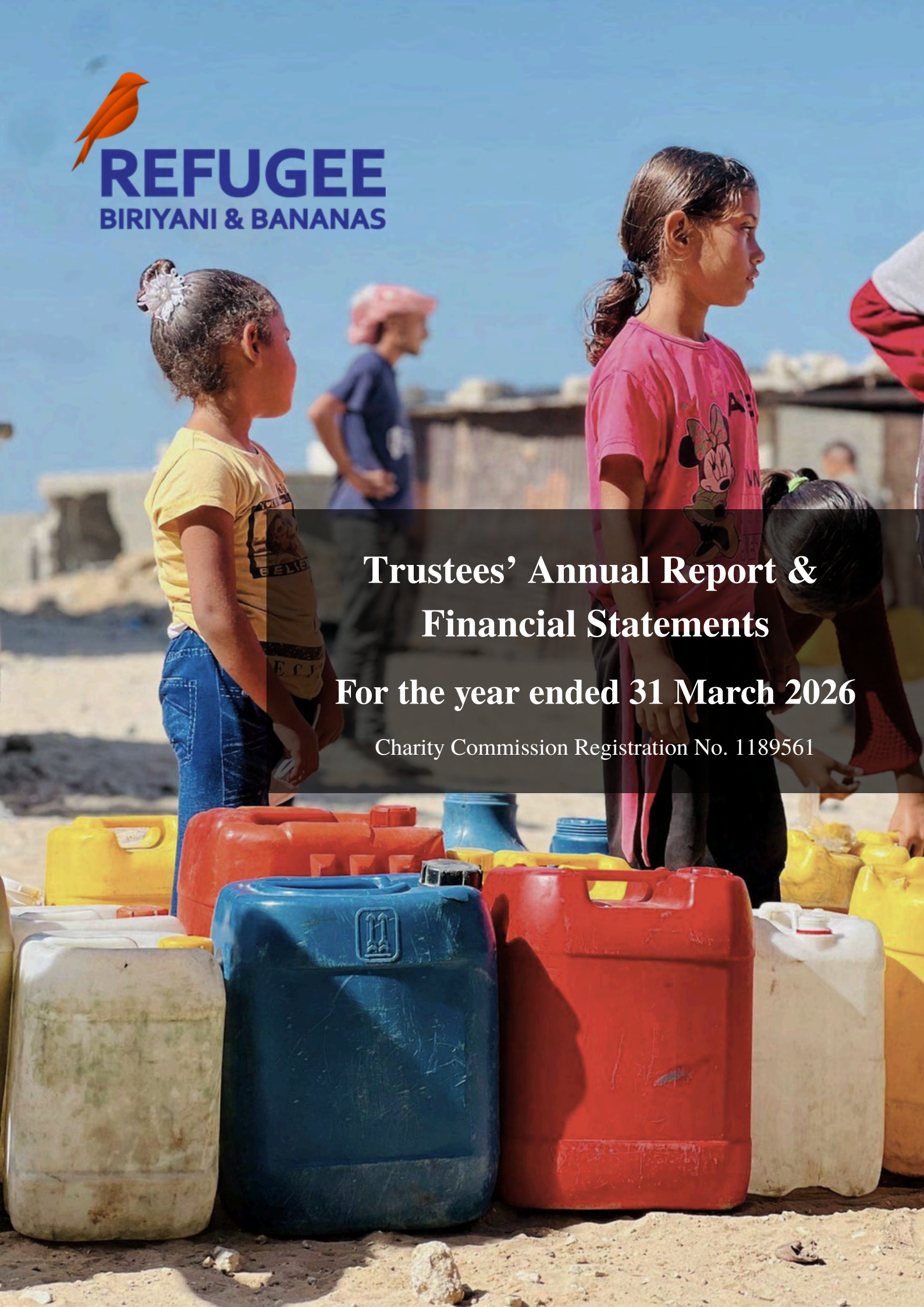


REFUGEE
BIRIYANI & BANANAS

Trustees' Annual Report & Financial Statements

For the year ended 31 March 2026

Charity Commission Registration No. 1189561

Contents Page









Page 3: Our Mission | Who We Are | Our Values

Page 4: Our Approach

Page 5: Our Story: 10 Years of RBB

Page 6: Where We've Worked and Where We Focus Today

Pages 7–8: Statement from the Trustees

Pages 9–10: A Letter from the Chief Executive Officer

Pages 11–19: Key Achievements | Impact Report

Pages 20–21: Community Story: When Trust Became a Lifeline

Page 22: Financial Overview

Page 23: Reserves Policy

Page 24: Looking Ahead

Page 25: Charity Information

Page 26: Statement of Trustees' Responsibilities

Page 27: Structure and Governance

Page 28: Risk Management

Page 29: Independent Examiner's Report

Page 30: Statement of Financial Activities

Page 31: Balance Sheet

Pages 32–40: Notes to the Financial Statements

Our Mission

Who We Are

Refugee Biriyani & Bananas (RBB) is a community-led organisation working alongside communities affected by war, displacement, and inequality. Approximately 95% of our field team have direct experience of displacement, seeking asylum, or forced migration. This experience, combined with diverse cultural backgrounds, language skills, and community connections, helps ensure our work remains relevant, accessible, and responsive.

People with lived and community-rooted experience are actively involved in identifying needs, shaping programmes, informing operational decision-making, and delivering support. As a female-led organisation, our leadership and Board combine professional expertise with lived and community-rooted perspectives across humanitarian response, governance, finance, refugee protection, and grassroots organising. Our leadership and governance also reflect strong representation from global majority communities.

We are committed to creating an inclusive organisation where people from diverse backgrounds and experiences can contribute meaningfully. People with direct, family, and community connections to displacement and migration play a central role in shaping our work and future direction.

Our Values

Community
Building meaningful relationships and working alongside communities affected by displacement, conflict, and inequality.

Inclusion
Creating opportunities for people from diverse backgrounds and experiences to participate meaningfully.

Equity
Seeking fair and inclusive approaches that recognise different needs, barriers, and circumstances.

Voice
Creating space for people and communities to share their experiences, raise awareness of overlooked issues, and influence decisions that affect them.

Dignity
Treating everyone with respect, recognising their skills, experiences, and rights.

Family
Fostering a culture of care, trust, solidarity, and mutual support within our organisation and the communities we work alongside.

Our Approach



Community-Led

Communities are actively involved in identifying needs, shaping responses, and informing decision-making.



Responsive

We provide emergency humanitarian assistance and adapt quickly to changing circumstances and emerging needs.



Standing Alongside Communities

We work alongside communities through accompaniment, mutual support, trust, and long-term relationships, standing with people during both immediate crises and ongoing challenges.



Gap-Filling and Advocacy

We step in where support is limited, raise awareness of overlooked issues, and amplify community voices.

Our Story: 10 Years of RBB

Refugee Biriyani & Bananas (RBB) began in 2015 as a grassroots response to the growing refugee crisis in Europe. What started with volunteers distributing biriyani and bananas in Dunkirk, France, has grown into a community-led organisation working alongside communities affected by war, displacement, and inequality.

Over the past decade, our work has expanded from emergency responses in France, Greece, Northern Iraq, and along the Balkan Route to humanitarian assistance, accompaniment, advocacy, awareness raising, and community-led programmes. While the organisation has evolved significantly, our commitment to solidarity, dignity, and standing alongside communities has remained unchanged.

Community leadership has always been central to our work. Over time, we strengthened this approach through training, mentorship, and the formalisation of the Community Humanitarian Leaders Programme (CHLP).

In September 2025, we marked ten years since our first distribution in Dunkirk, reflecting on the communities, volunteers, supporters, partners, and team members who have shaped RBB's journey.

Key Milestones



2015
First Biriyani Mission

2015–2020
Emergency Responses Europe & Middle East

2020
Registered Organisation

2021-2025
Community Humanitarian Leadership

2023–2025
Gaza, Cairo, Greece

2025
10 Years of Solidarity

"Our story has never belonged to one person. It has been shaped by thousands of acts of kindness, courage, and solidarity. From Dunkirk to Greece, Gaza, and beyond, communities, volunteers, supporters, partners, and team members have all helped shape this journey. As we reflect on ten years, we remain committed to accompaniment, solidarity, and responding when it matters most."

— Refugee Biriyani & Bananas

Where We've Worked and Where We Focus Today

Over the past decade, Refugee Biriyani & Bananas has responded to emergencies, supported community-led initiatives, and carried out humanitarian, advocacy, and awareness-raising work across Europe, the Middle East, and the United Kingdom. While our work has evolved, our commitment to solidarity, accompaniment, and community leadership remains unchanged.

Locations Reached Since 2015

France • Greece • Northern Iraq • Serbia • Bosnia & Herzegovina • Turkey • Poland–Belarus Border • Ukraine Border • Gaza • Egypt • United Kingdom







Our Focus Today

Today, our work is focussed in locations where needs remain significant and where our relationships, local knowledge, and community networks enable us to make a meaningful contribution.

Greece – supporting people who are displaced along refugee routes through humanitarian assistance, accompaniment, and community-led initiatives.
Cairo – working alongside communities displaced by conflict in Sudan, Palestine, Yemen, Somalia, and other crises.
Gaza – responding to urgent humanitarian needs through trusted local networks amid ongoing conflict.
United Kingdom – supporting community-led initiatives, awareness raising, and exploring how people from diaspora and displaced communities wish to participate in humanitarian action, volunteering, and support for their own communities.

Statement from the Trustees

On behalf of the Board of Trustees, I am proud to present this year's Annual Report for Refugee Biriyani & Bananas.

This year marks 10 years since Refugee Biriyani & Bananas (RBB) first began its solidarity alongside displaced communities in Northern France. As a Board now settled into our roles at this extraordinary organisation, we want to pause and mark that milestone. Ten years of solidarity. Of showing up, of community-led humanitarian action rooted in dignity and trust. We want to extend our heartfelt congratulations to CEO Ruhi Akhtar and the entire RBB diaspora for their commitment over this decade. And yet, as we look back on 10 years, we cannot ignore the painful truth that the need for RBB's work has never been greater than today. That this anniversary is tinged with sadness reflects the state of the world, not the spirit of those working within it.

The world context this year has been stark. Not least the ongoing genocide in Gaza, continued deaths in the Aegean, the violence of pushbacks along refugee routes and the catastrophic war in Sudan driving one of the largest displacement crises in the world. We know that the communities RBB stands alongside continue to face unimaginable hardships and cruelty. Against this backdrop, RBB has responded rapidly, compassionately and with lived experience at the heart of every decision.

During this financial year, RBB supported approximately 115,670 people through direct aid, crisis response, casework, advocacy and community support whether in Greece, Gaza or Egypt. From emergency water distributions in Gaza to shelter nights for the especially vulnerable Sudanese in Cairo, from protection casework on the Greek islands to children's activities in the midst of conflict - each intervention reflects the values that have defined RBB since the beginning.

Looking forward, we are mindful of a rapidly changing landscape. The EU Pact on Migration and Asylum will bring significant shifts to the protection environment across Europe, and we will watch closely to understand where RBB's presence and advocacy will be most needed. Financial security remains a priority - we are proud to have maintained it through another challenging year - and we will continue to seek new partnerships to ensure our long-term resilience. We also look forward to deepening our work here in the United Kingdom where early conversations with diaspora and displaced communities are already revealing the many

forms humanitarian action can take.

To our donors, partners, volunteers and the communities who place their trust in RBB - thank you. We remain humbled and galvanised by your support and solidarity every single day.

Amber Ritson, Chair of Trustees



on behalf of the Board of Trustees

A Letter from the Chief Executive Officer

Dear Friends, Supporters, and Community Members,
This year marks ten years since Refugee Biriyani & Bananas began alongside displaced communities in Dunkirk, Northern France.



When we started in 2015, I could never have imagined the journey ahead. What began as a volunteer-led response grew from a simple belief that nobody should be left to face displacement, hardship, or injustice alone. Over the years, that belief has carried us across borders, through refugee camps, informal settlements, city streets, islands, conflict zones, and communities often overlooked by the wider world.

As I reflect on the past decade, I think less about projects or milestones and more about people: the individuals who welcomed us into their communities, the volunteers who gave their time and energy, the team members who stood beside us through uncertainty and the community leaders who transformed their own experiences of displacement into action and support for others.

Again and again, I have witnessed extraordinary kindness in difficult circumstances. I have seen people with very little continue to share what they have, communities organise and support one another, and hope created where systems have fallen short. These moments have shaped RBB far more than any strategy or plan ever could.

This year has been one of reflection, adaptation, and looking forward. While needs remain immense in Greece, Cairo, and Gaza, our work in the United Kingdom has opened important conversations about how people from diaspora and displaced communities want to participate in humanitarian action, volunteering, advocacy, and support for their own communities. These conversations remind us that meaningful change happens when people are not only included in responses, but help shape them.

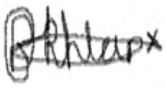
One of the most significant moments of the year was joining the Flotilla to Gaza in September 2025. It was a reminder that solidarity takes many forms: a food distribution, a

community gathering, a listening ear, a trusted partnership, or simply bearing witness and refusing to look away. Throughout our ten years, RBB has sought to combine practical support with a commitment to standing alongside communities whose voices are too often unheard.

As we mark this milestone, I find myself reflecting on the moments that rarely appear in reports or photographs: conversations over cups of tea, long journeys shared with strangers who became friends, acts of kindness offered without expectation, and communities coming together in difficult circumstances. These moments continue to shape our understanding of solidarity and the work we do.

Ten years is not an ending. It is a moment to pause, reflect, and look ahead. The challenges facing displaced communities remain significant, but so too does the leadership, experience, and determination within those communities. We remain committed to walking alongside them, learning from them, and responding where we can make the greatest difference.

With gratitude,
Ruhi Loren Akhtar



Founder & Chief Executive Officer



Relationships, trust, and community leadership remain at the heart of RBB's work.

Key Achievements | Impact Report

Thank you to everyone who donated, fundraised, volunteered, provided in-kind support, shared our work, and stood alongside displaced communities during another challenging year.

A comprehensive financial overview is provided later in this report alongside the Independent Examiner's Report.

During the year, Refugee Biriyani & Bananas provided direct humanitarian assistance, social support, advocacy and community-led interventions across Greece, Gaza and Egypt, while continuing awareness raising and leadership development activities in the UK.

This year we supported approximately 115,670 people through direct aid, crisis response, casework, advocacy and community support.

This equated to approximately **140,670 individual support instances,** including food distributions, hygiene support, emergency assistance, social support, referrals, casework and advocacy interventions.

Direct Aid Operations

Our direct aid operations were primarily concentrated in:
Greece (Chios, Athens and remote support to other islands)
Gaza (Palestine)
Cairo (Egypt)

Alongside direct aid, RBB continued to deliver awareness raising, advocacy, community engagement and the Community Humanitarian Leaders Programme (CHLP), including activities in the **United Kingdom** and support extending across displacement routes.

Communities Reached

Support reached people affected by war, displacement, poverty, border violence, homelessness and humanitarian crises.

Afghanistan, Palestine, Syria, Sudan, Yemen, Somalia, Pakistan, Bangladesh, Eritrea, Ethiopia, Nigeria, Cameroon, Sierra Leone, Gambia, Ghana, Congo and others.

Alongside direct aid, RBB delivered crisis response, casework, referrals, advocacy and community support. We continued to stand alongside people facing emergencies, displacement and barriers to accessing services, while delivering awareness raising and leadership development through CHLP.

Individual Food Items	People Reached Through Food Support
321,984	60,241

Food Security & Standard Food Distributions

During the reporting period, RBB distributed standard food assistance across Gaza, Cairo and Chios. This included flour, food parcels, fresh vegetables, staple pantry items, tinned foods, pulses, rice, pasta, sugar, cooking oil and other essential household food supplies.

For reporting purposes, larger bulk items have been converted into standard individual food units where appropriate. For example, 25kg flour sacks are counted as 25 individual 1kg flour packs.



7,185 Bottles of 1 Litre Cooking Oil



71,000 x 1 kg Packs of Flour



9,919 Bags of 1 kg Rice



8,451 Packs of 1 kg Sugar



16,609 x 100 g Tins of Fish



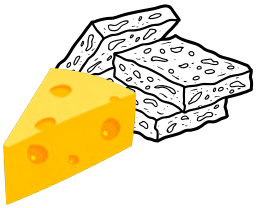
30,000 x 400 g Tins / Packs of Pulses, Beans & Lentils



Meat & Protein Products 11,912 x 250 g Packs / Tins



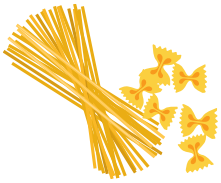
7,058 1 kg Packs of Dates



14,462 x 300 g Packs of Cheese



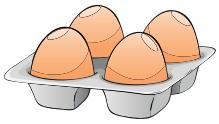
15,807 Cans / Bottles of 500g Tinned Vegetables



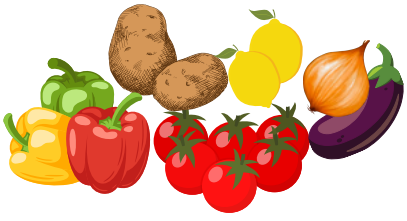
2,450 × 1 kg pasta packs



3,246 × 1L Milk Cartons



7,560 Individual Eggs



2,371 kg Fresh Vegetables



43,760 × 100g Packs Biscuits

The graphics above highlight some of the most commonly distributed food items during the reporting period. Additional food assistance included noodles, jams, tahini, halva, black honey, and other food parcel contents which are not individually represented in the graphics.

Individual Hygiene & NFI Items	People Reached Through Hygiene & NFI's
9,515	11,009

Hygiene Products and Non-Food Items

During the reporting period, RBB distributed hygiene products, clothing and other essential non-food items across Greece and Egypt. The figures below highlight some of the most commonly distributed items. The graphics do not represent every item distributed during the year.



2,604 x 500g Packs of Washing Powder



2,323 Bottles of 750ml Dishwashing Liquid



374 Bottles of 500ml Disinfectant & Bleach



1526 x 750ml Bottles of Shower Gel



945 x 750ml Bottles of Shampoo



550 x 150 ml Tubes of Toothpaste



140 x 300ml Insect Control Spray



200 household items, including mattresses, a freezer, cleaning supplies, and kitchen equipment, were delivered to the Emergency Shelter Project in Cairo.



1,500 thermal socks and other winter essentials were distributed to residents of Vial Camp in Chios, Greece.



Emergency support packs containing clothing, sleeping bags, and other essentials were provided to 60 people experiencing destitution.

GAZA CLEAN WATER DISTRIBUTIONS

As access to safe drinking water became increasingly scarce across Gaza, RBB supported emergency water distributions in central and southern Gaza through our field team members on the ground. These distributions provided safe drinking water to displaced communities and families facing severe water shortages.









195,500 Litres Distributed

32,585 People Reached

6,517 Households

40 Water Trucks Delivered

This represented an average of approximately 30 litres of drinking water per household reached.

EMERGENCY SHELTER & COMMUNITY KITCHEN, CAIRO

Between December 2025 and March 2026, RBB and our community partners provided emergency accommodation for displaced families from Sudan and South Sudan in Cairo, delivering **12,100 safe shelter nights** and supporting **576 people** across 115 family stays.

A community kitchen was established, with RBB providing food supplies, a freezer and kitchen equipment to provide residents with two hot meals each day.









Residents also received hygiene items, mattresses and essential household furnishings, helping create stability while accessing healthcare, education, employment, social opportunities and other support services, provided by the initiative.

Emergency Response, Solidarity & Community Support

Flotilla to Gaza



RBB's CEO Ruhi joined the largest **civilian flotilla mobilisation to Gaza,** bringing together over 500 participants from 44 nationalities and 49 vessels to challenge the blockade and restrictions on humanitarian access.

Although the flotilla did not reach Gaza, it generated significant international attention and helped amplify calls for civilian protection and unrestricted humanitarian access.

Community Meals & Refreshments



Across Greece, Egypt and Gaza, RBB provided more than **7,500 hot meals**, volunteer lunches and community meals through emergency response activities, community kitchens, shelter support, volunteer welfare and community events.

Additional support included over **10,000 refreshments and drinks,** including water, tea, coffee and juice, alongside biscuits, fruit, ice creams and other treats distributed during children's activities, women's activities, beach days, community gatherings and emergency interventions.

Burial, Funeral & Family Support



RBB supported communities in Chios following several tragic deaths along the Aegean route, assisting with **three burial and funeral cases** and supporting families and survivors following a boat collision in which **15 people** lost their lives. Support included identification, communication and access to burial and repatriation processes.

Children's Activities & Community Events



871 children participated in activities and celebrations across Gaza and Cairo organised by the RBB Community Teams. Alongside face painting, singing, dancing, games, performances and community events, **4,276 treats, snacks and refreshments** were also distributed.

Community Humanitarian Leaders Programme (CHLP)

Supporting community coordinators, volunteers and community leaders across Greece, Egypt, Palestine and the United Kingdom.

Impact at a Glance

376	72	380	16	4
Participants Supported	**Additional Support**	**Hours of Learning , Mentoring & Support**	**Countries Represented**	**Countries of Delivery**

Throughout the year, the Community Humanitarian Leaders Programme (CHLP) brought together community coordinators, volunteers and community leaders across Greece, Egypt and Palestine, while also expanding conversations with diaspora and displaced communities in the United Kingdom. Through volunteering, community coordinator placements, peer learning and shared experience, participants strengthened their ability to support others, contribute to humanitarian action and respond to needs within their own communities. In doing so, they built relationships and transnational networks that connected people, knowledge and experience across countries and contexts.







CHLP is rooted in mutual learning, recognising the knowledge, skills, lived experience and leadership that already exist within communities. Learning took many forms, including face-to-face workshops, online sessions, direct field mentorship, peer-to-peer learning, operational support, one-to-one guidance, ad hoc advice and opportunities to learn from external specialists and humanitarian practitioners. Support ranged from short-term engagement around specific activities to longer-term mentoring relationships and community networks that continued beyond individual placements and projects, strengthening connections between participants across different locations and contexts.

Participants represented communities connected to 16 countries, including:
Palestine, Sudan, South Sudan, Somalia, Yemen, Senegal, Sierra Leone, Guinea, Gambia, Cameroon, Ethiopia, Eritrea, Afghanistan, Iraq, Syria and Egypt.

Beyond Placements: Relationships, Networks and Participation

Additional Support

Alongside humanitarian placements, participants received tailored support based on individual circumstances. This included travel, accommodation, study materials, and access to wider humanitarian networks. Some participants undertaking coordinator responsibilities also received modest stipends to recognise their time and contributions. This support helped reduce practical and financial barriers to participation, enabling continued involvement with initiatives and action.

Long-Term Relationships and Transnational Networks

CHLP extends beyond individual placements through long-term relationships, peer networks and ongoing collaboration. During the year, former volunteers and community coordinators who first became involved with RBB in Chios continued contributing to humanitarian initiatives in Belgium, Germany and elsewhere, while supporting Gaza solidarity efforts and community-led responses. These connections strengthen transnational networks of mutual support, learning and humanitarian action.



Listening and Learning in the United Kingdom

Alongside programme activities overseas, RBB began engaging with people from diaspora and displaced communities in the United Kingdom to better understand how they would like to participate in humanitarian action, volunteering, awareness raising and support for their own communities. These conversations are helping shape future opportunities for participation while ensuring community voices remain central to programme development, decision-making and action.



Giel Malaul and Jon Kieu visited RBB's Newcastle base during their Long Walk for Sudan, joined by local supporters and refugee and diaspora community leaders from across the North East.

#EndPushbacks, Crisis Response & Protection Support

81 groups | 3,000 people contacted the helpline
43 incidents required direct intervention
1,405 people supported through intervention cases

81 groups and approximately **3,000 people** contacted our emergency helpline from across the Greek islands seeking urgent support and guidance.
43 incidents required direct intervention, including advocacy, referrals, reporting mechanisms and coordination with authorities and partner organisations. **1,405 people** were supported through these intervention cases.
Throughout the year, RBB maintained its emergency helpline for people arriving across the Greek islands, often acting as one of the first points of contact for individuals stranded after arrival. The majority of reports originated on Chios, with additional cases reported from Lesvos, Samos, Farmakonisi and Ikaria.

Although fewer groups contacted the helpline compared with the previous year, significant protection needs remained. Many callers required information, guidance or referrals, while others needed more intensive support. Of the 81 groups that contacted the helpline, 43 incidents required direct intervention and follow-up.

Many cases involved significant complexities, including injuries sustained during journeys, urgent medical needs, severe weather exposure, reports of pushbacks, missing people, reported deaths, boat incidents and situations where communication was lost after arrival. Support ranged from immediate guidance and referrals to intensive casework, advocacy and coordination over several days. We also worked alongside emergency services, human rights organisations, legal teams, medical groups, advocates, monitoring groups and journalists to raise awareness and engage relevant authorities, including the Greek Ombudsman, helping people access protection, safety and appropriate support.

















Social Support & Community Wellbeing

Throughout the year, RBB provided practical social support, advocacy and community-based activities to help people address everyday challenges, access essential services and strengthen social connections. Across **8,435** occasions, support was provided directly to individuals and groups, reaching a total of **9,306** people.

Much of this support was delivered through trusted relationships with community coordinators, volunteers and people with lived experience, helping individuals navigate services, access opportunities and remain connected to their communities. Support ranged from one-off assistance to longer-term engagement.

Referrals and Facilitation

- Medical support
- Legal assistance
- Education and employment
- Housing and shelter
- Community and specialist services
- Clothing and baby items
- Social, sports and cultural activities

Practical Support

- Translation and interpretation
- Travel assistance and transport tickets
- Accompaniment to appointments where required

Community Activities and Celebrations

- Cooking sessions
- Sports and football activities
- Festivals, events and cultural celebrations
- Commemorations
- Day trips
- Community meals
- Children's activities

These activities helped strengthen community connections and create opportunities for participation and mutual support.

Community Story: When Trust Became a Lifeline

How trusted community networks responded after a deadly incident near Chios
Names have been changed to protect identities and preserve the dignity and safety of those involved.

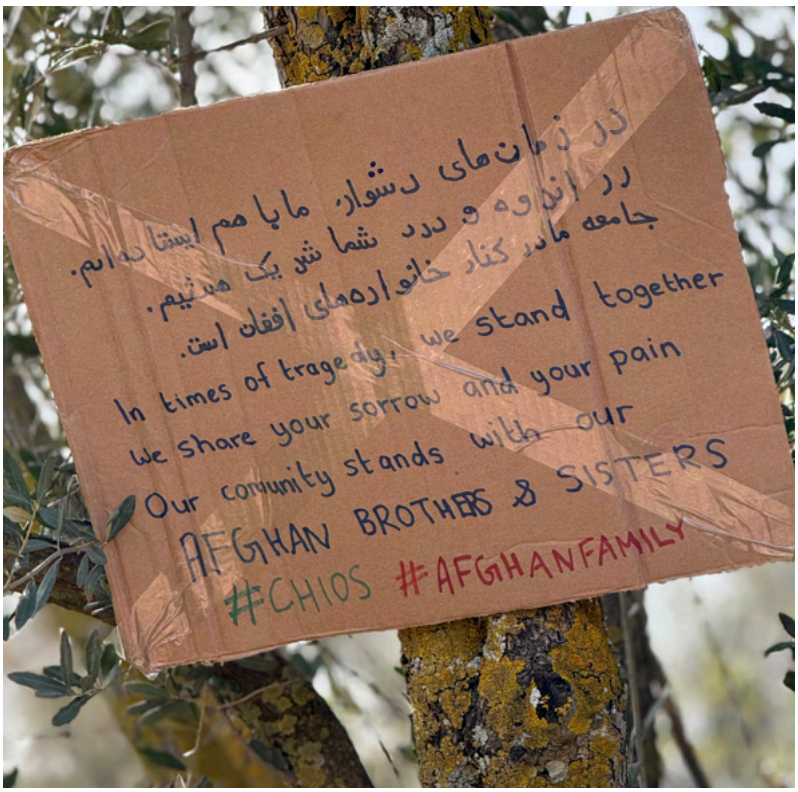
In February 2026, a boat carrying around 40 people seeking safety approached the island of Chios. According to survivor testimonies and subsequent investigations, the boat was involved in a devastating collision at sea.

Around 15 people lost their lives, several were missing, and many survivors sustained serious physical and psychological trauma.

Among those affected was the Rahmani family from Afghanistan. Their teenage son was killed, their unborn child was lost, and Mariam, who was pregnant at the time, suffered life-threatening injuries and fell into a coma.

In the hours that followed, former RBB volunteers from Afghanistan who had previously volunteered with us in Chios, and who were now living in Germany and Portugal, recognised the family and alerted people they trusted. Through relationships built over many years, a cross-border community response began.

Working alongside volunteers, community leaders and supporters across Greece, Germany, Portugal and Afghanistan, RBB helped coordinate support and guidance not only for the Rahmani family but for multiple survivors and affected families. This included hospital visits, food and essential items, translation and interpretation, legal and medical referrals, support for relatives searching for missing loved ones, accommodation and transport assistance, repatriation and dignified burial support, advocacy, and ongoing casework.



During a RBB distribution in Chios, community members created messages of solidarity and remembrance for the families affected by the boat tragedy.

At times, RBB became a bridge between families, hospitals, lawyers, journalists and community organisations. Families often contacted us directly when they did not know where else to turn.

This response demonstrated the importance of trust and long-term relationships. Many of those involved had known RBB for years through volunteering, community initiatives and humanitarian action. When crisis struck, these connections became lifelines.

After six weeks in intensive care, Mariam regained consciousness.

For her family, and for the many people supporting them across several countries, it was a moment of relief following weeks of uncertainty and loss.

RBB continued supporting the family after their return to Chios as they navigated recovery and rebuilding their lives.

This story is not only about one family. It demonstrates how community-led humanitarian action can extend far beyond a single project or location. Years after volunteering with RBB, former volunteers became part of a humanitarian response spanning multiple countries.

Across borders, languages and communities, people came together to ensure survivors were not left to face tragedy alone.

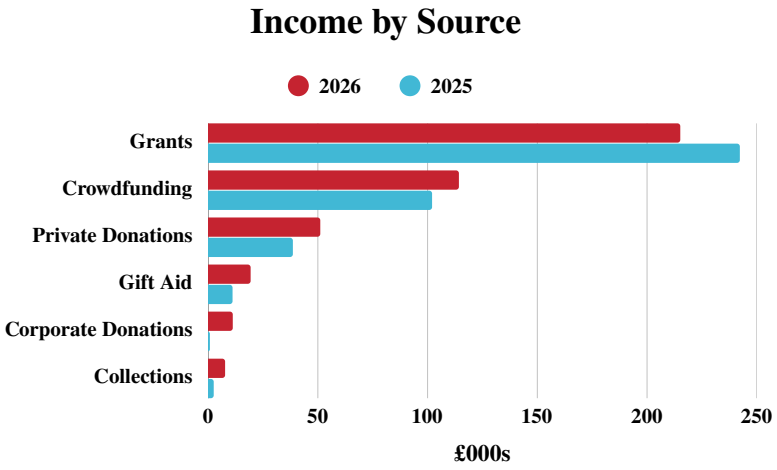


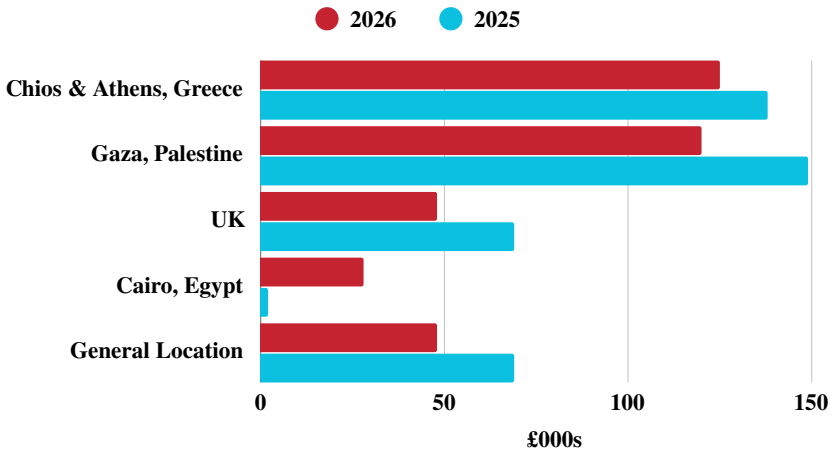
Community members and the RBB team came together to distribute essential items and share messages of solidarity with Afghan families affected by the Chios boat tragedy.

Financial Overview

Funds Raised - £432,049

Despite a challenging funding environment, RBB raised £432,049 during the year. While grant income declined compared to the previous year, increased support from crowdfunding, private donations, Gift Aid, corporate contributions and collections helped maintain overall income at a level comparable to the previous year.



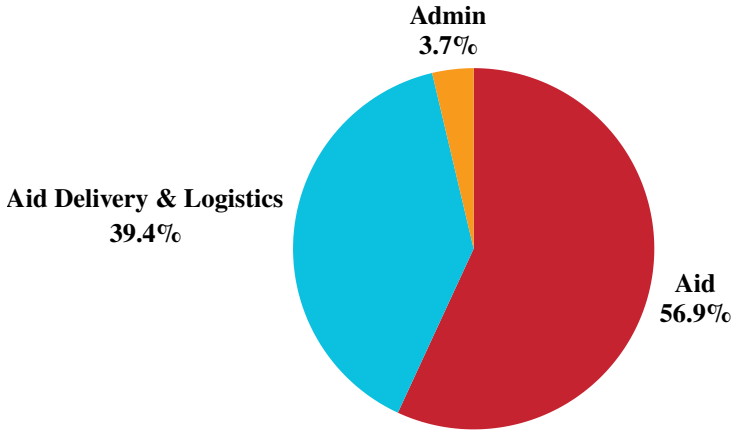


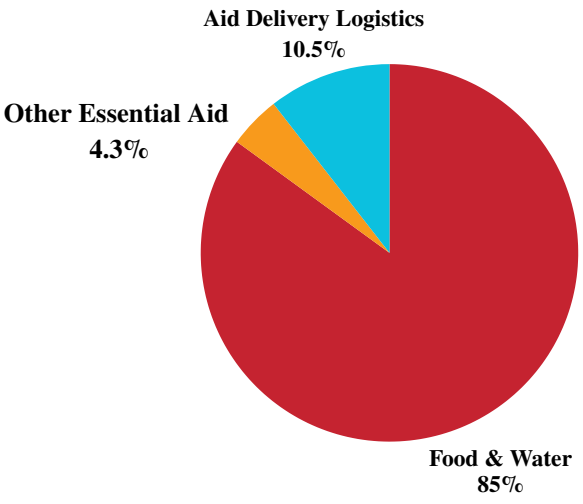
Spend by Location

Expenditure was concentrated across Greece and Gaza, with additional programme and operational costs in the UK and Cairo. General Location includes shared programme support, administration and governance costs. Total expenditure was £330,877.

Total Expenditure - £330,877

The majority of expenditure (56.9%) was directed towards aid. A further 39.4% supported the delivery of aid, with 3.7% allocated to administration and governance.





Programme Aid Spend - £188,239

More than four-fifths of programme aid expenditure was spent on food and water distributions. Aid delivery and logistics costs reflected the procurement, transportation and distribution of assistance across multiple locations. The remaining expenditure supported hygiene products and other essential aid, including accommodation, clothing and wellbeing activities.

Reserves Policy

RBB maintains a reserves policy to support organisational continuity, meet essential obligations and respond to financial uncertainty or unforeseen humanitarian emergencies.

The policy was reviewed and developed by the Chief Executive Officer (CEO), taking account of RBB's budget and financial forecasts, increased income and expenditure, operational commitments, risk exposure and recommendations from the organisation's accountant. Following the CEO's recommendation, the Board of Trustees approved a target of **£80,000** in free unrestricted reserves.

The reserves are held to manage delays or shortfalls in income, maintain sufficient working capital, meet essential staffing, contractual and operational commitments, cover unforeseen costs, respond to urgent humanitarian needs and enable an orderly reduction of activities if necessary.

RBB does not maintain a separately designated emergency-response fund because humanitarian and emergency response forms part of its usual charitable work. The CEO may use unrestricted income or free reserves for this work in accordance with RBB's approved budget, financial controls and Decision-Making Framework, without separate trustee approval where the decision falls within the CEO's delegated authority.

At 31 March 2026, RBB held **£167,832** in unrestricted general funds, representing its free reserves at the reporting date, as shown in the financial statements. This was **£87,832 above the £80,000 target.**

The amount held is considered reasonable and proportionate given RBB's fluctuating income, international operations, staffing and contractual commitments, and exposure to rapidly changing humanitarian circumstances. It also provides additional resilience for core and general organisational costs that are frequently not covered by restricted grants, while enabling RBB to respond promptly to unforeseen emergencies and urgent needs. The reserves will be monitored and applied responsibly in furtherance of RBB's charitable purposes.

The CEO monitors reserve levels through RBB's budgets, financial information and cash-flow forecasts and reviews the policy at least annually, or sooner following a material change in RBB's finances, activities, commitments or risk exposure. The CEO recommends any necessary changes, with the Board of Trustees retaining formal responsibility for approving the policy and its target.

Looking Ahead

As we enter our second decade, our focus remains rooted in the principles that have guided RBB since the beginning: standing alongside communities affected by displacement, injustice, and humanitarian crisis; responding to urgent needs; and ensuring that people with lived experience remain at the heart of decision-making and action.

Over the coming year, we will continue supporting communities in Greece, Egypt, and Palestine while creating more opportunities for people from displaced and diaspora communities to shape and lead humanitarian action.

Alongside direct support, we remain committed to raising awareness of issues that are too often overlooked. Through our close relationships with communities, we are able to better understand emerging needs, identify gaps in support, and amplify voices that are frequently excluded. We will continue using advocacy, storytelling, and public engagement to encourage action and bring greater attention to our communities of support.

We are also working to strengthen RBB's long-term sustainability through new partnerships, fundraising, and investment in our team and organisational capacity.

As we look ahead, we remain guided by the relationships, trust, and solidarity that have carried RBB through our first ten years. While many challenges remain, so too do the leadership, experience, and potential that exist within communities themselves.



Community members, volunteers, supporters, and partners continue to shape RBB's Future

Charity Information

Trustees during the reporting period and changes since the year end of 31st March 2026

Amber Ritson (Previously Bauer) - Chair of Trustees
Junaed Razaq - Treasurer (Resigned 31 May 2026)
Aliya Abidi - General Trustee
Mantaqaa Akhtar - General Trustee
Elena Martinez Garcia - General Trustee
Triana Riazor Marquina - General Trustee
Munira Yusuf - General Trustee from 1 February 2025 and Treasurer from 1 June 2026

Registered Address

52 Clifton Road, Newcastle Upon Tyne. NE4 8DQ

Constitution

Registered as a Charitable Incorporated Organisation (CIO) in England and Wales, no. 1189561

Independent Examiner

Robert Wilson FCA. Godfrey Wilson Limited, Chartered Accountants and Statutory Auditors
2nd Floor – South, One Castle Park, Tower Hill. Bristol. BS2 0JA

Banks

The Co-operative Bank p.l.c. P.O. Box 101, 1 Balloon Street, Manchester, M60 4EP

Wise Payments Limited. 56 Shoreditch High Street, London, E1 6JJ

Website: www.refugeebiriyanibananas.org
Facebook: RefugeeBiriyaniAndBananas
Instagram: Refugee_biriyanibananas
TikTok: Refugeebiriyani_bananas
YouTube: @refugeebiriyanibananas

Statement of Trustees' Responsibilities

Year Ending 31st March 2026

The Trustees present the Annual Report and financial statements for Refugee Biriyani & Bananas (RBB) for the year ending 31 March 2026. These financial statements have been prepared in accordance with applicable UK accounting standards, including the Charities Statement of Recommended Practice (SORP), and comply with the charity's governing document and the requirements of the Charity Commission for England and Wales.

As part of their legal responsibilities under the Charities Act 2011 and the Charity (Accounts and Reports) Regulations 2008, the Trustees are required to prepare financial statements for each financial year that give a true and fair view of the charity's financial activities and position, including the income received and how it has been applied.

In preparing these statements, the Trustees have:

- Selected and consistently applied appropriate accounting policies;
- Followed the principles and methodologies set out in the Charities SORP;
- Made reasonable and prudent judgements and estimates;
- Confirmed compliance with relevant UK accounting standards, disclosing and explaining any material departures; and
- Prepared the financial statements on a going concern basis, unless it is inappropriate to presume that the charity will continue in operation.

The Trustees are also responsible for ensuring that proper accounting records are maintained, which accurately reflect the financial position of the organisation and enable the charity to meet its statutory requirements. This includes safeguarding the charity's assets and ensuring that robust internal controls and procedures are in place to prevent fraud and financial mismanagement.

Approved by the CIO Trustees on **11 September 2026** and signed on their behalf by:



Amber Ritson
Chair of Trustees

Structure and Governance

During the reporting year, RBB was governed by a Board of seven trustees. Following Junaed's departure at the end of May 2026, the Board comprised six trustees. This was in line with the charity's constitution, and trustees brought experience from humanitarian response, community development, governance, finance, safeguarding and organisational leadership. Trustees are appointed by the existing board for a term of three years and are eligible for reappointment.

All trustees volunteer their time and expertise without remuneration. Board meetings were held approximately every 12 weeks via video call, with each meeting chaired and minuted. Trustees also remained in regular contact through email, WhatsApp and telephone to review updates, make decisions and provide support as needed.

In addition to full board meetings, trustees worked within sub-groups to provide focused oversight in key areas such as safeguarding, finance, risk management and strategic development. This supported effective decision-making and enabled timely responses to emerging opportunities and challenges.

RBB's board brings together individuals with experience across humanitarian response, community-led initiatives, advocacy, governance, finance and organisational leadership. Several trustees have previously volunteered with RBB or collaborated with the organisation through humanitarian and community initiatives. At times during the year, trustees were also involved in field visits, aid distributions and operational activities, helping maintain a strong understanding of programme delivery and emerging needs.

Where appropriate, governance matters relating to safeguarding, finance, risk management and strategic development were referred to trustees for consideration. The CEO remained responsible for leading RBB's day-to-day operations and bringing significant decisions and risks to the Board.
The CEO regularly reviews the organisation's activities, strategic priorities and risks and reports significant matters to the Board, which retains overall governance and oversight responsibility.

Risk Management

The Trustees have overall responsibility for the identification, assessment and management of the risks facing Refugee Biriyani & Bananas. The Board maintains an organisational risk register which identifies the principal strategic, operational, financial, legal, safeguarding and reputational risks facing the charity, together with the controls and mitigating actions in place.

Responsibility for the day-to-day management of the charity is delegated to the Chief Executive Officer (CEO), who oversees the organisation's operations, programmes, staff, volunteers, finances and compliance. The CEO is responsible for maintaining the organisational risk register, implementing appropriate control measures, and ensuring that significant risks, incidents and emerging issues are identified, monitored and reported promptly to the Trustees.

Where appropriate, additional risk assessments are developed for specific projects, activities or operational contexts to reflect the particular risks associated with humanitarian work in different environments.

The organisational risk register is formally reviewed by the Trustees at every Board meeting and more frequently where significant developments, incidents or emerging risks arise. This enables the Trustees to respond promptly to changes in the operating environment, monitor the effectiveness of existing controls, and ensure that appropriate mitigation measures are implemented.

The Trustees are satisfied that appropriate systems and procedures are in place to identify, monitor and manage the charity's principal risks. Particular attention is given to safeguarding, health and safety, security, financial management, regulatory compliance, staff and volunteer welfare, and the risks associated with delivering humanitarian programmes in rapidly changing and often high-risk environments.

Independent examiner's report

To the trustees of

Refugee Biriyani & Bananas

I report to the trustees on my examination of the accounts of Refugee Biriyani & Bananas (the CIO) for the year ended 31 March 2026, which are set out on pages 30 to 40.

Responsibilities and basis of report

As the charity trustees of the CIO you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the Act').

I report in respect of my examination of the CIO's accounts carried out under section 145 of the 2011 Act and in carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

Independent examiner's statement

Since the CIO'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 Institute of Chartered Accountants in England and Wales (ICAEW), which is one of the listed bodies.

Godfrey Wilson Limited also provides ad-hoc consultancy services to the CIO. I confirm that as a member of the ICAEW I am subject to the FRC's Revised Ethical Standard 2024, which I have applied with respect to this engagement.

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

(1) accounting records were not kept in respect of the CIO as required by section 130 of the Act; or

(2) the accounts do not accord with those records; or

(3) the accounts do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 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.

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.

Rob Wilson

Date: 18 September 2026

Robert Wilson FCA
Member of the ICAEW
Godfrey Wilson Limited
Chartered accountants and statutory auditors
2nd Floor - South
One Castle Park
Tower Hill
Bristol
BS2 0JA

Refugee Biriyani & Bananas

Statement of financial activities

For the year ended 31 March 2026

	Note	Restricted £	Unrestricted £	**2026 Total £**	2025 Total £
Income from:					
Donations	3	85,616	138,509	**224,125**	193,100
Charitable activities	4	207,924	-	**207,924**	229,941
Total income		293,540	138,509	**432,049**	423,041
Expenditure on:					
Raising funds		-	42,687	**42,687**	38,281
Charitable activities		247,289	40,901	**288,190**	334,726
Total expenditure	6	247,289	83,588	**330,877**	373,007
Net income and net movement in funds	7	46,251	54,921	**101,172**	50,034
Reconciliation of funds:					
Total funds brought forward		90,233	112,911	**203,144**	153,110
Total funds carried forward		136,484	167,832	**304,316**	203,144

All of the above results are derived from continuing activities. There were no other recognised gains or losses other than those stated above. Movements in funds are disclosed in note 13 to the accounts.

Refugee Biriyani & Bananas

Balance sheet

As at 31 March 2026

	Note	£	2026 £	2025 £
Current assets				
Debtors	10	**4,978**		-
Cash at bank and in hand		**308,634**		209,142
		313,612		209,142
Liabilities				
Creditors: amounts falling due within 1 year	11	**(9,296)**		(5,998)
Net current assets			**304,316**	203,144
Net assets	12		**304,316**	203,144
Funds	13			
Restricted funds			**136,484**	90,233
Unrestricted funds				
General funds			**167,832**	112,911
Total charity funds			**304,316**	203,144

Approved by the trustees on 18 September 2026 and signed on their behalf by

Amber Ritson

Amber Ritson - Chair of Trustees

Refugee Biriyani & Bananas

Notes to the financial statements

For the year ended 31 March 2026

1. Accounting policies

a) General information and basis of preparation

Refugee Biriyani & Bananas is a charitable incorporated organisation (CIO) registered in England and Wales. The registered office address is 52 Clifton Road, Newcastle upon Tyne, NE4 8DQ.

The financial statements have been prepared in accordance with Accounting and Reporting by Charities: 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) (effective 1 January 2019) - (Charities SORP (FRS 102)), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102).

Refugee Biriyani & Bananas meets the definition of a public benefit entity under FRS 102. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy note.

b) Going concern basis of accounting

The accounts have been prepared on the assumption that the charity is able to continue as a going concern, which the trustees consider appropriate having regard to the current level of unrestricted reserves. There are no material uncertainties about the charity's ability to continue as a going concern.

c) Income

Income is recognised when the charity has entitlement to the funds, any performance conditions attached to the item of income have been met, it is probable that the income will be received and the amount can be measured reliably.

Income from the government and other grants, whether 'capital' grants or 'revenue' grants, is recognised when the charity has entitlement to the funds, any performance conditions attached to the grants have been met, it is probable that the income will be received and the amount can be measured reliably and is not deferred.

d) Donated services and facilities

Donated professional services and donated facilities are recognised as income when the charity has control over the item, any conditions associated with the donated item have been met, the receipt of economic benefit from the use by the charity of the item, is probable and the economic benefit can be measured reliably. In accordance with the Charities SORP (FRS 102), general volunteer time is not recognised.

On receipt, donated professional services and donated facilities are recognised on the basis of the value of the gift to the charity which is the amount the charity would have been willing to pay to obtain services or facilities of equivalent economic benefit on the open market; a corresponding amount is then recognised in expenditure in the period of receipt.

e) Interest receivable

Interest on funds held on deposit is included when receivable and the amount can be measured reliably by the charity: this is normally upon notification of the interest paid or payable by the bank.

1. Accounting policies (continued)

f) Funds accounting

Unrestricted funds are available to spend on activities that further any of the purposes of the charity. Designated funds are unrestricted funds of the charity which the trustees have decided at their discretion to set aside to use for a specific purpose. Restricted funds are donations which the donor has specified are to be solely used for particular areas of the charity's work or for specific projects being undertaken by the charity.

g) Expenditure

Expenditure is recognised once there is a legal or constructive obligation to make a payment to a third party, it is probable that settlement will be required and the amount of the obligation can be measured reliably.

h) Allocation of support and governance costs

Support costs are those functions that assist the work of the charity but do not directly undertake charitable activities. Governance costs are the costs associated with the governance arrangements of the charity, including the costs of complying with constitutional and statutory requirements and any costs associated with the strategic management of the charity's activities. These costs have been allocated between cost of raising funds and expenditure on charitable activities based on the proportion of cost as follows:

	2026	2025
Raising funds	**12.9%**	10.3%
Charitable activities	**87.1%**	89.7%

i) Debtors

Trade and other debtors are recognised at the settlement amount due after any trade discount offered. Prepayments are valued at the amount prepaid net of any trade discounts due.

j) Cash at bank and in hand

Cash at bank and cash in hand includes cash and short term highly liquid investments with a short maturity of three months or less from the date of acquisition or opening of the deposit or similar account.

k) Creditors

Creditors and provisions are recognised where the charity has a present obligation resulting from a past event that will probably result in the transfer of funds to a third party and the amount due to settle the obligation can be measured or estimated reliably. Creditors and provisions are normally recognised at their settlement amount after allowing for any trade discounts due.

l) Financial instruments

The trust only has financial assets and financial liabilities of a kind that qualify as basic financial instruments. Basic financial instruments are initially recognised at transaction value and subsequently measured at their settlement value with the exception of bank loans which are subsequently recognised at amortised cost using the effective interest method.

1. Accounting policies (continued)

m) Pension costs

The charity operates a defined contribution pension scheme for its employees. There are no further liabilities other than that already recognised in the SOFA.

n) Foreign currency transactions

Transactions in foreign currencies are translated at rates prevailing at the date of the transaction. Balances denominated in foreign currencies are translated at the rate of exchange prevailing at the year end.

o) Accounting estimates and key judgements

In the application of the charity's accounting policies, the trustees are required to make judgements, estimates and assumptions about the carrying values of assets and liabilities that are not readily apparent from other sources. The estimates and underlying assumptions are based on historical experience and other factors that are considered to be relevant. Actual results may differ from these estimates.

The estimates and underlying assumptions are reviewed on an ongoing basis. Revisions to accounting estimates are recognised in the period in which the estimate is revised if the revision affects only that period, or in the period of the revision and future periods if the revision affects both current and future periods.

There are no key sources of estimation uncertainty that have a significant effect on the amounts recognised in the financial statements.

2. Prior period comparatives: statement of financial activities

	Restricted £	Unrestricted £	2025 Total £
Income from:			
Donations	113,472	79,628	193,100
Charitable activities	229,941	-	229,941
Total income	343,413	79,628	423,041
Expenditure on:			
Raising funds	-	38,821	38,281
Charitable activities	294,880	39,846	334,726
Total expenditure	294,880	78,127	373,007
Net income and net movement in funds	48,533	1,501	50,034

3. Income from donations

	Restricted £	Unrestricted £	**2026 Total £**
Donations	85,616	131,293	**216,909**
Grants	-	7,216	**7,216**
Total income from donations	85,616	138,509	**224,125**

Prior period comparative:

	Restricted £	Unrestricted £	2025 Total £
Donations	113,472	69,873	183,345
Grants	-	9,755	9,755
Total income from donations	113,472	79,628	193,100

4. Income from charitable activities

	2026 Total £	2025 Total £
Grants	**207,924**	229,941

Income from charitable activities was restricted in both the current year and the prior year.

5. Government grants

No government grants were received in the current or prior year.

6. Total expenditure

	Raising funds £	Charitable activities £	Support and governance costs £	**2026 Total £**
Direct aid costs	-	188,239	-	**188,239**
Staff costs (note 8)	21,808	44,745	23,078	**89,631**
Other staff costs	-	-	12,452	**12,452**
Premises costs	-	-	2,981	**2,981**
Office costs	-	-	3,042	**3,042**
Professional fees	-	6,195	14,375	**20,570**
Advertising and marketing	13,619	-	-	**13,619**
Bank fees	-	-	343	**343**
Sub-total	35,427	239,179	56,271	**330,877**
Allocation of support and governance costs	7,260	49,011	(56,271)	**-**
Total expenditure	**42,687**	**288,190**	**-**	**330,877**

Total governance costs were £4,548 (2025: £4,853).

Prior period comparative

	Raising funds £	Charitable activities £	Support and governance costs £	2025 Total £
Direct aid costs	-	252,156	-	252,156
Staff costs (note 8)	13,492	27,954	12,443	53,889
Other staff costs	-	-	18,989	18,989
Premises costs	-	-	6,746	6,746
Office costs	-	-	3,571	3,571
Professional fees	-	-	13,016	13,016
Advertising and marketing	18,543	-	-	18,543
Bank fees	-	-	6,097	6,097
Sub-total	32,035	280,110	60,862	373,007
Allocation of support and governance costs	6,246	54,616	(60,862)	-
Total expenditure	38,281	334,726	-	373,007

7. Net movement in funds

This is stated after charging:

	2026	2025
	£	£
Trustees' remuneration	**Nil**	Nil
Trustees' reimbursed expenses	**1,247**	1,250
Independent examiner's remuneration (excluding VAT):		
• Independent examination	**2,650**	2,500
• Other services	**1,140**	1,544

In common with other charities of our size and nature we use our independent examiners to assist with the preparation of the financial statements. Our independent examiners have also provided consultancy and bookkeeping services to the charity during the year.

During the year 2 trustees (2025: 2) were reimbursed £1,247 (2025: £1,250) for expenses relating to travel.

8. Staff costs and numbers

Staff costs were as follows:

	2026	2025
	£	£
Salaries and wages	**54,999**	39,463
Social security costs	**7,499**	683
Pension costs	**1,727**	1,329
Freelance staff	**25,406**	12,414
	89,631	53,889

The key management personnel of the charity comprise the Trustees and the Chief Executive Officer. The total employee benefits of the key management personnel were £64,225 (2025: £44,983).

	2026	2025
	No.	No.
Average head count	**1.00**	1.00

9. Taxation

The charity is exempt from corporation tax as all its income is charitable and is applied for charitable purposes.

10. Debtors

	2026	2025
	£	£
Payroll	**402**	-
Accrued income	**4,576**	-
	4,978	-

11. Creditors: amounts falling due within 1 year

	2026	2025
	£	£
Accruals	**3,180**	3,000
Other taxation and social security	**6,116**	2,998
	9,296	5,998

12. Analysis of net assets between funds

	Restricted funds	General funds	**Total funds**
	£	£	**£**
Current assets	136,484	177,128	**313,612**
Current liabilities	-	(9,296)	**(9,296)**
Net assets at 31 March 2026	**136,484**	**167,832**	**304,316**

Prior year comparative	Restricted funds	General funds	Total funds
	£	£	£
Current assets	90,233	118,909	209,142
Current liabilities	-	(5,998)	(5,998)
Net assets at 31 March 2025	90,233	112,911	203,144

13. Movements in funds

	At 1 April 2025 £	Income £	Expenditure £	**At 31 March 2026 £**
Restricted funds				
Athens	15	-	(15)	**-**
Cairo	-	8,854	(3,492)	**5,362**
Chios	-	41,139	(17,294)	**23,845**
Gaza	89,991	95,265	(149,658)	**35,598**
Greece General	227	107,282	(55,223)	**52,286**
UK	-	20,000	(2,166)	**17,834**
Other restricted funds	-	21,000	(19,441)	**1,559**
Total restricted funds	90,233	293,540	(247,289)	**136,484**
Unrestricted funds				
General funds	112,911	138,509	(83,588)	**167,832**
Total unrestricted funds	112,911	138,509	(83,588)	**167,832**
Total funds	203,144	432,049	(330,877)	**304,316**

Purposes of restricted funds

Athens	To support the purchase and distribution of humanitarian aid, and to enable essential social support for people from the affected populations in Athens.
Cairo	To support the purchase and distribution of humanitarian aid, and to enable essential social support for people from the affected populations in Cairo.
Chios	To support the purchase and distribution of humanitarian aid, and to enable essential social support for people from the affected populations in Chios.
Gaza	To support the purchase and distribution of humanitarian aid, and to enable essential social support for people from the affected populations in Gaza.
Greece General	To support the purchase and distribution of humanitarian aid, and to enable essential social support for people from the affected populations in Greece.
UK	To support UK-based activities aligned with Refugee Biriyani & Bananas' charitable purposes, including social and community support, community networking and events, capacity building, peer-to-peer learning, facilitation, coordination, awareness-raising and advocacy connected to displacement and humanitarian crises.

13. Movements in funds (continued)

Purposes of restricted funds (continued)

Other restricted funds	Restricted funds designated for specific organisational and support functions, rather than area specific direct aid or programme management, including administrative and accounting costs.

Prior year comparative

	At 1 April 2024 £	Income £	Expenditure £	At 31 March 2025 £
Restricted funds				
Athens	-	419	(404)	15
Cairo	-	232	(232)	-
Chios	430	23,985	(24,415)	-
Gaza	40,284	219,167	(169,460)	89,991
Greece General	986	98,110	(98,869)	227
UK	-	1,500	(1,500)	-
Total restricted funds	41,700	343,413	(294,880)	90,233
Unrestricted funds				
General funds	111,410	79,628	(78,127)	112,911
Total unrestricted funds	111,410	79,628	(78,127)	112,911
Total funds	153,110	423,041	(373,007)	203,144

14. Related party transactions

A Ritson, a trustee, was also a trustee of ForRefugees, a charitable incorporated organisation, until December 2025. During the year the charity received grants and fundraising event income of £547 (2025: £9,450) from ForRefugees and also donated £2,000 (2025:£2,998) to ForRefugees Big Give Campaign.

Syeda Alia Abidi, a trustee, provided freelance consultancy and project management services to the charity during the year. Fees totalling £3,165 (2025: £Nil) were paid in relation to project management support. There were no amounts outstanding at the year end.



REFUGEE

BIRIYANI & BANANAS