regulations (basic information dissemination).

We are working to address this in our fundraising efforts to get OISC Level 1 for all ibaa providers and increase the availability across Islington (London). We will aim to secure OISC certification for all advisors to ensure ibaa can offer factual and appropriate support. By doing so, we will also work with other partner groups and organisations with the aim to increase the capacity and capability of ibaa.

Fundraising

IBAA managed to secure a fund from Voluntary And Community Sector from 1st of April 2024 to 31st March 2028. A renewed core grant for IBAA would address challenges related to core costs, leverage funding, enhance management and administration, promote consortium development and expand advisory services. IBAA can create a stronger, more sustainable platform for delivering advice services, ensuring the well-being and empowerment of Islington residents while fostering collaboration among local BAMER advice providers.

Fundraising continues to be the priority for ibaa as it significantly limits our growth and ability to support all who need our services. We are also looking at the possibility to submit applications in cooperation with other advice providers. We will work tirelessly to secure funding as we know our communities depend on the accessibility of ibaa's services.

We will be actively exploring avenues to secure funding for our advice service. The goal is to bring all ibaa advisors to the full-term staff as well as additional 6th advisors (initially part-time) who would be based at the new ibaa member organisation.

Financial Review

Public benefit statement

In shaping our objectives for the year and planning our activities, the trustees have considered §17 of the Charity Act 2011 and the Charity Commission's guidance on public benefit, including the guidance on 'public benefit' running a charity (PD2). The achievements above demonstrate the public benefit arising from Charity activities.

Risk Management

The trustees have assessed the major risks to which ibaa is exposed and are satisfied that systems are in place to mitigate exposure to the major risks including maintaining a risk register, which is reviewed annually. On top of this, appropriate steps are then taken to mitigate them in day-to-day operations.

Investment Policy

The Charity does not produce a sufficient surplus to invest, as priority must be given to building our unrestricted reserves.

Fundraising

The IBAA partnership is dedicated to securing funding for BAMERs' organisations so that they can operate on an equal footing with mainstream advice providers. We have devised a robust income generation strategy to obtain funds from trusts, foundations, and individual donors. This fundraising strategy is shaped by the unmet need for advice services from BAMEs in Islington and ensures that we can diversify our income to ensure a consistent and stable flow of resources. Our goal is to achieve the highest fundraising standards and maintain transparency.

The funding is targeted at two distinct aspects of our work – the direct advice services delivery and the 2nd tier support for the BAMER-led organisations that are members of the partnership. On top of this, the plan addresses the core costs of the partnership, ensuring we can run our day-to-day operations as well as invest in our future development. As per this strategy, the organisation aims to increase income by **55%** in 2024/2025, with annual increments from then onwards between 6-4%. Over 10 years, we aim to increase our core annual income by at least 146%.

The Islington BAMER Advice Alliance has secured funding from the London Borough of Islington (LBI) £400,000 from April 2024 - March 2028 with annual income of £100,000 per annum over four years.

The Islington BAMER Advice Alliance has also secured £28,380 secured funding over three years from the Cripple Gate Foundation from October 2024 – September 2027. with annual income of £9,460 per annum over three years.

As stated in the "Strategic Plan" Section, we aim to acquire income from individuals and grant-making institutions. The bids we plan to submit include applications for additional funding from the City Bridge Foundation, National Lottery Community Fund, the Mayor of London and the Greater London Authority in order to aid our operations and strategic growth. Our objective is also to increase the contracted hours of the advice services, making support accessible to more Islington residents.

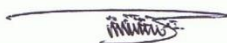
Trustees' responsibilities

Charity law requires trustees, to prepare financial statements for each financial year which give a true and fair view of the state of the affairs of the company and of the results of the company at that period. In preparing those financial statements, the directors are required to:

- select suitable accounting policies and then apply them consistently.
- make judgments and estimates that are reasonable and prudent.
- state whether applicable accounting standards have been followed, subject to any materials departures disclosed and explained in the financial statements.
- prepare the financial statements on a going concern basis unless it is inappropriate to assume that the company will continue on that basis.

The trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charity and enable it to ensure that the financial statements comply with the Charity Act.

They are also responsible for safeguarding the assets of the company and hence for taking reasonable steps and detecting fraud and other irregularities.



Mulat Haregot
IBAA, Chair and Trustee

Date: 16/01/2025

**INDEPENDENT EXAMINER'S REPORT
TO THE TRUSTEES OF ISLINGTON BAMER ADVICE ALLIANCE (IBAA)**

I report to the trustees on my examination of the financial statements of ISLINGTON BAMER ADVICE ALLIANCE (IBAA) ('the charity') for the year ending 31st March 2024.

Responsibilities and basis of the report

As the trustees of the company (and also its directors for the purposes of company law) you are responsible for the preparation of the financial statements in accordance with the requirements of the Companies Act 2006 ('the 2006 Act').

Having satisfied myself that the accounts of the company are not required to be audited under Part 16 of the 2006 Act and are eligible for Independent examination, I report in respect of my examination of the charity's accounts as carried out under section 145 of the Charities Act 2011 ('the 2011 Act'). In carrying out my examination I have followed the Directions given by the Charity Commission under section 145(5) (b) of the 2011 Act.

Independent Examiner's Statement

Since the charity's gross income exceeded £250,000 your examiner must be a member of a body listed in section 145 of the 2011 Act. I confirm that I am qualified to undertake the examination because I am a member of the Association of Certified Chartered Accountants (ACCA), which is one of the listed bodies.

I have completed my examination; I confirm that no matters have come to my attention in connection with the examination giving me cause to believe;

1. Accounting records were not kept in respect of the charity as required by section 386 of the 2006 Act;
or
2. The financial statements do not accord with those records ;
or
3. The financial statements do not comply with the accounting requirements of section 396 of the 2006 Act other than any requirement that the accounts give a 'true and fair' view which is not a matter considered as part of an independent examination:
or
4. The financial statements have not been prepared in accordance with the methods and principles of the statement of Recommended Practice for accounting and reporting by charities applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS102).

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: 

16/01/2025

Md Iqbal Hossain MBA, ACCA
BK COMMUNITY ACCOUNTANT LTD
Chartered Certified Accountant
124 City Road,
London. EC1V 2NX.

ISLINGTON BAMER ADVICE ALLIANCE (IBAA)
Statement of Financial Activities
31st March 2024

Incoming / Expenditure Resources	Note	Unrestricted Funds	Restricted Funds	TOTAL Funds 2024	TOTAL Funds 2023
Income and endowments:		£	£	£	£
Donations & Legacies	7	500	103,000	103,500	113,023
Total Income		500 =====	103,000 =====	103,500 =====	113,023 =====
Expenditure:					
Charitable Activities	8	-	99,804	99,804	107,113
Total expenditure		- =====	99,804 =====	99,804 =====	107,113 =====
Net Income & net movement in funds		500 =====	3,196 =====	3,696 =====	5,910 =====
Reconciliation of funds:					
Total funds brought forward		477	25,247	25,724	19,814
Total funds carried forward		977 =====	28,443 =====	29,420 =====	25,724 =====

The statement of financial activities includes all gains & losses recognised in the year. All income and expenditure derive from continuing activities.

The notes on pages 20 to 22 from part of these financial statements.

ISLINGTON BAMER ADVICE ALLIANCE (IBAA)
Company Limited by Guarantee
Statement of financial position

31st March 2024

FIXED ASSETS	Note		2024		2023
		£	£	£	£
Tangible Fixed Assets	12	-	-	1,345 -----	922 -----
Current Assets					
Cash at Bank and hand		-	28,375	-	25,102
Debtors	13	-	-	-	-
Total Current Assets		-	28,375 -----	-	25,102 -----
Current Liabilities					
Creditors: Amounts falling due within one year	14	-	(300) -----	-	(300) -----
Net current Assets		-	-	28,075 -----	24,802 -----
Net Assets				29,420 =====	25,724 =====
Funds of the charity:					
Unrestricted Funds	15	-	-	977	477
Restricted Funds	15	-	-	28,443	25,247
Total Charity Funds		-	-	29,420 =====	25,724 =====

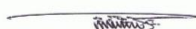
For the year ending 31st March 2024, the company was entitled to exemption from audit under section 477 of the Companies Act 2006 relating to small companies.

Trustees'/Directors' responsibilities:

- The members have not required the company to obtain an audit of its accounts for the year in question in accordance with section 476;
- The directors acknowledge their responsibilities for complying with the requirements of the Act with respect to accounting records and the preparation of accounts.
- These accounts have been prepared in accordance with the provisions applicable to companies subject to the small companies regime and with the Financial Reporting Standard for Smaller Entities (effective April 2008).

These financial statements were approved by the board of trustees and authorised for issue on 16th January 2025, and are signed on behalf of the board by:

Signed



Mulat Haregot
 IBAA Chair and Trustee

The notes on pages 20 to 22 form part of these financial statements.

Notes to the financial statements for the year ended 31st March 2024

1. General Information

The Charity is CIO registered in England & Wales. The address of the registered office is 356 Holloway Road, London, N7 6PA.

2. Statement of Compliance

These financial statements have been prepared in compliance with FRS102,' The Financial Reporting Standard applicable in the UK and the Republic of Ireland', the 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) (charities SORP(FRS 102)) and the charities Act 2011.

3. Accounting policies

Incoming resources

Voluntary income and donation are included in incoming resources when they are receivable except when the donors specify that they must be used in future accounting periods or the donor's conditions have not been fulfilled, then income is deferred. The income from fundraising ventures is shown gross.

Donated services and facilities

Income from donated services and facilities is included in incoming resources at a valuation, which is an estimate of the financial cost borne by the donor where such a cost is quantifiable and measurable. No income is recognised when there is no financial cost borne by a third party.

Resources expended

Resources expended are included in the statement of financial activities on an accrual's basis, inclusive of any VAT, which cannot be recovered. Expenditure, which 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 of generating funds on a basis consistent with the use of these resources.

The cost of generating funds includes salaries, direct expenditure and overhead costs of the staff who promote fundraising including events.

Governance costs are those incurred in connection with the administration of the charity and compliance with constitutional and statutory requirements.

Funds

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 support costs.

Unrestricted funds are donations and other incoming resources received or generated for charitable purposes.

Designated funds are unrestricted funds earmarked by the management committee for particular purposes.

Basis of preparation

The financial statements have been prepared on the historical cost basis, as modified by the revaluation of certain financial assets and liabilities and investment properties measured at fair value through income and expenditure. The financial statements are prepared in sterling, which is the functional currency of the entity.

Going concern

There are no material uncertainties about the charity's ability to continue.

Disclosure exemptions

The entity satisfies the criteria of being a qualifying entity as defined in FRS 102. As such, an advantage has been taken of the following disclosure exemption: No cash flow statement has been presented for the company.

Judgements and Key Sources of Estimation Uncertainty

The preparation of the financial statements requires management to make judgements, estimates and assumptions that affect the amounts reported. These estimates and judgements are continually reviewed and are based on experience and other factors, including expectations of future events that are believed to be reasonable under the circumstances.

Fund accounting

Unrestricted funds are available for use at the discretion of the trustees to further any of the charity's purposes.

Designated funds are unrestricted funds earmarked by the trustees for particular future projects or commitments.

Restricted funds are subjected to restrictions on their expenditure declared by the donor or through the terms of an appeal, and fall into one of two sub-classes: restricted income funds or endowment funds.

Incoming resources

All incoming resources are included in the statement of financial activities when entitlement has passed to the charity: it is probable that the economic benefits associated with the transaction will flow to the charity and the amount can be reliably measured. The following specific policies are applied to particular categories of income:

- Income from donations or grants is recognised when there is evidence of entitlement to the gift, receipts are probable and its amount can be measured reliably.
- Legacy income is recognised when receipt is probable and entitlement is established.
- Income from donated goods is measured at the fair value of the goods unless this is impractical to measure reliably, in which case the value is derived from the cost to the donor or the estimated resale value can be reliably measured. No amounts are included for the contribution of general volunteers.
- Income from contracts for the supply of services is recognised with the delivery of the contracted service. This is classified as unrestricted

funds unless there is a contractual requirement for it to be spent on a particular purpose and returned unspent, in which case it may be regarded as restricted.

Resources expended

Expenditure is recognised on an accruals basis as a liability is incurred. Expenditure includes any VAT which cannot be fully recovered, and is classified under the headings of the statement of financial activities to which it relates:

- Expenditure on raising funds includes the costs of all fundraising activities, events non-charitable trading activities and the sale of donated goods.
- Expenditure on charitable activities includes all costs incurred by a charity in undertaking activities that further its charitable aims for the benefit of its beneficiaries, including those support costs and costs relating to the governance of the charity, apportioned to charitable activities.
- Other expenditure includes all expenditure that is neither related to raising funds for the charity nor part of its expenditure on charitable activities.

All costs are allocated to expenditure categories reflecting the use of the resource. Direct costs attributable to a single activity are allocated directly to that activity. Shared costs are apportioned between the activities they contribute to on a reasonable, justifiable and consistent basis.

Tangible Assets

All fixed assets are initially recorded at cost.

Depreciation

Depreciation is calculated to write off the cost or valuation of assets, less its residual value, over the useful economic life of those assets as follows:
Furniture & Equipment 20% reducing balance.

Defined contribution plans

Contributions to defined contribution plans are recognised as an expense in the period in which the related service is provided. Prepaid contributions are recognised as an asset to the extent that the prepayment will lead to a reduction in future payments or a cash refund.

When contributions are not expected to be settled wholly within 12 months of the end of the reporting date in which the employees render the related service, the liability is measured on a discounted present value basis. The unwinding of the discount is recognised as an expense in the period in which it arises.

4. Limited by guarantee

The company is limited by guarantee without share capital. In the event of the charity being wound up, the liability in respect of the guarantee is limited to £1 per member.

5. Pensions and other post-retirement benefits

All staff has been offered a pension contribution recognised by HMRC. All staff has opted out so there are no pension assets to administer and there are no other post-retirement benefits funded by the charity.

6. Financial Instruments:

Carrying amount: Debt instruments on the balance sheet represent real and fair value. Financial liabilities on the balance sheet represent real and fair value.

7. Income from donations and legacies

Grants, donations and legacies:	Unrestricted Funds	Restricted Funds	2024	2023
	£	£	£	£
Donations:				
Cripple gate Foundation	-	8,000	8,000	9,600
Islington Borough	-	95,000	95,000	95,000
Richard Cloudesley	-	-	-	3,000
The Locality	-	-	-	5,000
Small Donation	500	-	500	423
TOTAL	500 =====	103,000 =====	103,500 =====	113,023 =====

8. Cost Analysis

	2024	2023
	£	£
Project Cost - Partners Allocation	85,472	87,403
Salary including Pension	11,278	14,941
Accounts & Payroll	340	565
Consultancy & Recruitment	299	1,625
Insurance	-	649
Printing, Stationery & AGM	1,107	872
Compliance	-	40
Telephone, internet & website	972	1,018
Depriciation	336	-
Total	99,804 =====	107,113 =====

9. Staff Cost

The total staff costs and employee benefits for the reporting period are analysed as follows:

Employees:

	2024	2023
	£	£
Salary	10,838	14,620
Pension	440	322
Total	11,278 =====	14,941 =====

No employee earned more than £60,000 during the year (2023: nil).

10. Trustee remuneration and expenses:

SORP 2015 requires the following statements to be made:

The charity trustees were not paid or received any other benefits from employment with the charity in the year (2023: £nil). No charity trustee received payment for professional or other services supplied to the charity (2023: £nil).

11. Related parties:

There are no related party transactions during the year.

12. Fixed Assets

	Computer Equipment	Total
	£	£
Cost		
On 1 April 2023	922	922
Additions	759	759
Disposals	-	-
On 31 March 2024	1,681	1,681
Depreciation		
On 1 April 2023	-	-
Disposals	-	-
Charge this period	336	336
On 31 March 2024	336	336
Net book value		
On 31 March 2024	1,345	1,345
On 31 March 2023	922	922

13. Debtors:

	2024	2023
	£	£
Trade Debtors	-	-
Total	=====	=====

14. Creditors: amounts falling due within one year

	2024	2023
	£	£
Independent Examination fees	300	300
Total	300 =====	300 =====

ISLINGTON BAMER ADVICE ALLIANCE (IBAA)

England & Wales - Charity number 1183946

Accounts

Charity Registration No. 1183946

ISLINGTON BAMER ADVICE ALLIANCE (ibaa)

Annual Report and Financial Statement

For the year ended 31 March 2023

ISLINGTON BAMER ADVICE ALLIANCE (ibaa)

Trustees' Annual Report for the year ending 31st March 2023

The Trustees, who are also the directors for the purposes of company law, present their report and the independently examined financial statements of the Charity for the year ended 31st March 2023.

REFERENCE AND ADMINISTRATIVE DETAILS

Registered charity name: ISLINGTON BAMER ADVICE ALLIANCE (ibaa)

Charity registration number: 1183946

Registered office: Resource for London

356 Holloway Road

London

N7 6PA

Trustees:

Mulat Haregot —Chair

Gulala Bakir —Treasurer

Tsegerda Medhaine —Secretary

Asad Choudhury —Trustee

Senay Dur - Trustee

Abdirahman Aideed Abdi —Trustee

Independent Examiner:

BK Community Accountant Ltd

Chartered Certified Accountant

Arches 420-421 Burdett Road,

London, E3 4AA

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The Report

The Islington BAMER Advice Alliance (ibaa) is a Charitable Incorporated Organisation (CIO) established on 18 June 2019 to support the need of Black, Asian, Minority Ethnic and Refugee Communities in the United Kingdom.

ibaa is a network of Islington-based information, advice, support and guidance providers and infrastructure organisation which delivers support on housing, welfare benefits, job search, immigration and other re-settlement issues to the most disadvantaged, vulnerable and hard-to-reach BAMER communities in the London Borough of Islington [particularly migrants and asylum seekers].

Objectives, as laid out in its constitution, are:

1. The relief of poverty amongst persons living or working in the Greater London area and in particular providing such persons from Black, Asian, minority Ethnic and Refugee [BAMER] communities resident or working in the London borough of Islington [the benefits area] by the provision of:
 - a. Information, advocacy and advice;
 - b. Legal services;
 - c. Education and training, which they could not otherwise obtain due to a lack of means or which it would not be reasonably practicable or appropriate to obtain elsewhere.
2. To promote the voluntary sector which provides advice and support for BAMER communities for the benefit of the public in the area of benefit by:
 - a. Developing skills and capacity to deliver quality advice by frontline staff and to improve other functions such as governance;
 - b. Facilitate the creation of new voluntary organisations to meet unmet charitable needs/develop new services and extend existing services to meet charitable needs;
3. To extend the advice and help available to BAMERs in Islington by facilitating partnership and co-operation
 - a. in the broader voluntary sector. ["Voluntary Sector" is defined as "Charities and voluntary organisations"]
 - b. among the organisations in the benefits area, including commercial organisations, charities, local authorities, churches, schools and other profit and not-for-profit institutions.

Overview of Activities for the Period 1st April 2022 – 31st March 2023

We have witnessed a disturbing worsening in the situation across our communities over the past 12 months. These were caused by the ongoing impacts of the Covid Pandemic, the Cost of Living Emergency connected to the war in Ukraine and the adverse immigration policies of the hostile environment. All of these have disproportionately impacted already disadvantaged BAMER communities, causing an upsurge of demand for our service by 60% over the 12 months (an increase of 75% in the first 6 months and by 45% during the second half of the monitoring period). This demonstrates the urgency of the situation and the importance of the availability of the service ibaa partners provide to the communities.

Our goal for 2022/2023 was to help at least 2,000 people annually, ensuring 5 – 10 Islington residents could access advice each day across our 5 front-line organisations. We have met and far exceeded this goal as between April 2022 and March 2023, our advisors provided direct help to 5286 Islington residents. On average, the ibaa partnership supported 8 residents each day in one-to-one sessions. On top of this, 8 group sessions or workshops were delivered each week by the partnerships, benefiting a total of 1757 residents. Further details are provided in the Advice section of this report.

Overview of the main activities:

Partnerships and Membership:

In the last 12 months ibaa, a Consortium of 6 BAMER Advice, information, Support and Guidance giving organisations, namely the Evelyn Oldfield Unit (EOU), Islington Bangladesh Association (IBA), Kurdish and Middle Eastern Women's Organisation (KMEWO), Islington Somali Community (ISC), IMECE Women's Centre, and Eritrean Community in the United Kingdom (ECUK), continued its work within the Islington Strategic Advice Partners.

We have now opened the membership application to new charities, and we hope we will be able to expand our partnership in the following months and grow the capacity of the BAMER-led community sector. We are continuously improving our internal communication policies and strategies, ensuring the best standards are implemented and adhered to across the partnership. We have a monthly newsletter for Trustees and Advisors which provides an overview of the main developments, links to additional resources as well as general updates about the 3rd sector and services and events in Islington.

The ibaa partnership tirelessly argued for the needs of BAMER communities and represented its member organisations at various meetings and events. The Alliance worked towards strengthening the voice of residents from BAMER backgrounds by ensuring their concerns were raised and their interests represented. It maintained active partnerships with other advice-providing agencies in Islington, mainly with Citizens Advice and Islington Law Centre. We attend all relevant meetings and social engagements as possible (either the Coordinator or the Chair) to ensure ibaa is represented and can represent the voice of the communities.

Fundraising and Capacity Building:

As previously reported, the ibaa partnership has been awarded £308,750 in January 2021 for the next 3 years from the London Borough of Islington (LBI) and also secured additional funding of £24,000 from the Cripple Gate Foundation over 3 years towards a one-day salary and associated costs for the ibaa Advice Co-ordinator. The insufficient financial resources and lack of financial support for charity organisations have caused huge pressure on ibaa and all the partners over the past 12 months. Fundraising has therefore been one of the priorities in 2022/2023 as the current budget does not adequately reflect the changing financial environment and the scope of ibaa's work.

We submitted a couple of fundraising applications for both small and larger grants and funding programmes. In October 2022, we secured a \$500 grant from Digital Lift which helped us purchase the necessary software. This was followed by a small £5000 grant from the LHC Community Fund in December 2022, which covered some essential needs of the organisation (such as phones and a laptop) and provided training for the advice staff. We joined Cloudesley Welfare Grants Scheme in October 2022 as a referral partner, which enabled us to provide small grants to clients on a low income.

Unfortunately, our application to National Lottery Community Fund has been rejected due to changes in the strategic priorities of the National Lottery. We also submitted a bid to the Mayor of London's Migrant Advice and Support Fund, which was also unsuccessful because of the high demand.

Promotions, Marketing and Outreach

Since the last report, ibaa made significant progress when it comes to promotion and communication. The new website was launched, and social media accounts were created across all main platforms (Facebook, Instagram, Twitter, and LinkedIn). Ibaa continues to grow its online presence and update our websites, and social media (Facebook, Instagram, Twitter, and LinkedIn) frequently to promote ibaa to advertise our services to the wider public. Through these platforms, we have achieved reach out to some groups of residents who have previously not been engaged as well as to the case workers from Adult Services. Everyone can contact us through the enquiry

form on our website. The websites also provide direct links to the member organisations' websites as our service providers. We also have leaflets, both in print and in electronic versions, which are accessible on our [websites](#), and distributed at events and during online and offline outreach.

Advice and other services:

Between April 2022 and March 2023, our advisors provided direct help to **5286 Islington residents**. This marks a significant increase from the previous year when 2096 residents were supported (an increase of 152%). This growth was a combination of:

a) an increase in demand due to the Cost of Living crisis, remits of the Covid Pandemic, war in Ukraine and around the world, furthering of the hostile environment immigration policies;

B) the post-Pandemic recovery of group services and activities.

Of the individuals supported, **1757 were engaged in group activities and 3529 in individual sessions. We delivered 5158 one-on-one appointments and 207 group sessions.**

Overall, the services included:

- the provision of information, advice, support and guidance on housing, welfare benefits, utilities, employment, education, health and other settlement issues.
- Triage work, Referrals, and signposting
- Benefits Checks and Income maximization interventions
- Appeals, form-filling, filing of various applications
- Following up on cases of clients with statutory services
- Negotiating and representing on behalf of a client
- Interpreting and Translating
- Provision of Resources
- Support in accessing financial help, including 3rd party grants
- Emotional support
- Outreach work
- Compiling cases for tribunals and accompanying clients to tribunals

The main areas of help included:

- Housing, Homelessness – 894 interventions
- Welfare Benefits, assessment, information/form filling - 1584 interventions
- Financial health, Income maximisation, debt and money management - 357 interventions
- Employment, training and business advice – 248 interventions
- Consumer rights – 273 interventions
- Domestic Violence, VAWG, FGM – 305 interventions

Other areas of help concerned legal support, hate crime and violence, immigration casework, personal care and mental health support, interpreting and translating, and digital exclusion interventions.

The group support provided included the ESOL classes (both online and in-person), wellbeing workshops for elderly residents, after-school educational activities for children, leisure workshops (such as embroidery and other creative workshops), various mental health-focused sessions (depression, mindfulness, personal care), Digital Inclusion sessions, Covid support and awareness events, NHS and children health workshops. Ibaa members also organised numerous events organised for communities to celebrate national, religious, and culturally-specific holidays, mark refugee week, and more. There was also additional support for women related to financial education to increase their money management capabilities.

Cost of Living – Situation assessment

As predicted in the previous report, the impact of the cost of living crisis, combined with the knock-off effect of the pandemic, has been devastating for the already weakened, impoverished and disadvantaged communities of BAMER groups in Islington. Based on our monitoring, all ibaa members expressed a state of “high alarm” caused by the current financial crisis. We have witnessed extremely worrying worsening in the situation across our communities. The majority of our clients were on no to low income even before the start of the CoL – many of them were further weakened by the pandemic. The communities were therefore at an even greater risk of debt than the general population, especially as they also face language barriers or complete illiteracy. Many residents have lost their incomes during the pandemic, causing them to fall behind on bills and build up large debts, often losing their homes as a result. They are now struggling to keep up with the rises in food prices and household bills.

We are seeing a large increase in families going to food banks which was previously a taboo for the communities. This brings up a lot of stigma and shame, and many rather go hungry. The negative impact is even worse for single mothers, disabled residents, elderly people, destitute people and families, and NRPFs. The consequences for mental health across the community are staggering as people are terrified about losing their homes, and not being able to feed their children properly. For example, women whom we support are already traumatised, as well as many clients who suffer from severe anxiety. They are more prone to worry and stress in general, so a current crisis is causing a significant worsening in their well-being. Moreover, this pressure is adding to frontline staff who takes on people's worries and stresses and becomes overwhelmed. The demand for our services far exceeds our capacity and all partners had to put up waiting lists. We have been stretched to the maximum and we cannot further increase the support without additional funding as the staff is already overloaded.

CASE STUDIES

CASE STUDIES

Client KA is a vulnerable single mother of three children, she approached our services in 2020, as a victim of domestic violence. She has been facing a huge number of issues due to being a victim of DV, lack of information and language barrier. She and her children have had multiple needs, which required prompt support. Since then, our team has been supporting Ms KA as her situation and needs are more complex. The first step we took was to guarantee her and her children's safety, we referred the client to MARRAC and other relevant services such as immigration and family solicitors, and we even approached the MP to get further support for her immigration status. She was suffering from severe depression and anxiety due to her life condition and the fear of insecurity. She was referred to a counselling service within our organization and constantly she was provided with emotional support by the staff. She was registered for ESOL, Zumba classes and other activities to improve her well-being states. Then, with coordination with the council and police services; we supported her to get a temporary housing place in Islington. Then she was referred to social services to be allocated to a social worker to receive further support for her and her children. We started coordination with council/education departments and schools for the registration of the children and her daughter in secondary school, applied for uniforms, applied for a free laptop for her children from the parent house and other support. We raised our concern about the safeguarding issue and contacted many relevant departments to sort out the children's issues. The client was supported with her housing application, housing benefit, housing repair, energy and water bills, council tax reduction, debt, and other payment issues. She was advised and supported around benefit entitlement such as (PIP, and incapability of work) due to her health condition. Ms KA has been receiving various forms of support and numerous advice interventions from KMEWO's team. Now, all her problems and issues have been dealt with professionally, and we have been able to achieve great outcomes and she is extremely happy and satisfied with the services.

The client is a 73-year-old Turkish woman living with her husband who is older than her, retired and on state/pension credit. The client has many health issues and has been struggling with daily living tasks, and caring for herself, and her husband. She was not able to work but needed to pay the bills which were increasing. She approached IMECE and was supported in applying for an attendance allowance for her. After the initial rejection, the advisor followed up with her application, made a mandatory reconsideration application and turned the decision around. The client received extra money, had her income maximised, and also received support with daily living tasks. She is now able to pay bills, hence the early intervention prevented her from falling into debt. Consequently, her physical and mental health improved, and her vulnerability and dependency were reduced significantly.

A client, Ms RN, came to ISC at the beginning of April 2022, she owed over £7000 in housing benefits overpayments and a further £2000 in council tax. Ms RN was overwhelmed and highly stressed because of the situation. The advisor initially referred her to IPR however, they were unable to resolve her debt, so the ISC advisor helped her on their own.

They first assessed her benefit entitlement. The client worked part-time and was on housing benefits so they advised her to move to UC as she would be better off. They then helped to set up an affordable repayment plan of £13 a week and her council tax was deducted from her pay.

Ms RN was very happy with the outcome as she is now able to have some money left over from her salary which was impossible before. She was also eligible for the second cost of living payment of £325, which was not accessible to her previously.

Strategic Plan for 2023-2024

Increasing the partnership's capacity

The priority in 2023/2024 is to increase the capacity of our partnership to ensure that ibaa is a well-established and well-trusted organisation. This includes more support for the BAMER-led groups beyond the immediate needs of the Advice Project, supporting their growth and expertise.

We plan to cooperate closely with the EOU in delivering this support, such as through organising training, joined fundraising, sharing resources, and implementing the best policies and procedures.

Furthermore, as we opened the partnership up to new applications, we aim to bring additional organisation to the network, which would further strengthen the reach and expertise of ibaa. We will focus on securing additional funding for the 6th advice worker based at this organisation, hence increasing the capacity of our front-line services.

We recognise triage work is putting pressure on the advice staff. By creating and implementing improved referral mechanisms, we hope to ease the administrative pressure on the frontline staff and limit the waiting time for the clients.

Cost of Living

Based on the outcomes of the needs assessment, we want to serve the communities in the most meaningful way, develop and deliver services that are person-centred and address issues our clients face. Hence, we want to focus on housing and homelessness, debt and financial management, universal credit and welfare entitlement, which are the most pressing areas.

We aim to support organisations in building their expertise in these areas through additional training and resource-sharing. This would include opening joined opportunities for volunteers, who would be trained to provide specialised support targeted at the issues outlined above.

Financial education and literacy have never been more important. Hence, we plan to provide access to education and training to BAMER communities, ensuring we can prevent further increases in the debt burden. This will include ESOL classes and other seminars and workshops.

We also aim to offer more activities to improve mental well-being and resilience across BAMER communities. These would include leisure activities, as well as educational support. This will also help to decrease the level of street crime and overall youth crime in Islington.

PR, Marketing and Communication

We recognise triage work is putting pressure on the advice staff. By creating and implementing improved referral mechanisms, we hope to ease the administrative pressure on the frontline staff and limit the waiting time for the clients.

Overall, we hope to improve internal (within the partnership) and external (public relations) communication. Internally, we hope to provide more opportunities for all members to come together in the Trustee and Advisory board meetings, Supervision Meetings, as well as various outings and teambuilding initiatives. We hope this will strengthen the bonds between the partners, and therefore the strength of the partnership as such.

We plan to rebrand ibaa to give the organisation a clear and professional identity. This will help us demonstrate our case with greater appeal to the partners and potential funders.

We will also continue to develop our websites and social media to ensure greater engagement and reach.

Gender Equality

The organization will also stay committed to fighting for gender equality and will focus on issues that disproportionately affect women. We will provide advice and support to women to increase their financial capabilities and improve their money management skills.

As predicted in the previous report, we have seen an increase in domestic violence and gender-based violence during the period marked by the Cost of Living Crisis. We plan to increase our support for survivors of domestic violence, abuse, honour-based violence, VAWG and FGM. Our advisors will offer emotional support as well as assistance in accessing professional and legal support, such as solicitors, counselling

and therapy, and social services. On top of this, ibaa will provide or help access necessary training and resources to ensure front-line services remain trauma-informed and up-to-date with guidance and good practice in the field.

Currently, we do not work with BAMER-led groups supporting LGBTQ+ and Queer communities, which might cause the potential exclusion of some residents from our services. We will continue to explore potential partners with whom we could develop services for the LGBTQ+ and Queer communities in a way that would be professional, sensitive and culturally appropriate.

Immigration

We also aim to provide more advice on immigration-related needs which are specific to BAMER communities in the UK and Islington. Unfortunately, there continues to be a lack of immigration support provision across the services in Islington / London and as a generalist provider, we do not hold the necessary certification to provide more complex immigration casework. The majority of our clients do have dealings with Home Office and have various restrictions on their immigration status (NRPF, BRP, limited leave to remain, etc) so we support them with the issues not directly connected to their immigration cases (such as securing benefits if they are entitled to them, helping with housing/homelessness applications, providing interpreting and emotional support etc.). Currently, we do provide help to the extent we are allowed to under government regulations (basic information dissemination).

We are working to address this in our fundraising efforts to get OISC Level 1 for all ibaa providers and increase the availability across Islington (London). We will aim to secure OISC certification for all advisors to ensure ibaa can offer factual and appropriate support. By doing so, we will also work with other partner groups and organisations with the aim to increase the capacity and capability of ibaa.

Fundraising

Fundraising continues to be the priority for ibaa as it significantly limits our growth and ability to support all who need our services. We submitted more applications in April and May 2023 (not included in this monitoring period) and we are also looking at the possibility to submit applications in cooperation with other advice providers within the borough. We will work tirelessly to secure funding as we know our communities depend on the accessibility of ibaa's services.

We plan to secure continuous funding from LBI in the upcoming VCS funding stream and we are awaiting information regarding the application process to ensure we can cover the raising needs of our communities, as well as financial pressures on our staff.

If the first stage of our application to the City Bridge Trust's Anchor Programme is approved, we want to apply for funding and secure resources for 2 more core staff members to support our operations, as well as for the unification of the monitoring and

case management systems. This would allow us to increase our role as a 2nd tier organisation and be less dependent on funding from the Local Authority.

We will be actively exploring avenues to secure funding for our advice service. The goal is to bring all ibaa advisors to the full-term staff as well as additional 6th advisors (initially part-time) who would be based at the new ibaa member organisation.

Financial Review

Public benefit statement

In shaping our objectives for the year and planning our activities, the trustees have considered §17 of the Charity Act 2011 and the Charity Commission's guidance on public benefit, including the guidance on 'public benefit' running a charity (PD2). The achievements above demonstrate the public benefit arising from Charity activities.

Risk Management

The trustees have assessed the major risks to which ibaa is exposed and are satisfied that systems are in place to mitigate exposure to the major risks including maintaining a risk register, which is reviewed annually. On top of this, appropriate steps are then taken to mitigate them in day-to-day operations.

Investment Policy

The Charity does not produce a sufficient surplus to invest, as priority must be given to building our unrestricted reserves.

Fundraising

The ibaa partnership is committed to securing funding for BAMERs' organisations to operate on an equal footing as the mainstream advice providers. We have developed a strong income generation strategy to generate income from trusts, foundations and individual donors. This fundraising strategy is informed by levels of unmet need for advice services from BAMEs in Islington and ensures we can diversify our income to guarantee a constant and stable flow of resources. In doing so, we aim to achieve the highest fundraising standards and transparency.

The funding is targeted at two distinct aspects of our work – the direct advice services delivery and the 2nd tier support for the BAMER-led organisations that are members of the partnership. On top of this, the plan addresses the core costs of the partnership, ensuring we can run our day-to-day operations as well as invest in our future development. As per this strategy, the organisation aims to increase income by 52%

in 2023/2024, with annual increments from then onwards between 5-3%. Over 10 years, we aim to increase our core annual income by at least 145%.

The partnership is currently funded by the London Borough of Islington (LBI) and the Cripple Gate Foundation, with an annual income of £103,000 guaranteed until March 2024. Islington's new funding stream is opening later in 2023 and ibaa anticipates this funding will secure resources for another 3 years.

As stated in the "Strategic Plan" Section, we aim to acquire income from individuals and grant-making institutions. The bids we plan to submit include applications for additional funding from the National Lottery Community Fund, the Mayor of London, the Greater London Authority, and City Bridge Trust, in order to aid our operations and strategic growth. Our objective is also to increase the contracted hours of the advice services, making support accessible to more Islington residents.

Trustees' responsibilities

Charity law requires trustees, to prepare financial statements for each financial year which give a true and fair view of the state of the affairs of the company and of the results of the company at that period. In preparing those financial statements, the directors are required to:

- select suitable accounting policies and then apply them consistently.
- make judgments and estimates that are reasonable and prudent.
- state whether applicable accounting standards have been followed, subject to any materials departures disclosed and explained in the financial statements.
- prepare the financial statements on a going concern basis unless it is inappropriate to assume that the company will continue on that basis.

The trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charity and enable it to ensure that the financial statements comply with the Charity Act.

They are also responsible for safeguarding the assets of the company and hence for taking reasonable steps and detecting fraud and other irregularities.

Mulat Haregot



IBAA, Chair

Date: 05/07/2023

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF ISLINGTON BAMER ADVICE ALLIANCE (IBAA)

I report to the trustees on my examination of the financial statements of ISLINGTON BAMER ADVICE ALLIANCE (IBAA) ('the charity') for the year ending 31st March 2023.

Responsibilities and basis of the report

As the trustees of the company (and also its directors for the purposes of company law) you are responsible for the preparation of the financial statements in accordance with the requirements of the Companies Act 2006 ('the 2006 Act').

Having satisfied myself that the accounts of the company are not required to be audited under Part 16 of the 2006 Act and are eligible for Independent examination, I report in respect of my examination of the charity's accounts as carried out under section 145 of the Charities Act 2011 ('the 2011 Act'). In carrying out my examination I have followed the Directions given by the Charity Commission under section 145(5) (b) of the 2011 Act.

Independent Examiner's Statement

Since the charity's gross income exceeded £250,000 your examiner must be a member of a body listed in section 145 of the 2011 Act. I confirm that I am qualified to undertake the examination because I am a member of the Association of Certified Chartered Accountants (ACCA), which is one of the listed bodies.

I have completed my examination; I confirm that no matters have come to my attention in connection with the examination giving me cause to believe;

1. Accounting records were not kept in respect of the charity as required by section 386 of the 2006 Act;
or
2. The financial statements do not accord with those records ;
or
3. The financial statements do not comply with the accounting requirements of section 396 of the 2006 Act other than any requirement that the accounts give a 'true and fair' view which

is not a matter considered as part of an independent examination:
or

4. The financial statements have not been prepared in accordance with the methods and principles of the statement of Recommended Practice for accounting and reporting by charities applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS102).

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.



05/07/2023

Signed:

**Md Iqbal Hossain MBA, ACCA
BK COMMUNITY ACCOUNTANT LTD
Chartered Certified Accountant
Arches 420-421 Burdett Road,
London. E3 4AA.**

ISLINGTON BAMER ADVICE ALLIANCE (IBAA)

Statement of Financial Activities

31st March 2023

Incoming / Expenditure Resources	Note	Unrestricted Funds	Restricted Funds	TOTAL Funds 2023	TOTAL Funds 2022
Income and endowments:		£	£	£	£
Donations & Legacies	7	423	112,600	113,023	103,000
Total Income		423 =====	112,600 =====	113,023 =====	103,000 =====
				==	=
Expenditure:					
Charitable Activities		-	107,113	107,113	97,527
Total expenditure		- =====	107,113 =====	107,113 =====	97,527 =====
				==	=
Net Income & net movement in funds		423 =====	5,487 =====	5,910 =====	5,473 =====
				==	=
Reconciliation of funds:					
Total funds brought forward		54	19,760	19,814	14,341
Total funds carried forward		477 =====	25,247 =====	25,724 =====	19,814 =====
				==	=

The statement of financial activities includes all gains & losses recognised in the year. All income and expenditure derive from continuing activities.

The notes on pages 20 to 25 from part of these financial statements.

ISLINGTON BAMER ADVICE ALLIANCE (IBAA)**Company Limited by Guarantee
Statement of financial position****31st March 2023**

FIXED ASSETS	Note		2023		2022
		£	£	£	£
Tangible Fixed Assets	12	-	-	922	-
		-----	-----	-----	-----
Current Assets					
Cash at Bank and hand		-	25,102	-	20,114
Debtors	13	-	-	-	-
Total Current Assets		-	25,102	-	20,114
		-----	-----	-----	-----
Current Liabilities					
Creditors: Amounts falling due within one year	14	-	(300)	24,802	(300)
		-	-----	-----	-----
Net current Assets		-	-	24,802	19,814
		-	-	-----	-----
Net Assets				25,724	19,814
				=====	=====
Funds of the charity:					
Unrestricted Funds	15	-	-	477	54
Restricted Funds	15	-	-	25,247	19,760
Total Charity Funds		-	-	25,724	19,814
		-	-	=====	=====

For the year ending 31st March 2023, the company was entitled to exemption from audit under section 477 of the Companies Act 2006 relating to small companies.

Trustees'/Directors' responsibilities:

- The members have not required the company to obtain an audit of its accounts for the year in question in accordance with section 476;
- The directors acknowledge their responsibilities for complying with the requirements of the Act with respect to accounting records and the preparation of accounts.
- These accounts have been prepared in accordance with the provisions applicable to companies subject to the small companies regime and

with the Financial Reporting Standard for Smaller Entities (effective April 2008).

These financial statements were approved by the board of trustees and authorised for issue on 5th July 2023, and are signed on behalf of the board by:

A handwritten signature in black ink, appearing to read 'Mulat Haregot', is written over a horizontal line.

Signed
Mulat Haregot
IBAA Chair

The notes on pages 20 to 25 form part of these financial statements.

Notes to the financial statements for the year ended 31st March 2023

1. General Information

The Charity is CIO registered in England & Wales. The address of the registered office is 356 Holloway Road, London, N7 6PA.

2. Statement of Compliance

These financial statements have been prepared in compliance with FRS102,' The Financial Reporting Standard applicable in the UK and the Republic of Ireland', the 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) (charities SORP(FRS 102)) and the charities Act 2011.

3. Accounting policies

Incoming resources

Voluntary income and donation are included in incoming resources when they are receivable except when the donors specify that they must be used in future accounting periods or the donor's conditions have not been fulfilled, then income is deferred. The income from fundraising ventures is shown gross.

Donated services and facilities

Income from donated services and facilities is included in incoming resources at a valuation, which is an estimate of the financial cost borne by the donor where such a cost is quantifiable and measurable. No income is recognised when there is no financial cost borne by a third party.

Resources expended

Resources expended are included in the statement of financial activities on an accrual's basis, inclusive of any VAT, which cannot be recovered. Expenditure, which 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 of generating funds on a basis consistent with the use of these resources.

The cost of generating funds includes salaries, direct expenditure and overhead costs of the staff who promote fundraising including events. Governance costs are those incurred in connection with the administration of the charity and compliance with constitutional and statutory requirements.

Funds

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 support costs.

Unrestricted funds are donations and other incoming resources received or generated for charitable purposes.

Designated funds are unrestricted funds earmarked by the management committee for particular purposes.

Basis of preparation

The financial statements have been prepared on the historical cost basis, as modified by the revaluation of certain financial assets and liabilities and investment properties measured at fair value through income and expenditure.

The financial statements are prepared in sterling, which is the functional currency of the entity.

Going concern

There are no material uncertainties about the charity's ability to continue.

Disclosure exemptions

The entity satisfies the criteria of being a qualifying entity as defined in FRS 102. As such, an advantage has been taken of the following disclosure exemption: No cash flow statement has been presented for the company.

Judgements and Key Sources of Estimation Uncertainty

The preparation of the financial statements requires management to make judgements, estimates and assumptions that affect the amounts reported. These estimates and judgements are continually reviewed and are based on experience and other factors, including expectations of future events that are believed to be reasonable under the circumstances.

Fund accounting

Unrestricted funds are available for use at the discretion of the trustees to further any of the charity's purposes.

Designated funds are unrestricted funds earmarked by the trustees for particular future projects or commitments.

Restricted funds are subjected to restrictions on their expenditure declared by the donor or through the terms of an appeal, and fall into one of two sub-classes: restricted income funds or endowment funds.

Incoming resources

All incoming resources are included in the statement of financial activities when entitlement has passed to the charity: it is probable that the economic benefits associated with the transaction will flow to the charity and the amount can be reliably measured. The following specific policies are applied to particular categories of income:

- Income from donations or grants is recognised when there is evidence of entitlement to the gift, receipts are probable and its amount can be measured reliably.
- Legacy income is recognised when receipt is probable and entitlement is established.
- Income from donated goods is measured at the fair value of the goods unless this is impractical to measure reliably, in which case the value is derived from the cost to the donor or the estimated resale value can be reliably measured. No amounts are included for the contribution of general volunteers.
- Income from contracts for the supply of services is recognised with the delivery of the contracted service. This is classified as unrestricted funds unless there is a contractual requirement for it to be spent on a particular purpose and returned unspent, in which case it may be regarded as restricted.

Resources expended

Expenditure is recognised on an accruals basis as a liability is incurred. Expenditure includes any VAT which cannot be fully recovered, and is classified under the headings of the statement of financial activities to which it relates:

- Expenditure on raising funds includes the costs of all fundraising activities, events non-charitable trading activities and the sale of donated goods.
- Expenditure on charitable activities includes all costs incurred by a charity in undertaking activities that further its charitable aims for the benefit of its beneficiaries, including those support costs and costs relating to the governance of the charity, apportioned to charitable activities.
- Other expenditure includes all expenditure that is neither related to raising funds for the charity nor part of its expenditure on charitable activities.

All costs are allocated to expenditure categories reflecting the use of the resource. Direct costs attributable to a single activity are allocated directly

to that activity. Shared costs are apportioned between the activities they contribute to on a reasonable, justifiable and consistent basis.

Tangible Assets

All fixed assets are initially recorded at cost.

Depreciation

Depreciation is calculated to write off the cost or valuation of assets, less its residual value, over the useful economic life of those assets as follows:
Furniture & Equipment 20% reducing balance.

Defined contribution plans

Contributions to defined contribution plans are recognised as an expense in the period in which the related service is provided. Prepaid contributions are recognised as an asset to the extent that the prepayment will lead to a reduction in future payments or a cash refund.

When contributions are not expected to be settled wholly within 12 months of the end of the reporting date in which the employees render the related service, the liability is measured on a discounted present value basis. The unwinding of the discount is recognised as an expense in the period in which it arises.

4. Limited by guarantee

The company is limited by guarantee without share capital. In the event of the charity being wound up, the liability in respect of the guarantee is limited to £1 per member.

5. Pensions and other post-retirement benefits

All staff has been offered a pension contribution recognised by HMRC. All staff has opted out so there are no pension assets to administer and there are no other post-retirement benefits funded by the charity.

6. Financial Instruments:

Carrying amount: Debt instruments on the balance sheet represent real and fair value. Financial liabilities on the balance sheet represent real and fair value.

7. Income from donations and legacies

Grants, donations and legacies:	Unrestricted Funds	Restricted Funds	2023	2022
	£	£	£	£
Donations:				
Cripple gate Foundation	-	9,600	9,600	8,000
Islington Borough	-	95,000	95,000	95,000
Richard Cloudesley	-	3,000	3,000	-
The Locality	-	5,000	5,000	-
Small Donation	423	-	423	-
TOTAL	423 =====	112,600 =====	113,023 =====	103,000 =====

8. Cost Analysis

	2023	2022
	£	£
Project Cost - Partners Allocation	87,403	89,063
Salary including Pension	14,941	8,196
Accounts & Payroll	565	118
Consultancy & Recruitment	1,625	-
Insurance	649	-
Printing, Stationery & AGM	872	-
Compliance	40	150
Telephone, internet & website	1,018	-
Total	107,113 =====	97,527 =====

9. Staff Cost

The total staff costs and employee benefits for the reporting period are analysed as follows:

Employees:

	2023	2022
	£	£
Salary	14,620	8,196
Pension	322	-
Total	14,941 =====	8,196 =====

No employee earned more than £60,000 during the year (2022: nil).

10. Trustee remuneration and expenses:

SORP 2015 requires the following statements to be made:

The charity trustees were not paid or received any other benefits from employment with the charity in the year (2022: £nil). No charity trustee received payment for professional or other services supplied to the charity (2022: £nil).

11. Related parties:

There are no related party transactions during the year.

12. Fixed Assets

	Computer Equipment	Total
	£	£
Cost		
On 1 April 2022	-	-
Additions	922	922
Disposals	-	-
On 31 March 2023	922	922
Depreciation		
On 1 April 2021	-	-
Disposals	-	-
Charge this period	-	-
On 31 March 2022	-	-
Net book value		
On 31 March 2023	922	922
On 31 March 2022	-	-

13. Debtors:

	2023	2022
	£	£
Trade Debtors	-	-
	-	-
Total	=====	=====

14. Creditors: amounts falling due within one year

	2023	2022
	£	£
Independent Examination fees	300	300
Total	300	300
	=====	=====

ISLINGTON BAMER ADVICE ALLIANCE (IBAA)

England & Wales - Charity number 1183946

Accounts

Charity Registration No. 1183946

ISLINGTON BAMER ADVICE ALLIANCE (IBAA)

Annual Report and Financial Statement

For the year ended 31 March 2022

ISLINGTON BAMER ADVICE ALLIANCE (IBAA)

Trustees' Annual Report for the year ending 31st March 2022

The Trustees present their report and the independently examined financial statements of the Charity for the year ended 31st March 2022.

REFERENCE AND ADMINISTRATIVE DETAILS

Registered charity name: ISLINGTON BAMER ADVICE ALLIANCE (IBAA)

Charity registration number: 1183946

Registered office: Resource for London

356 Holloway Road

London

N7 6PA

Trustees:

Mulat Haregot —Chair

Gulala Bakir —Treasurer

Mebrahtu Russom —Secretary

Asad Choudhury —Trustee

Abdirahman Aideed Abdi —Trustee

Senay Dur - Trustee

Independent Examiner:

BK Community Accountant Ltd

Chartered Certified Accountant

Arches 420-421 Burdett Road,

London, E3 4AA

The Report

The Islington BAMER Advice Alliance (IBAA) is a Charitable Incorporated Organisation (CIO) established on 18 June 2019 to support the need of Black, Asian, Minority Ethnic and Refugee Communities in the United Kingdom.

IBAA is a network of Islington-based information, advice, support and guidance providers and infrastructure organisation which delivers support on housing, welfare benefits, job search, immigration and other re-settlement issues to the most disadvantaged, vulnerable and hard-to-reach BAMER communities in the London Borough of Islington [particularly migrants and asylum seekers].

Objectives, as laid out in its constitution, are:

1. The relief of poverty amongst persons living or working in the Greater London area and in particular providing such persons from Black, Asian, minority Ethnic and Refugee [BAMER] communities resident or working in the London borough of Islington [the benefits area] by the provision of:
 - a. Information, advocacy and advice;
 - b. Legal services;
 - c. Education and training, which they could not otherwise obtain due to a lack of means or which it would not be reasonably practicable or appropriate to obtain elsewhere.
2. To promote the voluntary sector which provides advice and support for BAMER communities for the benefit of the public in the area of benefit by:
 - a. Developing skills and capacity to deliver quality advice by frontline staff and to improve other functions such as governance;
 - b. Facilitate the creation of new voluntary organisations to meet unmet charitable needs/develop new services and extend existing services to meet charitable needs;
3. To extend the advice and help available to BAMERs in Islington by facilitating partnership and co-operation

- a. in the broader voluntary sector. ["Voluntary Sector" is defined as "Charities and voluntary organisations"]
- b. among the organisations in the benefits area, including commercial organisations, charities, local authorities, churches, schools and other profit and not-for-profit institutions.
- c.

Activities for the period 1st April 2021 - 31 March 2022

The ongoing immediate and long-term impact of the Covid-19 pandemic has had a profound effect on the operational capacity of IBAA and the possibilities of the member organisations to deliver advisory services. Despite the challenges, IBAA managed to stay accessible to the beneficiaries and offer crucial help, guidance and support to people in Islington.

ISLINGTON BAMER ADVICE ALLIANCE (IBAA) undertook a number of activities over the last year which includes the following:

Partnerships:

In the last 12 months IBAA, a Consortium of 6 BAMER Advice, information, Support and Guidance giving organisations, namely the Evelyn Oldfield Unit (EOU), Islington Bangladesh Association (IBA), Kurdish and Middle Eastern Women's Organisation (KMEWO), Islington Somali Community (ISC), IMECE Women's Centre, and Eritrean Community in the United Kingdom (ECUK), continued its work within the Islington Strategic Advice Partners. IBAA tirelessly argued for the needs of BAMER communities and represented its member organisations at various meetings and events. The Alliance worked towards strengthening the voice of residents from BAMER backgrounds by ensuring their concerns were raised and their interests represented. It maintained active partnerships with other advice-providing agencies in Islington, mainly with Citizens Advice and Islington Law Centre.

Fundraising:

The IBAA partnership has been awarded £308,750 in January 2021 for the next 3 years from the London Borough of Islington (LBI) and also secured

additional funding of £24,000 from the Cripple Gate Foundation over 3 years towards one-day salary and associated costs for the IBAA Advice Co-ordinator.

Advice and other services:

Between April 2021 and March 2022, our advisors provided direct help to 2096 Islington residents. The services included the provision of information, advice, support and guidance on housing, welfare benefits, utilities, employment, education, health and other settlement issues. In addition to this, the Alliance provided targeted help to mitigate the impacts of the pandemic, including Covid-19 vaccination awareness-raising, assistance with the use of NHS Apps, help with vaccine passes and targeted support for vulnerable clients.

The main areas of help included:

- benefits and welfare - 447 people supported
- housing and council tax - 764 clients supported
- health and mental health - 384 interventions
- debt and finance - 159 individuals

IBAA also provided help with the employment and employability of BAMER communities in Islington, which included the provision of ESOL classes to 64 clients. There was also additional support for women related to financial education to increase their money management capabilities. On top of this, IBAA organised group activities, including wellness and leisure events and workshops for women and children, engaging around 520 individuals.

ISLINGTON BAMER ADVICE ALLIANCE IBAA Strategic Plan for 2022-2023

- We anticipate the impacts of the cost of living crisis, combined with the knock-off effect of the pandemic, will hit hard especially impoverished and disadvantaged communities and will have a disproportionate effect on BAMERs in Islington.
 - These will include a higher risk of poverty, especially among children and young adults

- Increased health problems
- Debt and financial instability
- Struggles to meet housing needs and threats of possible evictions
- Increased needs for mental health and emotional support
- A growth in criminality, especially among young people
- Raise in domestic violence and gender-based violence.
- Therefore, we want to focus on the areas of housing, financial education and support, debt, universal credit and welfare entitlement and continue to deliver more employment sessions to support local people.
- The organisation will increase its advice and referral sessions to be able to support new clients. The goal is to help 2,000 people annually, by delivering 960 sessions and 96 specialist workshops. Our goal is to increase the capacity of our service to ensure 5 – 10 Islington residents can access advice each day across our 5 front-line organisations.
- We will also aim to provide access to education and training. This will include ESOL classes and other seminars and workshops.
- We also aim to offer activities to improve the well-being and future prospects of BAMER children and young adults. These would include leisure activities, as well as educational support. This will also help to decrease the level of street crime and overall youth crime in Islington.
- The organization will also stay committed to fighting for gender equality and will focus on issues that disproportionately affect women. We will provide advice and support to women in order to increase their financial capabilities, and improve money management skills.
- We also plan to continuously support survivors of domestic violence, abuse, honour-based violence, VAWG and FGM. We will offer emotional and therapeutic services and support and help with access to solicitors and legal help when necessary.
- We also aim to provide more advice on immigration-related needs which are specific to BAMER communities in the UK and in Islington. We will aim to secure OISC certification for all advisors to ensure IBAA is able to offer factual and appropriate support. To do so, we will also work with other partner groups and organisations with the aim to increase the capacity and capability of IBAA.
- While the immediate threat of Covid-19 has eased, the long-term effects are still prevalent. We will continue to support individuals who are particularly vulnerable, but also those, who feel the economic and other effects of the pandemic.

Financial Review

This Financial year we had unrestricted income of £0 and restricted income of £103,000. Total income was £103,000. We had a surplus of £0 on the unrestricted income and a surplus of £5,473 on restricted income. Total Reserves £19,814.

Public benefit statement

In shaping our objectives for the year and planning our activities, the trustees have considered §17 of the Charity Act 2011 and the Charity Commission's guidance on public benefit, including the guidance on 'public benefit' running a charity (PD2). The achievements above demonstrate the public benefit arising from Charity activities.

Risk Management

The trustees have assessed the major risks to which IBAA is exposed and are satisfied that systems are in place to mitigate exposure to the major risks including maintaining a risk register, which is reviewed annually. On top of this, appropriate steps are then taken to mitigate them in day-to-day operations.

Investment Policy

The Charity does not produce a sufficient surplus to invest, as priority must be given to building our unrestricted reserves.

Fundraising

IBAA is committed to securing funding for BAMEs' organisations to operate on an equal footing as the mainstream advice providers. We have developed a strong income generation strategy to generate income from trusts, foundations and individual donors. We have put in place a strategy to ensure we can diversify our income to guarantee a constant and stable flow of resources to run our day-to-day operations as well as invest in our future development. In doing so, we aim to achieve the highest fundraising standards and transparency.

IBAA has 100% of its income guaranteed for April 2021– March 2022, 70% for 2022-23 and 64% for 2023-24. IBAA anticipates that funding from existing sources can be maintained at least until March 2026.

We aim to acquire income from individuals and grant-making institutions. The bids we plan to submit include applications for additional funding from National Lottery Community Fund, City Bridge Trust and Trust for London, in order to aid our admin & communications operation, secure additional salaries for advisors to increase their contracted hours, and expand legal and social welfare advice provision.

Through new funding sources as per this strategy, the organisation aims to increase income by 52% for 2022-23, with annual increments from then onwards between 5-3%. The increase for year two signifies IBAA working to fully recover its costs and achieve a greater degree of sustainability and development capacity.

Most importantly, however, the IBAA fundraising strategy is informed by levels of unmet need for advice services from BAMEs in Islington. Currently, IBAA has the capacity to address levels of need that current levels of funding enable. Increasing levels of unmet need will be addressed by IBAA in both being able to raise larger amounts of financial resources and equally by all involved in IBAA working smarter and continuously improving.

Trustees' responsibilities

Charity law requires trustees, to prepare financial statements for each financial year which give a true and fair view of the state of the affairs of the company and of the results of the company at that period. In preparing those financial statements, the directors/trustees are required to:

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

The trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charity and enable it to ensure that the financial statements comply with the Charity Act.

They are also responsible for safeguarding the assets of the company and hence for taking reasonable steps and detecting fraud and other irregularities.


Mulat Haregot

IBAA, Chair

Date: 07/12/2022

**INDEPENDENT EXAMINER'S REPORT
TO THE TRUSTEES OF ISLINGTON BAMER ADVICE ALLIANCE (IBAA)**

I report to the trustees on my examination of the financial statements of ISLINGTON BAMER ADVICE ALLIANCE (IBAA) ('the charity') for the year ended 31st March 2022.

Responsibilities and basis of report

As the trustees of the company (and also its directors for the purposes of company law) you are responsible for the preparation of the financial statements in accordance with the requirements of the Companies Act 2006 ('the 2006 Act').

Having satisfied myself that the accounts of the company are not required to be audited under Part 16 of the 2006 Act and are eligible for Independent examination, I report in respect of my examination of the charity's accounts as carried out under section 145 of the Charities Act 2011 ('the 2011 Act'). In carrying out my examination I have followed the Directions given by the Charity Commission under section 145(5) (b) of the 2011 Act.

Independent Examiner's Statement

Since the charity's gross income exceeded £250,000 your examiner must be a member of a body listed in section 145 of the 2011 Act. I confirm that I am qualified to undertake the examination because I am a member of the Association of Certified Chartered Accountants (ACCA), which is one of the listed bodies.

I have completed my examination; I confirm that no matters have come to my attention in connection with the examination giving me cause to believe;

1. Accounting records were not kept in respect of the charity as required by section 386 of the 2006 Act;
or
2. The financial statements do not accord with those records ;
or
3. The financial statements do not comply with the accounting requirements of section 396 of the 2006 Act other than any requirement that the accounts give a 'true and fair' view which

is not a matter considered as part of an independent examination:

or

4. The financial statements have not been prepared in accordance with the methods and principles of the statement of Recommended Practice for accounting and reporting by charities applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS102).

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.



07/12/2022

Signed:

**Md Iqbal Hossain MBA, ACCA
BK COMMUNITY ACCOUNTANT LTD
Chartered Certified Accountant
Arches 420-421 Burdett Road,
London. E3 4AA.**

ISLINGTON BAMER ADVICE ALLIANCE (IBAA)

Statement of Financial Activities

31st March 2022

Incoming / Expenditure Resources	Note	Unrestrict ed Funds	Restrict ed Funds	TOTAL Funds 2022	TOTAL Funds 2021
Income and endowments:		£	£	£	£
Donations & Legacies	7	-	103,000	103,000	23,750
Total Income		- =====	103,000 =====	103,000 =====	23,750 =====
Expenditure:					
Charitable Activities		-	97,527	97,527	9,469
Total expenditure		- =====	97,527 =====	97,527 =====	9,469 =====
Net Income & net movement in funds		- =====	5,473 =====	5,473 =====	14,281 =====
Reconciliation of funds:					
Total funds brought forward		54	14,287	14,341	60
Total funds carried forward		54 =====	19,760 =====	19,814 =====	14,341 =====

The statement of financial activities includes all gains & losses recognised in the year. All income and expenditure derive from continuing activities.

The notes on page 14 to 19 from part of these financial statements.

ISLINGTON BAMER ADVICE ALLIANCE (IBAA)

Company Limited by Guarantee

Statement of financial position

31st March 2022

FIXED ASSETS	Note	2022		2021	
		£	£	£	£
Tangible Fixed Assets				-	-
Current Assets					
Cash at Bank and hand			20,114		23,804
Debtors	13		-		-
Total Current Assets			20,114		23,804
Current Liabilities					
Creditors: Amounts falling due within one year	14		(300)	19,814	(9,463)
Net current Assets				19,814	14,341
Total assets less current Liabilities					
Net Assets				19,814	14,341
Funds of the charity:					
Unrestricted Funds	15			54	54
Restricted Funds	15			19,760	14,287
Total Charity Funds				19,814	14,341

For the year ending 31st March 2022 the company was entitled to exemption from audit under section 477 of the Companies Act 2006 relating to small companies.

Trustees'/Directors' responsibilities:

- The members have not required the company to obtain an audit of its accounts for the year in question in accordance with section 476;
- The directors acknowledge their responsibilities for complying with the requirements of the Act with respect to accounting records and the preparation of accounts.

- These accounts have been prepared in accordance with the provisions applicable to companies subject to the small Companies regime and with the Financial Reporting Standard for Smaller Entities (effective April 2008).

These financial statements were approved by the board of trustees & authorised for issue on 22nd November 2022, and are signed on behalf of the board by:

Signed



Name: Gulala Bakir

Treasurer

The notes on page 14 to 19 form part of these financial statements.

Notes to the financial statements

Year ended 31st March 2022

1. General Information

The Charity is CIO registered in England & Wales. The address of the registered office is 356 Holloway Road, London, N7 6PA.

2. Statement of Compliance

These financial statements have been prepared in compliance with FRS102, 'The Financial Reporting Standard applicable in the UK and the Republic of Ireland', the 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) (charities SORP (FRS 102)) and the charities Act 2011.

3. Accounting policies

Incoming resources

Voluntary income and donation are included in incoming resources when they are receivable except when the donors specify that they must be used in future accounting periods or donor's conditions have not been fulfilled, then income is deferred. The income from fundraising ventures is shown gross.

Donated services and facilities

Income from donated services and facilities is included in incoming resources at a valuation, which is an estimate of the financial cost borne by the donor where such a cost is quantifiable and measurable. No income is recognised when there is no financial cost borne by a third party.

Resources expended

Resources expended are included in the statement of financial activities on an accrual's basis, inclusive of any VAT, which cannot be recovered. Expenditure, which 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 of generating funds on a basis consistent with the use of these resources.

Cost of generating funds includes salaries, direct expenditure and overhead costs of the staff who promote fundraising including events.

Governance costs are those incurred in connection with administration of the charity and compliance with constitutional and statutory requirements.

Funds

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

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

Designated funds are unrestricted funds earmarked by the management committee for particular purposes.

Basis of preparation

The financial statements have been prepared on the historical cost basis, as modified by the revaluation of certain financial assets and liabilities and investment properties measured at fair value through income & expenditure.

The financial statements are prepared in sterling, which is the functional currency of the entity.

Going concern

There are no material uncertainties about the charity's ability to continue.

Disclosure exemptions

The entity satisfies the criteria of being a qualifying entity as defined in FRS 102. As such, advantage has been taken of the following disclosure exemption: No cash flow statement has been presented for the company.

Judgements and Key Sources of Estimation Uncertainty

The preparation of the financial statements requires management to make judgements, estimates and assumptions that affect the amounts reported. These estimates and judgements are continually reviewed and are based on experience and other factors, including expectations of future events that are believed to be reasonable under the circumstances.

Fund accounting

Unrestricted funds are available for use at the discretion of the trustees to further any of the charity's purpose.

Designated funds are unrestricted funds earmarked by the trustees for particular future project or commitment.

Restricted funds are subjected to restrictions on their expenditure declared by the donor or through the terms of an appeal, and fall into one of two sub- classes: restricted income funds or endowment funds.

Incoming resources

All incoming resources are included in the statement of financial activities when entitlement has passed to the charity: it is probable that the economic benefits associated with the transaction will flow to the charity and the amount can be reliably measured. The following specific policies are applied to particular categories of income:

- Income from donations or grants is recognised when there is evidence of entitlement to the gift, receipts is probable and its amount can be measured reliably.
- Legacy income is recognised when receipt is probable and entitlement is established.
- Income from donated goods is measured at the fair value of the goods unless this is impractical to measure reliably, in which case the value is derived from the cost to the donor or the estimated resale value can be reliably measured. No amounts are included for the contribution of general volunteers.
- Income from contracts for the supply of services is recognised with the delivery of the contracted service. This is classified as unrestricted funds unless there is a contractual requirement for it to be spent on a particular purpose and returned if unspent, in which case it may be regarded as restricted.

Resources expended

Expenditure is recognised on an accruals basis as a liability is incurred. Expenditure includes any VAT which cannot be fully recovered, and is classified under headings of the statement of financial activities to which it relates:

- Expenditure on raising funds includes the costs of all fundraising activities, events non-charitable trading activities and the sale of donated goods.
- Expenditure on charitable activities includes all costs incurred by a charity in undertaking activities that further its charitable aims for the benefit of its beneficiaries, including those support costs and costs relating to the governance of the charity apportioned to charitable activities.
- Other expenditure includes all expenditure that is neither related to raising funds for the charity nor part of its expenditure on charitable activities.

All costs are allocated to expenditure categories reflecting the use of the resource. Direct costs attributable to a single activity are allocated directly to that activity. Shared costs are apportioned between the activities they contribute to on a reasonable, justifiable and consistent basis.

Tangible Assets

All fixed assets are initially recorded at cost.

Depreciation

Depreciation is calculated so as to write off the cost or valuation of assets, less its residual value, over the useful economic life of those assets as follows:
Furniture & equipment 20% reducing balance.

Defined contribution plans

Contributions to defined contribution plans are recognised as an expense in the period in which the related service is provided. Prepaid contributions are recognised as an asset to the extent that the prepayment will lead to a reduction in future payments or a cash refund.

When contributions are not expected to be settled wholly within 12 months of the end of the reporting date in which the employees render the related service, the liability is measured on a discounted present value basis. The unwinding of the discount is recognised as an expense in the period in which it arises.

4. Limited by guarantee

The company is limited by guarantee without share capital. In the event of the charity being wound up, the liability in respect of the guarantee is limited to £1 per member.

5. Pensions and other post - retirement benefits

All staff has been offered a pension contribution recognised by HMRC. All staff has opted out so there are no pension assets to administer and there is no other post – retirement benefits funded by the charity.

6. Financial Instruments:

Carrying amount: Debt instruments on the balance sheet represent real and fair value. Financial liabilities on the balance sheet represent real and fair value.

7. Income from donations and legacies

Grants, donations and legacies:	Unrestricted Funds	Restricted Funds	2022	2021
	£	£	£	£
Donations:				
Cripple gate Foundation	-	8,000	8,000	-
Islington Borough	-	95,000	95,000	23,750
TOTAL	-	103,000	103,000	23,750
	=====	=====	=====	=====

8. Cost Analysis

	2022	2021
	£	£
Partners Allocation	89,063	9,313
Salary	8,196	-
Admin & Payroll cost	118	-
Bank Charge	-	6
Compliance	150	150
Total	97,527	9,469
	=====	=====

9. Staff Cost

The total staff costs and employee benefits for the reporting period are analysed as follows:

Employees:

	2022	2021
	£	£
Trade Debtors	8,196	-
Total	8,196	-
	=====	=====

No employee earned more than £60,000 during the year (2021: nil).

10. Trustee remuneration and expenses:

SORP 2015 requires the following statements to be made:

The charity trustees were not paid or received any other benefits from employment with the charity in the year (2021: £nil). No charity trustee received payment for professional or other services supplied to the charity (2021: £nil).

11. Related parties:

There are no related party transactions during the year.

12. Debtors:

	2022	2021
	£	£
Trade Debtors	-	-
Total	=====	=====

13. Creditors: amounts falling due within one year

	2022	2021
	£	£
Trade Creditors – Partners		9,313
Independent Examination fees	300	150
Total	=====	9,463 =====

ISLINGTON BAMER ADVICE ALLIANCE (IBAA)

England & Wales - Charity number 1183946

Accounts

Charity Registration No. 1183946

ISLINGTON BAMER ADVICE ALLIANCE (IBAA)

**Annual Report and Financial Statement
For the year ended 31st March 2021**

ISLINGTON BAMER ADVICE ALLIANCE (IBAA)

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ISLINGTON BAMER ADVICE ALLIANCE (IBAA)

Trustees' Annual Report for the year ending 31st March 2021

The Trustees, who are also the directors for the purposes of company law, present their report and the independently examined financial statements of the Charity for the year ended 31 March 2021.

REFERENCE AND ADMINISTRATIVE DETAILS

Registered charity name: ISLINGTON BAMER ADVICE ALLIANCE (IBAA)

Charity registration number: 1183946

Registered office: Resource for London
356 Holloway Road
London
N7 6PA

Trustees:

Mulat Haregot – Chair
Gulala Bakir – Treasurer
Mebrahtu Russom – Secretary
Asad Choudhury – Trustee
Abdirahman Aideed Abdi – Trustee
Senay Dur - Trustee

Independent Examiner: BK Community Accountant Ltd
Chartered Certified Accountant
Arches 420-421 Burdett Road,
London, E3 4AA

ISLINGTON BAMER ADVICE ALLIANCE (IBAA) Trustees Report

The Islington BAMER Advice Alliance (IBAA) is a Charitable Incorporated Organisation (CIO) established on 18 June 2019 to support the need of Black, Asian, Minority Ethnic and Refugee Communities in the United Kingdom.

IBAA is a network of Islington based information, advice, support and guidance providers and infrastructure organisation which delivers support on housing, welfare benefits, job search, immigration and other re-settlement issues to the most disadvantaged, vulnerable and hard to reach BAMER communities in the London Borough of Islington [particularly migrants and asylum seekers].

The ISLINGTON BAMER ADVICE ALLIANCE (IBAA) Objectives as laid out in its constitution are:-

- (1) The relief of poverty amongst persons resident or working in the Greater London area and in particular providing such persons from Black, Asian, Minority Ethnic and Refugee [BAMER] communities resident or working in the London borough of Islington [the benefit area] by the provision of:-
 - a. Information, advocacy and advice;
 - b. Legal services;
 - c. Education and training in providing advice, which they could not otherwise obtain through lack of means or which it would not be reasonably practicable or appropriate to obtain elsewhere.
- (2) To promote the voluntary sector which provides advice and support for BAMER communities for the benefit of the public in the area of benefit by:-
 - a. Developing skills and capacity to deliver quality advice by frontline staff and to improve other functions such as governance;
 - b. Facilitate the creation of new voluntary organisations to meet unmet charitable needs/develop new services and to extend existing services to meet charitable needs;
 - c. Facilitating partnership and co-operation in the voluntary sector.

"Voluntary Sector" is defined as "Charities and voluntary organisations".

Activities for the period 2020 - 2021

ISLINGTON BAMER ADVICE ALLIANCE (IBAA) undertook number of activities over the last year which includes the following:

The Islington BAMER Advice Alliance (IBAA):- In the last 12 months IBAA lead by the Evelyn Oldfield Unit (EOU) by working in partnership with Islington Bangladesh Association (IBA), Kurdish and Middle Eastern Women's Organisation (KMEWO), Islington Somali Community (ISC), IMECE Women's Centre, and Eritrean Community in the United Kingdom (ECUK) a Consortium of **6** BAMER Advice, information, Support and Guidance giving organisations, all of whom are members

of Islington Strategic Advice Partners. The IBAA partnership has been awarded £308,750 in January 2021 for the next 3 years from the London Borough of Islington (LBI) and also secured additional funding of £24,000 from the Cripple Gate Foundation over 3 years towards one day salary and associated costs for the IBAA Advice Co-ordinator. The IBAA Partnership organisations provided to 4,071 Islington residents information, advice, support and guidance on housing, welfare benefits, utilities, employment, education, health and other settlement issues from the BAMER Communities background.

ISLINGTON BAMER ADVICE ALLIANCE (IBAA) Strategic Plan for 2020-2021

1. We will continue to deliver more employment sessions to support local people back into work this year. We anticipate to help about 16 unemployed people.
2. The organisation will increase its advice and referrals sessions to be able to support about new users in need of education, training and welfare entitlement.
3. The organisation will continue to run more sports and Martial Art activities to improve about 40 children and young people's life skills and health.
4. The organization will conduct a series of workshops on financial capabilities to improve local women money management skills. We anticipate to support about 65 women over the period.
5. We will undertake extensive homework club activities this year to improve about 46 children's school performance to avoid exclusion and involvement into criminal activities.
6. We will continue to seek more funding to support about 156 new people affected by the pandemic.

Financial Review

This Financial year we had unrestricted income of £0 and restricted income of £23,750. Total income was £23,750. We had a surplus of £(6) on the unrestricted income and a surplus of £14,287 on restricted income. Total Reserves £14,341.

Public benefit statement

In shaping our objectives for the year and planning our activities, the trustees have considered S. 17 of the Charity Act 2011 and the Charity Commission's guidance on public benefit, including the guidance 'public benefit' running a charity (PD2). The achievements above demonstrate the public benefit arising from the Charity's activities.

Risk Management

The trustees have assessed the major risks to which IBAA is exposed and are satisfied that systems are in place to mitigate exposure to the major risks including maintaining a risk register, which is reviewed annually.

Investment Policy

The Charity does not produce a sufficient surplus to invest, as priority must be given to building our unrestricted reserves.

Plans for future periods

We have developed strong income generation strategy to generate income from trusts, foundations and individual donors. We have put in place a strategy ensure we can continue to secure institutional income from individuals and grant-making institutions.

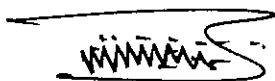
Trustees' responsibilities

Charity law requires trustees, to prepare financial statements for each financial year which give a true and fair view of the state of the affairs of the company and of the results of the company at that period. In preparing those financial statements, the directors are required to:

- select suitable accounting policies and then apply them consistently.
- make judgments and estimates that are reasonable and prudent.
- state whether applicable accounting standards have been followed, subject to any materials 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 company will continue on that basis.

The trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charity and enable it to ensure that the financial statements comply with the charity Act.

They are also responsible for safeguarding the assets of the company and hence for taking reasonable steps and detect fraud and other irregularities.



Mulat Haregot
IBAA, Chair

Date: 16/01/2022

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF ISLINGTON BAMER ADVICE ALLIANCE (IBAA)

I report to the trustees on my examination of the financial statements of ISLINGTON BAMER ADVICE ALLIANCE (IBAA) ('the charity') for the year ended 31st March 2021.

Responsibilities and basis of report

As the trustees of the company (and also its directors for the purposes of company law) you are responsible for the preparation of the financial statements in accordance with the requirements of the Companies Act 2006 ('the 2006 Act').

Having satisfied myself that the accounts of the company are not required to be audited under Part 16 of the 2006 Act and are eligible for Independent examination, I report in respect of my examination of the charity's accounts as carried out under section 145 of the Charities Act 2011 ('the 2011 Act'). In carrying out my examination I have followed the Directions given by the Charity Commission under section 145(5) (b) of the 2011 Act.

Independent Examiner's Statement

Since the charity's gross income exceeded £250,000 your examiner must be a member of a body listed in section 145 of the 2011 Act. I confirm that I am qualified to undertake the examination because I am a member of the Association of Certified Chartered Accountants (ACCA), which is one of the listed bodies.

I have completed my examination; I confirm that no matters have come to my attention in connection with the examination giving me cause to believe;

1. Accounting records were not kept in respect of the charity as required by section 386 of the 2006 Act;
or
2. The financial statements do not accord with those records ;
or
3. The financial statements do not comply with the accounting requirements of section 396 of the 2006 Act other than any requirement that the accounts give a 'true and fair' view which

is not a matter considered as part of an independent examination:
or

4. The financial statements have not been prepared in accordance with the methods and principles of the statement of Recommended Practice for accounting and reporting by charities applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS102).

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.



16/01/2022

Signed:

**Md Iqbal Hossain MBA, ACCA
BK COMMUNITY ACCOUNTANT LTD
Chartered Certified Accountant
Arches 420-421 Burdett Road,
London. E3 4AA.**

ISLINGTON BAMER ADVICE ALLIANCE (IBAA)
Statement of Financial Activities
31st March 2021

Incoming / Expenditure Resources	Note	Unrestrict ed Funds	Restrict ed Funds	TOTAL Funds 2021	TOTAL Funds 2020
Income and endowments:		£	£	£	£
Donations & Legacies	7	-	23,750	23,750	60
Total Income		- =====	23,750 =====	23,750 =====	60 =====
Expenditure:					
Charitable Activities		6	9,463	9,469	-
Total expenditure		6 =====	9,463 =====	9,469 =====	- =====
Net Income & net movement in funds		(6) =====	14,287 =====	14,281 =====	60 =====
Reconciliation of funds:					
Total funds brought forward		60	-	60	-
Total funds carried forward		54 =====	14,287 =====	14,341 =====	60 =====

The statement of financial activities includes all gains & losses recognised in the year. All income and expenditure derive from continuing activities.

The notes on page 13 to 18 from part of these financial statements.

ISLINGTON BAMER ADVICE ALLIANCE (IBAA)

Company Limited by Guarantee

Statement of financial position

31st March 2021

FIXED ASSETS	Note	2021		2020	
		£	£	£	£
Tangible Fixed Assets				-	-
Current Assets					
Cash at Bank and hand			23,804		60
Debtors	13		-		-
Total Current Assets			23,804		60
Current Liabilities					
Creditors: Amounts falling due within one year	14		(9,463)	14,341	-
Net current Assets				14,341	60
Total assets less current Liabilities					
Net Assets				14,341	60
Funds of the charity:					
Unrestricted Funds	15			54	-
Restricted Funds	15		-	14,287	-
Total Charity Funds				14,341	60

For the year ending 31st March 2021 the company was entitled to exemption from audit under section 477 of the Companies Act 2006 relating to small companies.

Trustees'/Directors' responsibilities:

- The members have not required the company to obtain an audit of its accounts for the year in question in accordance with section 476;
- The directors acknowledge their responsibilities for complying with the requirements of the Act with respect to accounting records and the preparation of accounts.

- These accounts have been prepared in accordance with the provisions applicable to companies subject to the small Companies regime and with the Financial Reporting Standard for Smaller Entities (effective April 2008).

These financial statements were approved by the board of trustees & authorised for issue on 16th January 2022, and are signed on behalf of the board by:

Signed 

Name: Gulala Bakir
Treasurer

The notes on page 13 to 18 form part of these financial statements.

Notes to the financial statements

Year ended 31st March 2021

1. General Information

The Charity is CIO registered in England & Wales. The address of the registered office is 356 Holloway Road, London, N7 6PA.

2. Statement of Compliance

These financial statements have been prepared in compliance with FRS102, 'The Financial Reporting Standard applicable in the UK and the Republic of Ireland', the 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) (charities SORP (FRS 102)) and the charities Act 2011.

3. Accounting policies

Incoming resources

Voluntary income and donation are included in incoming resources when they are receivable except when the donors specify that they must be used in future accounting periods or donor's conditions have not been fulfilled, then income is deferred. The income from fundraising ventures is shown gross.

Donated services and facilities

Income from donated services and facilities is included in incoming resources at a valuation, which is an estimate of the financial cost borne by the donor where such a cost is quantifiable and measurable. No income is recognised when there is no financial cost borne by a third party.

Resources expended

Resources expended are included in the statement of financial activities on an accrual's basis, inclusive of any VAT, which cannot be recovered. Expenditure, which 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 of generating funds on a basis consistent with the use of these resources.

Cost of generating funds includes salaries, direct expenditure and overhead costs of the staff who promote fundraising including events. Governance costs are those incurred in connection with administration of the charity and compliance with constitutional and statutory requirements.

Funds

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

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

Designated funds are unrestricted funds earmarked by the management committee for particular purposes.

Basis of preparation

The financial statements have been prepared on the historical cost basis, as modified by the revaluation of certain financial assets and liabilities and investment properties measured at fair value through income & expenditure.

The financial statements are prepared in sterling, which is the functional currency of the entity.

Going concern

There are no material uncertainties about the charity's ability to continue.

Disclosure exemptions

The entity satisfies the criteria of being a qualifying entity as defined in FRS 102. As such, advantage has been taken of the following disclosure exemption: No cash flow statement has been presented for the company.

Judgements and Key Sources of Estimation Uncertainty

The preparation of the financial statements requires management to make judgements, estimates and assumptions that affect the amounts reported. These estimates and judgements are continually reviewed and are based on experience and other factors, including expectations of future events that are believed to be reasonable under the circumstances.

Fund accounting

Unrestricted funds are available for use at the discretion of the trustees to further any of the charity's purpose.

Designated funds are unrestricted funds earmarked by the trustees for particular future project or commitment.

Restricted funds are subjected to restrictions on their expenditure declared by the donor or through the terms of an appeal, and fall into one of two sub- classes: restricted income funds or endowment funds.

Incoming resources

All incoming resources are included in the statement of financial activities when entitlement has passed to the charity; it is probable that the economic benefits associated with the transaction will flow to the charity and the amount can be reliably measured. The following specific policies are applied to particular categories of income:

- Income from donations or grants is recognised when there is evidence of entitlement to the gift, receipts is probable and its amount can be measured reliably.
- Legacy income is recognised when receipt is probable and entitlement is established.
- Income from donated goods is measured at the fair value of the goods unless this is impractical to measure reliably, in which case the value is derived from the cost to the donor or the estimated resale value can be reliably measured. No amounts are included for the contribution of general volunteers.
- Income from contracts for the supply of services is recognised with the delivery of the contracted service. This is classified as unrestricted funds unless there is a contractual requirement for it to be spent on a particular purpose and returned if unspent, in which case it may be regarded as restricted.

Resources expended

Expenditure is recognised on an accruals basis as a liability is incurred. Expenditure includes any VAT which cannot be fully recovered, and is classified under headings of the statement of financial activities to which it relates:

- Expenditure on raising funds includes the costs of all fundraising activities, events non-charitable trading activities and the sale of donated goods.
- Expenditure on charitable activities includes all costs incurred by a charity in undertaking activities that further its charitable aims for the benefit of its beneficiaries, including those support costs and costs relating to the governance of the charity apportioned to charitable activities.
- Other expenditure includes all expenditure that is neither related to raising funds for the charity nor part of its expenditure on charitable activities.

All costs are allocated to expenditure categories reflecting the use of the resource. Direct costs attributable to a single activity are allocated directly

to that activity. Shared costs are apportioned between the activities they contribute to on a reasonable, justifiable and consistent basis.

Tangible Assets

All fixed assets are initially recorded at cost.

Depreciation

Depreciation is calculated so as to write off the cost or valuation of assets, less its residual value, over the useful economic life of those assets as follows:
Furniture & equipment 20% reducing balance.

Defined contribution plans

Contributions to defined contribution plans are recognised as an expense in the period in which the related service is provided. Prepaid contributions are recognised as an asset to the extent that the prepayment will lead to a reduction in future payments or a cash refund.

When contributions are not expected to be settled wholly within 12 months of the end of the reporting date in which the employees render the related service, the liability is measured on a discounted present value basis. The unwinding of the discount is recognised as an expense in the period in which it arises.

4. Limited by guarantee

The company is limited by guarantee without share capital. In the event of the charity being wound up, the liability in respect of the guarantee is limited to £1 per member.

5. Pensions and other post - retirement benefits

All staff has been offered a pension contribution recognised by HMRC. All staff has opted out so there are no pension assets to administer and there is no other post – retirement benefits funded by the charity.

6. Financial Instruments:

Carrying amount: Debt instruments on the balance sheet represent real and fair value. Financial liabilities on the balance sheet represent real and fair value.

7. Income from donations and legacies

Grants, donations and legacies:	Unrestricted Funds	Restricted Funds	2021	2020
	£	£	£	£
Donations:				
Membership, Fundraising and Donations	-	-	-	60
Islington Borough	-	23,750	23,750	-
TOTAL	=====	=====	=====	=====

8. Cost Analysis

	2021	2020
	£	£
Partners Allocation	9,313	-
Bank Charge	6	-
Compliance	150	-
Total	=====	=====

9. Staff Cost

The total staff costs and employee benefits for the reporting period are analysed as follows:

No employee earned more than £60,000 during the year (2020: nil).

10. Trustee remuneration and expenses:

SORP 2015 requires the following statements to be made:

The charity trustees were not paid or received any other benefits from employment with the charity in the year (2020: £nil). No charity trustee received payment for professional or other services supplied to the charity (2020: £nil).

11. Related parties:

There are no related party transactions during the year.

12. Debtors:

	2021	2020
	£	£
Trade Debtors	-	-
	-	-
Total	=====	=====

13. Creditors: amounts falling due within one year

	2021	2020
	£	£
Trade Creditors – Partners	9,313	-
Independent Examination fees	150	-
Total	9,463	-
	=====	=====