

# KRIO DESCENDANTS UNION UK AND IRELAND

England & Wales · Charity number 1189037

## Details

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Other names	KDU UK AND IRELAND
Status	Registered
Legal form	CIO
Registered	2020-04-14
Register	<a href="#">View on the Charity Commission register</a>

## Contact

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Address	162 Birling Road Erith Kent DA8 3HS
Phone	07956847372
Email	<a href="mailto:Topladyv@yahoo.com">Topladyv@yahoo.com</a>

## Activities

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**Objects:** (1) THE ADVANCEMENT OF THE EDUCATION OF THE PUBLIC IN THE CULTURE AND HISTORY OF THE KRIO PEOPLE OF SIERRA LEONE.(2) THE PROMOTION AND PROTECTION OF HEALTH IN FREETOWN, SIERRA LEONE, BY THE PROVISION OF HEALTH OUTREACH PROGRAMMES THAT CONSIST OF HEALTH AWARENESS SESSIONS/TALKS IN THE AREAS OF BASIC HYGIENE, NUTRITION, DISEASE PREVENTION, HIV, SEXUAL HEALTH AND PREGNANCY THAT ARE DELIVERED BY REGISTERED HEALTH PRACTITIONERS.

**Activities:** -Education and promoting awareness of the Krio culture and heritage - Participatory experiences through workshops, classes, dramatisation, lectures and exhibitions.-Documenting and showcasing distinctive Krio historic or cultural practices relating to Language etc.-Health promotion and advice- outreach and clinics. -Fundraising events to raise funds for the work of KDU UK & Ireland.

## Classification

- **How:** Provides Services, Provides Advocacy/advice/information
- **What:** General Charitable Purposes, The Advancement Of Health Or Saving Of Lives, Arts/culture/heritage/science
- **Who:** People Of A Particular Ethnic Or Racial Origin, The General Public/mankind

## Geography

- Sierra Leone
- Throughout England And Wales

## Finances

Period end	Income	Expenditure	Assets	Employees
2024-12-31	£29,362	£31,761	-	-
2023-12-31	£17,666	£8,710	-	-
2022-12-31	£11,397	£9,402	-	-
2021-12-31	£4,145	£890	-	-
2020-12-31	£7,918	£885	-	-

## Trustees

Name	Role	Appointed
<b>Velma Seraphina Ayodele Tobun</b>	Chair	2023-02-25
Beryl Genevieve Juma		2019-11-30
Dr Kayode Ronald Adesimi Robbin-Coker		2019-11-30
Ellen Samuels		2021-01-30
Jesse Hamelberg		2023-02-25
Lawrence Anthony Beresford Lusanie		2023-02-25
Lindsay Benjamin		2021-12-10
Marionette Sheila Gilpin		2023-02-25
Ramatu Adisa-Sesay		2022-01-29
Rev Madeline Val-Macauley		2023-02-25
Yvette Erritan John		2019-11-30

**KRIO DESCENDANTS UNION UK AND IRELAND**

England & Wales - Charity number 1189037

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# Accounts

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<b>KDU UK &amp; I Financial Transactions For Calendar Year 2024</b>		
<b>Current Account Balance @ 01-Jan-2024</b>	<b>16,640.40</b>	
<b>Deposit Account Balance @ 01-Jan-2024</b>	<b>4,644.85</b>	
<b>Total Balance @ 01-Jan-2024</b>	<b>21,285.25</b>	

<b>Items In</b>	<b>Income</b>	<b>Items Out</b>	<b>Expenses</b>	<b>Month</b>
Application Fee for Membership	85.00			(Outgoing)
Aso-Oke	40.00	"Print" Material	4,534.21	Apr
Black History Month	1,727.24	Black History Month	821.22	Oct
Dinner Dance	13,162.64	Dinner Dance	9,052.43	Oct
Donations & Benevolent	30.00	Bereavement	300.00	Feb-Aug
		KDY Health Outreach (Incurred in 2023, paid in 2024)	1,794.72	Jan
		KDY Health Outreach Bags	580.00	Nov
		KRIO 'OSE	5,000.00	Nov
		KDY Health Outreach (Goods Purchased)	1,757.33	Nov
		KDY Health Outreach Shipment	420.00	Nov
		Bank Charges for Foreign Payments (Global, Outreach, Print)	84.00	Var
Membership Subscriptions	3,965.00	Fees to KDU Global	716.66	Mar
GLA - Untold Stories	1,000.00	Untold Stories	939.69	Feb-Aug
Luncheon Sale	3,427.03	Luncheon Sale	1,540.36	Jul
Miscellaneous	273.96	Miscellaneous	232.66	Jun
Thanksgiving	5,492.44	Thanksgiving	2,957.29	Jun
T-Shirts & Badge	105.00	Meeting Rooms in Person	700.00	Var
Deposit Account Interest	53.50	Insurance	153.75	Jun
		Website	51.59	Oct
		Zoom Fees	124.72	Feb
<b>Total Transactions</b>	<b>29,361.81</b>		<b>31,760.63</b>	
<b>Current Account Balance @ 31-Dec-2024</b>			<b>18,573.08</b>	
<b>Deposit Account Balance @ 31-Dec-2024</b>			<b>313.35</b>	
<b>TOTAL BALANCE @ 31-Dec-2024</b>			<b>18,886.43</b>	

18,886.43



## Trustees' Annual Report for the period

From: 1<sup>st</sup> January 2024 To: 31<sup>st</sup> December 2024

Charity name: Krio Descendants Union United Kingdom & Ireland

Charity registration number: 1189037

### Objectives and Activities

	SORP reference	
Summary of the purposes of the charity as set out in its governing document	Para 1.17	<p>(1) The advancement of the education of the public in the culture and history of the Krio people of Sierra Leone.</p> <p>(2) The promotion and protection of health in Freetown, Sierra Leone, by the provision of health outreach programmes that consist of health awareness sessions/talks in the areas of basic hygiene, nutrition, disease prevention, HIV, sexual health and pregnancy that are delivered by registered health practitioners.</p>
Summary of the main activities in relation to those purposes for the public benefit, in particular, the activities, projects or services identified in the accounts.	Para 1.17 and 1.19	<p><b>Activities:</b></p> <p>Annual Thanksgiving service for the past 3 years and last year we were able to join our Aku Muslim brothers and sisters at the Brixton Mosque to celebrate Friday Jummah Prayers.</p> <p>Three success fund raising activities – Luncheon sale and this is going to be an annual fund-raising activity.</p> <p>We had a successful first formal Dinner and dance on Saturday 26<sup>th</sup> October 2024. We all had our ashobi that was donated to the organisation by Haja Ramatu. A very big thank you for that wonderful donation.</p> <p>Third successful charity giving events in collaboration with KDY Fritong in December 2024. The organisation was able to provide 400 gift bags with health and hygiene products to 2 villages (Songo and Wellington). The health outreach collaboration with KDY has been effective and successful where the wellbeing bags are distributed.</p> <p>Five thousand pounds has been transferred to</p>

		<p>KDY Fritong with the agreement of members as part of KDU UK&amp;I contribution towards the building of the Krio Museum Ose, this is part of the organisation constitution to support such project.</p> <p>Maintaining a healthy membership account with 96% of membership fees paid for 2023/24.</p> <p>Second successful face to face Black History Month celebration in October 2024 where Sierra Leone's untold and unsung Heroes of Britain's World War Two information was presented.</p> <p>Ongoing work with the 'Untold Stories' project will continue to raise funds for the second phase of the project which is erecting a mural to showcase notable Krio people who have made significant contribution in the world.</p> <p>KDU UK&amp;I members regularly representing the organisation at the Global family reunion annually – mainly at the USA.</p> <p>Dr Kayode Robbin-Coker was awarded Excellence award for his hard working and dedication to Global as Assistant General Secretary and Assistant Heritage Secretary to his Chapter.</p> <p>Young Adults have started 'A young adult group' within the organisation to take more leadership and active roles within the organisation – still early days but they are making positive progress.</p> <p>Gift Aid application and other charity funding applications.</p> <p>Final stages of the completion of the organisation's personalised print 'Ashobi'/uniform.</p> <p>One of our members Mrs Naomi Adesimi-John became the first Centenarian in the group, a very proud achievement.</p>
Statement confirming whether the trustees have had regard to the guidance issued by the Charity Commission on public benefit	Para 1.18	The Trustees continue to put in place policies, financial regulations and systems for the efficient management of the organisation. In doing so, Trustees pay due regard to the guidance of the Charity Commission, particularly in relation to public benefit.

**Additional information (optional)**

You may choose to include further statements where relevant about:

Policy on grant making	KDU UKI does not offer grants.
Policy on social investment including program related investment	KDU UKI has not engaged in social investment.

Contribution made by volunteers	As stated under Fundraising above.
Other	

## Achievements and Performance

<p>Summary of the main achievements of the charity, identifying the difference the charity's work has made to the circumstances of its beneficiaries and any wider benefits to society as a whole.</p>	<p>The organisation has attracted outside interest from various other like-minded charity groups due to the quality of activities that we have embarked on for the past few years. One of our objectives is to promote education about our history and culture. This will enable the young adults to take interest in their culture and continue to promote Kriodom.</p> <p>The organisation continues to grow steadily with like-minded Krio people in the UK and Ireland expressing interest to join the group. To date we have over 115 active and paid-up members. We continue receive expression of interest and process applications for new members monthly. These are members with quality and diverse expertise's that the organisation can benefit from.</p> <p>The organisation has maintained a good structure on how to keep members updated with the regular information sharing process. We continue to have general meetings virtually every month and face to face meetings 4 times a year. This continues to work successfully for members, giving everyone the opportunity to meet face to face periodically to socialise and share our African cuisine after the face to face meetings.</p> <p><b>Projects in the pipeline include:</b></p> <ul style="list-style-type: none"> <li>• Untold Stories fund raising activities to produce a mural and online digital information about notable Krio people.</li> <li>• Possible project under the untold stories project called 'London Festival of Architecture' – Voice, this is to run a workshop and speak to people who have lived in 'Bod Ose'</li> <li>• Ongoing discussions with stakeholders to financially support completion of the 'Krio Ose'/Museum in Sierra Leone.</li> <li>• Ongoing collaborative working relationship with KDY.</li> <li>• Charity giving within the local community in the UK</li> </ul>
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### Additional information (optional)

You may choose to include further statements where relevant about:

Achievements against objectives set	Para 1.41	
Performance of fundraising activities against objectives set	Para 1.41	
Investment performance against objectives	Para 1.41	
Other		

### Financial Review

Review of the charity's financial position at the end of the period	Para 1.21	Details in the Income and Expenditure Report.
Statement explaining the policy for holding reserves stating why they are held	Para 1.22	This is in development as we grow our funds.
Amount of reserves held	Para 1.22	This is to be determined as we grow our funds.
Reasons for holding zero reserves	Para 1.22	Not applicable
Details of fund materially in deficit	Para 1.24	Not applicable
Explanation of any uncertainties about the charity continuing as a going concern	Para 1.23	Not applicable

### Additional information (optional)

You may choose to include further statements where relevant about:

The charity's principal sources of funds (including any fundraising)	Para 1.47	Subscription and donations. We anticipate funds from fundraising activities to be the main source of income going forward.
Investment policy and objectives including any social investment policy adopted	Para 1.46	
A description of the principal risks facing the charity	Para 1.46	Current cost of living to raise adequate funds.
Other		

### Structure, Governance and Management

Description of charity's trusts:		
Type of governing document (trust deed, royal charter)	Para 1.25	Constitution and Bye Laws
How is the charity constituted? (e.g unincorporated association, CIO)	Para 1.25	Charity Incorporated Organisation (CIO)
Trustee selection methods including details of any constitutional provisions e.g.	Para 1.25	Election of Trustees is in accordance with our Nominations and Elections Procedures which allows every paid-up member one

election to post or name of any person or body entitled to appoint one or more trustees		vote per contested position. The constitution makes provision for elections to be overseen by two independent Electoral Officers.
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### Additional information (optional)

You may choose to include further statements where relevant about:

Policies and procedures adopted for the induction and training of trustees	Para 1.51	Trustees Roles & Responsibilities, Code of Conduct, NCVO Charity Governance Code for Small Charities, The Essential Trustees: Trustees' 6 main duties (Charity Commission's Guidance).
The charity's organisational structure and any wider network with which the charity works	Para 1.51	Organisational Structure: Chair & Trustees, Sub-Committees, Members. Networks include Small Charities Coalition and National Council for Voluntary Organisations (NCVO).
Relationship with any related parties	Para 1.51	None.
Other		

### Reference and Administrative details

Charity name	Krio Descendants Union UK & Ireland
Other name the charity uses	KDU UKI
Registered charity number	1189037
Charity's principal address	162 Birling Road Erith DA8 3HS

### 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	Velma Gage-Tobun	President	15.02.2024 – present	
2	Lawrence Lusaine	Vice President	25.03.2023 – present	
3	Doretha James	General Secretary	15.02.2024 – present	
4	Susan McEwen	Assistant General Secretary	23.02.2023 – present	
5	Dr Kayode Ronald Adesimi Robbin-Coker	Heritage Secretary	30.11.19 – Present	
6	Gibril Carew	Assistant Heritage Secretary	15.02.2024 – present	
7	Jesse Hamelburg	IT & E-Communications Officer	29.01.2021 – present	
8	Marionette Gilpon	Organising Secretary	29.01.2022 – Present	

9	Fredericka Gage	Assistant Organising Secretary	15.02.2024 – present	
10	Madline Val-Macauley	Welfare & Pastoral Officer	29.01.2021 – Present	
11	Ramatulai Adisa-Sesay	Assistant Welfare & Pastoral Officer	29.01.2021 – Present	
12	Lindsay Benjamin	Treasurer	01.01.2022-Present	
13	Mrs Yvette Erritan John	Assistant Treasurer	30.11.19 – present	
14	Ellen Samuels	Ex-Officio	30.11.19 – Present	
15	Mrs Beryl Genevieve Juma	Ex-Officio	30.11.19 – Present	
	Mr Abdul Rashid Thomas	Internal Auditor	30.11.19 – Present	

Corporate trustees – names of the directors at the date the report was approved

Director name		

Name of trustees holding title to property belonging to the charity

Trustee name	Dates acted if not for whole year	

### Funds held as custodian trustees on behalf of others

Description of the assets held in this capacity	
Name and objects of the charity on whose behalf the assets are held and how this falls within the custodian charity's objects	
Details of arrangements for safe custody and segregation of such assets from the charity's own assets	

### Additional information (optional)

#### Names and addresses of advisers (Optional information)

Type of adviser	Name	Address
Charity Governance	Khadiru Mahdi	

#### Name of chief executive or names of senior staff members (Optional information)

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### Exemptions from disclosure

Reason for non-disclosure of key personnel details

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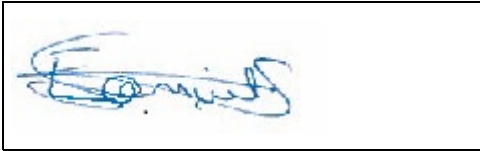
**Other optional information**

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**Declarations**

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

Signed on behalf of the charity's trustees

<b>Signature(s)</b>		
<b>Full name(s)</b>	Mrs Ellen Samuels	
<b>Position (eg Secretary, Chair, etc)</b>	Ex-Officio	
<b>Date</b>	30 <sup>th</sup> July 2025	

## **AUDITOR'S REPORT**

Kindly see my audit statement below:

I have looked through the KDU UK/I Accounts for year ended 31st December 2024, and can confirm that I am satisfied it is consistent with KDU's accounting and financial policy and process; and in keeping with the Charity Commission's financial reporting standards.

Kind regards

Abdul Rashid Thomas

Internal Auditor

21<sup>st</sup> March 2025

**KRIO DESCENDANTS UNION UK AND IRELAND**

England & Wales - Charity number 1189037

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# Accounts

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## Trustees' Annual Report for the period

From: 1<sup>st</sup> January 2023 To: 31<sup>st</sup> December 2023

Charity name: Krio Descendants Union United Kingdom & Ireland

Charity registration number: 1189037

## Objectives and Activities

	SORP reference	
Summary of the purposes of the charity as set out in its governing document	Para 1.17	<p>(1) The advancement of the education of the public in the culture and history of the Krio people of Sierra Leone.</p> <p>(2) The promotion and protection of health in Freetown, Sierra Leone, by the provision of health outreach programmes that consist of health awareness sessions/talks in the areas of basic hygiene, nutrition, disease prevention, HIV, sexual health and pregnancy that are delivered by registered health practitioners.</p>
Summary of the main activities in relation to those purposes for the public benefit, in particular, the activities, projects or services identified in the accounts.	Para 1.17 and 1.19	<p><b>Activities:</b></p> <p>Two successful activities - Thanksgiving service and planning the 3 one on the 9<sup>th</sup> June 2024. We will also be going to the Mosque with our Aku brothers and sisters this year to celebrate the Muslim Thanksgiving service on the 7<sup>th</sup> June 2024.</p> <p>Two success fund raising activities – Luncheon sale and we are planning the third one this year on Saturday 20<sup>th</sup> July 2024. We will also be planning our first formal Dinner and dance on Saturday 26<sup>th</sup> October 2024.</p> <p>Two successful charity giving in collaboration with KDY Fritong in December 2023. The organisation was able to provide 200 gift bags with health products to 2 villages Goderich and Wellington. The collaborative with the KDY president has been effective and we hope to continue the good work.</p> <p>Maintaining a healthy membership account with 95% of membership fees paid for</p>

		<p>2022/23.</p> <p>Organisation website completed and regular maintenance ongoing.</p> <p>Successful hosting of the Black History Month on Saturday 28<sup>th</sup> October as part of our general face to face meeting. This was well attended with a quiz session to encourage the learning of new things about our culture and heritage.</p> <p>Ongoing work with the 'Untold Stories' project funded by the Mayor of London. The final report is due in March 2024. Three successful workshops were held, and one was specifically for young people.</p>
Statement confirming whether the trustees have had regard to the guidance issued by the Charity Commission on public benefit	Para 1.18	The Trustees continue to put in place policies, financial regulations and systems for the efficient management of the organisation. In doing so, Trustees pay due regard to the guidance of the Charity Commission, particularly in relation to public benefit.

### Additional information (optional)

You may choose to include further statements where relevant about:

Policy on grant making	KDU UKI does not offer grants.
Policy on social investment including program related investment	KDU UKI has not engaged in social investment.
Contribution made by volunteers	As stated under Fundraising above.
Other	

### Achievements and Performance

<p>Summary of the main achievements of the charity, identifying the difference the charity's work has made to the circumstances of its beneficiaries and any wider benefits to society as a whole.</p>	<p>The organisation has been growing steady with lots of positive outcomes on some of the projects that we have embarked on, such as the 'untold stories' that the organisation received a grant from the Mayor of London. The yearly charity giving in Freetown and the planning of various fun raising activities for this year. I will discuss this further within the report.</p> <p>The organisation has been having its general meetings virtually every month and face to face meetings has been 4 times a year. This has been working successfully for members, giving everyone the opportunity to meet face to face periodically to socialise.</p> <p><b>Trustees</b></p> <p>The dedicated trustees continue to hold virtual meetings to discuss and help with the decision making to achieve effective running of the organisation. The plan was to hold few in person</p>
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trustees meeting last year but we have not been successful in achieving that. However, the aim is to try and host a face-to-face trustees meeting this year.

I would not have been successful in my role as the president without an effective trustees' group. Therefore, I want to take this opportunity to thank all the trustees whole heartedly for their commitment and time giving to the organisation, not forgetting the ex-officio and internal auditor for their attention to details and willingness to serve during their time in office. I pray that God will continue to guide and protect us as we aim to continue to work diligently to put KDU UK&I on the map as one of the Krio groups striving to keep Kriodom alive.

**Projects in the pipeline include:**

- The completion of the test and nurture 'Untold Stories' project. The Community Reference Group (CRG) has been meeting regularly to feedback on the recommendations and forward planning. The final report to the Mayor of London is due in March 2024. The next stage of the untold stories project if the organisation is about to secure fund is to produce a mural and online digital information about notable Krio's.
- Young adults in the organisation to take more of a leadership role in preparation for the future.
- Discussion with stakeholders to financially support completion of the Krio Museum in Sierra Leone.
- Ongoing collaborative working relationship with KDY
- Gift aid application and other possible charity funding applications to continue with the 'untold Stories' project such as putting up a mural in one of the London Boroughs.
- Designing of the organisation personalise print 'ASHOBI'/uniform.

**Additional information (optional)**

You may choose to include further statements where relevant about:

Achievements against objectives set	Para 1.41	
Performance of fundraising activities against objectives set	Para 1.41	

Investment performance against objectives	Para 1.41	
Other		

## Financial Review

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Reasons for holding zero reserves	Para 1.22	Not applicable
Details of fund materially in deficit	Para 1.24	Not applicable
Explanation of any uncertainties about the charity continuing as a going concern	Para 1.23	Not applicable

### Additional information (optional)

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A description of the principal risks facing the charity	Para 1.46	Current cost of living to raise adequate funds.
Other		

## Structure, Governance and Management

Description of charity's trusts:		
Type of governing document ( <a href="#">trust deed</a> , <a href="#">royal charter</a> )	Para 1.25	Constitution and Bye Laws
How is the charity constituted? ( <a href="#">e.g unincorporated association</a> , <a href="#">CIO</a> )	Para 1.25	Charity Incorporated Organisation (CIO)
Trustee selection methods including details of any constitutional provisions e.g. election to post or name of any person or body entitled to appoint one or more trustees	Para 1.25	Election of Trustees is in accordance with our Nominations and Elections Procedures which allows every paid-up member one vote per contested position. The constitution makes provision for elections to be overseen by two independent Electoral Officers.

### Additional information (optional)

You may choose to include further statements where relevant about:

Policies and procedures	Para 1.51	Trustees Roles & Responsibilities, Code of
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adopted for the induction and training of trustees		Conduct, NCVO Charity Governance Code for Small Charities, The Essential Trustees: Trustees' 6 main duties (Charity Commission's Guidance).
The charity's organisational structure and any wider network with which the charity works	Para 1.51	Organisational Structure: Chair & Trustees, Sub-Committees, Members. Networks include Small Charities Coalition and National Council for Voluntary Organisations (NCVO).
Relationship with any related parties	Para 1.51	None.
Other		

## Reference and Administrative details

Charity name	Krio Descendants Union UK & Ireland
Other name the charity uses	KDU UKI
Registered charity number	1189037
Charity's principal address	75 Northview Swanley Kent BR8 7BG

## 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	Ellen Samuels	President	29.01.2021 – present	
2	Mr George Wilson	Vice President	29.01.2021 – present	
3	Mrs Yvette Erritan John	General Secretary	30.11.19 – present	
4	Lawrence Lusaine	Heritage Secretary	25.03.2023 – present	
5	Samuel Rex-Dyfan	IT & E-Communications Officer	29.01.2021 – present	
6	Mrs Beryl Genevieve Juma		30.11.19 – Present	
7	Dr Kayode Ronald Adesimi Robbin-Coker	Assistant Heritage Secretary	30.11.19 – Present	
8	Velam Gage	Organising Secretary	29.01.2022 – Present	
9	Marionette Gilpon	Assistant Organising Secretary	29.01.2022 – Present	
10	Ramatulai Adisa-Sesay	Assistant Welfare & Pastoral Officer	29.01.2021 – Present	
11	Lindsay Benjanin	Treasurer	01.01.2022-Present	

Corporate trustees – names of the directors at the date the report was approved

Director name		
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Name of trustees holding title to property belonging to the charity

Trustee name	Dates acted if not for whole year

Funds held as custodian trustees on behalf of others

Description of the assets held in this capacity	
Name and objects of the charity on whose behalf the assets are held and how this falls within the custodian charity's objects	
Details of arrangements for safe custody and segregation of such assets from the charity's own assets	

**Additional information (optional)**

**Names and addresses of advisers (Optional information)**

Type of adviser	Name	Address
Charity Governance	Khadiru Mahdi	

**Name of chief executive or names of senior staff members (Optional information)**

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**Exemptions from disclosure**

Reason for non-disclosure of key personnel details

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Other optional information

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**Declarations**

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

**Signed on behalf of the charity's trustees**

Signature(s)		
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Full name(s)	Mrs Ellen Samuels	
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Position (eg Secretary, Chair, etc)	President	
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**Date** 18<sup>th</sup> June 2024

## KDU UK &amp; I Financial Transactions For Calendar Year 2023

Items In	Income	Items Out	Expenses	Balance
<b>Current Account Balance @ 01-01-2023</b>				<b>7,683.81</b>
<b>Deposit Account @ 01-01-2023</b>				<b>4,604.33</b>
Application Fee for Membership	50.00			
Aso-Oke	1,120.00	Aso-Oke	801.20	<b>318.80</b>
Badges	75.00			
Bags	170.00	Meetings	440.00	
Benevolent	432.50	Bereavement	500.00	<b>-67.50</b>
Bow-Tie (£10) & Necktie (£5)	15.00	KDU Global	693.39	
GLA - Untold Stories	4,000.00	Untold Stories	1,191.90	<b>2,808.10</b>
Luncheon Sale	4,589.70	Luncheon Sale	1,838.29	<b>2,751.41</b>
Membership Subscriptions	3,027.50	Luncheon Sale 2024	100.00	
Miscellaneous	95.57	Miscellaneous	0.03	<b>95.54</b>
		Insurance	148.47	
T-Shirts (£240), Polo Shirts (£60)	300.00	T - Shirts	210.00	<b>90.00</b>
		Printing	150.00	
		Dance 2024	500.00	
Thanksgiving	3,791.64	Thanksgiving	1,276.30	<b>2,515.34</b>
		Website	724.00	
		Zoom	136.74	
<b>Total Transactions</b>	<b>17,666.91</b>		<b>8,710.32</b>	
<b>Current Account Balance @ 31-12-2023</b>				<b>16,640.40</b>
Deposit Account Interest	40.52			<b>40.52</b>
<b>Deposit Account @ 31-12-2023</b>				<b>4,644.85</b>

**KRIO DESCENDANTS UNION UK AND IRELAND**

England & Wales - Charity number 1189037

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# Accounts

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## Trustees' Annual Report for the period

From: 1<sup>st</sup> January 2022 To: 31<sup>st</sup> December 2022

Charity name: Krio Descendants Union United Kingdom & Ireland

Charity registration number: 1189037

## Objectives and Activities

	SORP reference	
Summary of the purposes of the charity as set out in its governing document	Para 1.17	<p>(1) The advancement of the education of the public in the culture and history of the Krio people of Sierra Leone.</p> <p>(2) The promotion and protection of health in Freetown, Sierra Leone, by the provision of health outreach programmes that consist of health awareness sessions/talks in the areas of basic hygiene, nutrition, disease prevention, HIV, sexual health and pregnancy that are delivered by registered health practitioners.</p>
Summary of the main activities in relation to those purposes for the public benefit, in particular, the activities, projects or services identified in the accounts.	Para 1.17 and 1.19	<p><b>Activities:</b></p> <p>Successful inaugural functions (a Thanksgiving service on 22.2.2022 Confirmation as a KDU Global chapter</p> <p>First charity giving in collaboration with KDY 17.12.22</p> <p>Maintaining a healthy membership account with 98% of membership fees paid for 2021/22</p> <p>Organisation website completed.</p> <p>Hosting a Black History Month event for members as part of the October 2022 general meeting.</p> <p>Month meeting to discuss philanthropic work to be undertaken in Sierra Leone and how to raise funds when possible.</p> <p>Grant received from the Mayor of London to run a project call 'Untold Stories'</p> <p><b>Fundraising Activities:</b></p>

		Luncheon Sale on 23.7.2022 Members' subscriptions and donations.
Statement confirming whether the trustees have had regard to the guidance issued by the Charity Commission on public benefit	Para 1.18	The Trustees continue to put in place policies, financial regulations and systems for the efficient management of the organisation. In doing so, Trustees pay due regard to the guidance of the Charity Commission, particularly in relation to public benefit.

### Additional information (optional)

You may choose to include further statements where relevant about:

Policy on grant making	KDU UKI does not offer grants.
Policy on social investment including program related investment	KDU UKI has not engaged in social investment.
Contribution made by volunteers	As stated under Fundraising above.
Other	

### Achievements and Performance

<p>Summary of the main achievements of the charity, identifying the difference the charity's work has made to the circumstances of its beneficiaries and any wider benefits to society as a whole.</p>	<p>The organisation has been trying to get back to business as usual since the pandemic. Currently we continue to host face to face meetings every 3 monthly and I will encourage members to take the opportunity to attend these meetings so that we can meet in person and interact.</p> <p>The elections team including the two external elections officers (Messrs Herbert Marlin and Winston Webber) continue to support the organisation during election process to ensure transparency and accountability, they have been doing a brilliant job. I want to take this opportunity to thank them for their hard work and effectiveness in conducting the election with little or no disruption.</p> <p><b>Trustees</b></p> <p>The trustees continue to have virtual meetings to discuss the day to day running of the organisation. This has been successful so far, although we can introduce some face-to-face meetings as a trial period in the coming months.</p> <p>I would like to express my sincere thanks and gratitude to all the trustees, ex-officio, and internal auditor for all their hard work in making some significant progress in moving the organisation forward.</p> <p><b>Projects in the pipeline include:</b></p> <ul style="list-style-type: none"> <li>• Second thanksgiving service planned as a 2-day celebration, going to the Mosque with the Aku Krios on Friday 9.6.2023 followed</li> </ul>
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by the Christian thanksgiving service on Sunday 11.6. 2023.

- Luncheon Sale on 12.8.2023
- Africana night – 28.10.2023
- Successful grant application from the Mayor of London's office to run a project called 'Untold Stories'.
- Discussion with stakeholders to financially support completion of the Krio Museum in Sierra Leone.

The organisation continues to adhere to the Charity Commission rules and regulations by filing (CIO Annual Returns and Accounts) and getting all trustees to signing the CIO declaration as required by the Charity Commission. Thanks, and appreciation goes to the governance experts in the organisation for supporting the process.

### **Finance**

The finance team continues to engage with members to pay their yearly membership subscriptions and update them appropriately. The treasurer regularly updates the meeting about the account balance, projections for planned activities and any authorised spending. The organisation is grateful to have an experienced finance team to manage the account.

### **Secretariat/Membership**

This is an important position in any organisation, therefore it is imperative that due diligence is maintained. The organisation is grateful to have an effective secretary and assistant/membership to ensure the smooth running of all meetings and delivery of minutes within timely manner. The recruitment of new members continues to run smoothly.

### **Pastoral Team**

The pastoral team has been working tirelessly to keep in contact with members who are sick, bereaved and generally keeping in touch with members to check on their wellbeing.

Regular birthday messages are posted on the general forum by the pastoral team to wish members on their birthdays. This has been working well and members appreciate the care and support that they have been receiving from the pastoral team.

	<p>However, this practice will regularly be reviewed due to some members not supporting the volume of birthday messages on the forum.</p> <p><b>Organising Social Team</b></p> <p>The organising social team continues to take the lead in planning all fund-raising activities. This is a key position that requires planning, time management and coordination. Therefore, the organising social team has been working hard to ensure that appropriate planning is always in place to make sure that any planned activities run smoothly.</p> <p>The Heritage and IT team has also worked well to send out zoom invites and create fun learning sessions about our culture and heritage during meetings. This has been well received and maximum participation from members.</p> <p>I would like to take this opportunity to thank the trustees and all the individual sub-committees for their time, effort, expertise's, and willingness to work effectively and as part of a team. This has encouraged me to serve for a second term to achieve our goals and continue to work hard to put KDU UK&amp;I on the map.</p> <p>My plan for the next two years is to support and encourage members to be proactive to take on trustee's position or be part of subcommittees. This will equip members to learn new skills so that the strong foundation that has already been laid will be continued to keep Kridom alive.</p>
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**Additional information (optional)**

You may choose to include further statements where relevant about:

Achievements against objectives set	Para 1.41	
Performance of fundraising activities against objectives set	Para 1.41	
Investment performance against objectives	Para 1.41	
Other		

**Financial Review**

Review of the charity's financial position at the end of the period	Para 1.21	Details in the Income and Expenditure Report.
Statement explaining the policy for holding reserves	Para 1.22	This is in development as we grow our funds.

stating why they are held		
Amount of reserves held	Para 1.22	This is to be determined as we grow our funds.
Reasons for holding zero reserves	Para 1.22	Not applicable
Details of fund materially in deficit	Para 1.24	Not applicable
Explanation of any uncertainties about the charity continuing as a going concern	Para 1.23	Not applicable

### Additional information (optional)

You may choose to include further statements where relevant about:

The charity's principal sources of funds (including any fundraising)	Para 1.47	Subscription and donations. We anticipate funds from fundraising activities to be the main source of income going forward.
Investment policy and objectives including any social investment policy adopted	Para 1.46	
A description of the principal risks facing the charity	Para 1.46	Current cost of living to raise adequate funds.  Covid-19 and resulting inability to undertake fundraising activities and provide services for public benefit in the short term.
Other		

## Structure, Governance and Management

Description of charity's trusts:		
Type of governing document (trust deed, royal charter)	Para 1.25	Constitution and Bye Laws
How is the charity constituted? (e.g unincorporated association, CIO)	Para 1.25	Charity Incorporated Organisation (CIO)
Trustee selection methods including details of any constitutional provisions e.g. election to post or name of any person or body entitled to appoint one or more trustees	Para 1.25	Election of Trustees is in accordance with our Nominations and Elections Procedures which allows every paid-up member one vote per contested position. The constitution makes provision for elections to be overseen by two independent Electoral Officers.

### Additional information (optional)

You may choose to include further statements where relevant about:

Policies and procedures adopted for the induction and training of trustees	Para 1.51	Trustees Roles & Responsibilities, Code of Conduct, NCVO Charity Governance Code for Small Charities, The Essential Trustees: Trustees' 6 main duties (Charity Commission's Guidance).
The charity's organisational structure and any wider network with which the charity works	Para 1.51	Organisational Structure: Chair & Trustees, Sub-Committees, Members. Networks include Small Charities Coalition

		and National Council for Voluntary Organisations (NCVO).
Relationship with any related parties	Para 1.51	None.
Other		

## Reference and Administrative details

Charity name	Krio Descendants Union UK & Ireland
Other name the charity uses	KDU UKI
Registered charity number	1189037
Charity's principal address	75 Northview Swanley Kent BR8 7BG

## 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	Ellen Samuels	President		
2	George Wilson	Vice President		
3	Yvette Erritan John	General Secretary		
4	Lawrence Lusanie	Heritage Secretary		
5	Kayode Ronald Adesimi Robbin-Coker	Assistant Heritage Secretary		
6	Jesse Hamelberg	IT & E-Comms Officer		
7	Beryl Genevieve Juma	Ex Officio		
8	Velma Gage-Tobun	Organising Secretary		
9	Marionette Gilpin	Assistant Organising Secretary		
10	Madeline Val-Macauley	Welfare & Pastoral Officer		
11	Ramatulai Adisa-Sesay	Assistant Welfare & Pastoral Officer		
12	Lindsay Benjanin	Treasurer		
13	Harolda Williams-Babin	Assistant Treasurer		

Corporate trustees – names of the directors at the date the report was approved

Director name		

Name of trustees holding title to property belonging to the charity

Trustee name	Dates acted if not for whole year

## Funds held as custodian trustees on behalf of others

Description of the assets held in this capacity	
Name and objects of the charity on whose behalf the assets are held and how this falls within the custodian charity's objects	
Details of arrangements for safe custody and segregation of such	

assets from the charity's own assets	
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**Additional information (optional)**

**Names and addresses of advisers (Optional information)**

Type of adviser	Name	Address
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Charity Governance	Khadiru Mahdi	

**Name of chief executive or names of senior staff members (Optional information)**

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**Exemptions from disclosure**

Reason for non-disclosure of key personnel details

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**Other optional information**

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**Declarations**

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

Signed on behalf of the charity's trustees

<b>Signature(s)</b>		
<b>Full name(s)</b>	Mrs Ellen Samuels	
<b>Position (eg Secretary, Chair, etc)</b>	President	
<b>Date</b>	5 <sup>th</sup> May 2023	

**KDU UK & I Financial Transactions For Calendar Year 2022**

Items In	Income	Items Out	Expenses	Balance
<b>Current Account Balance @ 01-01-2022</b>				<b>5,688.00</b>
<b>Deposit Account @ 01-01-2022 approx</b>				<b>4,602.00</b>
Application Fee for Membership	65.00	Annual General Meeting	90.00	
Badge Sales	170.00	Room Hire for Meetings	180.00	
Benevolent Fund	63.17	Email Domain	35.00	
Donatoin	195.00	Website	587.94	
Luncheon Sale - Drinks Coupons	1,550.00	Zoom Professional Licence	143.90	
Luncheon Sale - General	160.00	Luncheon Sale	929.46	
Luncheon Sale - Members' Stalls	380.00	KDY Health Outreach	2,169.82	
Luncheon Sale - General Stalls	780.00	Thanksgivings 2022 & 2023	3,315.00	
Luncheon Sale - Raffle	505.00	Polo Shirts Purchase	1,200.00	
Membership Subscriptions	3,170.00	Insurance	126.67	
Miscellaneous	296.24	Merchandise	300.00	
Sale of T-Shirts	480.00	Expenses	323.18	
Sale of Polo Shirts	720.00	Card Machine Charges	0.08	
Refund	350.00			
Social	30.00			
Thanksgiving 1	660.00			
Thanksgiving 2	1,822.45			
<b>Total Transactions</b>	<b>11,396.86</b>		<b>9,401.05</b>	
<b>Current Account Balance @ 31-12-2022</b>				<b>7,683.81</b>
<b>Deposit Account @ 31-12-2022</b>				<b>4,602.00</b>



# THE KRIO DESCENDANTS UNION UNITED KINGDOM & IRELAND



E: [admin@kdu-uk.org](mailto:admin@kdu-uk.org)

Date: 15 May 2023

## AUDITOR’S STATEMENT

I have examined the Accounts of the Krio Descendants Union UK & Ireland for the Year Ended 31<sup>st</sup> December 2022, and I am satisfied that the financial accounts are presented fairly and fully in all material respects, in accordance with accepted UK charity accounting principles.

I found no material weaknesses in the Trust’s internal control over its financial management and reporting. I am also satisfied that there was no reportable noncompliance with the Charity Commission’s regulations and the Trust’s own Constitution, for the year ended 31<sup>st</sup> December 2022.

Signed: Abdul Rashid Thomas (Internal Auditor)

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**A Charitable Incorporated Organisation (CIO) – Registered No: 1189037**

President: Mrs Ellen Samuels / General Secretary: Mrs Yvette John / Treasurer: Mr Lindsay Benjamin

W: <https://kdu-uk.org>

**KRIO DESCENDANTS UNION UK AND IRELAND**

England & Wales - Charity number 1189037

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# Accounts

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## Trustees' Annual Report for the period

**From:** 1<sup>st</sup> January 2021 **To:** 31<sup>st</sup> December 2021

**Charity name:** Krio Descendants Union United Kingdom & Ireland

**Charity registration number:** 1189037

### Objectives and Activities

|                                                                                                                                                                      | SORP reference     |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |
|----------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Summary of the purposes of the charity as set out in its governing document                                                                                          | Para 1.17          | <p>(1) The advancement of the education of the public in the culture and history of the Krio people of Sierra Leone.</p> <p>(2) The promotion and protection of health in Freetown, Sierra Leone, by the provision of health outreach programmes that consist of health awareness sessions/talks in the areas of basic hygiene, nutrition, disease prevention, HIV, sexual health and pregnancy that are delivered by registered health practitioners.</p>                                                                        |
| Summary of the main activities in relation to those purposes for the public benefit, in particular, the activities, projects or services identified in the accounts. | Para 1.17 and 1.19 | <p><b>Activities:</b><br/>Owing to Covid-9, we were only able to host a social evening for members to meet and socialise with each other.<br/>We continue to have virtual meetings to share ideas and brainstorm on philanthropic work to be undertaken in Sierra Leone and how to raise funds when possible.</p> <p><b>Fundraising Activities:</b><br/>The organisation cancelled all public facing fundraising activities due to Covid-19. All funds raised during the year were from members' subscriptions and donations.</p> |
| Statement confirming whether the trustees have had regard to the guidance issued by the Charity Commission on public benefit                                         | Para 1.18          | The Trustees continue to put in place policies, financial regulations and systems for the efficient management of the organisation. In doing so, Trustees pay due regard to the guidance of the Charity Commission, particularly in relation to public benefit.                                                                                                                                                                                                                                                                   |

#### Additional information (optional)

You may choose to include further statements where relevant about:

|                                                                  |                                               |
|------------------------------------------------------------------|-----------------------------------------------|
| Policy on grant making                                           | KDU UKI does not offer grants.                |
| Policy on social investment including program related investment | KDU UKI has not engaged in social investment. |

|                                 |                                    |
|---------------------------------|------------------------------------|
| Contribution made by volunteers | As stated under Fundraising above. |
| Other                           |                                    |

## Achievements and Performance

|                                                                                                                                                                                                        |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |
|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <p>Summary of the main achievements of the charity, identifying the difference the charity's work has made to the circumstances of its beneficiaries and any wider benefits to society as a whole.</p> | <p>One year since I was elected as president of this noble group on the 29<sup>th</sup> January 2021 has gone so quickly with all the difficulties that the world had to contend with due to the COVID 19 Pandemic. However, due to our resilience, we have been able to make do with the situation and support each other as best as possible.</p> <p>The 2020 Trustees election which was the organisation's first ever election to elect permanent trustees was conducted in a professional and organised way to give individual members the democratic opportunity to choose their trustees. The elections team including the two external elections officers (Messrs Herbert Marlin and Winston Webber) did a brilliant job and the organisation thanked them for their professionalism.</p> <p>I started my role with few vacant posts that the trustees had to elect members to fill until the by-election. This took place in April 2021 but there were no candidates put forward for the positions. Therefore the trustees had to appoint members to fill in the vacant positions.</p> <p>The organisation was able to continue business as usual by holding the monthly trustees and general meetings via Zoom for the whole year apart from August and December 21 when a collective decision was made by the group to take a break to give members the chance to spend the summer and Christmas holidays with their families.</p> <p><b>Trustees</b></p> <p>The trustees have been meeting virtually to discuss and make vital decisions about the progress of the organisation.</p> <p>I would like to express my sincere thanks and gratitude to all the trustees and ex-officio for all their hard work in making some significant progress in moving the organisation forward.</p> |
|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|

**During the past year the organisation has made progress in the following areas.**

Resolution of the use of the KDU name with KDU Global – we have been able to open positive communication with KDU Global and we are proud to say that KDU UK & I is now a chapter of KDU Global. Confirmation letter from Global was emailed to all members for their information. The response has generally been positive and we look forward to continuing progress with good relationships maintained with the entire KDU/KDY family at home and in the diaspora.

Trustees have worked with the Governance team to file the relevant paperwork to the Charity Commission (CIO Annual Returns and Accounts) as required. A very big thank you to Bro. Khadiru and Bro. Kayode for all your hard work and continuous support in explaining and updating members with the governance requirements.

Trustees have been able to sign the CIO declaration form as required by the Charity Commission.

Plans for the Inaugural Thanksgiving Service are in progress and a date has been set for the 20 February 2022 – The plan is to have a virtual or hybrid thanksgiving service celebration depending on the COVID restrictions.

The building of the Organisation website is in progress, although the progress is currently slow. A big thank you to Bro. Abdul Thomas who has contributed £500 towards the building of the website.

Social evening was held on the 11<sup>th</sup> December 2021 - The organisation was able to successfully organise a social evening for members to meet and socialise, particularly the new members. A big thank you to the social team for taking the lead to organise the event.

The organisation has been able to recruit a total of 12 new members for 2021. The organisation continues to receive membership applications from interested Krio individuals.

Members have been able to agree on one of the traditional 'print' fabric patterns in the market which members can use until the organisation is in the position to produce their own unique/authentic

'Ashobi'/uniform.

The organisation is currently planning for our second AGM on 29<sup>th</sup> January 2022. The Governance team is taking the lead to put the relevant papers together to share with members and work with the elections team to organise the election as required by the constitution. Resolutions for amendments to the constitution in some sections will also be put forward to members at the AGM.

The organisation has been able to successfully apply for online banking for the President, Secretary and Treasurer to monitor and manage the account.

The Heritage team has been creative in thinking about ways of learning about our culture and heritage by sharing parables etc during general meetings to make the meetings more interesting

The IT team has been proactive by ensuring that the online forum is up to date with the forum rules and keeping members attuned to the expectations.

**Things that are still in the pipeline for 2022.**

Effort was made to liaise with KDY to contribute towards the Christmas health outreach for 2021, unfortunately it was too late to put the plans in action. This will be done for Easter or Christmas 2022.

Plans to undertake fund raising activities such as Luncheon Sale and Dinner & Dance or African Night will be discussed depending on the COVID restrictions.

Plans for the organisation to explore partnership/ working relationship with other charitable organisations in England.

Promoting our philanthropic work in Sierra Leone

Supporting the Krio Museum building in Sierra Leone via KDY

**Finance**

The Treasurer position was one of the posts that was not filled during the election for trustees and subsequent by-election. However Mrs Valerie Easmon-George was kind enough to continue with the post until a suitable person is appointed to the

post. Unfortunately Sister Valerie could not continue after mid 2021 due to personal reasons. A very big thank you to Sister Valerie for all her hard work in maintaining the accounts. The president had to oversee the accounts until end of 2021 when Lindsay Benjamin agreed to accept the Treasurer post to manage the accounts. A very big thank you to Lindsay and Cecilia Pratt who has been contacting members to pay their subscription and also maintaining and updating the membership spreadsheet. Moving forward, Lindsay will be working with the finance team to set up a Benevolence account.

### **Secretariat/Membership**

We have an effective secretariat team who has been working hard to keep the communication flowing by sending agendas and minutes to members before every meetings.

On behalf of the trustees, I would like to extend my sincere thanks and appreciation to Yvette for managing this post with the support of the team to ensure that someone is available to take minutes at every meeting.

We currently have a healthy membership number of 71 paid up members. Within the past year we have had an increase of 12 new members and few more applications are currently being processed.

The membership policy and process is working effectively and the trustees and members will continue to monitor and keep it under review.

The trustees and members would like to say a big thank you to Cecilia Elliot for working efficiently to recruit new members and liaising with possible applicants to join the organisation. Cecilia continues to keep trustees and members up to date about the timescales for new members to join the forum and ensures that they pay their admin fee and subscription at the start of their membership.

### **Pastoral Team**

The pastoral team has been working tirelessly to keep in contact with members who are sick, bereaved and generally keeping in touch with members to check on their wellbeing and how they are getting on

during the COVID pandemic.

Regular birthday messages are posted on the general forum by the pastoral team to wish members on their birthdays. This has been working well and members appreciate the care and support that they have been receiving from the pastoral team.

A very big thank you to Nellie and the Pastoral Team for all their hard work in keeping in contact with individual members during this unprecedented time.

### **Organising Social Team**

The organising social team plays a pivotal role and will always step up when the organisation is planning an event. Although the planning of fund raising activities has been slow due to prevailing circumstances but the team have been working hard to think about creative ways of planning activities.

The team was successful in taking the lead to organise the Christmas social evening. Members pulled together and contributed in various ways to make the event a success.

The team is currently working with the Pastoral team/Thanksgiving committee to plan for the upcoming thanksgiving service.

A very big thank you to Beatrice and the Organising Social Team for working hard and liaising with members to take part in the planning and execution of events.

Finally, I would like to take this opportunity to say a very big thank you to every individual member for all your support and putting your trust in me to lead this our noble group. I have learnt a lot within this short space of time and will continue to learn to achieve our goals.

I have learnt to be extra patience to maintain decorum and work almost effectively with individual characters to 'steady the ship'. This has been my highlight for the year, because without the support and cooperation of everyone, I would not have been able to make significant progress to achieve some of our objectives.

|  |                                                                                                                    |
|--|--------------------------------------------------------------------------------------------------------------------|
|  | We still have a lot to achieve and with all our effort and God's help, we can make progress in achieving our goal. |
|--|--------------------------------------------------------------------------------------------------------------------|

**Additional information (optional)**

You may choose to include further statements where relevant about:

|                                                              |           |  |
|--------------------------------------------------------------|-----------|--|
| Achievements against objectives set                          | Para 1.41 |  |
| Performance of fundraising activities against objectives set | Para 1.41 |  |
| Investment performance against objectives                    | Para 1.41 |  |
| Other                                                        |           |  |

**Financial Review**

|                                                                                  |           |                                                |
|----------------------------------------------------------------------------------|-----------|------------------------------------------------|
| Review of the charity's financial position at the end of the period              | Para 1.21 | Details in the Income and Expenditure Report.  |
| Statement explaining the policy for holding reserves stating why they are held   | Para 1.22 | This is in development as we grow our funds.   |
| Amount of reserves held                                                          | Para 1.22 | This is to be determined as we grow our funds. |
| Reasons for holding zero reserves                                                | Para 1.22 | Not applicable                                 |
| Details of fund materially in deficit                                            | Para 1.24 | Not applicable                                 |
| Explanation of any uncertainties about the charity continuing as a going concern | Para 1.23 | Not applicable                                 |

**Additional information (optional)**

You may choose to include further statements where relevant about:

|                                                                                 |           |                                                                                                                                 |
|---------------------------------------------------------------------------------|-----------|---------------------------------------------------------------------------------------------------------------------------------|
| The charity's principal sources of funds (including any fundraising)            | Para 1.47 | Subscription and donations. We anticipate funds from fundraising activities to be the main source of income going forward.      |
| Investment policy and objectives including any social investment policy adopted | Para 1.46 |                                                                                                                                 |
| A description of the principal risks facing the charity                         | Para 1.46 | Covid-19 and resulting inability to undertake fundraising activities and provide services for public benefit in the short term. |

|       |  |  |
|-------|--|--|
| Other |  |  |
|-------|--|--|

## Structure, Governance and Management

|                                                                                                                                                                           |           |                                                                                                                                                                                                                                                             |
|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Description of charity's trusts:                                                                                                                                          |           |                                                                                                                                                                                                                                                             |
| Type of governing document<br>(trust deed, royal charter)                                                                                                                 | Para 1.25 | Constitution and Bye Laws                                                                                                                                                                                                                                   |
| How is the charity constituted?<br>(e.g unincorporated association, CIO)                                                                                                  | Para 1.25 | Charity Incorporated Organisation (CIO)                                                                                                                                                                                                                     |
| Trustee selection methods including details of any constitutional provisions e.g. election to post or name of any person or body entitled to appoint one or more trustees | Para 1.25 | Election of Trustees is in accordance with our Nominations and Elections Procedures which allows every paid-up member one vote per contested position. The constitution makes provision for elections to be overseen by two independent Electoral Officers. |

### Additional information (optional)

You may choose to include further statements where relevant about:

|                                                                                           |           |                                                                                                                                                                                        |
|-------------------------------------------------------------------------------------------|-----------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Policies and procedures adopted for the induction and training of trustees                | Para 1.51 | Trustees Roles & Responsibilities, Code of Conduct, NCVO Charity Governance Code for Small Charities, The Essential Trustees: Trustees' 6 main duties (Charity Commission's Guidance). |
| The charity's organisational structure and any wider network with which the charity works | Para 1.51 | Organisational Structure: Chair & Trustees, Sub-Committees, Members.<br>Networks include Small Charities Coalition and National Council for Voluntary Organisations (NCVO).            |
| Relationship with any related parties                                                     | Para 1.51 | None.                                                                                                                                                                                  |
| Other                                                                                     |           |                                                                                                                                                                                        |

## Reference and Administrative details

|                             |                                         |
|-----------------------------|-----------------------------------------|
| Charity name                | Krio Descendants Union UK & Ireland     |
| Other name the charity uses | KDU UKI                                 |
| Registered charity number   | 1189037                                 |
| Charity's principal address | 75 Northview<br>Swanley<br>Kent BR8 7BG |

### 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 | Ellen Samuels           | President         | 29.01.2021 – present              |                                                               |
| 2 | Mr George Wilson        | Vice President    | 29.01.2021 – present              |                                                               |
| 3 | Mrs Yvette Erritan John | General Secretary | 30.11.19 – present                |                                                               |

|    |                                       |                                      |                      |  |
|----|---------------------------------------|--------------------------------------|----------------------|--|
| 4  | Martin Morgan                         | Heritage Secretary                   | 29.01.2021 – present |  |
| 5  | Samuel Rex-Dyfan                      | IT & E-Communications Officer        | 29.01.2021 – present |  |
| 6  | Mrs Beryl Genevieve Juma              |                                      | 30.11.19 – Present   |  |
| 7  | Dr Kayode Ronald Adesimi Robbin-Coker | Assistant Heritage Secretary         | 30.11.19 – Present   |  |
| 8  | Mrs Beatrice Comfort Scott-Boyle      | Organising Secretary                 | 30.11.19 – Present   |  |
| 9  | Angella Peterson-Caulker              | Assistant Organising Secretary       | 29.01.2021 – Present |  |
| 10 | Ramatulai Adisa-Sesay                 | Assistant Welfare & Pastoral Officer | 29.01.2021 – Present |  |
| 11 | Lindsay Benjanin                      | Treasurer                            | 01.01.2022-Present   |  |

Corporate trustees – names of the directors at the date the report was approved

|                      |  |  |
|----------------------|--|--|
| <b>Director name</b> |  |  |
|                      |  |  |

Name of trustees holding title to property belonging to the charity

|                     |                                          |  |
|---------------------|------------------------------------------|--|
| <b>Trustee name</b> | <b>Dates acted if not for whole year</b> |  |
|                     |                                          |  |

### Funds held as custodian trustees on behalf of others

|                                                                                                                               |  |
|-------------------------------------------------------------------------------------------------------------------------------|--|
| Description of the assets held in this capacity                                                                               |  |
| Name and objects of the charity on whose behalf the assets are held and how this falls within the custodian charity's objects |  |
| Details of arrangements for safe custody and segregation of such assets from the charity's own assets                         |  |

### Additional information (optional)

#### Names and addresses of advisers (Optional information)

| Type of adviser    | Name          | Address |
|--------------------|---------------|---------|
| Charity Governance | Khadiru Mahdi |         |
|                    |               |         |

#### Name of chief executive or names of senior staff members (Optional information)

|  |
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|  |
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### Exemptions from disclosure

Reason for non-disclosure of key personnel details

|  |
|--|
|  |
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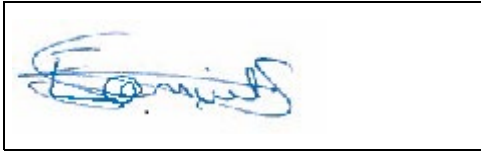
**Other optional information**

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**Declarations**

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

Signed on behalf of the charity's trustees

|                                            |                                                                                   |  |
|--------------------------------------------|-----------------------------------------------------------------------------------|--|
| <b>Signature(s)</b>                        |  |  |
| <b>Full name(s)</b>                        | Mrs Ellen Samuels                                                                 |  |
| <b>Position (eg Secretary, Chair, etc)</b> | President                                                                         |  |
| <b>Date</b>                                | 13 <sup>th</sup> July 2022                                                        |  |



CHARITY COMMISSION  
FOR ENGLAND AND WALES

Krio Descendants Union United Kingdom & Ireland

1189037

CC16a

## Receipts and payments accounts

|                        |                                       |    |                                       |
|------------------------|---------------------------------------|----|---------------------------------------|
| For the period<br>from | Period start date<br>1st January 2021 | To | Period end date<br>31st December 2021 |
|------------------------|---------------------------------------|----|---------------------------------------|

### Section A Receipts and payments

|                                                    | Unrestricted funds<br>to the nearest<br>£ | Restricted funds<br>to the nearest £ | Endowment funds<br>to the nearest £ | Total funds<br>to the nearest £ | Last year<br>to the nearest £ |
|----------------------------------------------------|-------------------------------------------|--------------------------------------|-------------------------------------|---------------------------------|-------------------------------|
| <b>A1 Receipts</b>                                 |                                           |                                      |                                     |                                 |                               |
| Opening balance                                    | 2,433                                     | 4,601                                | -                                   | 7,034                           | 520                           |
| Members Donations                                  | 540                                       | -                                    | -                                   | 540                             | 515                           |
| Members subscriptions                              | 2,210                                     | -                                    | -                                   | 2,210                           | 2,283                         |
| Christmas Event                                    | 985                                       | -                                    | -                                   | 985                             | -                             |
| Miscellaneous                                      | 390                                       | -                                    | -                                   | 390                             | -                             |
| Benevolent Fund                                    | 20                                        | -                                    | -                                   | 20                              | -                             |
| Interest                                           | -                                         | 1                                    | -                                   | 1                               | -                             |
| Transfer from Lloyds Bank Old Deposit Acc          | -                                         | -                                    | -                                   | -                               | 4,600                         |
| <b>Sub total (Gross income for AR)</b>             | <b>6,578</b>                              | <b>4,602</b>                         | <b>-</b>                            | <b>11,180</b>                   | <b>7,918</b>                  |
| <b>A2 Asset and investment sales, (see table).</b> |                                           |                                      |                                     |                                 |                               |
|                                                    | -                                         | -                                    | -                                   | -                               | -                             |
| <b>Sub total</b>                                   | <b>-</b>                                  | <b>-</b>                             | <b>-</b>                            | <b>-</b>                        | <b>-</b>                      |
| <b>Total receipts</b>                              | <b>6,578</b>                              | <b>4,602</b>                         | <b>-</b>                            | <b>11,180</b>                   | <b>7,918</b>                  |
| <b>A3 Payments</b>                                 |                                           |                                      |                                     |                                 |                               |
| Meetings (Venue hire)                              | 150                                       | -                                    | -                                   | 150                             | 180                           |
| Venues pre-payment for 2022                        | 150                                       | -                                    | -                                   | 150                             | 350                           |
| Luncheon Sale pre-payment for 2022                 | 350                                       | -                                    | -                                   | 350                             | 200                           |
| Website Maintenance                                | 140                                       | -                                    | -                                   | 140                             | -                             |
| Christmas Event                                    | 100                                       | -                                    | -                                   | 100                             | -                             |
| Logo Design (£55) & Pastoral (£100)                | -                                         | -                                    | -                                   | -                               | 155                           |
| <b>Sub total</b>                                   | <b>890</b>                                | <b>-</b>                             | <b>-</b>                            | <b>890</b>                      | <b>885</b>                    |



**CHARITY COMMISSION**  
FOR ENGLAND AND WALES

|                                                            |                                       |    |                                       |              |
|------------------------------------------------------------|---------------------------------------|----|---------------------------------------|--------------|
| <b>Krio Descendants Union United Kingdon &amp; Ireland</b> |                                       |    | <b>1189037</b>                        | <b>CC16a</b> |
| <b>Receipts and payments accounts</b>                      |                                       |    |                                       |              |
| For the period<br>from                                     | Period start date<br>1st January 2021 | To | Period end date<br>31st December 2021 |              |

|                                                       |              |              |   |               |              |
|-------------------------------------------------------|--------------|--------------|---|---------------|--------------|
| <b>A4 Asset and investment purchases, (see table)</b> | -            | -            | - | -             |              |
|                                                       | -            | -            | - | -             |              |
| <b>Sub total</b>                                      | -            | -            | - | -             | -            |
| <b>Total payments</b>                                 | <b>890</b>   | -            | - | <b>890</b>    | <b>885</b>   |
| <b>Net of receipts/(payments)</b>                     | <b>5,688</b> | <b>4,602</b> | - | <b>10,290</b> | <b>7,033</b> |
| <b>A5 Transfers between funds</b>                     | -            | -            | - | -             | -            |
| <b>A6 Cash funds last year end</b>                    | -            | -            | - | -             | -            |
| <b>Cash funds this year end</b>                       | <b>5,688</b> | <b>4,602</b> | - | <b>10,290</b> | <b>7,033</b> |



|                                                            |                                       |                                             |              |
|------------------------------------------------------------|---------------------------------------|---------------------------------------------|--------------|
| <b>Krio Descendants Union United Kingdom &amp; Ireland</b> |                                       | <b>1189037</b>                              | <b>CC16a</b> |
| <b>Receipts and payments accounts</b>                      |                                       |                                             |              |
| For the period from                                        | Period start date<br>1st January 2021 | To<br>Period end date<br>31st December 2021 |              |

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

| Categories                      | Details                                                | Unrestricted funds<br>to nearest £ | Restricted funds<br>to nearest £ | Endowment funds<br>to nearest £ |
|---------------------------------|--------------------------------------------------------|------------------------------------|----------------------------------|---------------------------------|
| <b>B1 Cash funds</b>            | Lloyd's Bank Current Account                           | 5,688                              | -                                | -                               |
|                                 | Loyd's Bank Deposit Account                            | -                                  | 4,602                            | -                               |
|                                 |                                                        | -                                  | -                                | -                               |
|                                 | <b>Total cash funds</b>                                | <b>5,688</b>                       | <b>4,602</b>                     | <b>-</b>                        |
|                                 | (agree balances with receipts and payments account(s)) | OK                                 | OK                               | OK                              |
|                                 |                                                        | Unrestricted funds<br>to nearest £ | Restricted funds<br>to nearest £ | Endowment funds<br>to nearest £ |
| <b>B2 Other monetary assets</b> |                                                        | -                                  | -                                | -                               |
|                                 |                                                        | -                                  | -                                | -                               |
|                                 |                                                        | -                                  | -                                | -                               |
|                                 |                                                        | -                                  | -                                | -                               |
|                                 |                                                        | -                                  | -                                | -                               |
|                                 |                                                        | -                                  | -                                | -                               |
| <b>B3 Investment assets</b>     |                                                        | Fund to which asset belongs        | Cost (optional)                  | Current value (optional)        |
|                                 |                                                        |                                    | -                                | -                               |
|                                 |                                                        |                                    | -                                | -                               |
|                                 |                                                        |                                    | -                                | -                               |
|                                 |                                                        |                                    | -                                | -                               |



**CHARITY COMMISSION**  
FOR ENGLAND AND WALES

|                                                            |                                       |                |              |
|------------------------------------------------------------|---------------------------------------|----------------|--------------|
| <b>Krio Descendants Union United Kingdon &amp; Ireland</b> |                                       | <b>1189037</b> | <b>CC16a</b> |
| <b>Receipts and payments accounts</b>                      |                                       |                |              |
| For the period from                                        | Period start date<br>1st January 2021 | To             |              |

**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 |
|-----------|------------------|------------------|
|           | Ellen Samuels    | 30/04/2022       |
|           | Lindsay Benjamin | 30/04/2022       |

**KRIO DESCENDANTS UNION UK AND IRELAND**

England & Wales - Charity number 1189037

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# Accounts

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## Trustees' Annual Report for the period

**From:** 1<sup>st</sup> January 2020 **To:** 31<sup>st</sup> December 2020

**Charity name:** Krio Descendants Union United Kingdom & Ireland

**Charity registration number:** 1189037

## Objectives and Activities

|                                                                                                                                                                      | SORP reference     |                                                                                                                                                                                                                                                                                                                                                                                                                                                            |
|----------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Summary of the purposes of the charity as set out in its governing document                                                                                          | Para 1.17          | <p>(1) The advancement of the education of the public in the culture and history of the Krio people of Sierra Leone.</p> <p>(2) The promotion and protection of health in Freetown, Sierra Leone, by the provision of health outreach programmes that consist of health awareness sessions/talks in the areas of basic hygiene, nutrition, disease prevention, HIV, sexual health and pregnancy that are delivered by registered health practitioners.</p> |
| Summary of the main activities in relation to those purposes for the public benefit, in particular, the activities, projects or services identified in the accounts. | Para 1.17 and 1.19 | <p><b>Activities:</b><br/>Owing to Covid-9, we were unable to undertake any activities during this period. However, we started fact finding to inform our priorities going forward.</p> <p><b>Fundraising Activities:</b><br/>The organisation cancelled all public facing fundraising activities due to Covid-19. All funds raised during the year were from members' subscriptions and donations.</p>                                                    |
| Statement confirming whether the trustees have had regard to the guidance issued by the Charity Commission on public benefit                                         | Para 1.18          | This has been the formative year of the Charity during which the Trustees put in place policies, financial regulations and systems for the efficient management of the organisation. In doing so, Trustees paid due regard to the guidance of the Charity Commission, particularly in relation to public benefit.                                                                                                                                          |

### Additional information (optional)

You may choose to include further statements where relevant about:

|                                                                  |                                               |
|------------------------------------------------------------------|-----------------------------------------------|
| Policy on grant making                                           | KDU UKI does not offer grants.                |
| Policy on social investment including program related investment | KDU UKI has not engaged in social investment. |
| Contribution made by volunteers                                  | As stated under Fundraising above.            |
| Other                                                            |                                               |

## Achievements and Performance

|                                                                                                                                                                                                        |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |
|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <p>Summary of the main achievements of the charity, identifying the difference the charity's work has made to the circumstances of its beneficiaries and any wider benefits to society as a whole.</p> | <p>At our first monthly meeting on 28 September 2019, the members present voted to start Krio Descendants Union UK and Ireland. The members also appointed an Interim Team of Trustees to lead the management of the new organisation with the aim of achieving charity status followed by elections of new Trustees.</p> <p>In the following months, the interim trustees set up sub-committees to get more members involved in helping the organisation to achieve its goals for charity status and elections. The sub-committees were as follows: Governance/Charity status- lead Khadiru Mahdi, Finance-lead Valerie Easmon-George, Membership- lead Lary Lightfoot-Boston, Social Organising- lead Beatrice Scots-Boyle and Pastoral -. lead Nellie Williams. The membership established relationship with KDY Fritong to foster collaboration on future projects for public benefit in Sierra Leone, particularly for Krios in Freetown.</p> <p><b>Trustees</b></p> <p>On 30 November 2019, the membership agreed the new association's constitution with which to apply for charity status with the Charity Commission. The following trustees Mr Sam Walker, Mrs Beatrice Scots-Boyle, Mr Rennie Akibo-Betts, Ms Beryl Jumah, Ms Ibilola Campbell, Mrs Valerie Easmon-George, Dr Kayode Robbin-Coker, Mrs Yvette John, were chosen to act as interim trustees. The lead of the governance team, Mr Khadiru Mahdi filed the papers in December 2019 and in April 2020 we were granted full charity status Charity number 1189037. The interim trustees then took over full management of the association and holding monthly meetings every third Saturday prior to the general membership meeting every last Saturday.</p> <p><b>Membership</b></p> <p>The membership policies, code of conduct, new member's application form and elections process have all been agreed by the membership and are now active.</p> <p>I want to thank the membership team of Captain Lary Lightfoot-Boston, Mrs Ellen Samuels, Ms Josephine Coker, Mr Khadiru Mahdi and Mrs Yvette John who helped in the drafting and implementation of all the membership policy documents.</p> <p>KDU UK &amp; Ireland has 50 paid up members as of 28 November 2020. We will continue our drive for more members in 2021 and beyond.</p> <p><b>Finance</b></p> <p>This group is the lifeline of all associations. Our finance team led by Mrs Valerie Easmon-George have been working tirelessly to ensure all members pay their subscription at every meeting and within deadlines. When we started in September 2019, we only had £4,600 in the Lloyds bank account.</p> <p>The membership agreed that all members registered from September 2019 to December 2019 should pay £15 for the three months and will be classed a foundation member. A total of 20 members met this criterion. In</p> |
|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|

January 2020, members approved our annual membership subscription as follows: 18 - 24 years £25; 25 - 65ys £35 and over 65 yrs. £30. It was also agreed that an additional minimum of £5 should be paid to the benevolent fund. It has been a very difficult year for members to meet their financial obligations mainly because of the Covid 19 pandemic, which stopped us having monthly in person meetings from February 2020. With the persistence of the finance team and some trustees, we were able to persuade members to pay their subscriptions not only to qualify them as fully fledged members but also gives them the right to vote in the elections. After we resumed our monthly meetings via zoom on 27 June 2020, the finance team has been encouraging members to make personal donations to increase the charity's income. As at 30/11/2020 the Lloyd's current account balance was £3,318.00 and savings account £4,600. I want to take this opportunity to thank Valerie Easmon-George, Cecillia Elliot, Denis Hamilton, Vicky Hume and Laura Taylor, for all their hard work including writing the financial regulations.

#### **Organising Secretariat**

We were in the early stages of planning our inaugural luncheon sale, Africana evening and thanksgiving service in 2020 but unfortunately due to the corona virus epidemic, all the planning was put on hold till 2021. I want to thank Beatrice and her team for all their hard work and dedication to the association.

#### **Pastoral**

Our pastoral officers, Mrs Mrs Remilekun (Nellie) Gus-Williams and Mrs Madeline Val-Macaulay, have been very busy this year doing regular checks on our members who have been directly or indirectly affected by the corona virus epidemic, sickness, bereavement, especially our old and vulnerable members. Thanks to both officers for their support and encouragement to members especially during times of bereavement and also happier occasions like birthdays.

Finally, I want to express a massive thank you to the membership for choosing me to lead the Interim team. I was blessed with an experienced, reliable and committed team which helped me to make our task easier. My prayer for our association is for membership to vote for the right leadership to take our organisation to the next level and also support our Krio people in Freetown.

In closing, a special thank you to Mr Khadiru Mahdi for taking the lead from the charity application process to the confirmation of all the policies. Your experience and commitment to the task was invaluable. Thank you also to Dr Kayode Robbin-Coker, Mr Sam Walker, Miss Josephine Coker, Mrs Yvette John, Ms Beryl Jumah, Miss Ibilola Campbell, Mr Remmie Akibo-Betts, Mrs Beatrice Scots-Boyle and Mrs Valerie Easmon-George, for all your support and hard work.

Victor Cummings  
Chair, Interim Board of Trustees.

### Additional information (optional)

You may choose to include further statements where relevant about:

|                                                              |           |  |
|--------------------------------------------------------------|-----------|--|
| Achievements against objectives set                          | Para 1.41 |  |
| Performance of fundraising activities against objectives set | Para 1.41 |  |
| Investment performance against objectives                    | Para 1.41 |  |
| Other                                                        |           |  |

### Financial Review

|                                                                                  |           |                                                |
|----------------------------------------------------------------------------------|-----------|------------------------------------------------|
| Review of the charity's financial position at the end of the period              | Para 1.21 | Details in the Income and Expenditure Report.  |
| Statement explaining the policy for holding reserves stating why they are held   | Para 1.22 | This is in development as we grow our funds.   |
| Amount of reserves held                                                          | Para 1.22 | This is to be determined as we grow our funds. |
| Reasons for holding zero reserves                                                | Para 1.22 | Not applicable                                 |
| Details of fund materially in deficit                                            | Para 1.24 | Not applicable                                 |
| Explanation of any uncertainties about the charity continuing as a going concern | Para 1.23 | Not applicable                                 |

### Additional information (optional)

You may choose to include further statements where relevant about:

|                                                                                 |           |                                                                                                                                 |
|---------------------------------------------------------------------------------|-----------|---------------------------------------------------------------------------------------------------------------------------------|
| The charity's principal sources of funds (including any fundraising)            | Para 1.47 | Subscription and donations. We anticipate funds from fundraising activities to be the main source of income going forward.      |
| Investment policy and objectives including any social investment policy adopted | Para 1.46 |                                                                                                                                 |
| A description of the principal risks facing the charity                         | Para 1.46 | Covid-19 and resulting inability to undertake fundraising activities and provide services for public benefit in the short term. |
| Other                                                                           |           |                                                                                                                                 |

### Structure, Governance and Management

|                                                                                                               |           |                                                                                                                                                            |
|---------------------------------------------------------------------------------------------------------------|-----------|------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Description of charity's trusts:                                                                              |           |                                                                                                                                                            |
| Type of governing document (trust deed, royal charter)                                                        | Para 1.25 | Constitution and Bye Laws                                                                                                                                  |
| How is the charity constituted? (e.g unincorporated association, CIO)                                         | Para 1.25 | Charity Incorporated Organisation (CIO)                                                                                                                    |
| Trustee selection methods including details of any constitutional provisions e.g. election to post or name of | Para 1.25 | Election of Trustees is in accordance with our Nominations and Elections Procedures which allows every paid-up member one vote per contested position. The |

|                                                             |  |                                                                                                  |
|-------------------------------------------------------------|--|--------------------------------------------------------------------------------------------------|
| any person or body entitled to appoint one or more trustees |  | constitution makes provision for elections to be overseen by two independent Electoral Officers. |
|-------------------------------------------------------------|--|--------------------------------------------------------------------------------------------------|

### Additional information (optional)

You may choose to include further statements where relevant about:

|                                                                                           |           |                                                                                                                                                                                        |
|-------------------------------------------------------------------------------------------|-----------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Policies and procedures adopted for the induction and training of trustees                | Para 1.51 | Trustees Roles & Responsibilities, Code of Conduct, NCVO Charity Governance Code for Small Charities, The Essential Trustees: Trustees' 6 main duties (Charity Commission's Guidance). |
| The charity's organisational structure and any wider network with which the charity works | Para 1.51 | Organisational Structure: Chair & Trustees, Sub-Committees, Members.<br>Networks include Small Charities Coalition and National Council for Voluntary Organisations (NCVO).            |
| Relationship with any related parties                                                     | Para 1.51 | None.                                                                                                                                                                                  |
| Other                                                                                     |           |                                                                                                                                                                                        |

### Reference and Administrative details

|                             |                                     |
|-----------------------------|-------------------------------------|
| Charity name                | Krio Descendants Union UK & Ireland |
| Other name the charity uses | KDU UKI                             |
| Registered charity number   | 1189037                             |
| Charity's principal address | 75 Northview, Swanley, Kent BR8 7BG |

### 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  | Mr Rennie Akibo-Betts                 |                                  | 30.11.19 – 30.01.21               |                                                               |
| 2  | Miss Ibilola Campbell                 |                                  | 30.11.19 – 30.01.21               |                                                               |
| 3  | Mr Victor Edward Theodore Cummings    | Interim Chairman                 | 30.11.19 – 30.01.21               |                                                               |
| 4  | Mrs Valerie Easmon-George             | Treasurer                        | 30.11.19 – 30.01.21               |                                                               |
| 5  | Mrs Yvette Erritan John               | General Secretary                | 30.11.19 – Present                |                                                               |
| 6  | Mrs Beryl Genevieve Juma              |                                  | 30.11.19 – Present                |                                                               |
| 7  | Dr Kayode Ronald Adesimi Robbin-Coker | Asst. Heritage Secretary         | 30.11.19 – Present                |                                                               |
| 8  | Mrs Beatrice Comfort Scott-Boyle      | Organising Secretary             | 30.11.19 – Present                |                                                               |
| 9  | Mr Samuel Hebert Adesimi Walker       |                                  | 30.11.19 – 30.01.21               |                                                               |
| 10 | Martin Ajorti Morgan                  | Heritage Secretary               | 30.01.21 - Present                |                                                               |
| 11 | Angela Peterson-Caulker               | Assistant Social Secretary       | 30.01.21 - Present                |                                                               |
| 12 | Samuel Rex-Dyfan                      | EComms Officer                   | 30.01.21 - Present                |                                                               |
| 13 | Ellen Samuels                         | President                        | 30.01.21 - Present                |                                                               |
| 14 | Madeline Val-Macauley                 | Asst. Welfare & Pastoral Officer | 30.01.21 - Present                |                                                               |

|    |                   |                |                    |  |
|----|-------------------|----------------|--------------------|--|
| 15 | Mr Otolori Wilson | Vice President | 30.01.21 - Present |  |
|----|-------------------|----------------|--------------------|--|

Corporate trustees – names of the directors at the date the report was approved

|               |  |  |
|---------------|--|--|
| Director name |  |  |
|---------------|--|--|

Name of trustees holding title to property belonging to the charity

|              |                                   |  |
|--------------|-----------------------------------|--|
| Trustee name | Dates acted if not for whole year |  |
|              |                                   |  |

### Funds held as custodian trustees on behalf of others

|                                                                                                                               |  |
|-------------------------------------------------------------------------------------------------------------------------------|--|
| Description of the assets held in this capacity                                                                               |  |
| Name and objects of the charity on whose behalf the assets are held and how this falls within the custodian charity's objects |  |
| Details of arrangements for safe custody and segregation of such assets from the charity's own assets                         |  |

### Additional information (optional)

#### Names and addresses of advisers (Optional information)

| Type of adviser    | Name          | Address |
|--------------------|---------------|---------|
| Charity Governance | Khadiru Mahdi |         |

#### Name of chief executive or names of senior staff members (Optional information)

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|  |
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### Exemptions from disclosure

Reason for non-disclosure of key personnel details

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|  |
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### Other optional information

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### Declarations

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

Signed on behalf of the charity's trustees

|                                     |                      |  |
|-------------------------------------|----------------------|--|
| Signature(s)                        | <i>Ellen Samuels</i> |  |
| Full name(s)                        | Mrs Ellen Samuels    |  |
| Position (eg Secretary, Chair, etc) | President            |  |

Date 24.09.2021



CHARITY COMMISSION  
FOR ENGLAND AND WALES

|                                                 |                                       |    |                                       |       |
|-------------------------------------------------|---------------------------------------|----|---------------------------------------|-------|
| Krio Descendants Union United Kingdom & Ireland |                                       |    | 1189037                               | CC16a |
| <b>Receipts and payments accounts</b>           |                                       |    |                                       |       |
| For the period from                             | Period start date<br>1st January 2020 | To | Period end date<br>31st December 2020 |       |

### Section A Receipts and payments

|                                                       | Unrestricted funds<br>to the nearest<br>£ | Restricted funds<br>to the nearest £ | Endowment funds<br>to the nearest £ | Total funds<br>to the nearest £ | Last year<br>to the nearest £ |
|-------------------------------------------------------|-------------------------------------------|--------------------------------------|-------------------------------------|---------------------------------|-------------------------------|
| <b>A1 Receipts</b>                                    |                                           |                                      |                                     |                                 |                               |
| Opening balance - Members donations                   | 520                                       | -                                    | -                                   | 520                             | -                             |
| Members Donations                                     | 515                                       | -                                    | -                                   | 515                             | -                             |
| Members subscriptions                                 | 2,283                                     | -                                    | -                                   | 2,283                           | -                             |
| Benevolent Fund                                       | -                                         | -                                    | -                                   | -                               | -                             |
| Transfer from Lloyd's Bank old Deposit A/c            | -                                         | 4,600                                | -                                   | 4,600                           | -                             |
|                                                       | -                                         | -                                    | -                                   | -                               | -                             |
|                                                       | -                                         | -                                    | -                                   | -                               | -                             |
|                                                       | -                                         | -                                    | -                                   | -                               | -                             |
| <b>Sub total (Gross income for AR)</b>                | <b>3,318</b>                              | <b>4,600</b>                         | <b>-</b>                            | <b>7,918</b>                    | <b>-</b>                      |
| <b>A2 Asset and investment sales, (see table).</b>    |                                           |                                      |                                     |                                 |                               |
|                                                       | -                                         | -                                    | -                                   | -                               | -                             |
|                                                       | -                                         | -                                    | -                                   | -                               | -                             |
| <b>Sub total</b>                                      | <b>-</b>                                  | <b>-</b>                             | <b>-</b>                            | <b>-</b>                        | <b>-</b>                      |
| <b>Total receipts</b>                                 | <b>3,318</b>                              | <b>4,600</b>                         | <b>-</b>                            | <b>7,918</b>                    | <b>-</b>                      |
| <b>A3 Payments</b>                                    |                                           |                                      |                                     |                                 |                               |
| Meetings (Venue hire)                                 | 180                                       | -                                    | -                                   | 180                             | -                             |
| Thanksgiving pre-payment for 2021                     | 350                                       | -                                    | -                                   | 350                             | -                             |
| Luncheon Sale pre-payment for 2021                    | 200                                       | -                                    | -                                   | 200                             | -                             |
| Logo Design                                           | 55                                        | -                                    | -                                   | 55                              | -                             |
| Pastoral                                              | 100                                       | -                                    | -                                   | 100                             | -                             |
|                                                       | -                                         | -                                    | -                                   | -                               | -                             |
|                                                       | -                                         | -                                    | -                                   | -                               | -                             |
|                                                       | -                                         | -                                    | -                                   | -                               | -                             |
|                                                       | -                                         | -                                    | -                                   | -                               | -                             |
| <b>Sub total</b>                                      | <b>885</b>                                | <b>-</b>                             | <b>-</b>                            | <b>885</b>                      | <b>-</b>                      |
| <b>A4 Asset and investment purchases, (see table)</b> |                                           |                                      |                                     |                                 |                               |
|                                                       | -                                         | -                                    | -                                   | -                               | -                             |
|                                                       | -                                         | -                                    | -                                   | -                               | -                             |
| <b>Sub total</b>                                      | <b>-</b>                                  | <b>-</b>                             | <b>-</b>                            | <b>-</b>                        | <b>-</b>                      |
| <b>Total payments</b>                                 | <b>885</b>                                | <b>-</b>                             | <b>-</b>                            | <b>885</b>                      | <b>-</b>                      |
| <b>Net of receipts/(payments)</b>                     | <b>2,433</b>                              | <b>4,600</b>                         | <b>-</b>                            | <b>7,033</b>                    | <b>-</b>                      |
| A5 Transfers between funds                            | -                                         | -                                    | -                                   | -                               | -                             |
| A6 Cash funds last year end                           | -                                         | -                                    | -                                   | -                               | -                             |
| <b>Cash funds this year end</b>                       | <b>2,433</b>                              | <b>4,600</b>                         | <b>-</b>                            | <b>7,033</b>                    | <b>-</b>                      |

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

| Categories                                                  | Details                                                                           | Unrestricted funds                                        | Restricted funds | Endowment funds          |
|-------------------------------------------------------------|-----------------------------------------------------------------------------------|-----------------------------------------------------------|------------------|--------------------------|
|                                                             |                                                                                   | to nearest £                                              | to nearest £     | to nearest £             |
| <b>B1 Cash funds</b>                                        | Lloyd's Bank Current Account                                                      | 2,433                                                     | -                | -                        |
|                                                             | Loyd's Bank Deposit Account                                                       | -                                                         | 4,600            | -                        |
|                                                             |                                                                                   | -                                                         | -                | -                        |
|                                                             | <b>Total cash funds</b><br>(agree balances with receipts and payments account(s)) | <b>2,433</b>                                              | <b>4,600</b>     | <b>-</b>                 |
|                                                             | OK                                                                                | OK                                                        | OK               |                          |
|                                                             | Unrestricted funds                                                                | Restricted funds                                          | Endowment funds  |                          |
|                                                             | to nearest £                                                                      | to nearest £                                              | to nearest £     |                          |
| <b>B2 Other monetary assets</b>                             |                                                                                   | -                                                         | -                | -                        |
|                                                             |                                                                                   | -                                                         | -                | -                        |
|                                                             |                                                                                   | -                                                         | -                | -                        |
|                                                             |                                                                                   | -                                                         | -                | -                        |
|                                                             |                                                                                   | -                                                         | -                | -                        |
|                                                             |                                                                                   | -                                                         | -                | -                        |
| <b>B3 Investment assets</b>                                 |                                                                                   |                                                           | -                | -                        |
|                                                             |                                                                                   |                                                           | -                | -                        |
|                                                             |                                                                                   |                                                           | -                | -                        |
|                                                             |                                                                                   |                                                           | -                | -                        |
|                                                             |                                                                                   |                                                           | -                | -                        |
| <b>B4 Assets retained for the charity's own use</b>         |                                                                                   |                                                           | -                | -                        |
|                                                             |                                                                                   |                                                           | -                | -                        |
|                                                             |                                                                                   |                                                           | -                | -                        |
|                                                             |                                                                                   |                                                           | -                | -                        |
|                                                             |                                                                                   |                                                           | -                | -                        |
|                                                             |                                                                                   |                                                           | -                | -                        |
|                                                             |                                                                                   |                                                           | -                | -                        |
|                                                             |                                                                                   |                                                           | -                | -                        |
| <b>B5 Liabilities</b>                                       |                                                                                   |                                                           | -                |                          |
|                                                             |                                                                                   |                                                           | -                |                          |
|                                                             |                                                                                   |                                                           | -                |                          |
|                                                             |                                                                                   |                                                           | -                |                          |
|                                                             |                                                                                   |                                                           | -                |                          |
| Signed by one or two trustees on behalf of all the trustees | Signature                                                                         | Print Name                                                |                  | Date of approval         |
|                                                             | Ellen Samuels<br>Lindsay Benjamin                                                 | Ellen Samuels (President)<br>Lindsay Benjamin (Treasurer) |                  | 30.01.2021<br>30.01.2021 |