



**Cape Verdean Association UK  
Charitable Incorporated Organisation (CIO)**

**Trustees' Annual Report and Financial Statements  
for the Year Ended 07 July 0021**

**Registered Charity  
Number: 1191106**

# **Cape Verdean Association UK CIO**

## **Report of the Trustees for the year ended 07 July 2021**

The Trustees present their annual report together with the financial statements for the charity for the year ended 07 July 2021.

The financial statements have been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS102) (effective 1 January 2015) (amended 2 February 2016) as detailed in the accounting policies.

### **1. Reference and Administrative Details**

**Charity Name:** Cape Verdean Association UK

**Registered charity number:** 1191106

**Charity's principal address** 1 Winmill Road  
Dagenham  
London  
RM8 3AA

#### **Names of the charity Trustees who manage the charity**

<b>Trustee Name</b>	<b>Date Appointed</b>	<b>Position</b>
Osvaldo Marques Semedo	02/09/2020	Chair
Anabela da Conceicao Gomes Lopes Semedo	02/09/2020	Secretary
Maria Teresa Sanches Semedo	02/09/2020	Treasurer
Armindo Emanuel Fernandes de Brito	02/09/2020	Cultural Attaché

**Bankers** Lloyds Bank plc  
25 Gresham Street  
London  
EC2V 7HN

### **2. Structure, Governance and management**

#### **Governing Document**

Cape Verdean Association UK is a Charitable Incorporated Organisation (CIO), Foundation model constitution, registered with the Charity Commission in England and Wales on 02 September 2020, number 1191106. This report and accounts are for the 10 months period ended 07 July 2021.

#### **Organisational Structure**

The charity Trustees are responsible for the general control and management of the charity. The Trustees give their time freely and receive no remuneration or other financial benefits.

The secretary was appointed by the Trustees to assist in the day-to-day administration of the charity.

## **Cape Verdean Association UK CIO**

### **Report of the Trustees for the year ended 07 July 2021 (continued)**

The Trustees meet monthly and are responsible for all decisions taken in relation to providing community support and running activities provided by the charity. To assist the smooth running of the charity the Trustees have a group of volunteers that help them oversee certain aspects of the charity work and running of activities and a register of members and volunteers is maintained at the registered office and is available to the public.

#### **Recruitment and appointment of Trustees**

Apart from the first charity Trustees, every trustee appointed is elected by a resolution passed at a properly convened meeting of the charity Trustees.

The existing Trustees are responsible for the recruitment of new Trustees and will seek views and recommendations of elderly and community leaders. The Trustees believe this approach ensures that new Trustees are respected members of the community and ensures that good relations are fostered with the people of the communities served.

Newly appointed Trustees are provided with a comprehensive induction pack containing the charity's constitution, annual reports and statement of accounts as well as the roles and responsibilities of charity Trustees. An initial meeting with the charity Trustees to brief them on their legal obligations under charity law is also arranged. When selecting new trustees, the Trustees identify people who attend the events, activities, workshops organised by the charity and who are willing to volunteer to help expand our community work.

#### **Risk Management**

The Trustees recognise the major strategic, business and operational risks which the charity might be exposed to and confirm that systems have been put in place to ensure regular reports are made in order for the Trustees to ensure all necessary actions are taken to mitigate the risks. The procedures are periodically reviewed to ensure that they still meet the needs of the charity.

### **3. Objectives and Activities**

The objects of the Charity as stated in its Constitution are to be carried out for the public benefit to *promote social inclusion for the public benefit by working with people in the UK who are socially excluded on the grounds of their ethnic origin, religion, belief or creed in particular, members of the Cape Verdean community to relieve the needs of such people and assist them to integrate into society, in particular by:*

- (1) Providing education, training and all the necessary support designed to enable the beneficiaries to improve their financial literacy, generate a sustainable income and enable the beneficiaries to become self-sufficient, including providing basic essentials where needed;*
- (2) Providing a local network group that encourages and enables members of the Cape Verdean community to participate more effectively with the wider community;*
- (3) Increasing, or co-ordinating, opportunities for members of the Cape Verdean community to engage with service providers, to enable those providers to adapt services to better meet the needs of that community.*

*Nothing in this constitution shall authorise an application of the property of the CIO for the purposes which are not charitable in accordance with [section 7 of the Charities and Trustee Investment (Scotland) Act 2005] and [section 2 of the Charities Act (Northern Ireland) 2008]*

## **Cape Verdean Association UK CIO**

### **Report of the Trustees for the year ended 07 July 2021 (continued)**

#### **4. Achievements and Performance**

Given the unprecedented times and government restrictions imposed during COVID19 pandemic, Cape Verdean Association UK was limited in the activities and support it could provide to the community. The charity Trustees had regard to the Charity Commission guidance on public benefit and carried out a wide range of activities online using social media platforms and Zoom, to provide informational workshops or provide the needed support.

Using social media, Zoom platform, emails and phones the charity delivered a wide range of activities and programmes, summarised below, which fulfilled its charitable aims and the Trustees consider that they benefited the communities served.

**Zoom Informational Workshops** – Partnering with specialist organisations we provided information, advice workshops and also an online space where people could clarify their worries on matters such as Brexit, COVID19 vaccines/restrictions, Census 2021 and Social Welfare support available. More than 50 people attended each of the online sessions provided with lawyers, social welfare advisors and a postdoctoral scientist from the MRC Laboratory of Molecular Biology in Cambridge. All of these volunteered with the charity to help clarify the community in their spoken language, given the language barriers of many, and the overwhelming demand of support services who could not respond to so many enquiries so we helped break the barriers to community inclusion.

**COVID19 response group volunteers** – Some charity Trustees volunteered with the LPWP COVID19 response group Lambeth to help support people who were facing economic and social hardship. We helped provide meals and essentials to hundreds of people, made part of a 7 day helpline and volunteered on the befriending line to weekly call those isolating to see if they were OK or needed support. With these we helped break language barriers as we used language skills to support people reach support services such as GP and NHS services to help relief their health problems and personal difficulties.

**Welfare and Social Support** – Via phone, email and Zoom online meetings we provided support to 63 people who reached us asking for help to understand information, complete forms, requesting food and essentials, help finding employment or to be signposted for support services given unfair dismissal or support to understand social welfare entitlements. Most of those beneficiaries seeking our help were people with very limited English, low qualifications and in low paid jobs so once again we helped bridge communication with support services, signposted to specialist welfare and immigration advisors, we acted as interpreters and helped provide translations to information that was not clear, we supported the completion of a variety of forms and applications online, via Zoom meetings, and performed several 3-way calls with different organisations to help bridge the language barriers. With this we made sure people in the community were not left out or missing on support when support services available were short of staff and experiencing overwhelming demands.

**Wellbeing, community engagement, cultural and leisure activities** – We promoted through different social media platforms, Zoom, facebook lives, community engagement activities, (music, singing, live events with empowering messages to each other and loved ones) as a way of promoting health and well-being amongst the community.

We enabled people from all over the UK to connect with their Cape Verdean heritage, with others and get to know that the charity is here to help provide the necessary support to enable them to improve their financial literacy, generate a sustainable income and become more self-sufficient.

## **Cape Verdean Association UK CIO**

### **Report of the Trustees for the year ended 07 July 2021 (continued)**

With these events we made people's lives throughout COVID more enjoyable, fulfilling and helped combat isolation, especially in the elderly community, having reached 4 to 5K views with many of the online events.

**Volunteers' recruitment** – Working with people from the community and external organisations the Trustees managed to recruit volunteers to help deliver the informational workshops on zoom, provide welfare/social support and community wellbeing sessions online. We currently have 16 volunteers and seek proactively to continue developing partnerships to increase the support, secure services that match the charity users' needs and increase volunteers' engagement to be able to help the charity run more activities.

## **5. Financial Review**

Given the unprecedented times and restrictions which massively affected the charity application to a Bank Account, only by August 2021 we managed to have the charity bank account application confirmed and the account opened.

Being all the activities and support provided during the period remotely the Trustees have designated among themselves to contribute voluntarily towards the initial costs incurred to set the charity, get a Zoom licence, create a website and other operational needs.

### **Reserves Policy**

For the period the Trustees have voluntarily held enough funds via membership contribution, which they have set up as a £40 monthly contribution, to help them meet operating costs for the charity activities. The Trustees regard this as insufficient and will strive to make reasonable surpluses in the future to build up reserves to cover events or situations that may arise.

### **Principal Funding Sources**

For the current period the Trustees have been the main source of funding to the charity.

### **Plans for future periods**

The Trustees recognise the need to grow the income and to diversify its income stream in order to become a more sustainable organisation, capable of responding to the growing demands for our services and meeting the needs of the community.

Depending on the progression with COVID19 government restrictions we intend to diversify our income streams and increase funds through fundraising, continue to build the charity operational capacity and infrastructure, seek to have a space for better engaging with the community and provide support to the elderly and illiterate who have great demand for support but lack digital skills. We also aim to establish more connections with support organisations to support the improvement of access to services that meet the needs of our beneficiaries.

We aim to develop projects that support the teaching of English language and digital skills to tackle the language barriers that saw so many people trapped in their homes and isolated.

We place a great importance on the promotion of welfare, wellbeing, the sharing of information and understandings of British society about Cape Verdean heritage, culture and traditions so we aim to promote inclusive activities for exchange and to maintain our existing wellbeing activities.

## **Cape Verdean Association UK CIO**

### **Report of the Trustees for the year ended 07 July 2021 (continued)**

#### **Statement of Trustees' Responsibilities**

The charity Trustees are responsible for preparing the Annual Report and the financial statements in accordance with applicable law and regulations.

The law applicable to charities in England and Wales requires the charity Trustees to prepare financial statements for each year which give a true and fair view of the state of affairs of the charity and for the incoming resources and application of resources of the charity for that period. In preparing these financial statements, the Trustees are required to:

- select suitable accounting policies and then apply them consistently;
- Observe the methods and principles in the Charities SORP;
- make judgements and accounting estimates that are reasonable and prudent;
- state whether applicable Accounting Standards have been followed, subject to any material departures disclosed and explained in the financial statements;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in business.

The Trustees are responsible for keeping adequate accounting records that are sufficient to show and explain the charity's transactions and disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Charities Acts.

They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

The annual report was approved by the Board of Trustees on 02 May 2022 and signed on its behalf by:



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**Osvaldo Marques Semedo, Chair of Trustees**

**Date:** 02 May 2022



CHARITY COMMISSION  
FOR ENGLAND AND WALES

<b>Charity Name</b> Cape Verdean Association UK		<b>No (if any)</b> 1191106	<b>CC16a</b>
<b>Receipts and payments accounts</b>			
<b>For the period from</b>	<b>Period start date</b> 02/09/2020	<b>To</b>	
		<b>Period end date</b> 07/07/2021	

### Section A Receipts and payments

	Unrestricted funds to the nearest £	Restricted funds to the nearest £	Endowment funds to the nearest £	Total funds to the nearest £	Last year to the nearest £
<b>A1 Receipts</b>					
Member's subscriptions	480	-	-	480	-
	-	-	-	-	-
<b>Sub total (Gross income for AR)</b>	<b>480</b>	<b>-</b>	<b>-</b>	<b>480</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>480</b>	<b>-</b>	<b>-</b>	<b>480</b>	<b>-</b>
<b>A3 Payments</b>					
Telephone, Internet and postage	227	-	-	227	-
Other	30	-	-	30	-
	-	-	-	-	-
<b>Sub total</b>	<b>257</b>	<b>-</b>	<b>-</b>	<b>257</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>257</b>	<b>-</b>	<b>-</b>	<b>257</b>	<b>-</b>
<b>Net of receipts/(payments)</b>	<b>223</b>	<b>-</b>	<b>-</b>	<b>223</b>	<b>-</b>
<b>A5 Transfers between funds</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>A6 Cash funds last year end</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Cash funds this year end</b>	<b>223</b>	<b>-</b>	<b>-</b>	<b>223</b>	<b>-</b>

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

Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
<b>B1 Cash funds</b>	Cash	223	-	-
		-	-	-
		-	-	-
	<b>Total cash funds</b>	<b>223</b>	<b>-</b>	<b>-</b>
	(agree balances with receipts and payments account(s))	OK	OK	OK
<b>B2 Other monetary assets</b>	Details	to nearest £	to nearest £	to nearest £
		-	-	-
		-	-	-
		-	-	-
<b>B3 Investment assets</b>	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
			-	-
			-	-
			-	-
<b>B4 Assets retained for the charity's own use</b>	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
			-	-
			-	-
			-	-
<b>B5 Liabilities</b>	Details	Fund to which liability relates	Amount due (optional)	When due (optional)
			-	
			-	
			-	

The Receipt and Payments account were approved by the Trustees to be signed on its behalf by:

Signature 	Print Name Osvaldo Marques Semedo	Date 02/05/2022
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# **Cape Verdean Association UK CIO**

## **Notes to the Payment and Receipts Account for the year ended 07 July 2021**

### **1. Accounting policies**

The principal accounting policies adopted, judgements and key sources of estimation uncertainty in the preparation of the financial statements are as follows:

#### **CIO information**

Cape Verdean Association UK was registered as a charitable incorporated organisation on 02 September 2020 and is governed by a constitution dated 01 September 2020 and registered with the Charity Commission under charity number 1191106. The charity's principal office address is 1 Winmill Road, Dagenham, RM8 3AA.

#### **Accounting convention:**

The accounts (payment and receipts accounts) have been prepared in accordance with the Statement of Recommended Practice: Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) issued on 16 July 2014 ("Charities SORP (FRS102)"), the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102), the Charities Act 2011 and UK Generally Accepted Practice as it applies from 1 January 2015.

The payment and receipts accounts have been prepared to give a 'true and fair' view and have departed from the Charities (Accounts and Reports) Regulations 2008 only to the extent required to provide a 'true and fair view'. This departure has involved following Charities SORP (FRS 102) rather than Accounting and Reporting by Charities: Statement of Recommended Practice effective from 1 April 2005 which has since been withdrawn.

The Cape Verdean Association UK CIO meets the definition of a public benefit entity under FRS 102.

#### **Going concern**

The Trustees have at the time of approving the payment and receipts accounts a reasonable expectation that the charity has adequate resources to continue in operational existence for the foreseeable future. Thus, they continue to adopt the going concern basis of accounting in preparing the financial statements.

#### **Income resources**

All Income resources are recognised once the charity has entitlement to the resources, it is certain that the resources will be received and the monetary value of incoming resources can be measured with sufficient reliability.

#### **Fund accounting**

All funds received in the year are unrestricted in their application, the Trustees having full discretion over their use.