# Annual Report



**INGTON** Cripplegate Foundation



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# About IBAA

## What we do??

IBAA is a network of Islington-based advice providers which deliver support on housing, welfare benefits, job search, immigration and other re-settlement issues to the most disadvantaged and hard-to-reach BAMER communities in Islington.

We focus on fighting poverty, inequality and social injustice by providing residents with access to quality information so they can make well-informed decisions and improve the quality of their lives.



Our vision is one where high-quality, inclusive services are available to the whole community. IBAA believes that every individual can be empowered to make positive changes in their lives.

IBAA aims to improve the economic and social well-being of BAMER residents in Islington by providing advice, advocacy and equal access to timely, relevant and accurate information.

We strive for equality and quality.







### **Evelyn Oldfield Unit (EOU)**

supports the development of services for marginalised and disadvantaged individuals and their communities.

# Kurdish and Middle Eastern Women's Organisation (KMEWO)

provides specialist Violence Against Women and Girls services and crisis intervention to the most vulnerable minoritised women

### Eritrean Community in the United Kingdom (ECUK)

supports the most excluded and disadvantaged groups of the Eritrean community to improve their lives and encourage successful integration

### Islington Bangladesh Association (IBA)

engages with members of the community who are at risk of social exclusion, helping them gain confidence and better health outcomes.

### Islington Somali Community (ISC)

works with Somalis of all ages in Islington and neighbouring London boroughs, improving their well-being and integration

#### **IMECE Women's Centre**

supports and empowers Turkish, Kurdish and Cypriot Turkish women to live free from all forms of violence, discrimination and prejudice.

# Focus on (e)quality

All IBAA members maintain quality accreditations including the <u>Advice Quality Standard (AQS)</u>

# Strategy

# How we do it??

Our services are unique as we are locally specific and rely on a user-led approach. We bring communities to the table, listen to them and support them however we can.

The advisors assist residents from BAMER communities who would not seek advice from mainstream providers due to language barriers or lack of trust and would therefore not receive help without our advice services.

We believe in London which celebrates its diversity...

a city where everyone is equal and can fully realise their potential.



# drive our work:

"I needed help to resolve my rent arrears and I knew Islington Bangladesh Association was providing free advice. So, went there. They not only helped me with the rental office, making sure I would be able to pay the rent arrears in instalments. They also checked my benefits and discovered that I was receiving fewer Housing Benefits and Council Tax Support than I was entitled to. The advisor contacted the Benefits office and after several written correspondences, it was finally resolved.

I am so grateful I went to IBA."

# **Advice Work**

# Advice 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.

# **Employability**

IBAA provided help with the employability of BAMER residents, including the provision of ESOL classes to 64 clients and financial education for women.

On top of this, IBAA organised group activities, including wellness and leisure events and workshops for women and children, engaging over 520 individuals.

### **Pandemic**

In addition to our general advice work, we 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.

### **Most Frequent Support:**

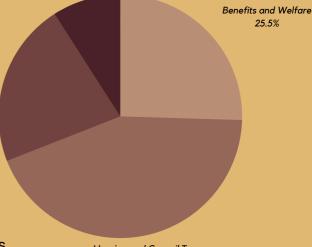
Debt and Finance



Physical and Mental Health 21.9%

2096

Islington residents supported



Housing and Council Tax 43.6%

# Stories that drive our work:

Abu\* came to ISC at the beginning of April 2022, he owed over £7000 in housing benefits overpayments and a further £2000 in council tax. He was overwhelmed and highly stressed because of the situation. The advisor first assessed his benefit entitlement. Because Abu worked part-time and was on housing benefits, the advisor helped him to move to Universal Credit. That way, Abu's income increased. The advisor also helped him to set up an affordable repayment plan of £13 a week and organised for the council tax to be deducted from his pay. He also became eligible for the second cost of living payment of £325, which was not accessible to Abu previously.

Abu was very happy with the outcome as he is now able to have some money left over from the salary - something that

was impossible before.

"When I was all alone and struggling, you did not just give me advice. You really supported me in my loneliness."

Ms Y, KMEWO client



"I am a 39 years old, disabled mother of three young children. I have very limited English and I separated from my husband recently due to domestic violence. He was controlling everything, including the money.

Following the separation, I had no idea what to do. I had no money and started receiving letters regarding rent arrears.

I contacted IMECE as I knew they would understand me and help me. There were a few hurdles though that they managed to overcome. The advice worker called the Universal Credit team; informed them of the situation. I am now receiving the right benefits and the housing cost and waiting to hear about The Children and Family Wellbeing Service assessment. I feel much more

Ms X, IMECE client

"We are the bridge between the community and other organisations"

**IBAA Advice Worker** 

"IBAA is the most important partnership I have ever been involved with...

confident now."

It is making a difference here, on the ground, in the most unequal borough in the country."

IBAA's Fundraising Consultant

# Capacity Building

IBAA works to strengthen organisations that provide advice and support for BAMER communities.

We help our members improve their processes, extend existing services, and better the provision of advice.

We also work to identify the gaps in the support available and assist in the creation of new voluntary projects to address unmet needs and develop new services.

IBAA succesfully argued for the needs of BAMER communities and the BAMER-led organisations. The Alliance worked towards strengthening the voice of residents from BAMER backgrounds, ensuring their concerns were raised and their interests defended.

We continue actively participate in events, meetings, workshops and networking panels to raise awareness and safeguard the needs and interests of the people we serve.

# Fundraising:

IBAA is committed to securing funding for BAMERs' organisations to operate on an equal footing as mainstream advice providers. In doing so, we aim to achieve the highest fundraising standards and transparency.

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. IBAA fundraising strategy is informed by levels of unmet need for advice services from BAMEs in Islington.

Strategic Plan

The impacts of the cost of living crisis, combined with the knock-off effect of the pandemic will hit hard especially impoverished and disadvantaged BAMER communities in Islington.



- We anticipate:

   Higher rates 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.

### We will focus on:



- 1. Housing, financial education and support, debt prevention, help with universal credit and welfare entitlements
- 2. Employment sessions, access to education and training
- 3. Activities to improve the well-being and future prospects of BAMER children and young adults.
- 4. Support for survivors of domestic violence, abuse, honour-based violence, VAWG and FGM.
- 5. Assist those, who continue to feel the economic and other effects of the pandemic.

# Stories that drive our work:

Naomi\* is a single mother of two children, and a victim of domestic violence, who approached us around two years ago. She was in need of support, both practical advice and psychological intervention. As an NRPF, she did not have access to welfare benefits.

We referred her to an immigration solicitor and provided all the support in this regard. During the time waiting for her immigration status, she was emotionally supported and helped financially through vouchers and funds. We also provided her with an iPad and helped her use it. Naomi also participated in our ESOL and Zumba classes and all other activities and events.

Because of the language barriers, we communicated with her children's schools, supported her throughout the process of her divorce and helped settle child arrangements. After she received her residency right in the UK, we applied for a National insurance Number, Universal credit, and child maintenance. She was also supported in her homeless application and we still assist her in

resolving her housing situation.

Now Naomi's English has improved, and she can independently deal with immigration, council, schools and other services. She feels happier and healthier and is able to socialise, and make friends.

She is always very grateful for the support she has received

# Financial Report

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 (CPG) over 3 years towards one-day salary and associated costs for the IBAA Advice Coordinator, who was recruited in May 2021. We anticipate that funding from existing sources can be maintained until at least March 2026.

## Income Analysis Cost Analysis



## **Our Plan:**

We have identified new funding sources and we are actively fundraising. Our aim is 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.

# Statement of financial position

Assets	2022		2021
Unrestricted Assets	54		54
Restricted Assets	19 760		14 287
Total Funds	19 814		14 341
Current Assets			
Cash at Bank and hand	20,114		23,804
Debtors	-	-	-
Total Current Assets	20,114		23,804
Current Liabilities			
Creditors:	300	19,814	9,463
Net current Assets		19,814	14,341
Net Assets		19,814	14,341
Funds of the charity:			
Unrestricted Funds		54	54
Restricted Funds		19,760	14,287
Total Charity Funds		19,814	14,341

# **Our Team**

# **Trustees:**

#### **Mulat Haregot**

Chair, Trustee (Evelyn Oldfield Unit (EOU))

#### **Gulala Bakir**

Treasurer, Trustee (Kurdish and Middle Eastern Women's Organisation (KMEWO))

#### Mebrahtu Russom

Secretary, Trustee (Eritrean Community in the United Kingdom (ECUK))

#### **Asad Choudhury**

Trustee (Islington Bangladesh Association (IBA))

#### Abdirahman Aideed Abdi

Trustee (Islington Somali Community (ISC))

#### **Senay Dur**

Trustee (IMECE Women's Centre)

# **Advice Team:**

Nimo Ali

Islington Somali Community

#### **Jwan Faris**

Kurdish and Middle Eastern Women's Organisation

#### **Asmeret Teklay**

Eritrean Community in the UK

#### **Hanif Ahmed**

Islington Bangladesh
Association

#### Emel Yuksel and Aysun Kivanc

**IMECE** Women's Centre

# Advice Services Coordinator:

### Kristyna Brozova

Islington BAMER Advice Alliance (IBAA)

# Contact

### **Address:**

Resource for London

356 Holloway Rd,

London

**N7 6PA** 

### Phone:

02076974101

### **Email**

contact@ibaa.org.uk



AdviceBAMER



@AdviceBamer



@AdviceBamer



https://www.linkedin.com/company/islington-bamer-advice-alliance-ibaa/



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