



GHANA UNION MIDLANDS

TRUSTEES' REPORT & FINANCIAL STATEMENTS

for the year ended 31st December 2021



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

A Registered Charity in the UK [Reg. No: 1160692]





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GUM Sponsor

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

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- Tell us what you think about GUM
- 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'

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Legal and Administrative Information

Name: Ghana Union Midlands (GUM)

Status: Registered Charity in England and Wales

Registration No: 1160692

Patron

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 (Resigned on 17th August 2021)

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

Foreword



Keith Stokes -Smith

I am extremely proud and honoured to be asked for the second time to write a foreword for Ghana Union Midlands, popularly known as GUM, annual report & accounts for the financial year ending 31st December 2021. My association with GUM spans over a five-year period. GUM is an active member of the Birmingham Commonwealth Association [BCA], which I currently chair. BCA has three main strands namely: the Commonwealth Trade & Business Group, Education Group, and Communities Group, now called Diaspora Group. GUM is part of the Diaspora Group, and until recently, Dr Quaye Botchway, the President of GUM was the Vice-Chair of this Group.

GUM is the sole regional umbrella body serving Ghanaian groups and the community in the Midlands Region. They can boast of 21 local Ghanaian groups in the Midlands affiliated with the regional umbrella body. GUM's work connects and enables the vital local groups to work together, thus ensuring that the groups are working in a coordinated way. It also ensures that every group has a key role to play and has a stake in the future.

Throughout its history, GUM has always supported local groups and their members in the region, when they are most in need. This includes the crisis and outbreak of Covid-19 pandemic where individual members of the various groups were supported to take precautionary measures to reduce the threats of Covid and how to cope with the pandemic in general. I can confidently say that GUM rose to the occasion.

Finally, I would like to take this opportunity to thank the leadership team of GUM and the affiliated group members for the devotion and support of the regional umbrella body throughout the pandemic period.

As you all look forward to entering GUM's next chapter, I am confident you have built the foundation required and will continue to work in the spirit of collaboration and partnership to support the Ghanaian community in the Midlands.

***Keith Stokes-Smith J.P (Ret' d) FCIS, ACMA, CGMA
Chair of Birmingham Commonwealth Association***

Introduction

Welcome to the second annual report & accounts of Ghana Union Midlands, popularly known as GUM, since the regional umbrella body for Ghanaian groups in the Midlands region was formally separated from the Ghana Union Greater Birmingham [GUGB]. This is also the sixth annual report and accounts of GUM when it was incorporated and registered as a UK charity in 2015. The two unions, GUGB and GUM, now operate as independent entities, and the onus is on them to produce separate annual reports and accounts for their respective organisations.

The GUM trustees have the pleasure of presenting the annual report and financial statements for the year ended 31st December 2021 to our members and other stakeholders. This is part of their legal responsibilities as the governing body for GUM, the regional umbrella body for Ghanaian groups in the Midlands region. The trustees' report and the financial statements will later be laid before our members and other key stakeholders at our annual general meeting. The financial statements will also be filed with the Charity Commission, the regulatory body for charities in the UK. 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.

The production of this annual report and accounts is the collective responsibility of the GUM trustees. We aim to be transparent to our members and stakeholders alike. Our annual reports and accounts provide a detailed analysis of our performance over the past year, together with a summary of our achievements over the range of activities we undertook during the year under review. As the regional umbrella body, and also as a not-for-profit organisation, it is our responsibility to report on the funding received from our donors. This is to demonstrate to our donors how their monies have been invested responsibly in our community so that our donors can have confidence in GUM and its leaders. Full disclosure of our activities, financial performance, and impact is available for all to see within our annual reports.

Strategic Report



About Us

Who we are?

Ghana Union Midlands, popularly known as GUM, is the regional umbrella body for Ghanaian unions, associations, and other Ghanaian-related professional groups in the Midlands region. We foster good working relationships and understanding amongst the various groups that form the regional umbrella body, which support the Ghanaian community in the Midlands region.

We bring together and unite the various Ghanaian unions, associations, and other related professional groups in the Midlands region under one regional umbrella body. We also collaborate to work together in a coordinated way to support the Ghanaian community in the region more than any single group can do working alone. Our work connects and enables organisations, groups, and community leaders to work together to ensure that everyone has a stake in the future.

What we do?



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

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

Structure, Governance, and Management

Our Legal Structure



GUM is a registered charity in England and Wales, registration number 1160692. It comprises of various Ghanaian groups in the Midlands region, who have come together to form a regional umbrella body. The structure of GUM is that 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 co-ordinated way. This structure allows each affiliated group member of the regional umbrella body to retain its autonomy and identity in the day-to-day management and steering of its affairs at a local level.

Our 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 the ultimate responsibility for the governance and strategic direction of the regional umbrella body. This ensures that the charity upholds its ethos and values, and delivers its objectives. The trustees meet at least four times a year.

Trustees

For the period from 1st January 2021 until the date of approval of this report, the following people served as the trustees, who are the governing body of GUM, the regional umbrella body for Ghanaian groups in the Midlands region.

The current trustees are:

1. **Dr Quaye Botchway**
2. **Odehye Nana Kwasi Asiedu- Ofei**
3. **Mr. Ivor Agbemenyale (Resigned on 17th August 2021)**
4. **Pastor Adje Wilson**
5. **Mr. Peter Kennedy Amor**
6. **Mr. Emmanuel Asante Odame (Appointed to replace Mr. Ivor Agbemenyale)**

Trustee Recruitment

The GUM governing document which is the constitution stipulates that a trustee shall either 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 in office and be elected or appointed. Trustee recruitment

is conducted by the nomination of registered members from any of the affiliated groups within the regional umbrella body (GUM), who must be fit and proper persons to either stand for election or be appointed.

New appointees are provided with an induction programme, covering all aspects of their role and responsibility, 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 our Union works. As GUM is relatively a small organisation with few resources, trustees are encouraged to attend free training and conferences, which are relevant to enhance their skills development. This will assist them to keep abreast with the developments and current changes in the charity sector. It will also help them improve their knowledge and skills with the governance of the regional umbrella body.

Administration & Management

The GUM trustees have delegated the day-to-day administration and management of the regional 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 regional umbrella body's affairs. However, the trustee body collectively retains the overall control and administration of the regional 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 of volunteer support to GUM 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 GUM, the regional umbrella body for Ghanaian groups in the Midlands region, is open to any Ghanaian-related group in the region that is properly constituted or working towards it, and wishing to join the regional umbrella body to further its mission, goals, and objectives. We have created an associate membership class for non- Ghanaian groups who also share our mission and goals. We hope this class of membership will help us to build community networks that strengthen our relationships with other groups to improve community cohesion and build a stronger community. Membership of the regional umbrella body is granted upon the completion and receipt of the membership application form, and also the payment of an annual membership dues.

We ended the year under review with 21 groups on our books registered as affiliated group members with the regional umbrella body. The affiliated members are operating from Birmingham, Coventry, Wolverhampton, Telford, Walsall, Northamptonshire, Nottingham, Derby, and Leicester, all based in the Midlands region. GUM keeps in regular contact with our members mainly through quarterly meetings. We have also set up Facebook and What's App groups, which serve as a channel of communication to keep our members informed and updated with the progress and development of the regional umbrella body.

Other Reporting

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 participating 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

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 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

Our trustees have a duty to develop strategic policies and plans to ensure that they provide public benefit to achieve our objectives as set out in our governing document. In particular, the trustees consider how planned activities will contribute to the aims and objectives they have set. The trustees also have a duty to report on GUM's public benefit, and follow the guidance from the Charity Commission on the provision of Public Benefit requirement under the Charities Act 2011. The trustees confirm that they have complied with their duty to have due regard to the guidance on public benefit published by the Charity Commission in exercising their powers and duties. We have demonstrated in our annual report how we have met our principal objectives, as stated above in our objects clause by reporting on our activities and achievements during the year under review.

Our Plans for the future

- ❖ We will embark on a digital transformation of our administrative systems to keep abreast with modern technology.
- ❖ We will amplify the voice of the groups affiliated with GUM, the regional umbrella body for Ghanaian groups in the Midlands region, and empower them to be proactive to come up with ideas to improve the conditions of Ghanaian community in the region when dealing with local authorities and policy makers
- ❖ We will continue to grow the membership of the umbrella body and increase the number of affiliated group members we support. GUM will continue to support new and old affiliated groups with the wealth of our expertise so that they may be able to navigate the complexities of the environment of the voluntary sector much better in order to serve the needs of their members and service users alike.

Review of Activities & Achievements

The outbreak of the Covid -19 pandemic has created unprecedented challenges in the charities and '**not-for-profit**' sector, particularly amongst the smaller community groups with few resources. The repercussions of the Covid-19 pandemic have forced many charities to change the way they do things for the communities they serve. In the face of the pandemic and restrictions, meant that we had to curtail our indoor activities. This affected our flagship programmes like the Ghana Independence Anniversary celebrations, which are held in March each year, and also a festival of nine lessons and carol service held in December every year.

Serving our community and providing services to enable our members and service users to thrive lies at the very heart of how we achieve our purpose. Outlined below are some of the activities we were able to deliver in 2021 for our members and service users in the pandemic restrictions.

National Lottery Funded COVID -19 Project



report. A residual fund of the grant was carried forward from 2020 to 2021 to continue the second phase and to complete the project. The second phase commenced in January, and the project was completed successfully in March 2021.

Last year, we reported that GUM was awarded a grant by the National Lottery Community Fund for our COVID-19 project. The project provided advice and practical support to African and Caribbean communities in the Midlands region to overcome the fear and how to cope with the pandemic. The project was structured and delivered in two phases virtually via ZOOM and Facebook. The first phase started in October and finished in December 2020, which we have already reported on in last year's annual

GUM's approach to delivering projects to our community is based on the 'consortium' model. This model helps us to build the capacity of groups that are affiliated with the regional umbrella body. By involving the affiliated members as delivering partners, we aim to 'capacity build' and give them a sense of ownership of the projects they are involved in with GUM. Furthermore, it enhances their management skills and competencies to gain experience in the delivery of projects. Also, as stakeholders, they are given the opportunity to participate and contribute to the project.

GUM assigned the delivery of the Covid project to four regional community groups, all based in the Midlands region, who are group members

affiliated with the regional umbrella body. However, GUM remained the contract holder and the accountable body to the National Lottery Community Fund for the funding received.

The project was delivered on behalf of GUM by:

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

Outcomes of the project virtual talks [January- March 2021]

The project activities were delivered mainly by way of virtual talks and discussions via ZOOM and Facebook. The delivery partners were assigned to deliver specific topics, all COVID-19 related.

The table below shows the dates, topics, and the number of people who participated in the virtual talks and discussions during the second phase of the project, January– March 2021.

Date	Topic	Delivery Partner	No of audience via Facebook	No of audience via Zoom	Total No of audience
16 th January 2021	How effective and safe is the coronavirus vaccines in the fight against the pandemic?	Ghana Union Greater Birmingham [GUGB]	114	137	251

30 th January 2021	How to stay in touch with family & friends, and nurturing relationships	Ghanaian Residents Association in Northamptonshire [GRAIN]	85	71	156
13 th February 2021	The effects of COVID-19 Pandemic on Mental Health amongst BAME community in the Midlands	Ghanaian Nurses Association Midlands [GNAM]	36	62	98
20 th February 2021	How to Manage the Risk of abuse in the Pandemic	Ghanaian Social Workers Association [GHASWA]	38	55	93
27 th February 2021	Oral Health & the COVID-19 Pandemic	Ghana Union Greater Birmingham [GUGB]	47	82	129

13 th March 2021	Maintaining a healthy lifestyle in this period of COVID-19 pandemic	Ghanaian Residents Association in Northamptonshire [GRAIN]	49	81	130
20 th March 2021	Sickle cell awareness and its effects on families in this period of COVID-19 Pandemic	Ghanaian Nurses Association Midlands [GNAM]	40	52	92
27 th March 2021	Drug trafficking and modern slavery amongst black teens in COVID-19 pandemic period	Ghanaian Social Workers Association [GHASWA]	35	63	98
		TOTAL	444	603	1,047

Source: GUM COVID-19 Project, 2021. The numbers shown in the table above were compiled from the data collected from ZOOM and Facebook storage,

GUM Partnering with Coventry City Council to bring Covid vaccine awareness to the ethnic minority community in Coventry



Coventry City Council's covid vaccine awareness programme in Coventry was just one way in which GUM partnered the Council to increase the awareness and safeness of the vaccine for people in the ethnic communities in Coventry to be vaccinated. In May 2021, Ghana Union Midlands [GUM], the regional umbrella body for Ghanaian groups in the Midlands region was awarded a grant by the Coventry City Council for GUM to deliver a vaccine project in Coventry.

The aims of this project are:

- a. To bring community awareness and educate ethnic minority groups and local people in Coventry that the coronavirus vaccine is safe.
- b. To embark on vaccination campaigns to reassure and encourage local people in Coventry to get vaccinated.

The project started in June and run through till November 2021. GUM engaged four local groups in Coventry, all affiliated with GUM, the regional umbrella body for Ghanaian groups in the Midlands region, as Delivery Partners to deliver the project on its behalf.

The Delivery Partners are:

1. Coventry Ghana Association
2. Golden Star Association
3. Virtuous Women's Association
4. Unity Men's Association

However, GUM remained the contract holder and the accountable body to the Coventry City Council for the grant received.

The project activities were delivered by means of:



Telephone & Email Support

Dedicated telephone lines were established to enable the Delivery Partners' service users to ring and access information, and also to seek confidential advice and support. The lines were open between 10:00 am – 3:30 pm, Monday to Friday. A

common Ghanaian language, spoken by many, was used as the medium of communication to inform and explain things to our service users at the telephone sessions. The Delivery Partners also provided an ongoing online service throughout the project duration for those seeking advice and support by this method. Our monitoring records at the end of the project show that **295** people benefited from the telephone support given, and **68** people sought advice and support by email.

Chaperone support for clients to vaccination Centres



The Delivery Partner's representatives accompanied vulnerable clients afraid of going to the vaccination centres on their own to provide moral support. Undocumented migrants who were also afraid of their immigration status in the UK and concerned over data sharing of the various government agencies were reassured that they do not require an NHS number or GP registration to receive the vaccine. They were encouraged and signposted to the Council's designated vaccination centres in Coventry to get vaccinated. In some cases, they were accompanied to the vaccination centres by the representatives of the Delivery Partners to get the jab. Our monitoring records at the end of the project show that **191** adults and **43** young people were encouraged or accompanied to the vaccination centres to get vaccinated.



Virtual Talks

The project delivery was complemented by virtual talks on covid related topics via ZOOM & Facebook to educate and reassure people of the safeness of the vaccines. The purpose of the virtual talks was to address misinformation using more inclusive forms of communication to dispel myths and build trust. This was to combat and reduce the high rates of vaccine hesitancy among our community. Periodic virtual talks were planned by GUM and delivered by the Delivery Partners during the project duration. In total, 12 virtual talks were delivered. Each Delivery Partner was assigned and delivered three [3] virtual talks on COVID and vaccine-related topics. Our monitoring records at the end of the project show that in total, **1,686** people were engaged and participated in the virtual talks either via ZOOM or Facebook.



Liaison with the Ghana High Commission in the UK & Ireland



GHANA UNION MIDLANDS

PRESENTS



BIOMETRIC PASSPORT QUESTIONS & ANSWERS SESSION
WITH
GHANA HIGH COMMISSION IN UK
MODE: VIRTUAL VIA ZOOM

DR. QUAYE BOTCHWAY
GUM PRESIDENT
HOST

Mr. Owusu Anseh
Minister Counsellor
Consular and Welfare
Ghana High Commission UK

Mrs Josephine Donkor
Minister Counsellor
Passport and Immigration
Ghana High Commission UK

Wednesday 11th August 2021
5pm - 6:30pm
ID: 832 4903 3480
Passcode: 090928

LIVE GHANA-UNION-MIDLANDS

GUM continues to liaise with the Ghana High Commission to support the Ghanaian community in the Midlands region. Our relationship with the Commission has flourished and strengthened over the years. Having hassle-free travelling from the UK to Ghana has been important to our members, where passports and visas issues are concerned. The Ghana High Commission in the UK commenced the issuance of Biometric Passports on 1st June 2016. The Commission has also adopted an online automated passport application service, and this has been in operation since 2011 to support the existing biometric application system.

In order for our members to understand how the Biometric Passport and the automated passport application service work, we arranged with the Commission to educate, advise, and explain to our members the Biometric passport process. This took the form of a presentation by the Commission Staff which was followed by Questions & Answers virtual session via ZOOM and Facebook, which was held on 11th August 2021. This was later followed by a **step-by-step** approach to completing the Biometric Passport Application.

Biometric Passport Application

Traditionally, Ghanaians residing across the UK had to travel all the way to London to have their Biometric details taken before they can be issued with a Ghanaian passport. This has created inconvenience and hardship to Ghanaians residing outside the London region, who had to travel to London to have their Biometric details taken for a Ghanaian passport. The High Commission's attention was drawn to the major problem facing Ghanaians residing outside the London region. After several discussions and negotiations with the regional leaders of Ghanaian groups in the UK outside the London region, the Commission agreed to go to the regions to take the Biometric details on a rotational basis to ease the problem. In 2016, Birmingham was selected for the first experimental exercise. Subsequently, other regions followed suit in this exercise. On Saturday 21st August 2021, the Commission came to the Midlands region to take the Biometric details at Coventry. In total, 114 people from the region had their Biometric details taken, thus saving them the time and trouble to travel all the way to London.

BIOMETRIC PASSPORT APPLICATION

STEP-BY-STEP INSTRUCTIONS

1. Go to: www.ghanahighcommissionuk.com
Click **Passport Application** to start the online application process after reading the instructions
2. Complete form online
3. Print a copy of completed form and sign it. Also, arrange for it to be signed by a guarantor and witness.
4. Send signed forms together with your passport and any other documents requested to:
Ghana High Commission
Visa & Passport Section
104 Highgate Hill
London N6 5HE

HELP LINE

- For Technical Queries/Questions: Ring **0208 342 7561 [10am -5pm]**
- Customer Hotline for filling Application : **0203 302 2288 [10am – 5pm]**

Ghana Union Midlands always at your service
We are Stronger & Better Together



BEREAVEMENT SCHEME

The GUM Bereavement Scheme was set up in 2016 for groups affiliated with the regional umbrella body to benefit the individual members and families of their groups. This means that individual members from any of the groups affiliated with GUM are eligible to join the scheme and benefit from it. The Scheme is a voluntary, not-for-profit, and intervention plan to support our bereaved 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 with GUM.

Membership is granted upon the completion and receipt of the application form, the payment of a 'seed capital', and also the signing of a binding agreement with GUM. GUM also has an obligation under the terms of an agreement to pay benefit entitlements to any member of the scheme who has suffered bereavement and submitted a claim. The benefit entitlement amounts vary depending on the death category of the deceased person.

The table below provides a summary of benefit claims and payments made to date in all the death categories since the scheme became operational in 2017. This also demonstrates GUM's commitment to fulfilling its financial obligations to the scheme members.

No	Year	Deaths reported	Claims submitted & paid	Total amount of claims paid to date
		<i>No</i>	<i>No</i>	<i>£</i>
1	2019	2	2	940.50
2	2020	4	4	2,446.25
3	2021	10	6	3,339.25
	TOTALS	16	12	6,726.00

As at 31st December 2021, we had 44 members registered on the scheme. During the year under review, 10 members registered on the scheme informed us that they have been bereaved. This is the highest number of reported deaths since the scheme became operational in 2017. We paid out £3,339.25 to six members who submitted their claims in 2021, which was backed with the supporting evidence of death. The remaining four members are yet to submit their claims.



Financial Review



This is the second financial report for GUM following the separation of the regional umbrella body from Ghana Union Greater Birmingham [GUGB]. The onus now is on the two unions to prepare separate and independent financial statements to account for the finances of their organisations, and also report to their respective members and stakeholders.

The financial review of GUM covers the calendar year for 12 months period, 1st January to 31st December 2021, 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 when an invoice or receipt has been presented for payment. The expenses are then 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 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 22 to 29. The accompanying notes on pages 30 to 31 of this report also form part of these statements.

Highlights of our finances

Incoming Resources [Receipts]

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

How we raised our money

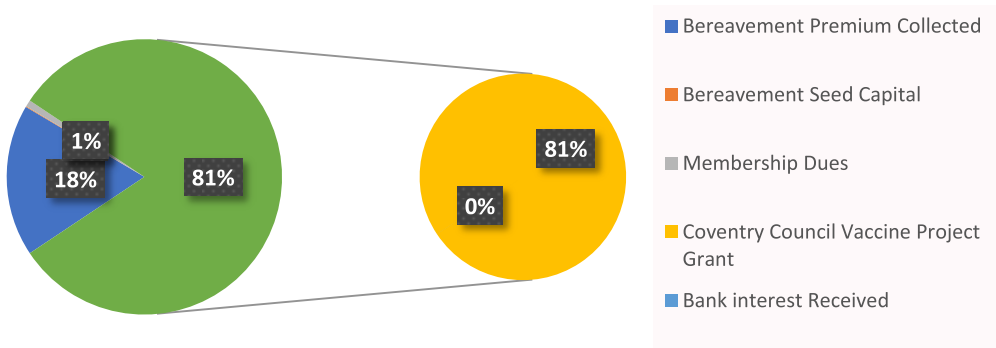
Our income this year was derived mainly from the following sources as shown in the table below. This has been classified by the nature of the income generated.

Incoming Resources (Receipts)	Amount
	£
Membership Dues	180
Bereavement Premium Collected	4,110
Bereavement Seed Capital Collected	20
Coventry Vaccine Project Grant	18,720
Bank Interest Received	1
Total	23,031

Sources of our funds in 2021

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 the income generated.

Incoming Resources



Resources Expended [Payments]



Total Resources Expended for the year was £28,416. An analysis of our expenditure patterns shows the following results. This consists mainly of expenses paid during the year under review. They have been ranked in the following order by the nature of the expenditure as outlined below:

- 1) The Vaccine Project expenses of £17,072. The Coventry City Council funded this project.

2) The COVID -19 Project, funded by the National Lottery Community Fund. A residual fund of £7,487 from the grant received in 2020 was carried forward to finish the project in 2021.

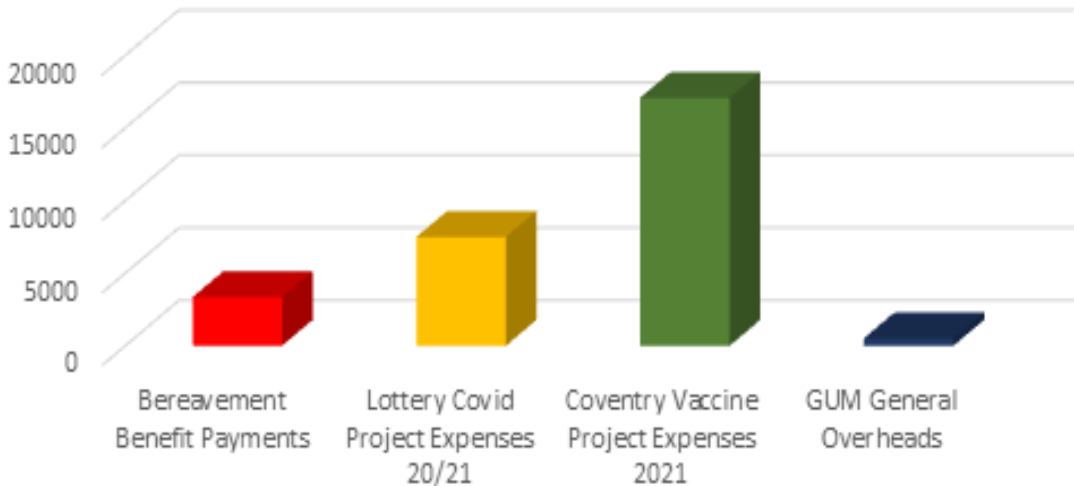
3) An amount of £3,339 from the premium contributions collected was used to pay for the bereavement benefit entitlements to claimants on the Bereavement Scheme.

4) General GUM overheads totalling £518.

How we spent our money

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

Resources Expended



Our Funds



The excess of expenditure over income meant that we ended the financial year under review with an operational deficit of £5,385. This was a result of the continuation of the COVID project in 2021 where the bulk of the project expenses was paid out of the residual funds (grants) carried forward from 2020 to complete the project in March 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 considers the key measure of sustainability for GUM to be the current and future liquidity cover, rather than the surplus or deficit of the 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 of operating costs to keep the organisation afloat.

Based on our current cash flow forecast, this policy requires us to hold a minimum of £1,200 in liquid cash. This allows us sufficient time to organise and execute any short-term fundraising activities that might be required. On 31st December 2021, our liquidity of £3,110 was sufficient to cover the defined operating costs.

Financial Risk Management

GUM is not exposed to credit and external borrowing 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 operating 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 balances to cover its predicted obligations.

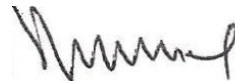
Going Concern

GUM is currently being financed mainly by funds generated through grants, other fund-raising activities and membership dues. The trustees have reviewed GUM's financial forecasts, including an assessment of a severe but plausible downside scenario in relation to the impact of COVID-19. We have used this assessment to determine whether or not we are a going concern. The trustees, having assessed the financial situation of GUM concluded that the union has adequate resources for its purposes. Therefore, 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 was approved on 30th August 2022 by the GUM Board of Trustees and signed on its behalf by:



Dr Quaye Botchway
Interim Chair of Board



Mr Kwasi Asiedu-Ofei
Acting Treasurer/Trustee

GHANA UNION MIDLANDS[GUM]
Receipts and Payments Account for the Period Ended 31st December 2021

RECEIPTS	Notes	Unrestricted Funds	Restricted Funds	Total Funds 2021	Total Funds 2020
			£	£	£
Bereavement Premiums Collected		-	4,110	4,110	2,600
Bereavement Seed Capital		-	20	20	200
Membership Dues		180	-	180	90
National Lottery COVID-19 Grant		-	-	-	10,000
Coventry City Council Vaccine Project Grant		-	18,720.00	18,720	-
Bank Interest Received		1	-	1	-
Gross Income [a]		181.00	22,850.00	23,031.00	12,890.00

PAYMENTS					
Bereavement Benefit Payments		-	3,339	3,339	2,470
Lottery Covid Project Expenses 20/21	3	-	7,487	7,487	1,925
Coventry Vaccine Project Costs 2021			17,072	17,072	-
GUM Overheads		518	-	518	-
Total Payments [b]		518	27,898	28,416	4,395.00

Net of receipts/(payments) {a-b}		-	337	-	5,385	8,495.00
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Cash fund this year end		83	3,027	3,110	8,495
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RECONCILIATION OF FUNDS

Cash at bank 01/01/2021	4.1	420	8,075	8,495	-
Surplus[deficit] this year end		-	337	-	5,385
Cash at bank 31/12/2021	4.2	83	3,027	3,110	8,495.00

Ghana Union Midlands [GUM]
Statement of Assets and Liabilities at 31st December 2021

	Notes	Unrestricted Funds	Restricted Funds	Total 2021	Total 2020
		£	£	£	£
CASH FUNDS					
Bank: Current Account		83	-	83	420
Bank : Deposit Account		-	3,027	3,027	8,075
Total Cash Funds [a]	4	83	3,027	3,110	8,495
OTHER MONETARY ASSETS					
Laptops & Other Equipment [b]		-	2,031	2,031	-
Assets Retained for Charity's Own Use [[a+b]		83	5,058	5,141	8,485

LIABILITIES

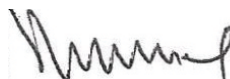
Creditors {Amount falling due within one year}					
COVID - 19 Project {Residual Grant Carried forward to 2021}		-	-	-	7,487
Coventry Vaccine Project expenses to be paid in 2022	5	-	1,648	1,648	-
Total Liabilities		-	1,648	1,648	7,487

The financial statements are outlined on pages 22 to 29 and the accompanying notes on pages 30 to 31 form part of these financial statements

The financial statements were approved by the GUM trustees on 30th August 2022 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 2021

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. The funds have not been designated for any other purpose. The unrestricted funds in our accounts include membership dues.

II. Restricted Funds 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 include the grant received from the Coventry City Council for the vaccine project, the Bereavement Premium Contribution, and the 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, and bereavement premium contributions. Grants also form part of the incoming resources.

d) 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 Coventry City Council grant is recognised on the 'performance model' when our charity has complied with any conditions attached to the grant, and also when the grant will be received. The grant received from the Coventry City Council for the COVID -19 Vaccine Project has been recognised in the period to which the underlying project costs relate to. Included in the income is an amount of £18,720 in respect of the GUM Vaccine Project in Coventry.

2.0 Expenditure recognition: Resources Expended (Payments)

Expenditure is recognised only when an invoice has been paid and not on an accrual basis when a liability is incurred. All expenditure is accounted for on a cash basis and has been classified under headings that aggregate all costs related to the category. Costs are inclusive of gross Value Added Tax (VAT).

3.0 Residual Grant (Payment)

A residual grant of £7,487 was carried forward from 2020 to finish the COVID-19 project in March 2021. The National Lottery Community Fund provided funding for the project.

4.0 Cash & Bank Balances

4.1 Opening Bank Balance

Included in the opening bank balance on 1st January 2021 was a residual grant of £7,487 carried forward from 2020 to finish the 2nd phase of the COVID-19 project in March 2021.

4.2 Closing Bank Balance

The closing bank balance of £3,110 on 31st December 2021 includes an amount of £1,648 which relates to the Vaccine Project, funded by the Coventry City Council. These are monies owed to the creditors [Delivery Partners] who submitted their invoices late for payment.

5.0 Creditors

The creditors are the Delivery Partners who delivered the Vaccine Project on GUM's behalf. The Delivery Partners submitted their invoices late for payment. The creditors will be paid in 2022.



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GHANAIAN COMMUNITY

in the **Midlands?**



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a
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get involved:*

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

Email ghanaunionmidland@hotmail.co.uk

Tel/Mobile: **07904 090 878**

We are ~~_____~~ *Together* ~~_____~~ **Be?er** *so let them never be Broken'*