



Trustees' Annual Report for the period

From	Period start date			To	Period end date		
	01	April	2020		31	March	2021

Section A Reference and administration details

Charity name

COMMUNITIES FOR DEVELOPMENT

Other names charity is known by

CFD

Registered charity number (if any)

1160557

Charity's principal address

25 Marsh Court

East Street

London

Postcode

SE17 2FT

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	Pilar Tejon	Lawyer		
2	Sandra Diaz	Engineer		
3	Inigo Ruiz-Apilanez	Engineer		
4				
5				
6				
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12				
13				
14				
15				
16				
17				
18				
19				
20				

Names of the trustees for the charity, if any, (for example, any custodian trustees)

Name	Dates acted if not for whole year

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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Section B Structure, governance and management

Description of the charity's trusts

Type of governing document (eg. trust deed, constitution)	Constitution
How the charity is constituted (eg. trust, association, company)	Charitable Incorporated Organisation
Trustee selection methods (eg. appointed by, elected by)	Appointed by existing Charity Trustees

Additional governance issues (Optional information)

You **may choose** to include additional information, where relevant, about:

- policies and procedures adopted for the induction and training of trustees;
- the charity's organisational structure and any wider network with which the charity works;
- relationship with any related parties;
- trustees' consideration of major risks and the system and procedures to manage them.

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Section C Objectives and activities

Summary of the objects of the charity set out in its governing document

At the moment, our main areas of work are:

1. Saving Groups
2. Income Generations Activities
3. Social Infrastructure
4. Skills Training
5. Providing Technical Expertise

Summary of the main activities undertaken for the public benefit in relation to these objects (include within this section the statutory declaration that trustees have had regard to the guidance issued by the Charity Commission on public benefit)

- 1) **Saving Groups:**
 - a) Training and set up of new saving groups which can operate under supervision.
 - b) Provide refreshment training and conflict resolution training to existing Saving Groups so they can operate independently
- 2) **Income Generations Activities:**

Communities for Development support income-generating activities of selected members of the community who have been saving for at least two years in one of the formed saving groups. Income Generating Activities (IGAs) consist of small businesses managed by a group of people to increase their household income through livelihood diversification.
- 3) **Social Infrastructure**
 - a) Drama Group: We have actively support and encourage a local drama group that presented their new drama about the importance of boiling and handling milking of cows as well as good customer service and pricing when it comes to having a business.
- 4) **Skills Training**
 - a) Saving Groups
 - i) 3-day refreshment savings training
 - ii) 5-day new group formation training
 - iii) 1-day conflict resolution training
 - b) IGAs
 - i) 5-day Basic Business Training
 - ii) 2-day course on accountancy and book records
 - iii) 2-day training on cow caring
 - iv) 1-day training on selling milk
- 5) **Providing Technical Expertise**
 - a) Several site visits by the donors
 - b) Technical expertise from locals including coaching in effective IGA creation and sustainable business.

Additional details of objectives and activities (Optional information)

You **may choose** to include further statements, where relevant, about:

- policy on grantmaking;
- policy programme related investment;
- contribution made by volunteers.

Summary of the main achievements of the charity during the year

- 1) **Saving Groups:**
 - a) Ongoing supervision and problem solving has been carried out by the local team mostly remotely.
 - b) Due to COVID19 restriction it was not possible to create new saving groups
- 2) **Income Generations Activities:**

Ongoing activities have been carried out to maintain the existing IGAs. No new IGAs were created due to COVID19 restrictions to meet and send a new volunteer to create them
- 3) **Social Infrastructure**

During this year the drama group could not perform due to COVID19 restrictions
- 4) **Skills Training**

No skills training could be carried out this year due to COVID19 restrictions
- 5) **Providing Technical Expertise**

Technical expertise was not provided in person due to COVID19 restrictions.

Section E Financial review

Brief statement of the charity's policy on reserves

At this stage Communities for Development does not have a reserves policy.

Details of any funds materially in deficit

Further financial review details (Optional information)

You **may choose** to include additional information, where relevant about:

- the charity's principal sources of funds (including any fundraising);
- how expenditure has supported the key objectives of the charity;
- investment policy and objectives including any ethical investment policy adopted.

- During this year the unique source of funds has been fundraising via donations.
- Expenditure has been totally focused on the achievement of the key objectives of the charity. This year expenditure was limited due to COVID19 restrictions
- At this stage CfD does not have any investments or investment policy.

Section F Other optional information

Section G Declaration

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

Signed on behalf of the charity's trustees

Signature(s)



Full name(s)

Inigo Ruiz-Apilanez

Position (eg Secretary, Chair, etc)

Trustee

Date

21/1/21



CHARITY COMMISSION
FOR ENGLAND AND WALES

Communities for Development

1160557

Receipts and payments accounts

CC16a

For the period
from

01/04/2020

To

31/03/2021

Section A Receipts and payments

	Unrestricted funds to the nearest £	Restricted funds to the nearest £	Endowment funds to the nearest £	Total funds to the nearest £	Last year to the nearest £
A1 Receipts					
Voluntary receipts	£19,895	-	-	19,895	9,812
Other receipts	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
Sub total (Gross income for AR)	19,895	-	-	19,895	9,812
A2 Asset and investment sales, (see table).					
	-	-	-	-	-
	-	-	-	-	-
Sub total	-	-	-	-	-
Total receipts	19,895	-	-	19,895	9,812
A3 Payments					
Fundraising costs (trading activities)	£198	-	-	198	216
Costs of charitable activities	£3,219	-	-	3,219	7,879
Governance costs	£101	-	-	101	81
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
Sub total	3,518	-	-	3,518	8,176
A4 Asset and investment purchases, (see table)					
	-	-	-	-	-
	-	-	-	-	-
Sub total	-	-	-	-	-
Total payments	3,518	-	-	3,518	8,176
Net of receipts/(payments)	16,378	-	-	16,378	1,636
A5 Transfers between funds	-	-	-	-	-
A6 Cash funds last year end	1,778	-	-	1,778	142
Cash funds this year end	18,156	-	-	18,156	1,778

Section B Statement of assets and liabilities at the end of the period

Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
B1 Cash funds		-	-	-
		-	-	-
		-	-	-
	Total cash funds	18,156	-	-
	(agree balances with receipts and payments account(s))	OK	OK	OK
		Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
B2 Other monetary assets	Details	-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
B3 Investment assets	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
			-	-
			-	-
			-	-
			-	-
B4 Assets retained for the charity's own use	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
B5 Liabilities	Details	Fund to which liability relates	Amount due (optional)	When due (optional)
			-	
			-	
			-	
			-	
Signed by one or two trustees on behalf of all the trustees		Signature	Print Name	Date of approval
		Inigo	Inigo Ruiz-Apilanez	18/12/2021