

GHANA UNION MIDLANDS

Trustees' Annual Report

&

Financial Statements

for the Year Ended

31st December 2017



*Leading the way to connect
Ghanaian groups in the Midlands
to work together to serve
our community*



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07904 090 878



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We love to hear from you if you have any questions, or comments about our work and can help us. If you are interested, please contact the GUM Secretariat at:

Mobile: 07786 470 791 or 07904090878

Email: gum.umbrella@gmail.com

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We are stronger Together so let them never be Broken'

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LEGAL AND ADMINISTRATIVE INFORMATION

Name: Ghana Union Midlands (GUM)

Status: Registered Charity in England and Wales

Registration No: 1160692

Chief Patron:

Ghana High Commissioner to UK & Republic of Ireland

Current Commissioner:

His Excellency Mr. Papa Owusu-Ankomah



Trustees:

Dr Quaye Botchway

Odehye Nana Kwasi Asiedu- Ofei

Mr Ivor Agbemenyale

Pastor Adje Wilson

Mr Peter Kennedy Amor

*'We are stronger together,
so let them never be broken'*

Acting Secretary

Mr Selassie Kwame Tsekpo

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Chartered Certified Accountants

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Bankers:

NatWest

Grand Central

New Street, Birmingham

B2 4BF



INTRODUCTION

The Trustees of Ghana Union Midlands [GUM], the regional umbrella body for Ghanaian groups in the Midlands region have the pleasure in presenting its Annual Report and Financial Statements for the year ended 31st December 2017. This is the third annual report and accounts that GUM is presenting to our members, funders, and other key stakeholders since GUM was registered as a charity, and also serving as the sole regional umbrella body for Ghanaian groups in the Midlands region. The report covers the calendar year 1st January – 31st December 2017.

The main aim of our annual report is to give everyone associated or interested in our Union affairs the confidence in the integrity of our board of trustees in the way in which we conduct and manage our organisation. It also allows our governing body to account to our members, funders and other stakeholders for their stewardship in exercising their duties during the year under review.

The production of this annual report and accounts is the collective responsibility of the GUM trustees. Our annual report and accounts have been produced as a communication instrument. It provides an overview of our key activities and achievements, and also the financial performance of the umbrella body during the financial year under review.

The trustees' report and the financial statements will later be laid before our members and other key stakeholders at our annual general meeting. In doing this, the trustees have complied with GUM's constitutional obligations, and also the requirements of the Charities Act 2011, having due regard to guidance published by the Charity Commission.

FOREWORD BY



Cllr. Mrs Yvonne
MOSQUITO

**Lord Mayor,
City of Birmingham**

I am honoured to be asked to write the foreword for this year's GUM annual report. My association with African people and Ghanaians in particular, goes way back to my student days. Also, through my work as a local Councillor in Birmingham, I have come across many Ghanaians in the surgeries that I have been conducting in my ward in the past years.

As a member of the African diaspora, who originates from the richest and most diverse continent in the world, I am proud to be associated with Ghana Union Midlands {GUM}. I have a profound respect and admiration for Ghanaians either residing, working and or studying in the West Midlands and indeed the world.

Before European adventure to Africa, Africans travelled the world, leaving substantial evidence of the communities they had created. Much of this is being 'uncovered' practically everywhere. The displacements of Africans, particularly those taken away from West Africa, is a relatively recent occurrence, compared to the thousands and thousands of years of African civilisation and its great and phenomenal histories.

Now many educated and enlightened black people in the diaspora are proud-of-their-new-found-history. African Caribbeans, and also African Americans are socially and economically reconnecting with their roots in Africa. Some are building ancestral homes and joining their kinsfolks in Ghana. It is wonderful to see this new trend and engagement.

Regardless of the positions I have held which includes, Deputy Police and Crime Commissioner for the West Midlands, and also a local Councillor in Birmingham with roles as Executive Member, Chair of the Birmingham Labour Group, as well as serving as a Pastor, and International Development Worker, it has always been my pleasure to accept invitations from the Ghana Union Midlands.

GUM is an organisation I hugely respect. In 2013, I was pleased to take part as a guest speaker in the Black History Month celebrations, which GUM organised. Since then I have attended various GUM functions including Ghana Independence Anniversary, Republic Anniversary, and the Christmas Carols Service. I love the stunning and colourful attire that people wear at the events on such special occasions. Also, I love the exotic food served too.

I admire the intelligence, the majestic dignity, the elegance, the wonderful achievements and significant contributions of Black Britons of Ghanaian descent have made to British society. GUM has also made a real difference to people's lives in the community it serves. GUM encapsulates everything that is great about Ghana, Africa

and the world – it reflects the spirit of excellence. I congratulate the executive members of GUM for their commitment, energy, drive, vision and determination to ensure the success of the organisation - and all its members for their support.

With Britain leaving the European market (Brexit) there are new opportunities for fruitful political and economic relationships to be forged with Ghana and the Commonwealth. Collectively and crucially, GUM needs to lead the way, and or guide the African diaspora to create or be part of a local African Union. As black people, we need to be organised, collaborate and work in partnership to influence major policy decisions that affect the African and Caribbean diaspora here in Birmingham and UK. GUM and Ghana because of its strength and historical links with Britain has a leading and critical role to play. The lines drawn by past colonial powers must no longer divide us. The word and spirit of God is what must unite us.

I salute my Ghanaian brothers and sisters. I wish GUM and their members a successful and prosperous future.

Cllr. Mrs Yvonne Mosquito
Lord Mayor, City of Birmingham

TRUSTEES' STRATEGIC REPORT

Who We Are & What We Do

Ghana Union Midlands [GUM], a not for profit organisation, is the sole regional umbrella body for Ghanaian unions, associations and other groups operating in the Midlands region. GUM is a UK registered charity, and is regulated by the Charities Commission. The umbrella body operates as a 'hub and spokes' network organisation, thus allowing groups to collaborate and work together in a coordinated way. This collaboration allows us to be more effective in dealing with statutory bodies and agencies in the UK, and also in our dealings with the Ghanaian government through its foreign mission in the UK. Therefore, this gives us a united voice than any single group could do working alone. The concept of 'hub and spokes' network umbrella body permit each group member within the umbrella body to retain its autonomy in managing its own affairs independently at sub-regional and local level.



OUR VISION

Our vision is to create an environment that enables groups, organisations and people from different racial, cultural and diverse backgrounds to co-exist peacefully and to work together, thus appreciating diversity, and valuing each other in the communities in which we operate.



OUR MISSION

Our mission is to bring and unite all Ghanaian groups under one regional umbrella body in the Midlands region. We aim to achieve this by means of collaboration, and working together in partnership, and in a coordinated way as a 'hub and spokes' network umbrella body. Furthermore, to pursue our common interests and goals to serve the Ghanaian community in the region much better.

STRUCTURE, GOVERNANCE AND MANAGEMENT



LEGAL STATUS

GUM is a UK registered charity in England and Wales with registration number 1160692. It comprises of different types of Ghanaian groups operating in the Midlands region, that have come together to form a regional umbrella body. The structure of GUM is that of a 'hub and spokes' network organisation operating to support the Ghanaian community in the region. This structure allows each affiliated group member of the umbrella body to retain its autonomy and identity in managing its own affairs independently at sub regional and local level.



MEMBERSHIP

Membership of GUM, the regional umbrella body, is open to any Ghanaian group in the Midlands region that is properly constituted or working towards it, and wishing to join GUM to further its mission, goals, and objectives. The Ghanaian groups are classified as affiliated members. Membership of GUM is also open to non-Ghanaians groups who support the aims of our union and agrees to abide by our constitution. Such groups must also be properly constituted or working towards it and are classified as associate members. Membership of the umbrella body is granted to a group after completion and receipt of a membership application form, and also payment of annual dues. All types of membership of the umbrella body are granted upon a majority vote of the board of trustees.

We ended the financial year under review with 12 group members affiliated to the regional umbrella body on our register operating from Northampton, Coventry, Birmingham, Wolverhampton, Telford, Walsall, Leicester, Derby and Nottingham. The overall core of our membership base continued to remain stable, which indicates a strong level of members satisfaction. GUM keeps in regular contact with our members mainly through quarterly meetings, and also has a WhatsApp forum group, which serve as a channel of communication to keep our members informed and updated with the progress and development of the umbrella body.



OBJECTS

The objects clause as set out in our governing document (constitution) are:

- a. To advance public understanding of ethnic and cultural values through a vehicle for exploring, learning, raising awareness in equality and diversity, and promoting activities to foster understanding between people from diverse background.
- b. To advance education and by raising awareness about different racial groups to promote good relations between persons of different racial groups.
- c. To promote social inclusion for the public benefit by relieving the needs of those people who are socially excluded, preventing them from becoming socially excluded and assisting them to integrate into society.
- d. To act as a resource to develop the capacity and skills of the members of the community who are socially and economic disadvantaged in such a way that they are better able to identify and help meet their needs and to participate more fully in society.

To prevent or minimise financial hardship and relieve poverty by providing or assisting in the provision of education and training to promote social and economic wellbeing so as to support the vulnerable people in the community.



HOW WE MANAGE OUR AFFAIRS

GOVERNANCE [BOARD OF TRUSTEES]

The GUM board of trustees is the highest decision-making and accountable body, which has the ultimate legal responsibility for good governance and strategic direction of the regional umbrella body. With the cooperation from the heads of the affiliated and associate member groups of the umbrella body, the trustees work to ensure that GUM upholds its ethics and values. The trustees are volunteers and receive no remuneration or financial benefit from GUM for the work they do for the regional umbrella body.

Our governing document makes provision for nine trustees, but currently, five trustees chosen from the active members of the umbrella body have been appointed to reflect the breadth of the current membership of our organisation. The board of trustees are drawn from diverse backgrounds, and they bring with them a broad range of relevant experience and skills to the board. Trustees' term of office is three years, and they could serve two consecutive three-year terms, after which they must stand down from the board for at least one more year.

For the period 1st January 2017 until the approval of this report, the people who served as trustees for the umbrella body are:

Dr Quaye Botchway
Odehye Nana Kwasi Asiedu-Ofei
Mr Ivor Agbemeyale
Pastor Adje Wilson
Mr Peter Kennedy Amor



TRUSTEE RECRUITMENT

The GUM governing document which is its constitution stipulates that trustees shall be elected or appointed from the affiliated member groups forming the regional umbrella body. This is done in accordance with the procedures as set out in our governing document, and trustees are required to serve a fixed term of office. Trustee recruitment is conducted by the nomination of registered members from any of the affiliated groups within the umbrella body (GUM), who must be fit and proper persons to either stand for election or be appointed.

New appointees or elected trustees are provided with induction and training, covering all aspects of their role and responsibilities, using the Charity Commission's 'essential trustee (CC3)' pack as a guide. Trustees are also briefed on GUM methods of operation and programme of activities to help them understand how the umbrella body works.

Training of trustees is an extremely important consideration for any organisation that wants to encourage the personal development of human skills, which is a key asset and resources of any organisation regardless of its size and structure. As GUM is a relatively small organisation with little resources, trustees are encouraged to go on free training courses, conferences, and or network meetings, which are relevant to their skills development. This will help trustees to improve their knowledge and skills, and also keep abreast with the current legislation, policies and changes in the charity sector. The knowledge and skills acquired by trustees will help to improve their performance and to be effective and efficient in the governance of the umbrella body.



USE OF VOLUNTEERS

GUM does not employ any paid staff and therefore relies mainly on volunteers to run the organisation, and the work they do for us is absolutely phenomenal. None of our work would be possible without the passion, commitment and hard work of our volunteers. They play a variety of roles in carrying out practical tasks such as administration, promotion and publicity amongst other tasks. We are enormously grateful to all the fantastic volunteers who give their time freely and receive no remuneration or fees for services rendered to our charity. The benefits to GUM of volunteers support throughout the year are invaluable, and not easily quantified or expressed in monetary terms, and their impact on our work goes way beyond money. The trustees would like to record their thanks and appreciation to our volunteers. Without their professionalism and hard work, we would not be able to serve our members and the community well.



MANAGEMENT

The Trustees have delegated management responsibilities of the umbrella body to the Ghana Union Greater Birmingham (GUGB) Secretariat Team, with specific terms of reference to deliver its strategic objectives. The GUGB is an affiliated member of GUM. This delegation is controlled by requiring regular reporting from the GUGB secretariat team to the GUM Board of Trustees. The trustees collectively retain the overall control and administration of the umbrella body and are committed to ensuring that good governance and management is adhered to at all times.

OTHER REPORTING



EQUAL OPPORTUNITY

GUM continues to pursue a policy of equality and diversity, and the aim of our equal opportunity policy is to ensure that all people who access our services, and or participate in our

activities are treated equally and fairly regardless of gender, race, religion, disability, nationality, tribal affiliation and sexual orientation. At GUM, we recognise the importance of promoting equality, valuing diversity and being inclusive. We also recognise that every person has different needs, preferences and abilities, therefore we strive to reflect this in everything we do. Equally important is that we respect and value the diversity of our colleagues, volunteers, members and supporters.



RISK MANAGEMENT

Risk identification and management is a key process within our union, and all our programmes and activities have their own risk mitigation logs. The Trustees have responsibility for ensuring that GUM maintains comprehensive risk management systems, and that appropriate actions are being taken to manage and mitigate risks when they occur.

A formal risk management policy and strategy are in operation, supported by a detailed process guide. This provides a robust framework for developing the corporate risk register and subsequently managing risk across our union. The Trustees have put in place a system of internal controls that govern all of GUM's operations. These controls have been designed to provide a reasonable but not absolute assurance against the risk of error, fraud, and inappropriate or ineffective use of resources.

The risk register is reviewed and monitored regularly to ensure that they are operating with sufficient effectiveness. The Trustees are satisfied that adequate systems are in place to monitor, manage and where appropriate, mitigate GUM's exposure to major risks.



PUBLIC BENEFIT STATEMENT

The Trustees have given careful consideration to, and confirm that they have complied with the duty in section 17 of the Charities Act 2011 having due regard to the Charity Commission's general guidance on public benefit. The Trustees always ensure that the activities undertaken by GUM are in line with the charitable objectives and its aims, as enshrined in our governing document. The review of activities undertaken during the year by our charity is reflected and contained in this report.

The Trustees ensure that these activities are carried out for the public benefit by ensuring that attendance at our events are open to all, and they can also be accessed by non-members of our union to benefit them and the community in general. Also, our services, for example, the youth leadership development training programme as described in the review of our activities below was open to all, and not exclusively to GUM members and the Ghanaian community alone, but also to the general community.



LOOKING TO THE FUTURE OUR PLANS FOR 2018

- As set out in our development strategy, we will continue working in partnership with our strategic partners, community groups, other charities, businesses and organisations to increase our impact and improve the welfare support and conditions of Ghanaians residing in the Midlands region.
- We will continue to look for opportunities to strengthen our partnership arrangements to help us develop an extensive network of Ghanaian groups in the region.
- We will intensify our efforts to find new and better ways to make an impact in 2018
- We will invest in our youth and groom them to become future leaders in our community and society in general.
- We will continue working in partnership with our strategic partners including affiliated members and network groups to increase our impact and improve conditions for the Ghanaian community in the Midlands region.

REVIEW OF ACTIVITIES & ACHIEVEMENTS - WHAT HAPPENED IN 2017

We are often asked what GUM stands for and what we do. That is simple to answer. As the sole regional umbrella body for Ghanaian groups in the Midlands region, we act as the catalyst bringing and linking together all the Ghanaian groups in the region to work together in partnership to support the Ghanaian community in a coordinated way. Some of the things we did during the year under review are outlined in the activities below. These activities were organised on behalf of GUM by Ghana Union Birmingham {GUGB}, an affiliated member of the regional umbrella body. The activities focussed mainly on seven key events.

YOUTH LEADERSHIP DEVELOPMENT PROJECT [THE OPPORTUNITY TO LEARN]



The GUM Youth Leadership project, funded by the National Lottery [Awards for All], which run for nine months from September 2016, successfully came to an end in June 2017. The project gave the opportunity to 37 young people from Birmingham and Wolverhampton metropolis to learn so that they can develop leadership, critical thinking and analytical skills to become future leaders in our community and society in general. These skills are also needed by the young people for them to succeed at school, and also set them up to make a transition to life and adulthood.



We are pleased to report that GUM successfully delivered this training, which benefited 37 participants who took part in the training. The parents of the children also expressed their satisfaction with the training and reported an increased performance of their children at school. It is also worth noting that this project provided the opportunity for parents who otherwise could not afford to pay for the extra tuition at home to support the children who were lagging behind at school with their education.



As part of the funding agreement signed with the funders of the project, GUM was required to submit an End of Project Report to 'Awards for All' (National Lottery), the funders of the project. GUM successfully complied with this key requirement, and we are pleased to report that we were able to fully account for the grant

given to us to deliver the project. We have since been informed by our funders that our End of Project Report has been accepted and our project is now formally closed. We are grateful to all our Executive Committee members, who assisted in the delivery of the programme. We are particularly grateful to Odehye Nana Kwasi Asiedu- Ofei, who wrote the bid to secure funding for the project, and also supervised the successful implementation and delivery of the project for us.



GHANA @60 INDEPENDENCE ANNIVERSARY CELEBRATION

Ghana turned 60 on 6th March 2017, and this was exactly 60 years ago that our beloved nation gained its independence and freed itself from British colonial rule. Traditionally, Ghana's independence celebrations are often marked by parades, which are simultaneously held at all the regional and district capitals across the country with pomp and pageantry.

Ghanaians in the Diaspora also celebrate this occasion in grand style with different activities in the countries that they reside abroad. Here in the UK, Ghana Union Midlands {GUM} mobilised all the Ghanaian groups in the districts in the Midlands region to celebrate this great occasion.

On Saturday 18th March 2017, GUM serving as the regional umbrella body for Ghanaian groups in the Midlands, organised a Dinner Dance for the Ghanaian community in the Midlands at the Parklands Banqueting Hall in Birmingham to mark this occasion. Amongst the special dignitaries who attended the event to grace and add



gravitas to the occasion were Cllr Shafique Shah, former Lord Mayor of Birmingham, Mr Paul Sabapathy, former Lord Lieutenant, Cllr. Mrs Yvonne Mosquito, former Deputy commissioner, West Midlands Police and Crime, and also representatives from the Ghana High Commission in UK & Ireland, led by Mr Alex Adu.

Nearly 170 members, guests and friends of Ghana trooped in their numbers to celebrate the occasion. The atmosphere was terrific with people in a jubilant mood. There was plenty of sumptuous food, and drinks available for all to enjoy. The music was fantastic too with DJ Stylo delighting the audience with a combination of old and modern 'highlife', and 'hiplife' music to satisfy the varied tastes of the

audience. It was pleasing to see our elderly members who do not normally dance, but on this occasion got up on their feet to dance the night away and enjoying themselves. The youth were not to be outdone either, and they also displayed their dancing skills to the delight of all.



GHANA'S 57TH REPUBLIC ANNIVERSARY CELEBRATION

On 6th March 1957, Ghana became the first sub-Saharan African country to gain political independence from British colonial rule. Despite this historic feat, the British Monarch still retained its position as the head of state of the country for another three years.

It was on July 1, 1960, that Ghana's colonial 'umbilical cord' was completely cut off from the United Kingdom. Also, it was on this day that Ghana attained a republican status, and this became a memorable period in the political history of our country.

On that day, the Monarch of England who had been the head of state over Ghana for nearly 100 years finally

relinquished this position. Osagyefo Dr Kwame Nkrumah then became the new head of state. It meant that Ghana was fully in charge of her own destiny. Dr Nkrumah was quoted to have said that: 'From now onwards, Ghana had the right to manage or mismanage her own affairs'. He was also quoted to have said that 'his government fully realised both the advantages and the responsibilities involved in the accomplishment of a republican status'. Thus, he intended to make full use of these advantages to increase the prosperity of the country.

Ghana Union Midlands [GUM] revived the celebration of the Republic Day Anniversary, which had been suspended for the past three years. On Saturday



26th August 2017, Ghanaians in the Midlands region joined forces together to celebrate the 57th Republic Day Anniversary. This event dubbed the 'Black Tie', was organised by GUM on behalf of the affiliated group members of the regional umbrella body to celebrate the occasion in grand style. This event was held at the Holiday Inn in Birmingham and took the form of a Dinner & Dance celebration. It was a community affair, and it is pleasing for us to report that there was wider representation from the non -Ghanaian community, including our brethren from the African Caribbean, and the Asian communities who attended the event to support us. This event exposed the rich culture and traditions of Ghana to the non-Ghanaian audience that attended the event.

AN AUDIENCE WITH THE NEW GHANA HIGH COMMISSIONER TO UNITED KINGDOM & REPUBLIC OF IRELAND



On Saturday 9th December 2017, GUM on behalf of the Ghanaian community in the Midlands region, hosted a town hall-style public meeting in Birmingham to welcome the newly appointed Ghana High Commissioner to UK and Republic of Ireland. Unfortunately, His Excellency Papa Owusu-Ankomah, the new Commissioner had to pull out of

the meeting at the last minute due to circumstances beyond his control. However, he made sure that the Commission honoured its pledge, and the Deputy High Commissioner, Her Excellency Madam Rita Iddi and her team represented the Mission at the meeting.

All the regional leaders of the various Ghanaian groups

forming GUM, the regional umbrella body were present at the meeting. There were also delegates from Ghanaian groups in Northampton, Coventry, Birmingham, Wolverhampton, Telford, Leicester and Nottingham, who represented their groups at the meeting. The meeting allowed the Deputy High Commissioner and her team to meet and interact with the Ghanaian community in the Midlands region.

At the meeting, the Deputy High Commissioner outlined the new government policy on the Diaspora, and in particular, relating to those residing in the United Kingdom. She acknowledged the presence of the executives of the various Ghanaian groups in the region and thanked them for the work they do in their respective communities in the Midlands region. She also encouraged them to do more. The Deputy High Commissioner and her team later answered questions pertaining to issues affecting the Ghanaian community in the UK.



A Festival of Nine Lessons and Carols Service organised by GUM has now become a tradition on its own in our events calendar. The service celebrates the birth of Jesus that is traditionally followed at Christmas. The story of the fall of humanity, the promise of the Messiah, and the birth of Jesus are told in nine short Bible readings from Genesis, the prophetic books and the Gospels, interspersed with the singing of Christmas carols, hymns and choir music.

The GUM carols service provides an alternative choice to the traditional English Christmas carols service, which was first drawn up by Bishop Edward Benson of Truro, and later adopted and transformed by Eric Miller-White, the Dean of King's College Chapel, Cambridge in 1918. We have tweaked it and added our own little touches to

the traditional liturgy to give it a Ghanaian flavour, and also bring a cultural dimension to the service.

This was the fifth non-denominational carols service, which was organised by GUM and was held on the 9th December 2017, and this time at the Selly Oak Methodist Church, Langleys Road, Birmingham. The service was officiated by Rev Dr Vincent Jambawo, the Minister in Charge at the Selly Oak Methodist church. The liturgy was conducted by Rev. Dr Lord Elorm- Donkor, the District Minister, The Church of Pentecost, UK – Birmingham. The popular Seventh Day Adventist (SDA) Ghanaian church led the congregation in the singing of the carols and songs. The Church of Pentecost Youth Choir also delighted the congregation with their specially rehearsed Christmas songs.



The service involved all the GUM founding members, affiliated group members, as well as friends of Ghana who participated in this colourful service. Each group sent a representative to read one of the Bible passages (lessons) on behalf of their group. A Bible passage was also read by GUM Youth leader on behalf of all the youth groups of the affiliated member groups of the umbrella body. In attendance was Her Excellency Rita Iddi, the Deputy Ghana High Commissioner to UK & Ireland, who read the first lesson, thus adding gravitas to the occasion.



STRATEGIC ALLIANCES AND LINKS ALLIANCE WITH NCGU

VISIT TO THE GHANA HIGH COMMISSION AT BELGRAVE SQUARE IN LONDON



Regional Leaders with the High Commissioner

Over the past four years, GUM has formed strategic alliances with a number of regional and national organisations, and this includes the National Council of Ghanaian Unions in the UK, which is commonly known as NCGU. GUM is one of the founding members of this national organisation and played a pivotal role in its formation. The NCGU has now become the national umbrella body for Ghanaian groups in the United Kingdom.

The primary purpose of NCGU is to coordinate and facilitate joint action for the benefit of the Ghanaian Community at the national level in the UK in the spirit of 'One Nation, One Voice'. NCGU acts as a vital bridge between regional groups, and national governments in UK and Ghana, taking the lead role on matters that are of concern to the Ghanaian community to statutory bodies, and also to the local authorities to influence policy at national level in the UK. This helps to strengthen community action and cohesion. NCGU also liaises with the Ghanaian government through its foreign mission in the UK on policies affecting Ghanaians in the Diaspora.



GUM Representatives with the High Commissioner

The NCGU Council Members, on 28th July 2017 paid a courtesy call to congratulate His Excellency Papa Owusu Ankomah on his appointment as the new Ghana High Commissioner to the United Kingdom and the Republic of Ireland. The High Commissioner and his staff later held a meeting with the NCGU Council Members on how the Mission is going to work with the national umbrella body to support the Ghanaian community in the UK at the national level. GUM was represented at the meeting by Dr. Quaye Botchway, President of GUM, and Odehye Nana Kwasi Asiedu -Ofei, Vice President of GUM.

NCGU NATIONAL MEETING IN WOLVERHAMPTON



On 2nd September 2017, GUM hosted the fourth NCGU quarterly meeting, which was held in Wolverhampton, where the development and direction of the national umbrella body were discussed. All the regional leaders representing their respective unions in the regions in the UK attended the meeting. In attendance also were representatives of groups from London, Leeds, Bradford, Manchester, Liverpool, Birmingham, Wolverhampton, and Northampton.

LINKS WITH BIRMINGHAM COMMONWEALTH ASSOCIATION

GUM continued to collaborate with its strategic partners to strengthened its links with the Birmingham Commonwealth Association. The Birmingham Commonwealth Association is part of the Birmingham City Council's Distinctly Birmingham European and International Strategy. The purpose of the Commonwealth Association is to promote and develop local government, business, education, cultural and other activities of mutual benefit between the people and organisations of Birmingham, and counterparts within the 53 countries of the Commonwealth. The Association has four subgroups focussing on education, community & faith issues, trade and business, and culture, arts, and sports. GUM is part of the community and faith, and also the culture, arts, and sports subgroups.

GUM, an active member of the Birmingham Commonwealth Association, participated in the annual celebration of Commonwealth Day. The 2017 celebration was held on Monday 13th March, and GUM took part in this celebratory event for the third time. The event was an opportunity for individual communities and organisations to promote shared Commonwealth values of peace, democracy, and equality, as well as celebrating the Commonwealth rich diversity.

This was a three-part celebratory event. The first part was the raising of the Commonwealth flag in the morning at the forecourt of the Birmingham City Council at Victoria Square at 9:30 am and hosted by the Lord Mayor of Birmingham. The second

part of the celebratory event was linked with the presentation of certificates to Commonwealth nationals who have been granted British citizenship to mark the Commonwealth Day celebration. Later in the morning after the flag raising ceremony, 27 nationals from Commonwealth countries gathered at the Birmingham Registry Office to swear an oath of allegiance to Her Majesty Queen Elizabeth 11 and her heirs. It was pleasing to note that two recipients of the awards were of Ghanaian origin. After swearing the oath of allegiance, the 27 people became the city's latest British citizens.

At the presentation of certificates event, Dr. Quaye Botchway, the GUM President, and this time representing the Birmingham Commonwealth Association delivered a speech to the recipients on one of the Commonwealth values, which focussed on tolerance, respect, and understanding. He also advised receipts to embrace these values part of being British citizens. After the speech, the recipients received their naturalisation certificates from the Lord Mayor of Birmingham. Dr. Botchway and Odehye Nana Kwasi Asiedu-Ofei, GUM President, and Vice President respectively, also presented framed certificates composed by the Birmingham Commonwealth Association to recipients who have been granted British citizenship.

The Commonwealth celebratory event was rounded off by a special dinner in the evening and hosted by the Birmingham Commonwealth Association. Amongst the several dignitaries who attended the event included the Lord Mayor of Birmingham and the Lord Lieutenant of the West Midlands. All the three main groups comprising the Birmingham Commonwealth Association also sent delegates to the dinner. GUM was represented at the dinner by Dr. Quaye Botchway, and Odehye Nana Kwasi Asiedu-Ofei, GUM President, and Vice President respectively.



Dr Quaye Botchway
President of GUM



Odehye Nana Kwasi Ofei
Vice President of GUM

MEMBERS' WELFARE & BEREAVEMENT SUPPORT



The welfare support for our members and their families is of the utmost importance to us. The support we give to our members to meet their needs varies from identifying, reporting and responding to a problem. Where appropriate, we either signpost or refer our members to the appropriate agencies for professional help.

Death and funerals are deeply rooted in the Ghanaian culture and custom. Ghanaians in the Diaspora also follow this tradition and custom wherever they reside abroad. We recognise that bereavement affects people in many different ways, and the support they need varies differently, depending on the nature of the loss and their personal circumstances.

With this in mind, and also to meet the needs of our members, GUM has established a Bereavement Scheme to provide welfare support to our members. This is a not for profit voluntary scheme, and the purpose is to serve as a form of 'insurance policy' for members in the event of the death of a member, or close family relative of a member. The scheme is run by Ghana Union Greater Birmingham [GUGB] on behalf of GUM for the benefit of all the individual members of the affiliated groups forming GUM, the regional umbrella body.

It is our deepest regret and sadness to report the death of four GUGB members during the year under review. They were: Mr Bertram Reginald Ohene- Yeboah, a long-standing member, who died on 26th February 2017, our General Secretary, Mrs Aku Ahiagbedey -Sowah, whose sudden death occurred on 4th May 2017, Professor Gordon Roger Woodman, our honorary legal adviser, who died on 24th October 2017, and Mr Martin Anderson Ampadu, also a long-standing member, who passed away on 25th October 2017. May the souls of the departed rest peacefully in eternity.

In line with the Ghanaian tradition and culture, our members attended the funerals of the deceased to support their families. Members of GUGB made generous voluntary donations either directly to the bereaved families, or through GUM to be passed on later to the bereaved member's family. We are pleased to report that members donated £1,030 through GUM to be paid to Mrs. Aku Ahiagbedey -Sowah family. This money was presented by Dr. Quaye Botchway, and Odehye Nana Kwasi Asiedu- Ofei, GUM President and Vice President respectively, on behalf of GUM/GUGB members to



Aku's children, Melvin [£530] and Jacob [£500]. At this year's Christmas carols service, a cheque for £1,120 as a voluntary donation from GUM /GUGB members was also presented to Mrs Margaret Woodman, the wife of the late Professor Woodman.

Conclusion

In conclusion, it is our view that the summary of activities and events undertaken by GUM and described above during the year under review were in line with the objects clause as stated in our governing document. Such events and activities help to promote social cohesion and diversity of different ethnic groups to appreciate each other's culture, and also to coexist peacefully. In our opinion, this satisfies GUM's objectives, and also contributes to meeting the public benefit requirements.

FINANCIAL REVIEW AND PERFORMANCE



The financial review of the GUM finances covers the calendar year for 12 months from 1st January to 31st December 2017, and provides an overview of GUM's financial performance and position. In preparing and presenting the financial statements, the Trustees have followed the Charity Commission's guidance on charities accounts, and have adapted the format to present our financial statements to reflect the special nature of our activities.

The Trustees have elected to present this year's accounts on Receipts and Payments basis, and not on an accrual basis. Therefore, all incoming resources are recognised and accounted for as the actual cash received and banked irrespective of the financial year to which it relates. Likewise, expenditure is also recognised only on the presentation and payment of an invoice or receipt, and this is entered in the accounts irrespective of the financial year to which they relate. However, we have deviated slightly in the treatment of grants in our accounts, and have exceptionally applied the accrual principle. This is because the grant received from the National Lottery Fund [Awards for All) in 2016 was spent in two accounting years i.e. 2016 & 2017 financial years respectively.

The threshold of £25,000 required for an audit or independent examination of accounts set by the Charity Commission does not apply to GUM in this instance, as our income for the year is well below the required threshold. However, the GUM trustees decided, all the same, to have an independent examination of our accounts. This, in their opinion, gives assurance to our members, funders, and other stakeholders that all our funds have been properly accounted for in the financial year under review.

A full commentary on the financial results for the year is given in the Financial Statements on pages 29 to 30. The accompanying notes on pages 31 to 33 of this report also forms part of these statements.

OUR FINANCES

Where does our money come from?

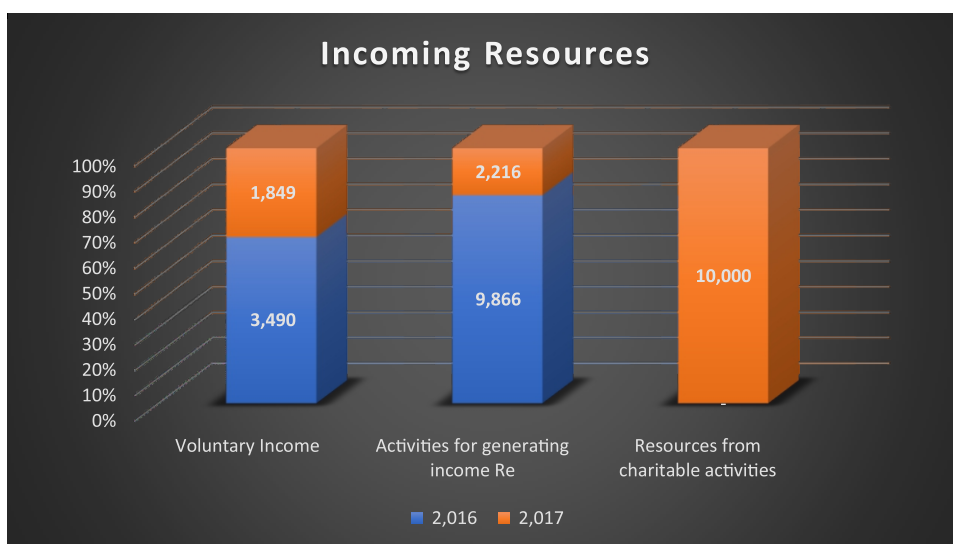
Incoming Resources [Income/Receipt]

Funding to support the programmes and activities that we run comes from a wide variety of sources, including but not exclusively to membership dues, celebratory events, grants and voluntary donations from our members and friends of Ghana.

Our total Incoming Resources (Receipts) for the year decreased from £14,065 in 2016 to £13,356 in 2017. This represents a decrease of 709 or 5.04% on 2016.

The chart below further depicts the pictorial representation of how our money was raised during the year under review.

Figure 1: GUM Incoming Resources



Voluntary income generated during the year consisted mainly of membership dues, 'seed capital' into the bereavement fund, contributions to the welfare fund, and voluntary contributions paid by members towards the funeral cost for Mrs. Aku Ahiagbedey Sowah and Prof. Gordon Woodman, who passed away during the year.

Comparative analysis of the above chart shows that voluntary income generated for our activities increased from £1,849 in 2016 to £3,490 in 2017; an increase of £1,641, or 88.8% on last year figures. The increase in revenue was as a result of our members donating generously into the Memorial Fund established for Mrs. Aku Ahiagbedey, and Prof. Gordon Woodman, towards their funeral costs.

Activities for generating income also increased from £2,216 in 2016 to £9,866; an increase of £7,650 or 345.2% on last year figures. This source of income was the proceeds from Ghana @ 60 independence anniversary celebration, and also Ghana's 57th Republic anniversary celebrations, as well as income from sponsorships towards

the events.

There was no income generated for charitable activities in 2017. However, there were residual funds of £6,349, which was the proportion of the total grant of £10,000 received in 2016 from the National Lottery Fund [Awards for All]. The unspent grant of £6,349 was carried forward from 2016 to 2017. This has enabled GUM to successfully deliver the Youth Leadership Project, which was successfully completed in June 2017.

HOW WE USE OUR FUNDS

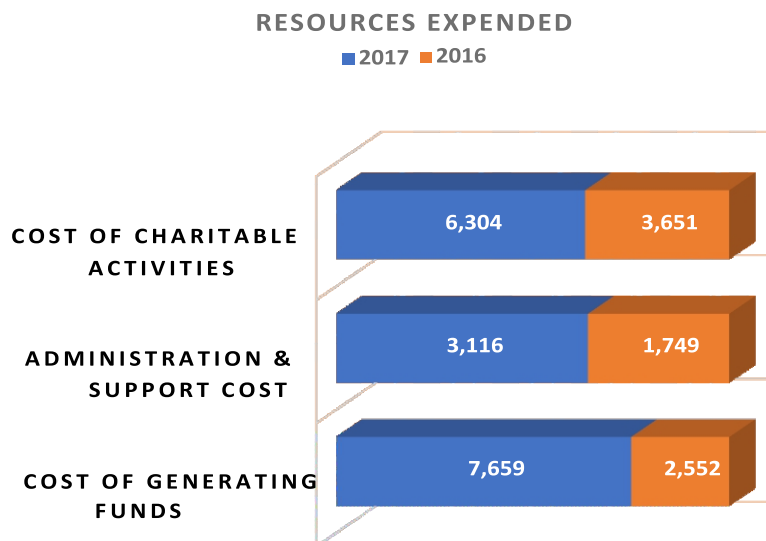
Resources Expended [Expenditure]

GUM works very hard to ensure that the funds we raise are used appropriately and in the most effective ways as possible in order to achieve our mission and objectives. We are pleased to report that 36.9 % of the total operating expenses in 2017 was spent on our Youth Leadership Project to train and encourage our youth to become future leaders in our community and society in general.

Total resources expended during the year under review increased from £7,952 in 2016 to £17,079 in 2017; an increase of £9,127 or 114.8 % on 2016 figures. This was mainly as a result of the extra social activities, for example, Ghana's 57th Republic Anniversary Celebration, which was revived this year. Also, the residual grant of £6,349 of the Lottery funds was spent to successfully complete the youth leadership training project in 2017. We continue to maintain tight control of our operating costs, and at the same time monitor our expenditure through our monthly budget performance monitoring reports to ensure that we are operating within our budgets.

The bar chart below shows the pictorial representation of how we spent our money during the year under review. The resources expended have been classified by activity instead of the nature of expenditure.

Figure 2: GUM Resources Expended



COMMENTARY ON RESOURCES EXPENDED

Expenditure/Payments

Resources expended [Expenditure] comprise of the cost of generating funds, administration and support cost, and cost of charitable activities.

Comparative analysis of our expenditure patterns indicates that cost of activities for generating funds increased from £2,552 in 2016 to £7,659 in 2017; an increase of £5,107 or 200.1% on last year figures. The cost of generating funds include Ghana's 60th independence anniversary celebration, Ghana's 57th Republic anniversary celebration, and the Christmas Carol Service.

Administration and support cost increased from £1,749 in 2016 to £3,116 in 2017; an increase of £1,367 or 78.2% on last year figures. Administration and support cost comprise of: Rent for meetings, Telephone & internet Charges, Design & Printing, Travel Expenses, and Welfare/Bereavement Support.

In 2016, GUM received a grant of £10,000 from the National Lottery [Awards for All] for our Youth Leadership Training Project towards the cost of our charitable activities. Only £3,651 was spent in 2016 on the training, and the residual grant of £6,349 was carried forward to 2017 to continue delivery of the training. However, £6,304 was spent in 2017 to complete the project successfully. At the end of the project, GUM successfully submitted our End of Project Report to the National Lottery Fund, which was a requirement of the contract signed for the grant. Our report has been accepted by the National Lottery Fund, and the training has formally come to an end. The project is now formally closed by the National Lottery Fund [Awards for All].

OUR CASH BALANCES

As at 31 December 2017, total cash in our current account at the bank was £4,694 compared to £8,596 in 2016.

RESERVES POLICY

GUM's reserves policy is designed to reflect the underlying risks facing our Union, and to ensure that GUM has an appropriate level of reserves to safeguard its operations and services to our members. The Board of Trustees considers the key measure of sustainability for GUM to be the current and future liquidity cover, rather than the surplus or deficit of accounting position.

As a consequence, the trustees have set appropriate reserves policies relating to liquidity based on the relationship between readily cash requirements, and sufficient funds available to cover operating cost. The trustees have decided that at all times, GUM should maintain sufficient cash reserves enough to cover three months operating cost to keep the regional umbrella body afloat.

Based on our current cash flow position, this policy requires us to hold a minimum of £1,500 in liquid cash. This allows us sufficient time to organise and execute any short-term fundraising activities that might be required.

At 31 December 2017, our liquidity of £7,223 was sufficient to cover the defined operating costs.

FINANCIAL & LIQUIDITY RISK

Borrowing and payment for goods and services on credit is the financial risk that GUM is likely to face in conducting its business operations. The risk of financial loss arises from a borrower or counterparty failing to meet their financial obligations to repay a seller, or service provider in accordance with agreed terms. Consequently, credit risk arises primarily from procurement of goods or services on short term basis.

GUM is not exposed to credit and external borrowings risks as all our expenditure are funded on cash basis. However, liquidity risk is rather what our union will encounter raising enough cash to meet its day to day expenses for its operations when they fall due. Liquidity risk arises from mismatches in the timing of cash flows. To mitigate this factor, an annual budget and rolling cash flow forecasts are prepared to ensure short term viability of GUM are maintained to minimise liquidity risk. As part of the financial management, the finance team monitors its exposure to liquidity risk monthly to make sure that there are sufficient cash balances to cover its predicted obligations.

FINANCIAL OUTLOOK

In order to meet our financial objectives, GUM must work hard to raise enough funds to match its resources that are available to deliver our programme of activities. The overarching financial strategy in our three-year strategic plan is to secure additional resources to significantly increase the scale and impact of GUM's work, and also our development, and support for the network groups forming the regional umbrella body, whilst ensuring that we continue to manage those resources prudently. As a result, GUM is constantly striving to find new and innovative ways to connect with our members, donors and friends of Ghana, who share our commitment to build a strong and thriving organisation to support the Ghanaian community in the Midlands.

GOING CONCERN

GUM is currently being financed mainly by funds generated from membership dues, social & fundraising events, and grants. This creates uncertainty, particularly over the continued level of our fundraising activities and grant funding we are likely to receive in the future. However, our financial forecasts and cash flow projections, which form part of our planning process indicates that we have adequate reserves to manage business and liquidity risk, and we should be able to continue to operate within the level of our current cashflow projections. Therefore, it is reasonable to assume that GUM intends to continue in business and is able to do so in the foreseeable future.

DISCLOSURE OF INFORMATION TO THE INDEPENDENT EXAMINER

The trustees at the date of approval of this report confirm that, so far as they are each aware, there is no relevant financial or audit information of which the GUM's Independent Examiner is unaware of. Consequently, each trustee member has taken all the necessary steps that he as a trustee ought to make themselves aware of any relevant financial/audit information, and to establish that GUM's Independent Examiner is aware of that information.

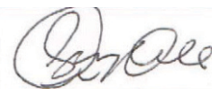
APPOINTMENT OF INDEPENDENT EXAMINER

A resolution proposing that Mr Sylvanus Dzotsi, BA (Hons) FCCA of YEVS & Co, Chartered Certified Accountants be appointed as the Independent Examiner of GUM will be put to members at the Annual General Meeting.

This report was approved by the GUM Trustee body on 29th June 2018 and signed on its behalf by:



Dr Quaye Botchway
Trustee



Mr. Ivor Agbemenyale
Trustee

INDEPENDENT EXAMINER'S REPORT

Report to the trustees/
members of

Ghana Union Midlands [GUM]

On accounts for the year
ended

31st December 2017

Charity no
(if any)

1160692

Set out on pages

29-33

Respective
responsibilities of
trustees and examiner

The charity's trustees are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year under section 144 of the Charities Act 2011 ("the Charities Act") and that an independent examination is needed.

It is my responsibility to:

- examine the accounts under section 145 of the Charities Act,
- to follow the procedures laid down in the general Directions given by the Charity Commission (under section 145(5)(b) of the Charities Act, and
- to state whether particular matters have come to my attention.

Basis of independent
examiner's statement

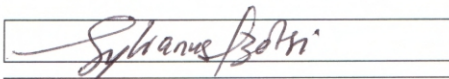
My examination was carried out in accordance with general Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from the trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently no opinion is given as to whether the accounts present a 'true and fair' view and the report is limited to those matters set out in the statement below.

Independent
examiner's statement

In connection with my examination, no matter has come to my attention

1. which gives me reasonable cause to believe that in, any material respect, the requirements:
 - to keep accounting records in accordance with section 130 of the Charities Act and
 - to prepare accounts which accord with the accounting records and comply with the accounting requirements of the Charities Act have not been met; or
2. to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Signed:



Date:

10th July 2017

Name:

Sylvanus Dzotsi BA (Hons) FCCA

YEVs & Co

Chartered certified Accountants

YEVs House

130 Cape Hill, Birmingham B66 4PH

GHANA UNION MIDLANDS [GUM]

Receipts & Payments Account for the Year Ended 31st December 2017

	Notes	Restricted Funds	Unrestricted Funds	Total Funds 2017	Total Funds 2016
		£	£	£	£
INCOMING RESOURCES (RECEIPTS)					
Voluntary Income	2	1,910	1,580	3,490	1,849
Activities for Generating Funds	2		9,866	9,866	2,216
Resources from Charitable Activities	2	-		-	10,000
TOTAL INCOMING RESOURCES (RECEIPTS) A		1,910	11,446	13,356	14,065
RESOURCES EXPENDED (PAYMENTS)					
Cost of Activities for Generating Funds	3	-	7,659	7,659	2,552
Administration & Support Cost	3	2,150	966	3,116	1,749
Cost of Charitable Activities	3	6,304	-	6,304	3,651
TOTAL RESOURCES EXPENDED (PAYMENTS) B		8,454	8,625	17,079	7,952

Net of Receipts (Payments)= A-B		- 6,544	2,821	- 3,723	6,113
Transfer Between Funds		-	-	-	-
Surplus/(Deficit) for the year		- 6,544	2,821	- 3,723	6,113
RECONCILIATION OF FUNDS at 31/12/2017					
Cash at Bank: 31/12/16			8,417	8,417	2,304
Surplus/ (Deficit) this year end		- 6,544	2,821	- 3,723	6,113
Cash at Bank: 31/12/17	4		5,596	4,694	8,417

GHANA UNION MIDLANDS [GUM]

Statement of Assets and Liabilities at 31st December 2017

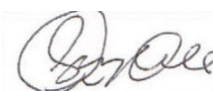
CASH AND BANK BALANCES	Notes	Restricted	Unrestricted	Total Funds	Total Funds
		Fund	Fund	2017	2016
		£	£	£	£
Bank : Current Account	4	-	4,694	4,694	8,396
Bank : Deposit Account		-	2,550	2,550	2,529
Total Cash Funds		-	7,244	7,244	10,925
OTHER MONETARY ASSETS					
Computer and Other Equipment		-	202	202	252
Debtors		-	-	-	-
Total Assets		-	7,446	7,446	11,177
LIABILITIES					
Creditors		-	-	-	-
Total Liabilities		-	-	-	-

The financial statements are outlined on pages 29 - 30 and the accompanying notes on pages 31 to 33 form part of these financial statements.

This financial statement was approved by the GUM trustees on 29th June 2018 and signed on its behalf by:



Dr. Quaye Botchway - Trustee



Mr Ivor Agbemenyale - Trustee

NOTES FORMING PART OF THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31ST DECEMBER 2017

Accounting Policies

a) Basis of Accounting

The financial statements have been prepared on Receipts & Payments basis in accordance with applicable accounting standards, and comply with section 133 of the Charities Act 2011, which allows Charities registered in England & Wales that are not companies with gross income not over £250,000 to prepare the accounts on this basis.

b) Fund Accounting

- I. Unrestricted Funds represent general funds which are available for use at the discretion of the trustees in furtherance of the objects of GUM, and have not been designated for any other purpose. The unrestricted funds in our accounts include membership dues, unconditional donations and income from our fundraising and social activities.

- II. Restricted Fund are funds that are to be used in accordance with specific restrictions imposed by donors, which have been raised by GUM through the terms of an appeal for specific purposes. The costs of administering such funds are charged to the specific fund. The restricted funds in our accounts are the grants received from the National Lottery Fund (Awards for All).

c) Appeals, Donations and Gifts

Appeals, donations and gifts are voluntary income given in accordance with the donor's wishes, and are only recognised when the funds are received. The funds are credited as receipts in the accounts and are used appropriately for the purposes for which they were given and are credited as receipts in the accounts. The monetary value of volunteers' time is **not** included in the financial statements as part of the donations.

d) Awards and Grants

In accordance with the Charities SORP, the total sum of grants awarded and communicated to GUM during the year is expensed.

2.0 Incoming Resources (Receipts)

All incoming resources are recognised as the actual cash GUM is legally entitled to and physically received and banked during the financial year. The amounts are quantified and classified with reasonable accuracy, and are included as receipts in the financial statements. Receipt of funds are classified as grants received for charitable purposes, and also funds generated from our social and fundraising activities, for example, celebratory events such as Ghana's independence and carols service etc. All these funds generated form part of the incoming resources.

2.1 Incoming Resources from Generated Funds

Voluntary Income (Receipts)

Membership Dues	£1,260
Contribution to Members' Welfare	£20
Bereavement 'Seed Capital'	£300
Donations to Aku Memorial Fund	£905
Donations to Prof. Gordon Memorial Fund	<u>£1,005</u>
Total	£3,490

Activities for Generating Funds

Ghana @60 independence Anniversary Event	£5,604
Ghana's 57 th Republic Anniversary Event	£2,292
Sponsorship towards Events	£1,830
Christ Carols Service	<u>£140</u>
Total	£9,866

Charitable Activities

Residual Grants from National Lottery Fund (Awards for All) carried forward from 2016 to 2017	£6,349
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3.0 Resources Expended (Payments)

Expenditure is recognised only when an invoice has been paid and not on an accrual basis as and when a liability is incurred. All expenditure is accounted for on cash basis, and have been classified under headings that aggregate all costs related to the category. Costs are inclusive of gross of Value Added Tax (VAT). Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

Activities for Generating Funds

Ghana @60 Independence Anniversary Event	£4,110
Ghana's 57 th Republic Anniversary Event	£2,020
Christmas Carols Service	£717

Design & Printing	£268
GUM Expenses	<u>£544</u>
Total	£7,659

Administration & Support Cost

Rent of room for meetings	£260
Telephone & internet charges	£332
Design & general printing	£179
Travel expenses	£170
Bereavement/ Welfare Fund	<u>£2,175</u>
Total	£3,116

Cost of Charitable Activities (Youth Leadership Project)

Trainer's fees	£2,221
Training Materials & Aid	£250
Hire of Training Rooms	£1,138
Participants Travel	£1,465
Participants Refreshments	£355
Printing & Photocopying	£273
Management Expenses	<u>£602</u>
Total	£6,304





NCCU MEETING IN WOLVERHAMPTON

Photo Album



BEREAVEMENT AND WELFARE SUPPORT

Photo Album





Would
you like to become a

GUM Sponsor

to help us build a thriving
Ghanaian community
in the **Midlands?**

**Become
a
Sponsor**

*Find out more and
get involved:*

- oFor everything there is to know about GUM
- oThe work we do
- oAsk us questions
- oTell us what you think about GUM
- oTell us what you can do for us

We love to hear from you if you have any questions, or comments about our work and can help us. If you are interested, please contact the GUM Secretariat at:

Mobile: 07786 470 791 or 0790 4090 878

Email: gum.umbrella@gmail.com

Website: www.gumumbrellabody.co.uk

We are stronger Together so let them never be Broken!