

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.

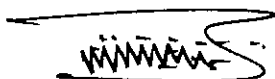
Trustees' responsibilities

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)	-
		-----	-----
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	-	-
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	-	23,750	23,750	60
	=====	=====	=====	=====

8. Cost Analysis

	2021	2020
	£	£
Partners Allocation	9,313	-
Bank Charge	6	-
Compliance	150	-
Total	9,469	-
	=====	=====

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	-
	=====	=====