



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

**Trustees' Annual Report and Financial Statements  
for the Year Ended 07 July 2024**

**Registered Charity  
Number: 1191106**

# Cape Verdean Association UK CIO

## Report of the Trustees for the year ended 07 July 2024

The Trustees are pleased to present their annual report and financial statements for the year ended 07 July 2024.

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 Registered address** 44 Barlborough Street  
London  
SE14 5EY

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

Trustee Name	Date Appointed	Position
Osvaldo Marques Semedo	02/09/2020	Chair (Resigned on 01/09/2024)
Anabela da Conceicao Gomes Lopes Semedo	02/09/2020	Secretary (appointed Chair 15/09/2024)
Maria Teresa Sanches Semedo	02/09/2020	Treasurer
Armando Emanuel Fernandes de Brito	02/09/2020	Cultural Attaché
Jenifer Cristina Fortes Oliveira	15/09/2024	Admin/Social Welfare

**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 12 months period ended 07 July 2024.

#### 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 Trustees appointed a secretary who assists them voluntarily in the day-to-day administration of the charity.

The Trustees meet regularly and are responsible for all decisions concerning providing community support and running activities for the public benefit. To assist the smooth running of the charity, the Trustees have a pool of volunteers and honorary members who support them freely and help them oversee certain charity activities, the

## **Cape Verdean Association UK CIO**

### **Report of the Trustees for the year ended 07 July 2024 (continued)**

running of informational workshops, events, and/or basic administrative tasks. A register of members and volunteers is maintained digitally.

#### **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 recommendations of key community leaders and organisations who engage with the community and play a key role in supporting those in disadvantaged positions. The Trustees believe that this approach ensures that good relations are fostered with the people of the communities served and a more efficient signposting to the different support services available.

Newly appointed Trustees are provided with a comprehensive induction containing the charity's constitution, annual reports, statement of accounts, as well as the essential trustees pack with information on the roles/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 take regard to people who have engaged with the charity activities, workshops, volunteering, those who are willing to support the charity work for the public benefit, and who are willing to donate some of their time free to support the community.

#### **Risk Management**

The Trustees remain vigilant in identifying and addressing the major strategic, operational, and reputational risks the charity may face, taking appropriate steps to mitigate them effectively.

### **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]*

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

The Trustees have continued to follow the Charity Commission's guidance on public benefit, delivering free, volunteer-led activities designed to support individuals in disadvantaged or vulnerable situations, especially those affected by language barriers, lack of accessible information, and ongoing changes to welfare policies that impact rights and entitlements.

By drawing on the language skills and cultural understanding of its members and volunteers, and through collaboration with partner organisations, the charity has acted as a bridge between community members and service providers. Support included translation of key information, assistance with completing forms, clarification

## **Cape Verdean Association UK CIO**

### **Report of the Trustees for the year ended 07 July 2024 (continued)**

of requirements, and referrals to specialised welfare support organisations. This was done primarily through phone-based three-way calls, online platforms such as Zoom, Teams, WhatsApp, as well as in-person during community events and activities.

The charity also hosted a series of events aimed at encouraging community engagement, promoting the exchange of useful information, and celebrating Cape Verdean cultural heritage. These included workshops conducted in partnership with other professionals on topics such as financial literacy, self-employment, housing rights, and access to health and welfare services. All activities were designed to reduce barriers, empower participants, and support social inclusion.

Despite limited resources for hiring venues, we ensured that, wherever possible, workshops and events provided a safe, welcoming space where beneficiaries could receive vital support, enhance their financial literacy, build pathways to sustainable income, and strengthen their employment opportunities.

Events and workshops encouraged more effective participation in the wider community, reducing isolation and promoting wellbeing, especially during difficult periods of economic pressure. The ongoing cost-of-living crisis, exacerbated by the war in Ukraine, has increased demand for accessible, supportive events that combine practical help with community solidarity. Our response included peer support, with distribution of goods and essentials whenever needed or signposting to food banks and partner organisations.

#### **➤ Community Support Services and Cultural Engagement**

Throughout the reporting period, the charity provided targeted community support through multiple channels, including telephone (three-way calls for interpreting/translation), email, in-person sessions during events, and online platforms such as Zoom and Teams.

Direct assistance was provided to 75 individuals who required help with completing forms, understanding complex information, or interpreting in conversations with service providers. In addition, over 100 individuals benefited indirectly through participation in community events, activities, and workshops. Despite funding limitations and challenges securing venues, the charity utilised modest resources raised through fundraising and member contributions to connect individuals with essential services, food banks, welfare support, and access to supplies such as food and clothing.

Our social media presence played a critical role in sharing accessible, easy-to-understand information with the community, often linking to governmental sources and qualified professionals for further, specialist assistance. Over the year, we facilitated and promoted a variety of workshops on key topics such as financial wellbeing, intergenerational wealth-building, mental health awareness (especially for families), and improvement of self-confidence among Black African women. We also disseminated information on cancer awareness and care, the EU Settlement Scheme, and welfare changes affecting those on Universal Credit. These sessions were vital in helping community members understand their rights, access services, and feel empowered to take action in their lives.

July marked the celebration of the 49th Anniversary of Cape Verde's Independence in London, with over 150 community members attending. This event created a space for cultural exchange, family participation, and a deeper appreciation of Cape Verdean heritage.

The charity also facilitated the donation of essentials to support families in distress and continued its long-standing "Batuku" cultural project. Members performed and led various workshops at events such as the "Para Juntar" celebration hosted by the Africa Centre in September 2023 and Africa Day in May 2024. These events brought together Lusophone African communities to share music, food, and traditions, fostering inclusion and intercultural dialogue with different communities in London.

## **Cape Verdean Association UK CIO**

### **Report of the Trustees for the year ended 07 July 2024(continued)**

Further engagement included a Cape Verdean short film screening in partnership with the theatre group “TIKAI” from Cape Verde, which drew 80 attendees and sparked conversations on generational wisdom, cultural values, and resilience. Events like this were not only culturally enriching but also created shared experiences that strengthened mental wellbeing.

The charity also supported a 8-week programme, “Voices for Black African Portuguese Women”, offering a safe and empowering space for 47 women to connect, grow in confidence, and explore their identities. Organised by one of our trustees, this initiative was especially impactful for women facing intersectional challenges.

The charity was also invited to attend the first Cape Verdean diaspora gathering in Lisbon, as well as the 50th anniversary celebration of Portugal’s liberation from dictatorship in Lambeth. These initiatives brought together Lusophone communities in the UK and Cape Verde Diaspora abroad.

#### **➤ Youth Empowerment, Volunteering and Family Support**

Throughout the year, the charity prioritised not only inclusion and community engagement but also empowerment, especially for families, young people, and individuals facing hardship. Initiatives were aimed at strengthening community resilience, giving visibility to role models, and offering direct support to those in need.

We helped gather clothing for families with young children and supported six Cape Verdean cyclists who had travelled to the UK to participate in the 2023 World Cycling Competition in Glasgow. Upon arrival, they were unprepared for the cold climate, and the charity stepped in to provide winter clothing, ensuring they could compete safely and proudly represent their nation.

Our commitment to youth empowerment was further demonstrated by supporting the launch of a children’s book written by a 10-year-old Cape Verdean descendant from London. The launch was held both at Dagenham Library and within the community space “Bela Lisboa” in Barking. This event inspired younger audiences and encouraged cultural pride and creativity.

We also supported another child who authored a book last year about her African and Cape Verdean heritage, to take the books to Cape Verde on her trip to distribute copies freely to children. These initiatives foster cultural awareness, literacy, and confidence among the younger generation, reinforcing the charity’s long-term impact on identity development and inclusion.

During school holidays and half terms, we actively signposted families to local services offering meals, food parcels, and supplies, ensuring that vulnerable households could access basic support during times of increased need.

Volunteer engagement remained central to our activities. Volunteers participated in workshops, helped organise events, supported logistics, and helped coordinate outreach. Their contributions—freely given—enabled the charity to maintain a vibrant calendar of community support and cultural activities.

The Trustees continue to explore and build partnerships with other charities, service providers, and community groups. These collaborations expand our reach, improve access to resources, and strengthen our ability to deliver targeted, meaningful impact in alignment with our charitable aims.

## **5. Financial Review**

The charity has continued to operate without access to public funding and has not submitted funding applications during this reporting period. The Trustees remain committed to dedicating time voluntarily to the delivery of activities and recognise the need to develop structured projects that directly address community needs before seeking formal grants.

Trustees, members, and volunteers have continued to contribute both their time and, where possible, financial resources. Small donations collected during events, fundraising activities, and community contributions have

## **Cape Verdean Association UK CIO**

### **Report of the Trustees for the year ended 07 July 2024 (continued)**

allowed the charity to sustain a modest but impactful level of service, covering costs associated with running activities, supporting those in crisis, and providing food and other essentials.

The community has responded positively to this model, expressing pride in being part of a collective effort that promotes solidarity and shared responsibility. This grassroots engagement has fostered a strong sense of ownership and belonging within the Cape Verdean diaspora in the UK.

#### **Reserves Policy**

During the financial year, the charity held sufficient funds, primarily through contributions from members and modest income from events and workshops, to meet its basic operational costs.

However, the Trustees recognise that these resources are limited and do not yet provide a financial buffer for unforeseen circumstances or long-term sustainability. Building reserves remains a strategic priority, and the Trustees aim to generate consistent surpluses to support future growth and the establishment of a permanent physical space for community use.

#### **Principal Funding Sources**

The principal sources of income during the year have been:

- Donations from community members
- Fundraising during events and workshops
- Financial contributions from Trustees, volunteers and members

All funds received were unrestricted, enabling flexibility in responding to urgent needs and supporting the organisation's mission.

#### **Plans for future periods**

The Trustees acknowledge the need to increase and diversify income to support the growing demands on the charity's services. While spending during the year exceeded expectations, driven by the pressing needs of those experiencing hardship, the charity prioritised providing basic and timely support.

Moving forward, the charity intends to:

- Develop structured project proposals aligned with community needs
- Apply for grant funding and build long-term fundraising strategies
- Expand income through regular events and partnerships
- Invest in capacity building to sustain and scale its operations

A key goal is to secure a physical community hub to host in-person workshops, provide walk-in support, and enhance the visibility and reach of the charity's work.

The charity will continue to promote well-being, cultural celebration, and inclusion, with a particular focus on combating social isolation, mental health challenges, poverty, and exclusion. By bringing people together through shared experiences, knowledge exchange, and cultural connection, the charity aims to create a lasting impact and strengthen community resilience.

## **Cape Verdean Association UK CIO**

### **Report of the Trustees for the year ended 07 July 2024 (continued)**

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

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

Under charity law in England and Wales, Trustees must ensure that the financial statements provide a true and fair view of the state of affairs of the charity and of its incoming and outgoing resources for the financial year. In preparing these statements, the Trustees are required to:

- Select suitable accounting policies and apply them consistently
- Comply with the methods and principles set out in the Charities SORP
- Make reasonable and prudent judgements and accounting estimates
- State whether applicable UK accounting standards have been followed, with any material departures explained
- Prepare the financial statements on a going concern basis, unless it is inappropriate to presume the charity will continue its operations

The Trustees are also responsible for maintaining adequate accounting records that clearly explain the charity's transactions and financial position at any given time. These records must be sufficient to ensure compliance with the Charities Acts.

Furthermore, the Trustees must take reasonable steps to safeguard the charity's assets and prevent fraud and other forms of financial irregularity.

The annual report was approved by the Board of Trustees on 1<sup>st</sup> May 2025 and signed on its behalf by:



.....  
**Anabela Gomes Lopes Semedo**

Chair of Trustees

Date: 1<sup>st</sup> May 2025

# Cape Verdean Association UK CIO

## Statement of Financial Activities / Receipt and Payments Account for the year ended 07 July 2024



CHARITY COMMISSION  
FOR ENGLAND AND WALES

Charity Name		No (if any)		CC16a
Cape Verdean Association UK		1191106		
Receipts and payments accounts				
For the period from	Period start date 08/07/2023	To	Period end date 07/07/2024	

### 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	690	-	-	690	490
Fundraising Activities/Events	5,898	-	-	5,898	883
<b>Sub total (Gross income for AR)</b>	<b>6,588</b>	<b>-</b>	<b>-</b>	<b>6,588</b>	<b>1,373</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>6,588</b>	<b>-</b>	<b>-</b>	<b>6,588</b>	<b>1,373</b>
<b>A3 Payments</b>					
Telephone	110	-	-	110	100
Cost Activities/events	5,370	-	-	5,370	1,152
Liability insurance	115	-	-	115	57
Website Hosting/Maintenance (hostpresto/Wordpress)	83	-	-	83	-
Software & Add-ons (storage)	16	-	-	16	-
Essentials donation (clothing)	205	-	-	205	-
Stationery/workshops materials: (leaflets, post cards, txabetas, printing, microphones, Zoom licence renewal, Batuku project uniform)	879	-	-	879	464
<b>Sub total</b>	<b>6,778</b>	<b>-</b>	<b>-</b>	<b>6,778</b>	<b>1,773</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>6,778</b>	<b>-</b>	<b>-</b>	<b>6,778</b>	<b>1,773</b>
<b>Net of receipts/(payments)</b>	<b>- 190</b>	<b>-</b>	<b>-</b>	<b>- 190</b>	<b>- 400</b>
A5 Transfers between funds	-	-	-	-	-
A6 Cash funds last year end	-	-	-	-	-
<b>Cash funds this year end</b>	<b>- 190</b>	<b>-</b>	<b>-</b>	<b>- 190</b>	<b>- 400</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 £
B1 Cash funds		-	-	-
	<b>Total cash funds</b>	<b>-</b>	<b>-</b>	<b>-</b>
	(agree balances with receipts and payments account(s))	Agreement Error	OK	OK
B2 Other monetary assets		-	-	-
		-	-	-
		-	-	-
B3 Investment assets		Fund to which asset belongs	Cost (optional)	Current value (optional)
		-	-	-
		-	-	-
B4 Assets retained for the charity's own use		Fund to which asset belongs	Cost (optional)	Current value (optional)
		-	-	-
		-	-	-
B5 Liabilities		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	Date
		Anabela da Conceicao	Anabela da Conceicao Gomes Lopes Semedo	01/05/2025



## **Cape Verdean Association UK CIO**

### **Notes to the Payment and Receipts Account for the year ended 07 July 2024**

#### **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 44 Barlborough Street, New Cross, SE14 5EY

#### **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.

Voluntary income received by way of donations/contributions are included in full in the receipts and payments account when receivable.

The value of services donated by volunteers has not been included in these accounts, except where the services provided are in the nature of professional services where a fee would otherwise be charged.

#### **Fund accounting**

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