



Trustees' Annual Report for the period

From	Period start date			To	Period end date		
	01	April	2024		31	March	2025

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)

--

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.

--

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) Ongoing management of existing groups

- 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) This year there were no activities related to Social Infrastructure

- 4) Skills Training**
 - a) This year there were no activities related to Skills Training

- 5) Providing Technical Expertise**
 - a) This year there were no activities related to Skills Training

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

Unfortunately, this year, because of the lack of volunteers there were not main achievements.

- 1) **Saving Groups:**
 - a) N/A
- 2) **Income Generations Activities:**
N/A
- 3) **Social Infrastructure**
N/A
- 4) **Skills Training**
N/A
- 5) **Providing Technical Expertise**
N/A
- 6) **International Volunteers**
N/A

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 there have not been any fundraising activities
- Equally there has not been any expenditure
- 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

26/01/26



CHARITY COMMISSION
FOR ENGLAND AND WALES

Communities for Development

1160557

Receipts and payments accounts

CC16a

For the period
from

4/1/2024

To

3/31/2025

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	£0	-	-	-	38
Activities for generating funds (trading)	£0	-	-	-	-
Investment dividends/interest	£0	-	-	-	-
Charitable activities	£0	-	-	-	-
Other receipts	£0	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
Sub total (Gross income for AR)	-	-	-	-	38
A2 Asset and investment sales, (see table).					
	-	-	-	-	-
	-	-	-	-	-
Sub total	-	-	-	-	-
Total receipts	-	-	-	-	38
A3 Payments					
Fundraising costs (trading activities)	£0	-	-	-	-
Costs of charitable activities	£0	-	-	-	4,116
Governance costs	£0	-	-	-	130
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
Sub total	-	-	-	-	4,246
A4 Asset and investment purchases, (see table)					
	-	-	-	-	-
	-	-	-	-	-
Sub total	-	-	-	-	-
Total payments	-	-	-	-	4,246
Net of receipts/(payments)	-	-	-	-	4,208
A5 Transfers between funds	-	-	-	-	-
A6 Cash funds last year end	9,740	-	-	9,740	13,948
Cash funds this year end	9,740	-	-	9,740	9,740

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	9,740	-	-
	(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	1/26/2026	

A1 RECEIPTS	
DATE	CATEGORY
	Voluntary receipts
	Activities for generating funds (trading)
	Investment dividends/interest
	Charitable activities
	Other receipts
A2 PAYMENTS	
DATE	CATEGORY
	Fundraising costs (trading activities)
	Costs of charitable activities
	Governance costs

EIPTS	
DESCRIPTION	CREDIT
Sub Total	
Sub Total	£0
Sub Total	£0
Sub Total	£0
Sub Total	£0
Total	£0

MENTS	
DESCRIPTION	DEBIT
Sub Total	£0
Sub Total	
Sub Total	
Total	£0

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

DATE

CATEGORY

DESCRIPTION	CREDIT
-------------	--------

Sub Total	£0
Total	£0

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

DATE	CATEGORY
------	----------

0
0
0
0
0
0

DESCRIPTION

DEBIT

Sub Total	£0
Total	£0
Balance at 31/03/22	£16,135
Balance at 01/04/21	£0

DATE

CATEGORY

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

DESCRIPTION	CREDIT	DEBIT	BALANCE
-------------	--------	-------	---------

	£0.00	£0.00	£16,134.82
Subtotal	£0.00	£0.00	
Subtotal	£0.00	£0.00	
Subtotal	£0.00	£0.00	
Subtotal	£0.00	£0.00	