

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 31<sup>st</sup> 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 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. 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 31<sup>st</sup> 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

31<sup>st</sup> 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

31<sup>st</sup> March 2022

FIXED ASSETS	Note		2022		2021
		£	£	£	£
Tangible Fixed Assets				-	-
				-----	-----
<b>Current Assets</b>					
Cash at Bank and hand			20,114		23,804
Debtors	13		-		-
Total Current Assets			20,114		23,804
			-----		-----
<b>Current Liabilities</b>					
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
				=====	=====
<b>Funds of the charity:</b>					
Unrestricted Funds	15			54	54
Restricted Funds	15			19,760	14,287
Total Charity Funds				19,814	14,341
				=====	=====

For the year ending 31<sup>st</sup> 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 22<sup>nd</sup> 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 31<sup>st</sup> 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
<b>TOTAL</b>	- =====	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
<b>Total</b>	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	-
<b>Total</b>	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	-	-
	-	-
<b>Total</b>	<b>=====</b>	<b>=====</b>

#### 13. Creditors: amounts falling due within one year

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