



Trustees' Annual Report for the period

From	Period start date			To	Period end date		
	01	April	2022		31	March	2023

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				
7				
8				
9				
10				
11				
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) A new volunteer went to Uganda between April and September and reengaged with the saving groups after the COVID stop

2) Income Generations Activities:

Ongoing activities have been carried out to maintain the existing IGAs.

The focus of the volunteer during her placement was to reengage and recover the existing IGAs, however no new IGAs were created.

3) Social Infrastructure

During this year the drama group went back to performing to sensitise the community in relation to saving groups, hygiene and sanitation

4) Skills Training

Significant amount of skills training was required this year to recover the saving groups and IGA after the long COVID stop and the absence of international volunteers

5) Providing Technical Expertise

Technical expertise courses were provided to the IGAs group to assess how they better improve their business and recover after the COVID stop

6) International Volunteers

A new international volunteer was in Uganda between April and September 2022. Her main focus was to assess the status of the Saving Groups and IGAs after the COVID stop and to help them to recover from that.

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.
- 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

10/1/24



CHARITY COMMISSION
FOR ENGLAND AND WALES

Communities for Development

1160557

Receipts and payments accounts

CC16a

For the period
from

4/1/2021

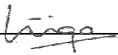
To

3/31/2022

Section A Receipts and payments

	Unrestricted funds	Restricted funds	Endowment funds	Total funds	Last year
	to the nearest £	to the nearest £	to the nearest £	to the nearest £	to the nearest £
A1 Receipts					
Voluntary receipts	£38	-	-	38	2,419
Activities for generating funds (trading)	£0	-	-	-	-
Investment dividends/interest	£0	-	-	-	-
Charitable activities	£0	-	-	-	-
Other receipts	£0	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
Sub total (Gross income for AR)	38	-	-	38	2,419
A2 Asset and investment sales, (see table).					
	-	-	-	-	-
	-	-	-	-	-
Sub total	-	-	-	-	-
Total receipts	38	-	-	38	2,419
A3 Payments					
Fundraising costs (trading activities)	£0	-	-	-	371
Costs of charitable activities	£4,116	-	-	4,116	3,959
Governance costs	£130	-	-	130	110
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
Sub total	4,246	-	-	4,246	4,440
A4 Asset and investment purchases, (see table)					
	-	-	-	-	-
	-	-	-	-	-
Sub total	-	-	-	-	-
Total payments	4,246	-	-	4,246	4,440
Net of receipts/(payments)	- 4,208	-	-	- 4,208	- 2,021
A5 Transfers between funds	-	-	-	-	-
A6 Cash funds last year end	16,135	-	-	16,135	18,156
Cash funds this year end	11,927	-	-	11,927	16,135

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	11,927	-	-
	(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 Ruiz-Apilanez	1/10/2024	

EIPTS

DESCRIPTION	CREDIT
Sub Total	£38
Sub Total	£0
Sub Total	£0
Sub Total	£0
Sub Total	£0
Total	£38

MENTS

DESCRIPTION	DEBIT
Sub Total	£0
Sub Total	-£4,116
Sub Total	-£130
Total	-£4,246
Balance at 31/03/22	£16,135
Balance at 01/04/21	£11,927

Voluntary receipts
Activities for generating funds (trading)
Investment dividends/interest
Charitable activities
Other receipts

DATE	CATEGORY
1-Aug	Voluntary receipts
4-Apr	Voluntary receipts

DESCRIPTION	CREDIT
Fundrising Campaign	£16.39
Fundrising Campaign	£21.21

Sub Total	£38
Total	£38
Balance at 31/03/22	£11,926
Balance at 01/04/21	£16,135

Costs of generating voluntary receipts
Fundraising costs (trading activities)
Investment management costs
Costs of charitable activities
Governance costs

DATE	CATEGORY
24-Aug	Governance costs
23-Aug	Costs of charitable activities
18-Jul	Costs of charitable activities
1-Jul	Costs of charitable activities
1-Jun	Costs of charitable activities
6-May	Governance costs
4-May	Costs of charitable activities
25-Apr	Costs of charitable activities
8-Apr	Governance costs
7-Apr	Governance costs
1-Apr	Costs of charitable activities

0
371
110
3959

DESCRIPTION	DEBIT
Bank Fees	-£20.44
Projects in Uganda (Field Volunteers)	-£380.00
Projects in Uganda (Field Volunteers)	-£380.00
Projects in Uganda (Field Volunteers)	-£950.28
Projects in Uganda (Field Volunteers)	-£1,365.00
Bank Fees	-£69.00
Projects in Uganda (Field Volunteers)	-£600.00
Projects in Uganda (Field Volunteers)	-£340.02
Bank Fees	-£1.17
Web Page Annual Fee	-£39.23
Projects in Uganda (Field Volunteers)	-£101.00

Sub Total	-£4,246
Total	-£4,246
Balance at 31/03/22	£16,135
Balance at 01/04/21	£11,926

DATE	CATEGORY
24-Aug	Governance costs
23-Aug	Costs of charitable activities
1-Aug	Voluntary receipts
18-Jul	Costs of charitable activities
1-Jul	Costs of charitable activities
1-Jun	Costs of charitable activities
6-May	Governance costs
4-May	Costs of charitable activities
25-Apr	Costs of charitable activities
8-Apr	Governance costs
7-Apr	Governance costs
4-Apr	Voluntary receipts
1-Apr	Costs of charitable activities

Voluntary receipts
 Fundraising costs (trading activities)
 Governance costs
 Costs of charitable activities

DESCRIPTION	CREDIT	DEBIT	BALANCE
Bank Fees		-£20.44	£11,926.28
Projects in Uganda (Field Volunteers)		-£380.00	£11,946.72
Fundrising Campaign	£16.39		£12,326.72
Projects in Uganda (Field Volunteers)		-£380.00	£12,310.33
Projects in Uganda (Field Volunteers)		-£950.28	£12,690.33
Projects in Uganda (Field Volunteers)		-£1,365.00	£13,640.61
Bank Fees		-£69.00	£15,005.61
Projects in Uganda (Field Volunteers)		-£600.00	£15,074.61
Projects in Uganda (Field Volunteers)		-£340.02	£15,674.61
Bank Fees		-£1.17	£16,014.63
Web Page Annual Fee		-£39.23	£16,015.80
Fundrising Campaign	£21.21		£16,055.03
Projects in Uganda (Field Volunteers)		-£101.00	£16,033.82
	£37.60	-£4,246.14	£16,134.82
Subtotal	£37.60	£0.00	
Subtotal	£0.00	£0.00	
Subtotal	£0.00	-£129.84	
Subtotal	£0.00	-£4,116.30	