



**CHARITY COMMISSION**  
FOR ENGLAND AND WALES

## Trustees' Annual Report for the period

From **07/06/2021** Period start date To **25/07/2022** Period end date

**Charity name:** Immigrants Workforce Association

**Charity registration number:** 1194707

## Objectives and Activities

	SORP reference	
Summary of the purposes of the charity as set out in its governing document	Para 1.17	The Immigrants Workforce Association (IWFA) is committed to the relief of financial hardship for non-EEA immigrants residing in the United Kingdom. This is achieved through the provision of grants, other financial support, and the delivery of information, advocacy, and signposting services.
Summary of the main activities in relation to those purposes for the public benefit, in particular, the activities, projects or services identified in the accounts.	Para 1.17 and 1.19	<p>The IWFA focuses on providing financial and practical support to non-EEA immigrant families who face hardship. Key activities include making grants for daily living costs, offering advice and advocacy on financial and social matters, and connecting beneficiaries to additional resources and services.</p> <p>Although no active cases were recorded during the financial year due to COVID-19 impacts and limited funding, the charity remained operational and prepared to serve beneficiaries.</p>
Statement confirming whether the trustees have had regard to the guidance issued by the Charity Commission on public benefit	Para 1.18	The trustees confirm they have had full regard to the Charity Commission's guidance on public benefit in planning and delivering the charity's activities. All initiatives align with the governing document and aim to benefit the public by addressing financial hardship among vulnerable immigrant families.

## Additional information (optional)

You may choose to include further statements where relevant about:

	SORP reference	
Policy on grant making	Para 1.38	The IWFA awards grants to non-EEA immigrants based on clearly defined eligibility criteria. Priority is given to families facing immediate financial distress, those undergoing

		visa renewals, and households struggling to meet basic living expenses. Applications are reviewed by trustees to ensure fair distribution.
Policy on social investment including program related investment	Para 1.38	Currently, the IWFA does not engage in social investment activities. However, the trustees remain open to exploring program-related investments that align with the charity's objectives and benefit its beneficiaries.
Contribution made by volunteers	Para 1.38	The charity relies on its trustees and volunteers to deliver services, manage operations, and engage with beneficiaries. Consulting Volunteers have contributed significant time and effort to maintain the charity's readiness despite limited resources.
Other		

## Achievements and Performance

	SORP reference	
Summary of the main achievements of the charity, identifying the difference the charity's work has made to the circumstances of its beneficiaries and any wider benefits to society as a whole.	Para 1.20	Although no cases were recorded during the financial year 2021-2022 due to external constraints, the IWFA has maintained its operational capacity and improved its infrastructure. This ensures readiness to support families as soon as resources and opportunities allow. The charity's focus on advocacy and signposting has also raised awareness about available resources for immigrant families.

### Additional information (optional)

You may choose to include further statements where relevant about:

Achievements against objectives set	Para 1.41	Despite the challenges, the IWFA achieved its objective of remaining operational and enhancing its policies to better serve beneficiaries in the future.
Performance of fundraising activities against objectives set	Para 1.41	<b>No fundraising were done.</b>

Investment performance against objectives	Para 1.41	<b>No investment were done.</b>
Other		

## Financial Review

Review of the charity's financial position at the end of the period	Para 1.21	The charity faced financial challenges during the year, limiting its ability to provide direct support to beneficiaries. However, it managed its resources responsibly, ensuring the charity remains solvent and prepared for future activities.
Statement explaining the policy for holding reserves stating why they are held	Para 1.22	The charity does not hold significant reserves. Given limited funds, any available resources are allocated to maintaining operational capacity and addressing urgent needs as they arise.
Amount of reserves held	Para 1.22	<b>£0.00</b>
Reasons for holding zero reserves	Para 1.22	As the IWFA prioritizes immediate use of funds for beneficiaries, it has been unable to build reserves. The trustees recognize the importance of establishing reserves and aim to address this as resources grow.
Details of fund materially in deficit	Para 1.24	<b>None</b>
Explanation of any uncertainties about the charity continuing as a going concern	Para 1.23	While the charity's current funding is limited, the trustees are confident in the IWFA's ability to continue as a going concern due to its operational resilience and commitment to securing additional resources.

### Additional information (optional)

You may choose to include further statements where relevant about:

The charity's principal sources of funds (including any fundraising)	Para 1.47	<b>Trustees and Chair's own fund.</b>
Investment policy and objectives including any social investment policy adopted	Para 1.46	<b>None available at moment</b>
A description of the principal risks facing the charity	Para 1.46	<b>Not applicable.</b>
Other		

## Structure, Governance and Management

Description of charity's trusts:		The IWFA is governed by its constitution as a Charitable Incorporated Organisation (CIO), established on 7 June 2021.
Type of governing document (trust deed, royal charter)	Para 1.25	<b>The governing Document is</b> CIO Foundation Constitution
How is the charity constituted? (e.g unincorporated association, CIO)	Para 1.25	Charitable Incorporated Organisation (CIO)
Trustee selection methods including details of any constitutional provisions e.g. election to post or name of any person or body entitled to appoint one or more trustees	Para 1.25	Trustees are appointed through mutual agreement and in accordance with the charity's constitution. Prospective trustees are assessed based on their alignment with the charity's mission and ability to contribute to its governance and activities.

### Additional information (optional)

You may choose to include further statements where relevant about:

Policies and procedures adopted for the induction and training of trustees	Para 1.51	New trustees undergo an induction process that includes familiarization with the charity's governing document, policies, and activities. Training is provided as needed to ensure trustees fulfill their responsibilities effectively.
The charity's organisational structure and any wider network with which the charity works	Para 1.51	The IWFA is managed by its three trustees, who oversee all activities. The charity collaborates with local organizations to amplify its impact and connect beneficiaries to additional resources.
Relationship with any related parties	Para 1.51	<b>None at moment.</b>
Other		

## Reference and Administrative details

Charity name	IMMIGRANTS WORKFORCE ASSOCIATION
Other name the charity uses	IWFA
Registered charity number	1194707
Charity's principal address	Immigrants WorkForce Association NEW HOUSE Suite 34 67-68 HATTON GARDEN 60 Trident Drive EC1N 8JY

**Names of the charity trustees who manage the charity**

	Trustee name	Office (if any)	Dates acted if not for whole year	Name of person (or body) entitled to appoint trustee (if any)
1	Jean-Luc Delvain Kra	NEW HOUSE Suite 34 67-68 HATTON GARDEN 60 Trident Drive EC1N 8JY	Since appointed as Trustee 07 June 2021	Jean-Luc Delvain Kra, & all trustees.
2	MAI CARENNE SEMAHE	NEW HOUSE Suite 34 67-68 HATTON GARDEN 60 Trident Drive EC1N 8JY	Since appointed as Trustee 12 August 2020	Jean-Luc Delvain Kra, & all trustees.
3	KAYDEAN RHODEN CAMPBELL	NEW HOUSE Suite 34 67-68 HATTON GARDEN 60 Trident Drive EC1N 8JY	Since appointed as Trustee 12 August 2020	Jean-Luc Delvain Kra, & all trustees.
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## Funds held as custodian trustees on behalf of others

Description of the assets held in this capacity	None
Name and objects of the charity on whose behalf the assets are held and how this falls within the custodian charity's objects	Not applicable
Details of arrangements for safe custody and segregation of such assets from the charity's own assets	Not Applicable

### Additional information (optional)

#### Names and addresses of advisers (Optional information)

Type of adviser	Name	Address

#### Name of chief executive or names of senior staff members (Optional information)

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## Exemptions from disclosure

Reason for non-disclosure of key personnel details

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## Other optional information

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## Declarations

The trustees declare that they have approved the trustees' report above.

Signed on behalf of the charity's trustees

Signature(s)	JeanLucKra	
Full name(s)	Jean-Luc Delvain Kra	
Position (eg Secretary, Chair, etc)	Administrator, Chair	
Date	21-01-2025	



# Immigrants Workforce Associati statement

PRINTED: 16 January 2025

**Immigrants Workforce Association**  
 47 PAISLEY CLOSE  
 LUTON  
 LU4 9GF  
 United Kingdom

Sort  
 code: 774927  
 BIC: TSBSGB2AXXX

Account number: 08598060  
 IBAN: GB20TSBS77492708598060

The data shown on your statement was correct at the time of printing.

Please read through the entries on your statement. If you think something is incorrect, please contact us straight away on 0345 975 8758 and we will check it for you.

Date	Description	Type	In (£)	Out (£)	Balance (£)
2025-01-11	KRA JD ESAVINTSBO1	FPI	6.00		200.58
2025-01-10	KRA JD ESAVINTSBO1	SO	42.50		194.58
2025-01-03	KRA JD ESAVINTSBO1	SO	42.50		152.08
2024-12-27	KRA JD ESAVINTSBO1	SO	42.50		109.58
2024-12-20	KRA JD ESAVINTSBO1	SO	42.50		67.08
2024-12-13	KRA JD ESAVINTSBO1	SO	6.50		24.58
2024-12-06	KRA JD ESAVINTSBO1	SO	6.50		18.08
2024-11-29	KRA JD ESAVINTSBO1	SO	6.50		11.58
2024-03-02	CREDIT INTEREST	INT	0.06		5.08
2023-03-02	CREDIT INTEREST	INT	0.01		5.02

Date	Description	Type	In (£)	Out (£)	Balance (£)
2023-01-22	KRA JD ESAVINTSBO1	FPI	5.00		5.01
2021-08-04	CREDIT INTEREST	INT	0.01		0.01

ATM	Cash machine	CSH	Cash	IB	Internet Banking
BGC	Bank Giro Credit	CSQ	Cash/Cheque	MTU	Mobile Top Up
BP	Bill Payments	DD	Direct Debit	PAY	Payment
CD	Card * (Followed by the last 4 digits of the card)	DEB	Debit Card	PSV	Paysave
		DEP	Deposit	SAL	Salary
CHG	Charge	DR	Overdrawn Balance	SO	Standing order
CHQ	Cheque(s)	EUR	Euro Cheque	TFR	Transfer
COMM	Commission	FPI	Faster Payments In		
COR	Correction	FPO	Faster Payments Out		

## Useful Information

### Checking your statements

Please read through the entries on your statement. If you think something is incorrect, please contact us straight away on **0345 975 8758** and we will check it for you. The earlier you contact us regarding a disputed entry, the more we may be able to do. For example if you have a personal account, we may not be able to refund you if you tell us more than 13 months after the date of the payment. Take care when storing or disposing of information about your accounts.

### Interest rates

You can find out the interest rates that we have used to calculate the interest you have earned or been paid by clicking the 'Find out more about our interest rates and charges' link under your online statement, by visiting **www.tsb.co.uk** or your local branch or by calling our interest rate line on **0345 975 8758** (8am–9pm Monday–Friday and 9am–5pm Saturday–Sunday).

### Dispute resolution

If you have a problem with your agreement, please try to resolve it with us in the first instance. If you are not happy with the way in which we handled your complaint or the result, you may be able to complain to the Financial Ombudsman Service. If you do not take up your problem with us first you will not be entitled to complain to the Ombudsman. We can provide details of how to contact the Ombudsman.

### Personal Debit and ATM Card Charges

Whenever you use your card to make a cash withdrawal or make a payment in currencies other than in sterling, the amount is converted to sterling on the day it is processed by Visa, using their

standard exchange rate that day. We also include a foreign exchange fee of 2.99%.

Visa rates can change daily – you can call **0345 975 8758** (or **+44 203 284 1575** if you are abroad) to find out the Visa rate on a particular day (please note this might vary from the rate applied to your payment).

Please check our Banking Charges Guide, visit **Go to the TSB homepage**, call us on **0345 975 8758** or visit any TSB Branch for the other charges that apply.

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