

Ghana Union Midlands

"Unifying local groups to work together in a coordinated way"

Trustees' ANNUAL REPORT AND FINANCIAL *Statements*

for the year
ended 31st
December
2015

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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:

Email ghanaunionmidland@hotmail.co.uk

Tel/Mobile: **07904 090 878**

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

LEGAL AND 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

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

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TABLE OF CONTENTS



01

Foreword by Professor Gordon Woodman



02 - 03

A moment to introduce GUM



04 - 23

Strategic Report

Introduction

Who we are and what we do

Our vision

Statement of purpose

Structure, Governance and Management

Achievements and Performance

Our future Plans

Financial Review



24

Independent Examiner's Report



25 - 29

Financial Statements

Receipts & Payment Account

Statement of Assets and Liabilities

Notes to the Accounts

FOREWORD BY

Professor Gordon Woodman

It is a privilege for me to be asked to write a foreword to the Ghana Union Midlands (GUM) Annual Report and Accounts for the year ended 31st December 2015. The Annual Report is an important milestone in GUM's life, a chance to take stock of, and assess how the union performed in the year under review. It is also a time to celebrate the successes and achievements, and to reflect on the difficulties and challenges as well.

I have followed the development of the union for many years, and seen that the journey of GUM since its transition from a local union to acting as an umbrella body has been long and hard. I have also witnessed the various developmental stages of the union when it changed its name to GUM, and took on the lead role as a regional umbrella body for Ghanaian groups in the Midlands region. A rigorous review of the umbrella body's constitution was undertaken during the negotiations for a new constitution. Consequential changes were made to address all the concerns that had been expressed by the stakeholders forming the umbrella body. The review also addressed the queries that were raised by the Charity Commission during the registration process to ensure GUM's compliance in order to become a registered charity in the UK. I was asked for advice on the review of the constitution for the umbrella body, which I willingly provided.

I have been impressed over the last twelve months in particular by the determination of the GUM leadership to achieve crucial change, enabling the union to become formally a regional umbrella body for Ghanaian groups in the Midlands region, and also a registered charity in England and Wales. This objective has been almost completely achieved, and, as the report recognises, it remains only to complete the process of distinguishing the Birmingham Union from the GUM by setting up a separate administrative office and secretariat for the umbrella body.

I am proud of the GUM leadership for bringing about the changes and the impact that these will make in supporting the affiliated member groups, and providing them with a unified voice in dealing with local authorities and statutory bodies on issues affecting the Ghanaian community in the region. The overall picture I can report, therefore, is an organisation that has worked very hard to get to where it is at the moment, and to make sure that it has the greatest impact on Ghanaian groups, and the community in general in the Midlands region.

The magnificent volunteers who give their time freely and work tirelessly for GUM in different roles to keep GUM afloat are the lifeblood of the organisation. None of the remarkable achievements of the year under review could have been possible without their intensive work. They must be given heartfelt thanks for their dedication and loyalty.

The social value of GUM should never be overlooked. It functions as a valuable social association for Ghanaians and their friends and families in the Midlands, but also, very importantly, it promotes social cohesion in the Midlands and the UK generally, as pointed out below under the subheading Public Benefit Reporting and elsewhere. As this report states, there was an increase in incoming resources from 2014 to 2015 (the year under review), due in part to an increase in fundraising activities. Thus GUM is not only a 'going concern', but a growing institution. It is to be hoped – and seems likely – that this increase in activity will continue, driven by the dedication of its leadership and volunteers. The three-year strategic plan outlined here should ensure this, leading to the production of yet greater social value.



Professor Gordon Woodman
Special Adviser to GUM

Gordon Woodman

A MOMENT TO INTRODUCE GHANA UNION MIDLANDS

Background to the formation of the Regional Umbrella Body



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 49 years of existence. During this period, the union has gone through different stages in its growth and development. It started around 1967 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, and took on a new and challenging role in bringing together, all the major Ghanaian groups in the Midlands region under one roof. GUB assumed a new name 'Ghana Union Midlands' (GUM) to reflect its ambition to lead the formation of a regional umbrella group. 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.

Having accomplished the task of the Birmingham Union leading on the formation of a new regional umbrella body, it has now become necessary to resolve the confusion by clearly distinguishing between the Birmingham Union and GUM, the regional umbrella body. The Birmingham Union 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.

ABOUT THE RE-CONSTITUTED REGIONAL UMBRELLA BODY

The re-constituted Ghana Union Midlands (GUM), the regional umbrella body, is a not for profit organisation, and is the regional voice for the Ghanaian community in the Midlands region. 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 was also the beginning of the formation of the regional umbrella body for all the Ghanaian groups in the Midlands region.

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

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 become 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 24th January 2015, we achieved our main goal of forming a regional umbrella body in the Midlands region for Ghanaian groups.

An overwhelming majority of the founding members of the regional umbrella body finally appended their signature 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, the regional umbrella body was later registered as a charity with the Charity Commission in April 2015.

We are certain that the concept of a regional umbrella body allows member groups to work effectively together as a 'hub and spokes' network organisation. This 'hub and spokes' model allows each group member within the umbrella body to retain its autonomy and identity in managing its affairs at local level. 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.

STRATEGIC REPORT

INTRODUCTION

The Trustees of Ghana Union Midlands [GUM], the regional umbrella body for Ghanaian groups in the Midlands region have the pleasure to present its Annual Report and Financial Statements to our members, and other stakeholders for the year ended 31st December 2015. This is the first trustees' report since GUM became a registered Charity.

For the past three years, the 'Birmingham GUM' has been acting as the regional umbrella body for all the Ghanaian unions, associations and other groups in the Midlands Region. This role ceased when a new constitution was enacted for the regional umbrella body, and it was formally adopted on the 24th January 2015. The new regional umbrella body was later registered as a UK charity (Registration No: 1160692) with the Charity Commission.

2015 was a year of significant change. The fact that we have seen many Ghanaian groups coming together to form a regional umbrella body to collaborate as a hub and spokes network organisation, clearly illustrates the commitment of local groups in the region to work together in a coordinated way to serve the Ghanaian community much better.

This report covers the calendar year 1st January to 31st December 2015. 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.

WHO WE ARE *And* WHAT WE DO

Ghana Union Midlands, popularly known as GUM, is a regional umbrella body for Ghanaian groups in the Midlands region, and a registered charity in England and Wales. 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, and also to provide 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 and diverse backgrounds to live and work together and appreciating diversity and value each other.

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, and comprise of various Ghanaian groups in the Midlands region, who 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 co-ordinated 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 local level.

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

- 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 backgrounds.

- To advance education and by raising awareness about different racial groups to promote good relations between persons of different racial groups.

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 ensures that as a regional umbrella body, all its affiliated member groups are working together

effectively and efficiently in a co-ordinated 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 meets at least four times a year.

Trustees

For the period, 1st January 2015 until the date of approval of this report, the following people served as the trustees, which is the governing body of GUM, the regional umbrella body.

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

Trustee Recruitment

The GUM governing document, which is our constitution stipulates that trustees shall be from the group members of the regional umbrella body, either elected or appointed in accordance with the procedures as set out in our governing document to serve a fixed term. Trustee recruitment is conducted by the nominations of registered members who must be fit and proper persons from the affiliated groups forming the umbrella body to stand for elections. Newly appointed trustees undergo induction programme, covering all aspects of their role and responsibilities, as well as having an understanding of the way the umbrella body operates in order to make them effective to discharge their duties as trustees efficiently.

Management

Ghana Union Greater Birmingham is temporary acting as the Secretariat for the regional umbrella body, and its officers are currently providing administrative support for the umbrella body. The Secretariat Team is responsible for the day to day management of GUM affairs until such a time that the Secretariat is formally established for the regional umbrella body to administer its affairs. The current Secretariat Team meets on monthly basis.

Use of Volunteers

GUM does not employ any paid staff and therefore relies mainly on volunteers to run the organisation. GUM is an inclusive organisation which embraces different types of people from diverse backgrounds to participate in the running of our union affairs. 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. 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 GUM, except that they are reimbursed for out of pocket expenses, for example, travel expenses. 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.

Equal Opportunity

GUM is an equal opportunities 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 allows appropriate actions being 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 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, and our financial performance is also highlighted in the financial review section of this report. Our trustees and the secretariat team at their meetings in planning the activities for the year under review, kept in mind the Charity Commission's guidance on public benefit.

The principal activities undertaken by GUM focused mainly on four key events.

1. Ghana's 58th Independence Anniversary Celebration
2. Black History Month Celebration, and the Community Cohesion & Integration Conference
3. The Festival of Nine Lessons and Carols Service
4. Strategic Alliances and Links

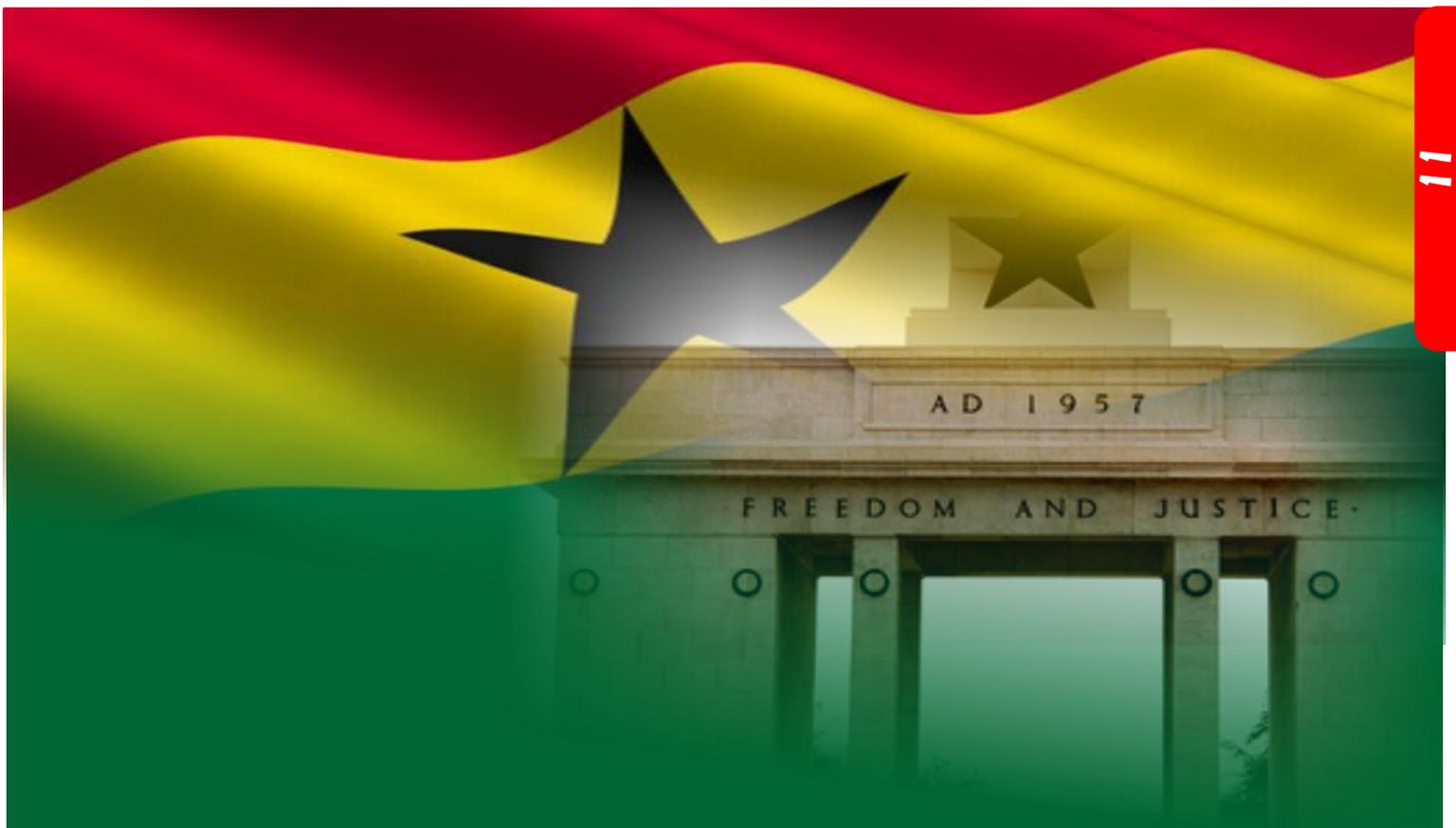
GHANA INDEPENDENCE ANNIVERSARY

Celebration

2015







Ghana gained its independence on 6th March 1957 from Britain to end British colonial rule, thus becoming the first African Country to become an independent nation. On 6th March every year, this landmark history is celebrated throughout in Ghana, and overseas by Ghanaians to mark this memorable occasion. In the Midlands in the UK, GUM in conjunction with its affiliated member groups, on the 14th March jointly celebrated this event at the Newtown Community Centre in Birmingham.

The event was well patronised by our members and friends of Ghana. There was a strong delegation from the Ghana Union (London), led by Mr Emmanuel Quayson, the President of the union to lend their support. The Ghana High Commission in London was also represented by Mr Alex Adu, who read a speech on behalf of the High Commissioner and the Government of Ghana.

The attendees at this year's event had a great time and enjoyed sumptuous Ghanaian meals and drinks. Members were also entertained by a cultural display performance, and music was provided by DJ Stlyo, who played a combination of old and modern highlife music to meet the varied musical tastes to the delight of the attendees who joyfully danced the night away.

This event exposed the rich culture and traditions of Ghana to the non-Ghanaian audience that attended the event. It is our view that such events help to promote social cohesion and diversity of different ethnic groups to appreciate each other's culture and to coexist peacefully, and contributes to public benefit.

BLACK HISTORY MONTH CELEBRATIONS & COMMUNITY COHESION PROJECT

During the year under review, GUM organised a Black History Month celebration, and the Community Enhancement and Cohesion conference. The events were held at the Brasshouse Community Centre in Smethwick on the 23rd and 24th October respectively. The events were funded by a grant received from 'Awards for All', which is part of the National Lottery Fund, following a successful funding application.



The key objectives set for the project were:

- a. To promote knowledge of black history, culture and heritage, and to showcase and acknowledge individual achievements and contributions that Black Britons of African origin, past and present have made to British society.
- b. To promote community cohesion and the need for people from diverse communities to coexist peacefully together.

The event took two forms: Exhibitions and Conference.

The Black History Month celebration was presented in the form of exhibitions to showcase and acknowledge recognition of individual achievements and contributions that Black Britons of African origin, of past and present have made to the wider British society.



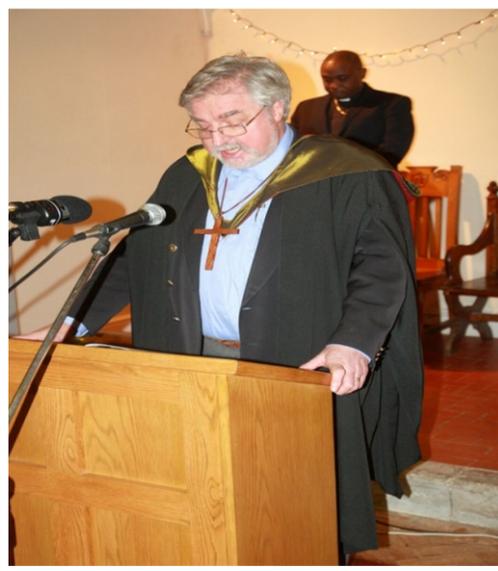


The Community Enhancement and Cohesion Conference was held as part of the event to complement the celebrations of the Black History Month. The conference was held to discuss community cohesion and integration of people of African origin who are considered as new 'arrivals' and now settled in Britain.



It is our view that both events have increased awareness and appreciation of the importance of 'social cohesion', and how it assists integration to enable people from different ethnic backgrounds to live and co-exist peacefully in the same communities.





The Festival of *Nine* LESSONS *and* *Carols* SERVICE



The Festival of Nine Lessons & Carols Service has become one of the popular events in the GUM's calendar and programme of activities. This was the third non- denominational Carols service, which was held at the City Road Methodist Church on Saturday 12th December 2015. The nine lessons and carols 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 was 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 service followed the King's college Chapel, Cambridge model, but adapted by GUM to bring the Ghanaian flavour to the service and the occasion.

The service involved all the GUM founding members, affiliated member groups, as well as friends of Ghana, who all participated in this colourful event. The GUM affiliated members were represented at the service with each group representative reading one of the Bible passages (lessons) on behalf of their group at the service. A Bible passage was also read by the GUM Youth leader on behalf of the youth groups in the region.

This years' service was officiated by Revered Dr Paul Beetham, the Minister in charge at the City Road Methodist Church, assisted by Rev. Henry Aggrey of the River of Life Ministry, Birmingham, and Pastor Kwame Twum- Boateng of the House of International Ministries, Coventry. This years' service was also unique in the sense that we blended in the traditional English Christmas carols with Ghanaian songs to give the occasion an African style.

Despite the formal nature of the service, the congregation could not resist the temptation of the Ghanaian songs, and broke the rules of protocol. Spontaneously, everyone got on their feet to the floor and danced joyfully to the Ghanaian songs when they were played. This has added a new cultural dimension to the service, and we all look forward to next years' service.

The event was a family and community affair and it provided the opportunity for everyone to network to foster friendship and bonding to express their heart- warming greetings to family, friends and colleagues.

Strategic Alliances & Links

GUM entered a new phase in its development establishing links and forming strategic alliances with organisations at regional and national levels to work in collaboration with them to achieve a common purpose. During the year under review, GUM strengthened its position on the newly established National Council of Ghanaian Unions, UK (NCGU), as one of the founding members. GUM played a pivotal role in the formation of this new Council, and the current chair of NCGU is Dr Quaye Botchway, who is also the interim chair of GUM.

NCGU was formally inaugurated on 24th October 2015 in Birmingham by His Excellency Mr Victor Smith, Ghana High Commissioner to UK & Ireland. This colourful event was hosted by Ghana Union Midlands, one of the founding members of NCGU, to run off this year's Black History Month Celebrations in UK, which was organised by our union. At the inauguration, the High Commissioner sworn in the newly elected officers of NCGU into office.

The National Council of Ghanaian Unions, UK, often referred to as NCGU is a national umbrella body for Ghanaian groups in the UK. It is a nonpartisan, political and religious organisation, which consists of regional Ghanaian unions operating in any of the UK's regional administrative jurisdictions.

This organisation was formed in 2013 to bring together all the regional Ghanaian unions to collaborate and coordinate activities, and to work in partnership in order to collectively engage effectively with UK authorities, and the Ghana Government on matters affecting the Ghanaian community in the UK at national level. The primary purpose of NCGU is to coordinate and facilitate joint action for the benefit of the Ghanaian Community in the UK in the spirit of 'One Nation, One Voice'. This is underpinned by our beliefs and values in transparency, accountability and probity.

NCGU also acts as a vital bridge between regional groups and national governments (UK and Ghana), taking the lead role on matters that are of concern to the Ghanaian community to influence policy at local, regional and national levels in UK to strengthen community action and cohesion, as well as liaising with the Ghanaian government through its foreign mission in the UK on policies affecting the Ghanaian community in the UK.

Membership of this national umbrella body enables group members to benefit from information & advice, specialist training, extensive networking opportunities, and also enable them to put their views across to policy makers in both UK and the Ghanaian governments.



During the year under review, GUM also established links with the Birmingham Commonwealth Association, and GUM became a member in September 2015. The Birmingham Commonwealth Association is part of Birmingham City Council's Distinctly Birmingham European and International Strategy. The strategy aims to strengthen international partnerships, trade and investment, engaged and cohesive communities, academic partnerships and improve 'joined-up' working with city partners.



The purpose of the Commonwealth Association is to promote and develop local government, business, education, cultural and other activity of mutual benefit between the people and organisations of Birmingham, and counterparts within the 53 countries of the Commonwealth. It is hoped that this aim could be achieved by bringing together people with common areas of interest, thus creating 'joined-up thinking' and coordination. The association has four sub groups focussing on the following areas: education, community and faith issues, trade and business, and culture, arts and sports. GUM is part of the community and faith, and also the culture, arts and sport sub groups. The Commonwealth and the Birmingham association's connection with it is at the heart of its work.

The activities described above and undertaken by GUM during the year under review were in line with the objects clause as stated in our constitution, and contributes to meeting its objectives set to meet the public benefit requirements.

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 review covers the calendar year for 12 months period, 1st January to 31st December 2015, 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 Receipts and Payments basis, and not on 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 of £25,000 required for an audit or independent examination of accounts set by the Charity Commission does not apply to GUM in this case, 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 19 to 23. The accompanying notes on pages 27 to 29 of this report also forms part of these statements.

Financial Summary

Income

Our total Incoming Resources (Receipts) for the year increased significantly from £3,615 in 2014 to £10,766 in 2015. The increase represent 197.8% or £7,151 on 2014. This was as a result of increase in our fundraising activities, and also the grant received from 'Awards for All' for the Black History Month Celebrations, and the Community Enhancement & Cohesion conference.

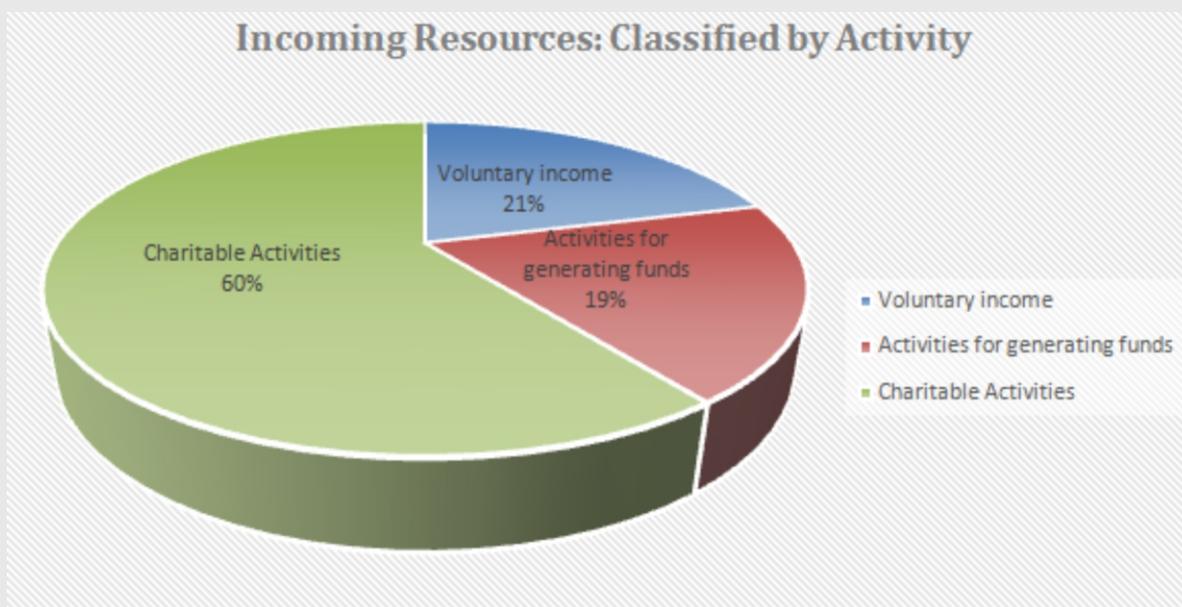
An analysis of our income shows the following results. Voluntary income which was generated mainly through membership dues and donations increased from £1,918 in 2014 to £2,256 in 2015; an increase of 17.6 % on 2014. Proceeds from activities for generating funds were mainly derived from the Ghana's 58th independence anniversary event, and offertory from the carols service. This also increased from £1,697 in 2014 to £2,035 in 2015; an increase of 20.0% on 2014. There was a 100% increase in our income from charitable activities as a result of grant of £6,475 received from the National Lottery Fund (Awards for All) to organise the Black History Month celebration in October in 2015.

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 and compared with the previous year (2014) figures.

Incoming Resources (Receipts)	Amount 2015	Amount 2014	Change in Value	Percentage Change
	£	£	£	%
Membership Dues	1,880	1,205	675	56.02
Welfare Fund Donation	175	280	-105	-37.5
Other Donation	-	95	-95	-100.00
Christmas Carols Offertory	201	223	-22	-9.87
Proceeds from Independence Event	1,885	1,697	188	11.08
Income from Adverts	150	100	50	50
Miscellaneous Income	-	115	-115	-100.00
Grants [Award for All]	6,475	-	6,475	100.00
TOTAL	10,766	3,615	7,151	197.8

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



Expenditure

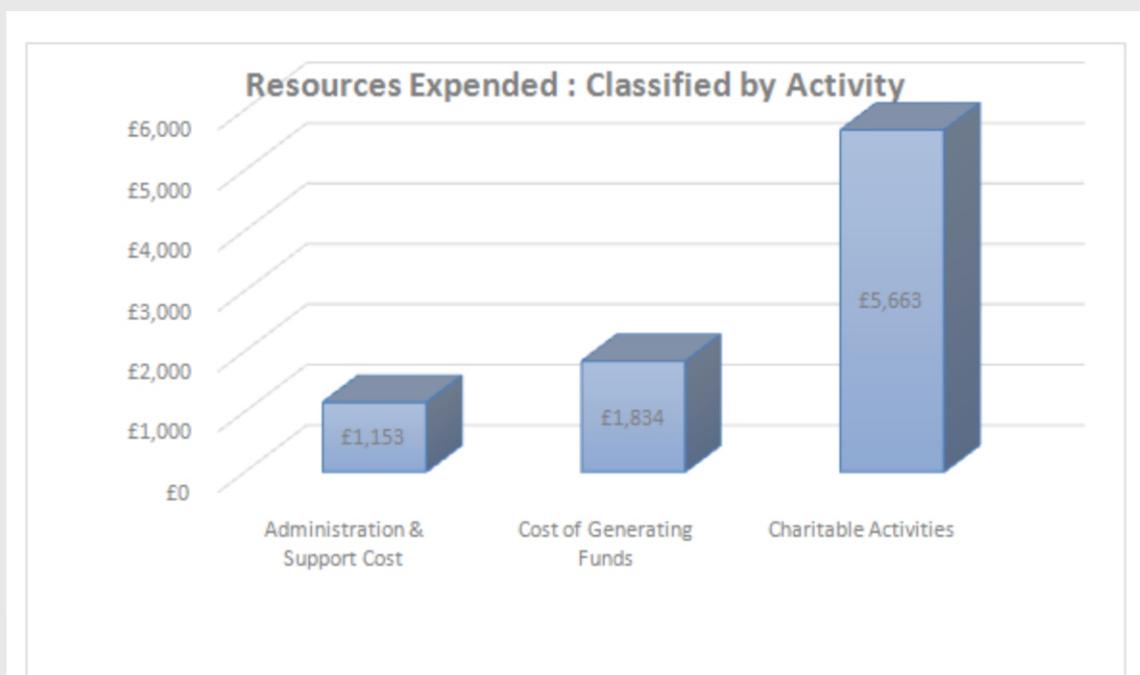
Total Resources Expended (Expenditure) increased significantly from £4,075 last year to £8,650 this year; an increase of £4,575 or 112.3% on 2014. This was mainly as a result of the expenses incurred in organising the Black History Month Celebrations, and the Community Enhancement & Cohesion Conference, funded by the National Lottery Fund. This has increased our spending on charitable activities, whilst at the same time maintaining tight cost control on our charitable spend over support cost.

How your money was spent

This year, we spent your money on the following expenditure as shown in the table below. This has been analysed by the nature of the expenditure incurred and is compared with last year (2014) figures.

Resources Expended (Payments)	Amount 2015	Amount 2014	Change in Value	Percentage Change
	£	£	£	%
Independence Anniversary Event	1,759	1,890	-131	-6.9
Christmas Carol Service	75	216	-141	-65.3
Design & Printing for Generating Funds	115	160	-45	-28.1
General Printing & Publicity of GUM events	-	300	-300	-100
Room hire for premises for meetings	248	207	41	19.8
Telephone & Internet charges	333	689	-356	-51.7
Travel Expenses	94	299	-209	-68.6
Bereavement Donations	-	118	-118	-100
GUM Expenses	363	196	167	85.2
Black History Month Celebrations	5,663	-	5,663	100
TOTAL	8,650	4,075	4,575	112.3

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 activity instead of the nature of the expenses incurred.



Our Funds

This year we managed to overturn our deficit in 2014 to surplus in 2015. The excess of income over expenditure meant that we ended the year under review with an operational surplus of £2,116, which has increased our general reserves by 78.6%. This was as a result of improvement in our fundraising activities.

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 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 organisation afloat.

Based on our current cashflow position, this policy requires us to hold a minimum of £900 in liquid cash. This allows us sufficient time to organise and execute any short term fundraising activities that might be required.

At 31 December 2015, our liquidity of £4,812 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 are generated through grants, membership dues, fundraising activities and donations to fund our operations on cash basis. However, liquidity risk is what our union will encounter raising enough cash to meet its day to day operations when they fall due. To mitigate this factor, an annual budget and rolling cash flow forecasts are prepared to ensure 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 is sufficient cash balances to cover its predicted obligations.

Going Concern

GUM is currently being financed mainly by funds generated through grants, membership dues, donations and proceeds that are derived from fundraising and social activities. 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.

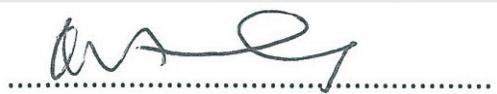
Disclosure of Information to the Independent Examiner

The trustees at the date of approval of this report confirm that, so far as they are each aware, there is no relevant financial/audit information of which the GUM's Independent Examiner is unaware of. Consequently, each trustee member has taken all the necessary steps that he or she 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 the Annual General Meeting.

Signed on behalf of the Trustees by:



Dr Quaye Botchway
Interim Chair of Board of Trustees



Mr Ivor Agbemenyale
Trustee

Date: 23rd July 2016

Independent Examiner's Report

Independent Examiner's Report to the Trustees of Ghana Union Midlands [GUM]

I report on the accounts of the Ghana Union Midlands, referred to as GUM for the year ended 31st December 2015, which are set out on pages 25 to 29.

Respective Responsibilities of Trustees and Examiner

The GUM's trustees are responsible for the preparation of the accounts. The GUM's trustees consider that an audit is not required for this year under section 144(2) of the Charities Act 2011 (the 2011 Act) and that an independent examination is needed.

It is my responsibility to:

- examine the accounts under section 145 of the 2011 Act
- to follow the procedures laid down in the general Directions given by the commission under section 145(5)(b) of the 2011 Act
- to state whether particular matters have come to my attention

Basis of Independent Examiner's Report

My examination was carried out in accordance with the 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 you as 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 next statement.

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 2011 Act and to prepare accounts which accord with the accounting records and comply with the accounting requirements of the 2011 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

Sylvanus Dzotsi, BA (Hons) FCCA



YEVS & Co

Chartered Certified Accountants

YEVS House

130 Cape Hill

Smethwick B66 4PH

Date: 8th July 2016

Receipts & Payment Account

GHANA UNION MIDLANDS [GUM]

Receipts & Payments Account for the Period: 1st January - 31st December 2015

INCOMING RESOURCES (RECEIPTS)	Notes	Restricted	Designated	Unrestricted	Totals	Totals
		Funds	Funds	Funds	2015	2014
		£	£		£	£
Voluntary Receipts (Income)	2	-	175	2,081	2,256	1,918
Proceeds of Activities for Generating Funds	2	-	-	2,035	2,035	1,697
Incoming Resources from Charitable Activities	2	6,475	-	-	6,475	-
Total Incoming Resources		6,475	175	4,116	10,766	3,615

RESOURCES EXPENDED (PAYMENTS)						
Cost of Generating Funds	3	-	-	1,834	1,834	2,215
Administration & Support Cost	3	-	-	1,153	1,153	1,860
Cost of Charitable Activities	3	5,663	-	-	5,663	-
TOTAL RESOURCES EXPENDED		5,663	-	2,987	8,650	4,075

Net of Receipts/ Payments		812	175	1,129	2,116	- 460
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Transfer Between Funds						
Cash Funds last Year End					188	648
Cash Funds This Year End				2,304	2,304	188

Statement of Assets and Liabilities

GHANA UNION MIDLANDS [GUM]

Statement of Assets and Liabilities at the End of the Period 31st December 2015

	Restricted	Unrestricted	Total	Total
	Funds	Funds	Funds	Funds
			2015	2014
	£	£	£	£
CASH FUNDS				
Bank: Current Account	-	2,304	2,304	188
Bank: Deposit Fund	2,508	-	2,508	2,507
Total Cash funds	2,508	2,304	4,812	2,695
OTHER MONETARY ASSETS				
Debtors	-	-	-	-
Computer and other Equipment		336	336	373
Assets Retained for GUM's Own Use	2,508	2,640	5,148	3,068
LIABILITIES				
Creditors	-	-	-	-

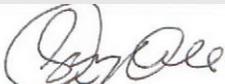
The Financial Statements are outlined on pages 25-26 and the Accounting Policies and Notes on pages 27-29 form part of these financial statements.

This statement was approved by the GUM Trustees on 5th July 2016 and signed on its behalf by:

Dr. Quaye Botchway - President



Mr Ivor Agbemenyale - Trustee



Notes Forming Part of the Financial Statements for the year Ended 31st December 2015

1.0 Accounting Policies

a) Basis of Accounting

The financial statements have been prepared on Receipts & Payments basis in accordance with applicable accounting standard, 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. Designated Funds are funds, which the Trustees has set aside out of the unrestricted funds for a specific purpose or for a project. The designated funds in our accounts include the voluntary donations received and set aside for the GUM members' welfare fund.

III. 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) 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, donations and contributions. The activities for generating funds, for example, celebratory events such as Ghana's independence and carols service etc. also form part of the incoming resources.

d) 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. Volunteers' time are not included in the financial statements as part of the donations.

e) Awards and Grants

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

f) 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 are 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).

2.0 Incoming Resources from Generated Funds

These comprise of the following:

Voluntary Income (Receipts)

Membership Dues	£1,880
Welfare Fund Donations	£175
Offertory at Christmas Carols Service	£201

Proceeds of Activities for Generating Funds

Ghana's 58th Independence anniversary event	£1,885
Proceeds from adverts	£150

Resources from Charitable Activities

Grant from National Lottery Fund (Awards for All)	£6,475
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3.0 Gross Expenditure

Cost of Generating Funds

These comprise of the following:

Independence anniversary event	£1,759
Christmas carols service	£75

Administration & Support Cost

Rent of premises for meetings	£248
Telephone & internet charges	£333

General printing	£115
Travel expenses	£94
GUM expenses	£363

Cost of Charitable Activities(Black History Month & Conference)

Hire of Venue and Aids	£690
Refreshments & Buffet	£967
Printing & Publicity	£860
Speakers & Facilitators	£1,700
Travel Expenses	£546
Management Expenses	£900



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Would

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to help us build a thriving

GHANAIAN COMMUNITY

in the **Midlands?**

*Find out more and
get involved:*

- For everything there is to know about GUM
- 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 **Better** *Together* so let them never be Broken'