



ANNUAL REPORT & ACCOUNTS

FOR THE YEAR ENDING

**31ST DECEMBER
2020**

A REGISTERED CHARITY IN THE UK [REG. NO: 1160692]

*'WE ARE STRONGER
TOGETHER SO LET
THEM NEVER BE
BROKEN'*



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Mobile: 07786 470 791 or 07904090878

Email: info@ghanaunionmidlands.co.uk

Website: www.ghanaunionmidlands.co.uk

We are stronger Together so let them never be Broken'

LEGAL & ADMINISTRATIVE INFORMATION

Name: Ghana Union Midlands (GUM)

Status: Registered Charity in England and Wales

Registration No: 1160692

TRUSTEES:

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

ACTING SECRETARY

Mr Selassie Kwame Tsekpo

CONTACT DETAILS

Tel/ Mobile:
+44 7786 470 791

Email:
ghanaunionmidland@hotmail.co.uk

Website:
<http://ghanaunionmidlands.co.uk>

Bankers:
NatWest
Grand Central , Birmingham [A] Branch
Unit 24, Grand Central
Ground Floor
Stephenson Place
Birmingham B2 4BF

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A MOMENT TO INTRODUCE GHANA UNION MIDLANDS [GUM]: OUR HISTORY

Ghana Union Midlands (GUM), the regional umbrella body for Ghanaian groups in the Midlands region is an offshoot of Ghana Union Birmingham. The union has had a rather chequered history in its 54 years of existence. During this period, the union has gone through different stages of its development and growth.

It started around 1969 as the Birmingham African Students' Union supporting Ghanaian students, and also other African nationals studying in Birmingham at that time. It later evolved in the mid-1970s as the 'Ghana Union Birmingham' as a result of the increased numbers, and diversity of the Ghanaian community in the city of Birmingham and its environs. In those days, there were hardly any Ghana Union activities in the West Midlands region, and Birmingham was the centre of attraction where major Ghanaian activities took place for the Ghanaian community in the Midlands region. Today things are different as we now have a growing number of Ghanaians residing across the Midlands region. This has also resulted in the formation of various Ghanaian groups including unions, associations, churches, and other forms of groups in the Midlands region.

In 2010, the Ghana Union Birmingham (GUB), changed direction in the next stage of its development. Its ambition was to bring the various Ghanaian groups in the Midlands region together. GUB, therefore, assumed a new name as Ghana Union Midlands (GUM) to reflect its ambition to lead the formation of a regional umbrella group. The late President of Ghana, His Excellency Professor John Atta Mills' memorial service in August 2012 was the catalyst that brought together the various Ghanaian groups operating in the Midlands region under one roof. It also signalled the beginning of the formation of the regional umbrella body for all the Ghanaian groups in the Midlands region.

Following the memorial service, a meeting was arranged and held in Birmingham in October 2012, where all the leaders of the various groups that participated in the memorial service attended. It was unanimously agreed at the meeting to form the regional umbrella body for Ghanaian groups in the Midlands region in the UK to present a collective and unified voice for the Ghanaian community. It was believed that the formation of a regional umbrella body would help us to deal effectively with local authorities, statutory bodies, UK policymakers, and the Ghana High Commission in the UK on matters affecting the Ghanaian community in the region in general.

At this point, GUM took on a 'dual role' in looking after its Birmingham members, whilst at the same time, pursuing the formation of a regional umbrella body to

provide a unified voice for the Ghanaian community in the Midlands, and friends of Ghana. This 'dual role' model led to some concerns regarding GUM's 'modus operandi' and types of membership, which included groups and also individual members. Despite attempts to clarify the structure of GUM as an umbrella organisation with a 'Birmingham Group' serving as the Secretariat, the message did not resonate well with people, and hence the confusion of synonymously referring to the Birmingham Union as GUM.

Building a general consensus is a time-consuming and difficult process in the formation of any community group with diverse interests. Since 2012, the journey to becoming a regional umbrella body for the various Ghanaian groups operating in the Midlands region has been a difficult and tortuous task. The journey was marked by a process of ironing out differences amongst the various interest groups through hard negotiations and agreements. Eventually, on the 31st of January 2015, we achieved our main goal of forming the regional umbrella body for Ghanaian groups in the Midlands region. An overwhelming majority of the founding members of the regional umbrella body finally appended their signatures to a constitution to agree on a legal document that

binds all the members of the regional umbrella body. Following the adoption of the constitution, GUM the regional umbrella body was later registered as a UK Charity in England and Wales with the Charity Commission in April 2015, with registration number 1160692.

Having accomplished the task of forming a new regional umbrella body, it became necessary to separate the two unions to resolve the confusion. The Birmingham Union [GUB] has now relinquished its caretaker role of GUM and has assumed the same status as any of the groups affiliated to GUM, the regional umbrella body. The Birmingham Union has now been reconstituted as the 'Ghana Union Greater Birmingham' to reflect the City's new administrative jurisdiction which includes Birmingham city and its environs. The 'Ghana Union Greater Birmingham' is temporarily acting as the secretariat for the umbrella body until an administrative office and a new secretariat is established to take over the affairs for the regional umbrella body.

GUM has also been re-constituted and acts as the sole regional umbrella body for Ghanaian groups in the Midlands region. It consists of a network of autonomous affiliated local member groups and operates as a 'hub and spokes network organisation. We were certain that GUM adopting the concept of working as a 'hub and spokes' network organisation would allow us to pool our resources together and contributing to one central wheel of the umbrella body. This 'hub and spokes' model allow each group member within the umbrella body to retain its autonomy and identity in managing its affairs individually at a local level. This gives us a unique advantage as each group member is equal and is part of the umbrella body, playing different roles and on the same level of the wheel that is spinning. Working in collaboration in a coordinated way gives us a unified voice, making us more effective than a number of organisations or groups would be working on their own. This gives Ghanaian groups and their members a common and unified voice to put our views across to the relevant UK government bodies in the Midlands region, and also the government of Ghana through the High Commission in London.

GUM is also dedicated to uniting all other Ghanaian groups/organisations, including professional groups, and other self-interest or business-related groups in the Midlands region. GUM targets and only works mainly with Ghanaian-related groups as its beneficiaries and not individuals as members. It also acts as a resource to develop and increase the capacity of the groups and their leaders to become more effective and efficient in the delivery of their services to the target group they serve in their local or sub-regional areas.

GOODWILL MESSAGE



Wade Lyn CBE

It is indeed an honour to have been asked to write this goodwill message in my capacity as a friend of the Ghana Union Midlands for their fifth Annual Report and Accounts for the year ended 31st December 2020.

Annual Reports are very important in the timeline of any organisation or group, as it provides the opportunity to take stock of the distance travelled, celebrate what has been achieved no matter how small, and to rethink the next steps in all its rounds.

It is now nearly five years since Ghana Union Midlands and Birmingham Commonwealth Association have been working in partnership and in particular as a member of the Community Sub-group. During these past years, I have witnessed their continued growth and commitment to fulfilling their mission as a regional umbrella organisation for Ghanaian groups in the Midlands region.

Ghana Union has grown year on year by attracting new groups from across your geographically spread, and your union has continued strengthening your links with Birmingham Commonwealth Association. I noticed that your membership has increased from 10 to now 18 groups. Your strategic objectives and achievements over the years have included a number of annual anniversaries and celebratory events, which I have had the privilege of

attending some of them. The most prominent event is Ghana's Independence Day, marking the years since home rule. Ghana being the first Sub-Saharan country to gain autonomy from British colonial rule on 6th March 1957, under the leadership of President Kwame Nkrumah, and this in itself is a milestone to be proud of.

Other developments of congratulation and a great achievement goes to the completion of the Pilot Youth Project. I am pleased to see that your youth leadership programme has supported and developed 35 young people from Birmingham and Wolverhampton environs to train them to become future leaders. I commend the leaders of GUM for this achievement.

Ghana Union has grown into a formidable regional umbrella organisation over the past five years and is currently acknowledged as the mouthpiece for the Ghanaian community within the Midlands region. Your membership aims are directed at working towards the provision of support to your members in the sub-regions to enable them to operate and become fully integrated into British Society. This was borne out in the recently completed Youth Pilot Project.

Success is found in partnership and may your evolution and strategic objectives continue to bring positive outcomes for yourselves, your members and your partners.

Wade Lyn CBE

STRATEGIC REPORT

INTRODUCTION

Each year we publish our Annual Report & Accounts which details our work and performance and also showcase the impacts of the funds we receive from our generous donors are making in our community. This year, we have departed from the way we normally present our annual reports and accounts to our members and stakeholders. In the past years, we have combined the production of the annual report and accounts of Ghana Union Midlands [GUM] and Ghana Union Greater Birmingham [GUGB] together, to produce one single report and accounts for the end of year reporting of stewardship & accountability reports for the two unions. This was done in the past years because of how GUM evolved from GUGB. However, following the separation of the two unions, it has become necessary to prepare a separate annual report and accounts each for GUM and GUGB respectively. From 2020 onwards, GUM & GUGB will continue to publish their annual reports and accounts separately to their respective members and stakeholders.

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 to our members, and other stakeholders for the year ended

31st December 2020. This is the fifth trustees' report since GUM became a registered Charity with the Charity Commission in January 2015.

Our annual reports and accounts tell the story on a sober note of our progress on all the highs and lows as the covid -19 pandemic took grip during the financial year under review. This report covers the calendar year 1st January to 31st December 2020. We have prepared our report under section 162 of the Charities Act 2011, and have adapted the Charity Commission's guidance in the preparation of charity accounts in the UK to prepare our annual report and accounts.

The production of this annual report and accounts is the collective responsibility of the trustees of the regional umbrella body. The report gives us the opportunity to highlight the main activities of significance undertaken in the year under review in order to carry out GUM's purpose for the public benefit.

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.

WHO WE ARE AND WHAT DO WE DO?

Ghana Union Midlands, popularly known as GUM, is a not-for-profit organisation and the UK registered charity in England and Wales. It serves as the regional umbrella body for Ghanaian groups in the Midlands region. It was established to support Ghanaian groups in the delivery of services to their members in the localities where they operate in the Midlands region. It also provides a unified voice for us to deal effectively with statutory bodies, local authorities, and the Ghana High Commission on issues affecting the Ghanaian community in the region than one single group could do working alone.

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 from which we operate.

STATEMENT OF PURPOSE

Our mission is to unite all Ghanaian groups in the Midlands region under one regional umbrella body. We believe we can achieve this through collaboration, and working together as a 'hub and spokes' network organisation to pursue a common goal. We also believe that this model will help us to collectively serve the Ghanaian community in the Midlands region much better in a coordinated manner.

STRUCTURE GOVERNANCE AND MANAGEMENT

LEGAL STRUCTURE AND OBJECTS

GUM is a registered charity in England and Wales, registration number 1160692, and comprise of various Ghanaian groups in the Midlands region, which have come together to form a regional umbrella body. It operates as a hub and spokes network organisation, with members collaborating and working together to support the Ghanaian community in the Midlands region in a coordinated way. This concept allows each group member of the umbrella body to retain its autonomy and identity in the day-to-day management and steering of its affairs at the local level.

GOVERNANCE

GUM is governed by a board of trustees whose purpose is to ensure that as an organisation, all the groups forming the regional umbrella body are cooperating and working effectively together towards achieving our vision and common goals. The GUM trustees are the people who form the governing body and are regarded as the persons having the general control and management of our charity's administration. The Trustees have full legal responsibility for the actions of GUM, and as a board has

ultimate responsibility for the governance and strategic direction of the regional umbrella body; ensuring that the charity upholds its ethos and values, and delivers its objectives. The trustees also ensure that as a regional umbrella body, all its affiliated member groups are working together effectively and efficiently in a coordinated way to serve much better the Ghanaian community in the Midlands region. The board's role and functions are laid out in our constitution adopted on 24th January 2015, which set out our rules of governance. The Trustees meet at least four times a year

Trustees

For the period, 1st January 2020 until the date of approval of this report, the following people served as the trustees, which is the governing body of the regional umbrella body [GUM].

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

The trustees are all volunteers and receive no remuneration or financial benefit for the work they do for the regional umbrella body [GUM].

Administration & Management

The GUM trustees have delegated the management of the umbrella body to the secretariat team of Ghana Union Greater Birmingham [GUGB] until such a time that GUM is able to establish its own secretariat. The GUGB secretariat team is responsible for the implementation of policies as set out by the trustees, and also responsible for the operational management of the day-to-day running of the umbrella body's affairs. However, the trustee body collectively retains the overall control and administration of the umbrella body and is responsible for making sure it is doing what it was set up to do.

Use of Volunteers

GUM does not employ any paid staff and therefore relies mainly on volunteers to run the organisation. Volunteers play a vital part in GUM's work, and none of our work would be possible without the passion, commitment, and hard work of our volunteers. 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. It is imperative that we find ways of encouraging and motivating people to join us in what is often perceived as a 'thankless job'. 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.

Membership

Membership of the regional umbrella body [GUM] is open to local groups and organisations in the Midlands region, which is not incorporated, or to anyone approved by the trustees who is interested in furthering its purposes. A recognised Ghanaian local group operating from either East or West Midlands region can apply to become a member of the regional umbrella body.

As at 31st December 2020, membership of the regional umbrella body stood at 18 groups

Equal Opportunity

GUM is an equal opportunity community group. The aim of our equal opportunities 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

A formal risk management strategy and process guide is in operation and provides a robust framework for managing risk for our union. The trustees ensure that GUM maintains sound risk management systems that allow appropriate actions to be taken to mitigate risks properly when they occur. The risk register is reviewed and monitored regularly to ensure that they are operating with sufficient effectiveness. The Trustees are confident that they understand the governance, organisational, financial, and operational risks to which GUM is subject to, and robust systems are in place to mitigate those risks.

Public Benefit Reporting

In setting plans and priorities for our areas of work, the GUM Trustees have had regard to the guidance from the Charity Commission on the provision of public benefit. In particular, the Trustees consider how planned activities contribute to meeting its objectives set, and how GUM delivers its principal charitable activities; as set out in our constitution. This is summarised and demonstrated in the review of our activities undertaken during the year as contributing to community development and cohesion. We believe this helps the public in the understanding of ethnic cultures for building a better and diverse society

ACHIEVEMENTS AND PERFORMANCE

Our achievements and performance during the year under review are described below. Our financial performance is also highlighted in the financial review section of this report. The year 2020 was significant and challenging in the sense that it was the year that the UK experienced the coronavirus pandemic crisis, which wreaked substantial damage to human lives and led to two lockdowns.

On 23 March 2020, the UK went into lockdown. The government imposed a stay-at-home order and banning all non-essential travel and contact with other people, and shut almost all schools, businesses, and gathering places. Those with symptoms and their households were told to self-isolate, while those with certain illnesses were told to shield themselves. People were also told to keep apart in public. This brought difficult times and uncertainty not only to people but also to organisations as well.

The restrictions imposed by the government had devastating effects on organisations throughout the country in fulfilling their activities. This disrupted our plans for the year under review and forced us to cancel the celebration of Ghana's 63rd Independence Anniversary, which was one of our key activities planned for the year. Despite the disruption, the GUM executive committee used creativity, ingenuity, and innovation in response to the new challenges that the pandemic brings to our union members and the local community.

THE GUM COVID -19 PROJECT

This has been a year of creativity and innovative practices and development for GUM, despite the unprecedented challenges that COVID-19 has presented. This report mostly reflects GUM's work during the Covid-19 pandemic crises last year. In responding to COVID-19, GUM sprang into action and developed a project to provide advice and practical support to African and Caribbean communities in the Midlands region. We hoped this would help the beneficiaries of the project to overcome the fear of the COVID-19 pandemic and how to cope with it. The project aim was to support our members, local, and vulnerable people to live a fulfilling and independent life, and help them to maintain their health and wellbeing. We then applied to the National Lottery Community Fund and managed to secure a grant for the project. In the delivery of the project, we involved the local and regional groups who are affiliated to GUM, the regional umbrella body, as delivery partners. This demonstrates GUM's commitment to encouraging local and regional groups in the region to work together with GUM in a coordinated way to serve the Ghanaian community much better.



The delivery partners were:

1. Ghana Union Greater Birmingham [GUGB]
2. Ghanaian Social Workers Association [GHASWA]
3. Ghanaian Residents Association in Northamptonshire [GRAIN]
4. Ghanaian Nurses Association Midlands [GNAM]



Due to coronavirus and the lockdown restrictions, it became necessary for us to deliver the project virtually using online learning and discussions. We adopted ZOOM and Facebook as the platform to be used to deliver the online sessions. This allowed us to reach a wider audience. Our members and local people were able to participate fully in the talks and discussions from the comfort of their homes in the localities in which they reside in the Midlands region. This helped them to improve their knowledge and understanding of the coronavirus. The project was structured to be delivered in two phases. The first phase started in October and finished in December 2020. The delivery partners were assigned a topic each, and four virtual talks on covid related topics were delivered. The first phase of the project attracted 563 people who participated in the project talks and discussions via Facebook and ZOOM from the comfort of their homes. The second and last phase of the project will start in January and finish in March 2021.

Development of Local Groups in the Midlands Region

Our plans during the year under review were simply to continue to grow the membership of GUM and to serve our communities, and fostering unity among Ghanaian groups across the Midlands region. We continue to play a significant role at the national level representing the Midlands region at the National Council of Ghanaian Unions [NCGU], which is the national umbrella body for the Ghanaian groups in the UK.

The growth of Ghanaian related groups in the Midlands region is gaining momentum. In Birmingham, we have recently seen the formation of the Ghana Social Workers Association (GHASWA), and Pearls (Women of Wisdom) group. Similarly, in Coventry, the Golden Star Association, Unity Men's Association, Virtuous Women's Association, and the 'Ghanaian Nurses Association Midlands' all community groups have been formed. In Northampton, the work of the 'Amalgamation Community Group', led to the

formation of the Ghanaian Residents Association in Northamptonshire. All these new groups are affiliated to the regional umbrella body and have become part of the GUM family.

In other parts of the West Midlands, for example, Wolverhampton, Telford, GUM is nurturing and supporting new groups. Similarly, in places such as Leicester and Nottingham in the East Midlands, new Ghanaian groups are being formed. These are examples of new unions springing up to enhance the quality of life for Ghanaians in our region. We look forward to working with these new organisations and providing an enabling umbrella home for them.

Our liaisons with the Ghana High Commission

We look forward to intensifying our role in liaising between the Ghanaian community in the Midlands region and the Ghana High Commission. We are aware of the growing concerns of travelling to and from London in relation to the processing of travelling documents. As in the past, we will seek to arrange for the Mission to come to the Midlands to process travelling documents, in order to ease some of the travelling burdens that our members and the Ghanaian community face.

The GUM Bereavement Scheme



Bereavement support is one of the benefits that individual members from the groups affiliated to GUM, the regional umbrella body enjoy. The GUM Bereavement Scheme is a voluntary, not-for-profit, and intervention plan to support our members. It serves as a form of 'insurance policy' for members taking part in the scheme in the event of the death of a member or close family relative of a member of the scheme. Membership of the scheme is voluntary and is open to individual members of the local groups that are affiliated to GUM. As at 31st December 2020, there were 41 members registered on the scheme. During the year under review, the scheme paid out £2,470 to four members who lost a close relative and submitted a claim for bereavement benefit entitlement

Our Future Plans

Our new three-year strategic plan sets out to achieve the following objectives:

- . Strengthening our operational structures and methods to ensure that they are effective to enable us as an umbrella body to support and build the capacity of the affiliated member groups to be more effective and efficient in the delivery of services to their members and other service users.
- . Assisting GUM affiliated member groups in their growth and development.
- . Embarking on aggressive promotional and recruitment strategy to recruit new groups to become members of GUM in order to increase the umbrella body's membership.
- . Increasing our fundraising income by exploring alternative funding sources and building more engaging funding models.
- . Using our mandate as a regional umbrella body to make an impact and influence policy makers on matters affecting the Ghanaian community in the region.
- . Encouraging all our affiliated member groups to demonstrate greater transparency and accountability to their members at local level in the ways in which groups manage and run their affairs.

FINANCIAL REVIEW

This year, we have departed from our policy of combining together the Ghana Union Midlands [GUM], and Ghana Union Greater Birmingham [GUGB] accounts, where we produce one single accounts for the two organisations. This was done in the past years due to how GUM evolved as an offshoot of GUGB. However, it has become necessary to prepare separate accounts for the two organisations following the separation of GUM from GUGB. This is the first financial statements produced for GUM, the regional umbrella body for Ghanaian groups in the Midlands region.

The financial review covers the calendar year for 12 months period, 1st January to 31st December 2020, and provides an overview of GUM's financial performance and position. In preparing and presenting the financial statements, we 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 a 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 payment for the presentation of an invoice or receipt, and this is entered in the accounts irrespective of the financial year to which they relate.

The threshold required for an independent examination of accounts set by the Charity Commission is where gross income is between £25,000 and £500,000. However, this does not apply to GUM in this financial year as our income is well below the required threshold. Therefore, our trustees have complied with this requirement and so no Independent Examination and Examiner's report will be presented on this year's accounts.

A full commentary on the financial results for the year is given in the Financial Statements on pages 10 to 14. The accompanying notes on pages 15 to 16 of this report also form part of these statements.

FINANCIAL HIGHLIGHTS

Income

Our total Incoming Resources (Receipts) for the year is shown below.

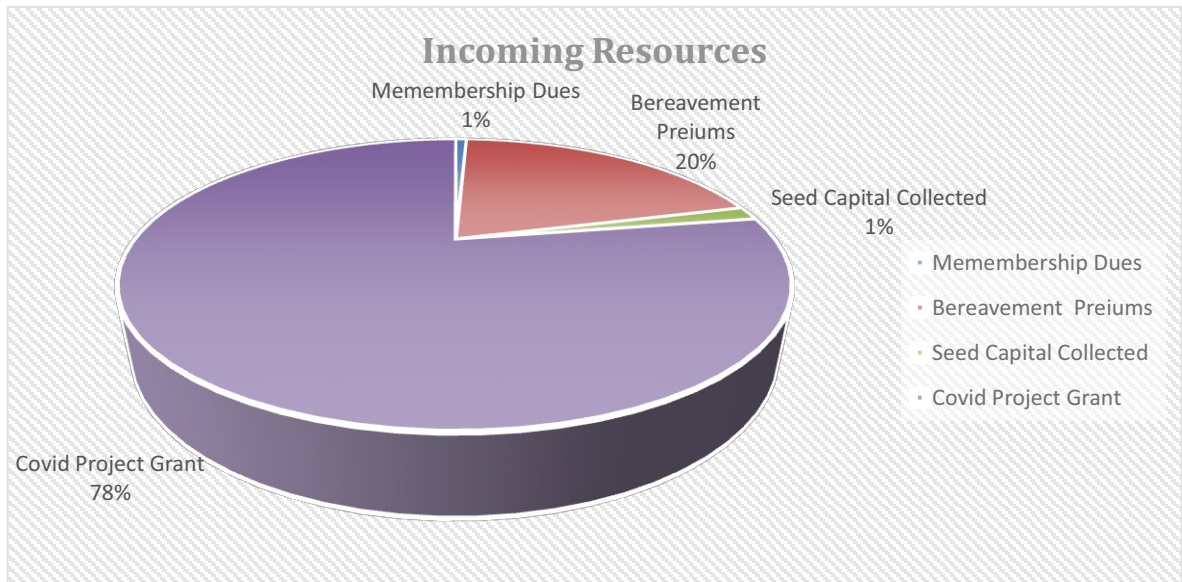
How we raised our money

Our income this year was derived mainly from the following sources as outlined in the table below. This has been analysed by the nature of the income generated.

Incoming Resources (Receipts)	Amount
	£
Membership Dues	90.00
Bereavement Premium Collected	2,600.00
Bereavement Seed Capital Collected	200.00
COVID Project Grant	10,000.00
Total	12,890.00

Where our money came from in 2020

The chart below depicts the pictorial representation of how our money was raised during the year under review. This has been classified by the nature of income generated.



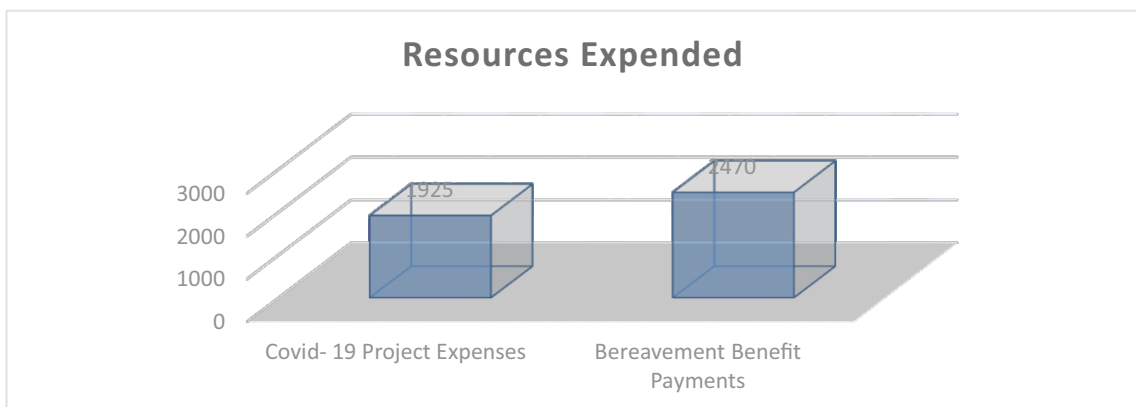
Expenditure

Total Resources Expended (Expenditure) for the year was £4,395

An analysis of our expenditure patterns shows the following results. The cost of generating funds, consisting mainly of expenses for the bereavement scheme was £2,470, and the cost of charitable activities, consisting mainly of the Covid-19 project expenses of £1,925

How your money was spent

The bar chart below shows the pictorial representation of how we spent your money during the year under review. This is illustrated and classified by the nature of the expenses incurred.



Our Funds

The excess of income over expenditure meant that we ended the financial year under review with an operational surplus of £8,495. This figure includes an unspent grant of £8,075 carried forward to next year to continue the Covid project in 2021.

Reserves Policy

GUM's reserves policy is designed to reflect the underlying risks facing our charity, and to ensure that GUM has an appropriate level of reserves to safeguard its operations and services to our members. The Board of Trustees consider 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 costs. The Trustees have decided that at all times, GUM should maintain sufficient cash reserves enough to cover three months operating costs to keep the organisation 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 2020, our liquidity of £ 8.495 was sufficient to cover the defined operating costs.


Financial Risk Management

GUM is not exposed to credit and external borrowings risks as all our income is generated through grants, membership dues, fundraising activities, and donations to fund our operations on a cash basis. However, liquidity risk is what our union will encounter raising enough cash to meet its day-to-day operation costs when they fall due. To mitigate this factor, an annual budget and rolling cash flow forecasts are prepared to ensure the short-term viability of GUM 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

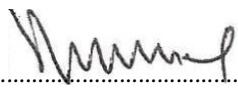
Going Concern

GUM is currently being financed mainly by funds generated through grants and membership dues. The Trustees have reviewed the GUM's financial forecasts, including assessment of a severe but plausible downside scenario in relation to the impact of COVID-19 in assessing the adoption of the going concern basis of accounting in preparing the annual financial statements. The trustees, having assessed the financial situation of GUM concluded that the union has adequate resources for its purposes, and it is reasonable to assume that GUM intends to continue in business and is able to do so in the foreseeable future. The trustees remain confident that the union has adequate resources to continue in business as a going concern.

The Trustees' Report, including the Strategic Report, was approved by the GUM Board of Trustees and signed on its behalf by:



Dr Quaye Botchway
Interim Chair of Board of Trustees



Mr Kwasi Asiedu-Ofei
Acting Treasurer/Trustee

Date: 30th August 2021

Ghana Union Midlands [GUM]

Receipts and Payment Accounts for the Year Ended 31st December 2020

RECEIPTS [Income]	Notes			2020
Income from Charitable Activities:		Restricted	Unrestricted	Total
		Funds	Funds	Funds
<u>Voluntary Income</u>	2	£	£	£
Membership Dues		-	90	90
Bereavement Scheme 'Seed Capital'		200	-	200
Bereavement Premiums Collected		2,600	-	2,600
		2,800	90	2,890
<u>Other income from Charitable Activities</u>	2			
Lottery Grant for COVID -19 Project		10,000	-	10,000
Total Income {A}		12,800	90	12,890

EXPENDITURE

Expenditure on Charitable Activities				
Bereavement Benefit Payments	3	2,470	-	2,470
Other Expenditure	3			
Covid- 19 Project Expenses		1,925	-	1,925
Total Expenditure {B}		4,395	-	4,395

Net Income (Expenditure) Surplus { A-B}		8,405	90.00	8,495
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RECONCILIATION OF FUNDS

Cash at bank 01/01/2020		-	-	-
Surplus this year end		8,405	90	8,495
Cash at bank 31/12/2020		8,405	90	8,495

Ghana Union Midlands [GUM]

Statement of Assets and Liabilities at 31st December 2020

	Notes	Restricted Funds	Unrestricted Funds	Total
CASH FUNDS		£	£	£
Bank: Current Account		8,075	-	8,075
Bank : Deposit Account		330	90	420
Total Cash Funds		8,405	90	8,495
Assets Retained for Charity's Own Use		8,405	90	8,495

LIABILITIES

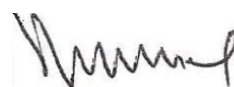
Creditors {Amount falling due within one year}	4			
Unspent Grant Carried forward [National Lottery Fund]		8,075	-	8,075
Total Liabilities		8,075	-	8,075

The financial statements are outlined on pages 10 to 12 and the accompanying notes on pages 15 to 16 form part of these financial statements

The financial statements were approved by the GUM trustees on 30th August 2021 and signed on its behalf by:



D. Quaye Botchway
Trustee



Odehye Nana Kwasi Asiedu - Ofei
Trustee

Notes Forming Part of the Financial Statements for the year Ended 31st December 2020

1.0 Accounting Policies

a) Basis of Accounting

The financial statements have been prepared on a 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 that 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.

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) and Premiums & Seed Capital collected for the Bereavement Scheme.

c) Income recognition: 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. Receipts are classified as voluntary income received by way of membership dues, bereavement scheme seed capital, bereavement premiums. Grants also form part of the incoming resources.

1) Voluntary income

This comprises of:

· Membership dues from groups that are affiliated to GUM

· GUM operates a voluntary Bereavement Scheme for the benefit of our members in the event of the death of a member or close family relative of a member of the scheme. Seed capital collected for joining the scheme, and premium contribution collected for bereavement benefit payments form part of the voluntary income.

2) Grants

Grants received in advance with donor-imposed conditions that specify the time period in which the expenditure of resources can take place are accounted for as deferred income and recognised as a liability. The Lottery grants are recognised on the performance model when the charity has complied with any conditions attaching to the grant and the grant will be received. The grant in connection to the GUM COVID – 19 Project has been recognised in the period to which the underlying project costs relate to. Included in income is an amount of £10,000 in respect of the GUM Coronavirus Project.

d) Expenditure recognition: 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 a 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

·The cost of generating funds is the cost of the payment for the bereavement benefit entitlements.

·Charitable expenditure comprises direct expenditure attributable to the delivery of the GUM Covid-19 project

2.0 Incoming Resources from Generated Funds

These comprise of the following:

Voluntary Income (Receipts)

Membership Dues	£90
Bereavement Scheme Premium Collected	£2,600
Bereavement Scheme Seed Capital	£200
Charitable Activities	
Covid-19 Project Funds	£10,000

3.0 Gross Expenditure

Cost of Generating Funds

Bereavement Scheme Benefit Entitlements	£2,470
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Cost of Charitable Activities (Covid -19 Project)

Delivery Partners fees	£1,500
IT Technical Support for the Talks	£300
Design of promotional materials for the talks	£125
Total Covid Project Cost	£1,925

4.0 Creditors

This is the unspent grant of £8,075 for the GUM COVID which is being carried forward and to the spent in 2021



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Ghanaian community
in the **Midlands?**

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- o The work we do
- o Ask us questions
- o Tell us what you think about GUM
- o Tell 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 07904090878

Email: info@ghanaunionmidlands.co.uk

Website: www.ghanaunionmidlands.co.uk

*We are stronger **Together** so let them never be Broken'*