

# Ghana Union Midlands

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



## Trustees' ANNUAL

# REPORT

& FINANCIAL STATEMENTS

for the year ended  
31<sup>st</sup> December

# 2016

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



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- o Tell us what you can do for us

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

**Mobile:** 07786 470 791

**Email:** [gum.umbrella@gmail.com](mailto:gum.umbrella@gmail.com)

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

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# LEGAL AND ADMINISTRATIVE INFORMATION

**Name:** Ghana Union Midlands (GUM)

**Status:** Registered Charity in England and Wales

**Registration No:** 1160692

**Chief Patron:**

Ghana High Commissioner to UK & Republic of Ireland

**Current Commissioner:**

His Excellency Mr. Papa Owusu-Ankomah

**Trustees:**

Dr Quaye Botchway

Odehye Nana Kwasi Asiedu- Ofei

Mr Ivor Agbemenyale

Pastor Adje Wilson

Mr Peter Kennedy Amor

**Acting Secretary**

Mr Selassie Kwame Tsekpo

**Operational Office:**

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

**Independent Examiner:**

YEVS& Co  
Chartered Certified Accountants  
130 Cape Hill,  
Smethwick B66 4PH

**Bankers:**

NatWest  
36 Earlsdon Street  
Coventry  
West Midlands  
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## FOREWORD BY

### CHAIRMAN OF BIRMINGHAM COMMONWEALTH ASSOCIATION

It is with great pleasure that I write this foreword in my capacity as the Chairman of the Birmingham Commonwealth Association (BCA) for the Ghana Union Midlands Annual Report & Accounts for 2016. I hope you will find this report both informative and interesting. It will also give you a greater understanding of the work undertaken by this progressive Ghanaian group in the Midlands. More importantly, I hope you will gain an appreciation of the progress made by the union, and also the challenges they have faced throughout the distance travelled during the year under review.



Keith Stokes-Smith

The Ghana Union Midlands have been the most supportive of all the community groups the BCA have engaged with, and have regularly been contributing to the BCA's initiatives over the years.

The BCA aims to celebrate the input to Birmingham and Greater Birmingham society made by Commonwealth Communities, as well as bringing all Commonwealth Related Communities together to work in partnership. Ghana Union Midlands clearly identifies with these objectives, and whilst none of our partners should be on board for self-gain, we would wish to assist them in the achievement of their objectives as best as we can.

Recognising Ghana Union Midlands commitment and contribution to the BCA, and the enthusiasm to engage with other community groups, we have worked together as partners to collaborate in order to achieve our commonwealth community objectives across Greater Birmingham. Earlier in 2017, the Ghana Union Midlands President was offered, and accepted the office of Deputy Chairman of the BCA's Community Focus Group. A position well deserved.

My best wishes to the Ghana Union Midlands and their members.

**Keith Stokes-Smith**  
**Chairman**  
**Birmingham Commonwealth Association**

# STRATEGIC REPORT

## Introduction

The board of trustees of Ghana Union Midlands [GUM], the regional umbrella body for Ghanaian groups in the Midlands region have pleasure in presenting its second Annual Report and Financial Statements for the year ended 31<sup>st</sup> December 2016 to our members, funders and other key stakeholders. The report covers the calendar year 1<sup>st</sup> January – 31<sup>st</sup> December 2016.

The production of this annual report and accounts is the collective responsibility of the GUM trustees. The report provides an overview of our key activities and achievements, and also the financial performance of the umbrella body during the financial year under review. The trustees' report and the financial statements will later be laid before our members and other key stakeholders at our annual general meeting. In doing this, the trustees have complied with GUM's constitutional obligations, and also the requirements of the Charities Act 2011, having due regard to guidance published by the Charity Commission.

## Who we are and what we do

Ghana Union Midlands [GUM], a not-for-profit organisation, is the regional umbrella body for Ghanaian unions, associations and other groups in the Midlands region. GUM is a UK registered charity, and is regulated by the Charities Commission.

The umbrella body operates as a 'hub and spokes' network organisation, thus allowing groups to collaborate and work together in a co-ordinated way. This collaboration allows us to be more effective in dealing with statutory bodies and agencies in the UK, and also in our dealings with the Ghanaian government through its foreign mission in UK.

Therefore, this gives us a more united voice than any single group could do working alone. The concept of 'hub and spokes' network umbrella body permits each member group within the umbrella body to retain its autonomy in managing its own affairs independently at a local level.

## Our Vision

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

## Our Mission

Our mission is to bring and unite all Ghanaian groups under one regional umbrella body in the Midlands region by means of collaboration, and working together in a co-ordinated way as a 'hub and spokes' network umbrella body, and to pursue our common interests and goals to serve the Ghanaian community in the region much effectively.

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## STRUCTURE, GOVERNANCE AND MANAGEMENT

### Legal status

GUM is a registered charity in England and Wales, registration number 1160692, and comprise of different types of Ghanaian groups operating 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 to support the Ghanaian community in the region. This structure allows each affiliated group member of the umbrella body to retain its autonomy and identity in managing its own affairs independently at local level.

### Objects

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

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

---

## HOW WE MANAGE OUR AFFAIRS

### Governance (Board of Trustees)

The GUM board of trustees is the highest decision-making and accountable body, which has the ultimate legal responsibility for good governance and strategic direction of the umbrella body. With the cooperation from the heads of the affiliated member groups of the umbrella body, and also support from the secretariat team, the trustees work to ensure that GUM upholds its ethos and values, and delivers its strategic objectives.

The trustees are volunteers and they deploy a wide range of skills, expertise and experience to work alongside the secretariat team, who are responsible for the implementation of policy, and the operational management of the day-to-day running of the umbrella body.

The GUM constitution makes provision for nine trustees, but currently, five trustees chosen from the active members of the umbrella body have been appointed to reflect the breadth of the current membership of our organisation. The board of trustees is committed to ensuring that good governance and management is adhered to at all times. Trustees' term of office is three years, and they could serve two consecutive three-year terms, after which they have to stand down from the board for at least one year.

For the period 1<sup>st</sup> January 2016 until the date of approval of this report, the people who served as trustees for the umbrella body are:

Dr Quaye Botchway

Odehye Nana Kwasi Asiedu-Ofei

Mr Ivor Agbemenyale

Pastor Adje Wilson

Mr Peter Kennedy Amor



## Trustee Recruitment

The GUM governing document which is the constitution stipulates that trustees shall be elected or appointed from the affiliated member groups forming the regional umbrella body. This is done in accordance with the procedures as set out in our governing document, and trustees are required to serve a fixed term of office.

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

New appointees or elected trustees are provided with 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 little resources, trustees are encouraged to attend free training and conferences, which are relevant to their skills development to assist them keep abreast with the developments and current changes in the charity sector, and also help them improve their knowledge and skills with governance of the umbrella body.

## Management

The GUM trustees have delegated the management of the umbrella body to the secretariat team of Ghana Union Greater Birmingham [GUGB] until such a time that GUM is able to establish its own secretariat. The GUGB secretariat team is responsible for the implementation of policies as set out by the trustees, and also responsible for the operational management of the day-to-day running of the umbrella body's affairs. However, the trustee body collectively retains the overall control and administration of the umbrella body, and are 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, and the work they do for us is absolutely phenomenal. None of our work would be possible without the passion, commitment and hard work of our volunteers. They play a variety of roles in carrying out practical tasks such as administration, promotion and publicity amongst other tasks. We are enormously grateful to all the fantastic volunteers who give their time freely and receive no remuneration or fees for services rendered to GUM.

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 enough.

## Equal Opportunity

**G**UM continues to pursue a policy of equality and diversity, and the aim of our equal opportunity policy is to ensure that all people who access our services, and or participate in our activities are treated equally and fairly regardless of gender, race, religion, disability, nationality, tribal affiliation and sexual orientation. At GUM, we recognise the importance of promoting equality, valuing diversity and being inclusive. We also recognise that every person has different needs, preferences and abilities, therefore we strive to reflect this in everything we do. Equally important is that we respect and value the diversity of our colleagues, volunteers, members and supporters.

## Risk Management

**T**he Trustees have responsibility for ensuring that GUM maintains comprehensive risk management systems, and that appropriate actions are being taken to manage and mitigate risks when they occur. A formal risk management policy and strategy is in operation, supported by a detailed process guide. This provides a robust framework for developing the corporate risk register, and subsequently managing risk across our Union.

The Trustees have put in place a system of internal controls that governs all of GUM's operations. These controls have been designed to provide a reasonable but not absolute assurance against the risk of error, fraud, and inappropriate or ineffective use of resources. The risk register is reviewed and monitored regularly to ensure that they are operating with sufficient effectiveness.

## Public Benefit Reporting

**O**ur trustees have a duty to develop strategic plans to ensure that they provide public benefit and 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 this 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. achievements during the year under review.

## Looking to the future – Our plans for 2017

We will:

- Reach out to small grassroot Ghanaian groups in the Midlands region by tailoring our support to help build the capacity of their leaders to make them more effective.
- Strengthen our relationship with existing and new groups in order to build trust, confidence and understanding between GUM and its affiliated group members, and also improve collaboration amongst groups within the umbrella body and encourage partnership working.
- Reshape our services and improve the way we deliver services to ensure that our systems and structures are as efficient and effective as possible to serve our members.
- Remain agile and position our Union so that it will be able to attract sufficient funds and other support for the umbrella body to implement its goals in order to achieve its strategic objectives.
- Advocate on behalf of our group members to deal with the relevant bodies in UK and the Ghana mission in London on issues affecting their members and the Ghanaian community in general in the region.
- Harness technology to help group members access our services easily and to improve the way they are delivered. We will also make it easier for groups to give us feedback on our services, which we will review and act on in our drive for excellence throughout our work.

## REVIEW OF ACTIVITIES & ACHIEVEMENTS - WHAT HAPPENED IN 2016

The principal activities undertaken by GUM during the year under review were focussed mainly on four key events.

1. Youth Leadership Training
2. Ghana 59<sup>th</sup> Independence Anniversary Celebration
3. Commonwealth Day Celebration
4. The Festival of Nine Lessons and Carols Service

### Youth Leadership Development Project



In May 2016, Ghana Union Midlands [GUM], the regional umbrella body for Ghanaian groups in the Midlands region, successfully applied to the National Lottery (Awards for All) for a grant to fund our Youth Leadership Project.

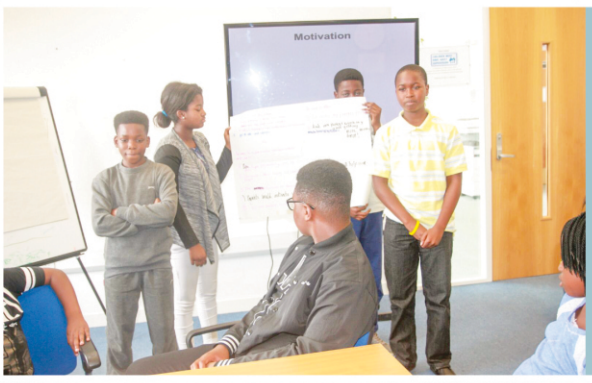
The project is designed to build the capacity of 30 young people as future leaders, and its aims are:

- To inspire lifelong learning, and prepare young people for the future to achieve immediate and lasting changes in their lives;
- To bridge the gap of leadership and entrepreneurship skills by developing and transforming the minds of young people for positive change; and
- To prepare young people to be effective leaders within both mainstream society and their respective ethnic groups.

GUM assigned the delivery of the training to two delivery partners acting as sub-contractors. The delivery partners are Ghana Union Greater Birmingham {GUGB}, and Ghana Union Wolverhampton {GUW}, who are all affiliated members of the umbrella body, to provide the training on behalf of GUM. Contracts were signed between GUM and the two unions i.e. GUGB and GUW respectively. GUM remained the contract holder and the accountable body for the grants with Awards for All (National Lottery).

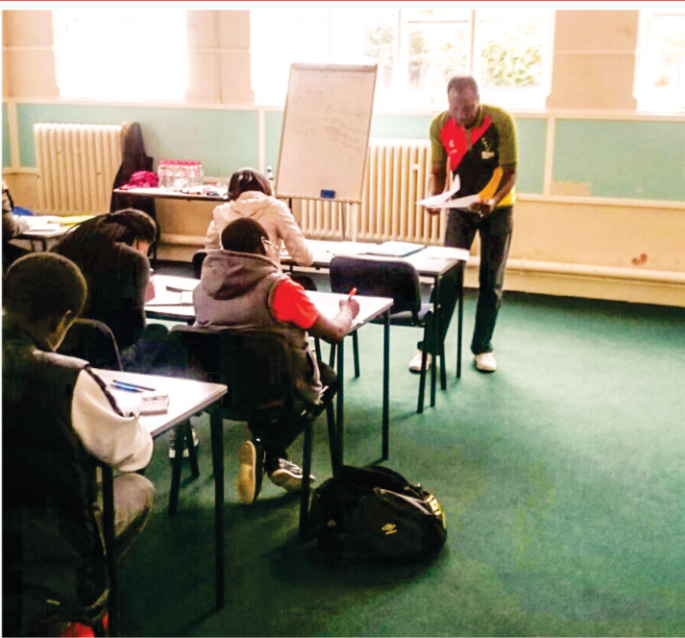
The delivery of the training took place at the Norman Power Centre in Birmingham, and also at the Old School Community Centre in Wolverhampton respectively. The training sessions were conducted quarterly and in three phases. The first phase was from September – December 2016. The second phase was from January – March 2017, and the last and final phase April – June 2017





## Training in Birmingham in Progress





Training in Wolverhampton in progress



## Educational visit

On Friday 21<sup>st</sup> October 2016, and during the school half term holiday, we took 35 participants on the project from the two locations i.e. Birmingham and Wolverhampton on educational trip to London, as part of the youth leadership training activities. The participants were accompanied by three trustees from GUM, and also two parents each from Birmingham and Wolverhampton to supervise the youngsters. We were hosted in London by the Ghana High Commission where the youngsters had an insight into the diplomatic mission and how it works.





The High Commissioner ensured that all the divisional heads of the Mission were around to brief the youngsters about the work of their respective divisions. The youngsters were encouraged to apply and join either the British or Ghanaian Diplomatic Service when they finish their education and make a career out of it.

The briefing session was followed by a 'Questions and Answers' session. Lunch was also provided by the Mission and this gave the youngsters the opportunity to interact with the diplomatic staff. We rounded the trip to London by visiting popular spots including Houses of Parliament, Buckingham Palace and the famous Oxford street. The trip to London was the first time that some of the project participants had visited London.





## Ghana's 59<sup>th</sup> Independence Anniversary Celebration

The celebration of Ghana's 59<sup>th</sup> Independence Anniversary this year was organised by GUM for the Ghanaian community, and was held on two occasions this time. The first was the flag raising ceremony, and second was dinner dance party dubbed the 'Big Blast'.

### Flag Raising Ceremony



A special flag raising ceremony was held on Sunday 6<sup>th</sup> March at the forecourt of the Birmingham City Council by the Lord Mayor of Birmingham, Councillor Raymond Hassall. This event was organised by Ghana Union Midlands, and hosted by Birmingham City Council, as part of the celebrations of Ghana's 59<sup>th</sup> Independence Anniversary from British colonial rule.

The event was historic occasion for GUM in the sense that it was the first time that such an event has been hosted by the City Council for the Ghanaian community, and also for our union in the 49 years of our existence in Birmingham. It was pleasing to note that 53 people in a jubilant



mood braved the cold weather to attend this special occasion. Members were punctual and there were no latecomers to the event. By 8:45am, all our members and friends of Ghana



had assembled at the forecourt of the Council House at Victoria Square waiting to receive the Lord Mayor. The punctuality of our members at the event was historic, and also a record in itself. At 9:00am prompt, the Lord Mayor hoisted the flag of Ghana with jubilant cheers from our members, and friends of Ghana who attended the event. This was later followed by an informal tea/coffee session, where members interacted with the Lord Mayor and guests.

## The Big Blast



Following the successful flag raising ceremony on 6<sup>th</sup> of March, which was the first part of the independence anniversary celebrations, the second part of the celebratory event was a Dinner Dance. This event was held at the Brasshouse Community Centre in Birmingham on Saturday 12<sup>th</sup> March. GUM hosted the event but assigned the organising to Ghana Union Greater Birmingham on its behalf. This year's independence event was meant to be a low-key affair without the usual pomp and pageantry, and also a representation from the Ghana High Commission in London. However, the High Commissioner's speech was read by the GUM President on behalf of Mr Victor Smith.

Despite the fact that this year's event was meant to be a low-key affair, it rather turned out to be a big occasion for us than it was originally intended. The event was dubbed the 'Big Blast.' Yes, what a big blast we had indeed! Nearly 165 members, guests and friends of Ghana trooped in their numbers to the Brasshouse Community Centre for the occasion.

The atmosphere was terrific with people in jubilant mood. There was plenty of sumptuous food, and drinks available for all to enjoy. The music was fantastic too, with DJ Stone delighting the audience with a combination of old and modern highlife, and hiplife music to satisfy the varied tastes of the audience.

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







## Commonwealth Day Celebration

During the year under review, GUM strengthened its links and alliances with its strategic partners by collaborating with the Birmingham Commonwealth Association in celebrating the Commonwealth Day. Ghana Union Midlands is an active member of the Birmingham Commonwealth Association. The Birmingham Commonwealth Association comprise of three main groups, which are: Education, Communities and Business. GUM is part of the communities group.

Commonwealth Day is the annual celebration of the Commonwealth of Nations usually held on the second Monday in March every year in the various Commonwealth countries around the world. Here in the UK, it is marked by a multi-faith service in Westminster Abbey, and normally attended by Queen Elizabeth 11 as Head of the Commonwealth, along with the Commonwealth Secretary-General, and Commonwealth High Commissioners in London.

The Birmingham Commonwealth Association celebrated this year's Commonwealth Day on Monday 14<sup>th</sup> March 2016, and GUM took part in this celebratory event for the second time. The event was an opportunity for individual communities and organisations to promote shared Commonwealth values of peace, democracy and equality, as well as celebrating the Commonwealth rich diversity.

This was a three-part celebratory event. The first part was the raising of the Commonwealth flag in the morning at the forecourt of the Birmingham City Council House at Victoria Square at 9:30am, and hosted by the Lord Mayor of Birmingham. The second part of the celebratory event was linked with the presentation of certificates to Commonwealth nationals who have been granted British citizenship to mark the Commonwealth Day celebration. Later in the morning after the flag raising ceremony, 27 nationals from Commonwealth countries gathered at the Birmingham registry office to swear an oath of allegiance to Her Majesty Queen Elizabeth 11 and her heirs. It was pleasing to note that one of the recipients was of Ghanaian origin. After swearing the oath of allegiance, the 27 people became the city's newest British citizens.

At the event, Dr Quaye Botchway, the GUM President, and this time representing the Birmingham Commonwealth Association, delivered a speech to the recipients on one of the Commonwealth values regarding tolerance, respect and understanding. After the speech, the recipients received their naturalisation certificates from Councillor Ray Hassall, the Lord Mayor of Birmingham. Dr Botchway and Odehye Nana Kwasi Ofei, GUM President and Vice President respectively, also presented framed certificates composed by the Birmingham Commonwealth Association to recipients who have been granted British citizenship.



Dr Quaye Botchway  
President of GUM



Odehye Nana Kwasi Ofei  
Vice President of GUM

The Commonwealth celebratory event was rounded off by a special dinner in the evening and hosted by the Birmingham Commonwealth Association. Amongst the several dignities who attended the event included the Lord Mayor of Birmingham and the Lord Lieutenant of the West Midlands. All the three main groups comprising the Birmingham Commonwealth Association also sent delegates to the dinner. GUM was represented at the dinner by Dr Quaye Botchway and Odehye Nana Kwasi Ofei, whilst Mrs Victoria Clegg and Mr Osei- Bempong Mensa represented the Ghana Union Greater Birmingham [GUGB].





## THE FESTIVAL OF NINE LESSONS & CAROLS SERVICE



The festival of nine lessons and carols service continues to be one of the popular activities in the GUM calendar of events. This service is a sequence of nine readings from scriptures interspersed with carols, songs and Christmas hymns for the congregation. The GUM carols service provides an alternative choice of the traditional English Christmas carols service. We have tweaked it and added our own little touches to the traditional liturgy to give it a Ghanaian flavour, and also bring a cultural dimension to the service.

The fourth non-denominational carols service was held on the 14<sup>th</sup> December 2016 at the City Road Methodist Church in Birmingham. The service was conducted along with prayers, a choice of carols and hymns including Ghanaian songs, which gave us the opportunity to reflect on each of the Bible readings that affect our individual lives, and also our community in general.





The service involved all the GUM founding members, affiliated group members, as well as friends of Ghana who participated in this colourful service. Each group sent a representative to read one of the Bible passages (lessons) on behalf of their group. A Bible passage was also read by the GUM Youth leader on behalf of all the youth groups of the affiliated member groups of GUM in the Midlands region.

The service was officiated by Rev Dr Paul Beetham, the Minister in Charge at the City Road Methodist church, and was assisted by Pastor Steve Peach, Overseer of Tipton Christian Church. The liturgy was conducted by Rev. Caleb Nyanni, Senior Minister of Elm Pentecostal Churches, Sparkbrook Birmingham. The popular Seventh Day Adventist (SDA) Ghanaian church choir was also in attendance, and led the congregation in the singing and added gravitas to the occasion. The GUM youth choir also delighted the congregation with their specially rehearsed Christmas carols





This review covers the calendar year, from 1<sup>st</sup> January to 31<sup>st</sup> December 2016, 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. However, a specific grant received from the National Lottery Fund (Awards for All) for our Youth Leadership Project has exceptionally had to be treated differently on accrual basis. This is because the project grant falls between two accounting periods.

All other 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 21 to 32. The accompanying notes on pages 30 to 32 of this report also forms part of these statements.

# HOW WE PERFORMED



## Financial Summary

### Incoming Resources (Income)

We are committed to ensuring that our income is used efficiently, effectively and responsibly by making every pound that we generate count. During the year under review, our work was mainly funded by a mixture of funds generated from grants, donations, fundraising and social activities to support our operations.

Our total Incoming Resources (Receipts) for the year increased from £10,766 in 2015 to £14,065 in 2016. This represents an increase of £3,299, or 30.6 % on 2015. This was as a result of the improvement in our fundraising activities.

Income from voluntary activities were generated and consisting mainly of membership dues, contribution to members' welfare, and offertory from the Christmas carols service. This decreased from £2,256 in 2015 to £1,849 in 2016; a decrease of £407 or 18.04% on 2015.

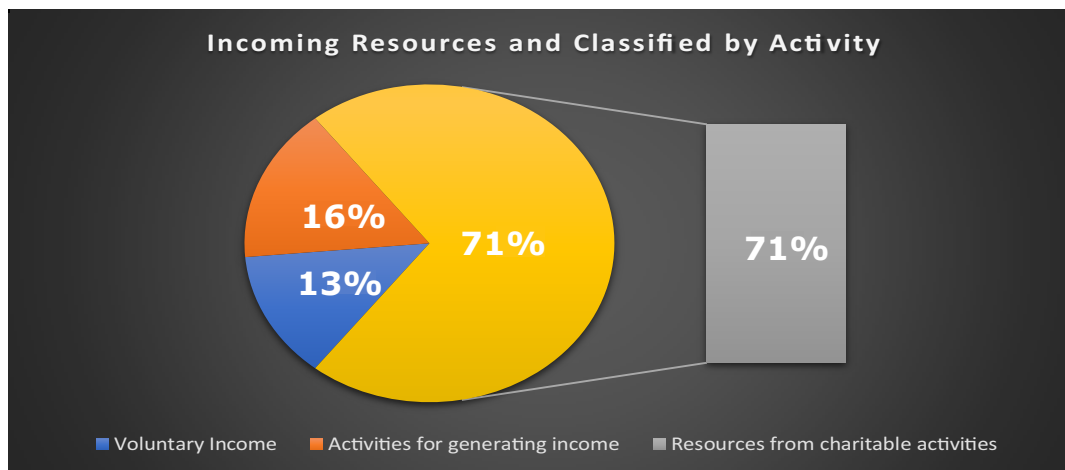
Income from activities for generating funds generally were proceeds derived from the Ghana's 59<sup>th</sup> independence anniversary event, and also from adverts in our newsletters. This increased from £2,035 in 2015 to £2,216 in 2016; an increase of £181 or 8.9 % on 2015.

Income generated for charitable activities was the grant received from the National Lottery Fund (Awards for All) for our Youth Leadership Project. As the 'Awards for All' grant was received near the yearend, and the grant covered a nine months period for the entire project duration, meant that a proportion of the grant was spent on the project activities in 2016, and the rest of the funds will be carried forward and disbursed to complete delivery of the project in 2017.

Overall, grants received during the year under review for charitable activities increased from £6,475 in 2015 to £10,000 in 2016; an increase of £3,525 or 54.4 % on 2015.

## How we raised our money

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



The sources of our funds have also been analysed by the nature of income generated for our activities in the table below, and is compared with the income generated in the previous year (2015) figures.

**Table 1: Comparative Analysis of Incoming Resources [Receipts]**

Incoming Resources (Receipts)	Amount 2016	Amount 2015	Change in Value	Percentage Change
	£	£	£	%
Membership Dues	1,400	1,880	-480	-25.5
Donation to Members Welfare	125	175	-50	-28.6
Christmas Carols Offertory	324	201	123	61.2
Proceeds from Independence Event	1,886	1,885	1	0.05
Income-Adverts in GUM Newsletter	330	150	180	120.0
Grants from National Lottery Fund	10,000	6,475	3,525	54.4
<b>Total</b>	<b>14,065</b>	<b>10,766</b>	<b>3,299</b>	<b>30.6</b>

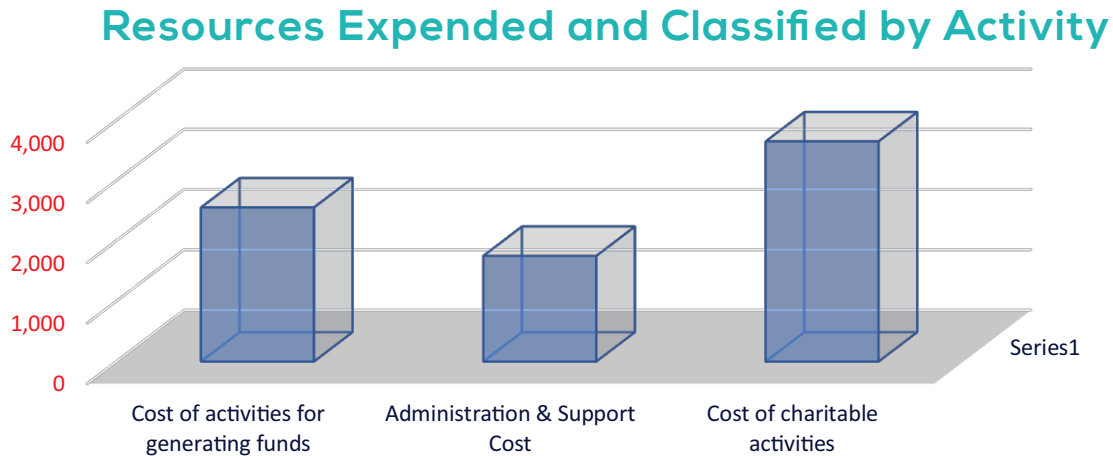
## Resources Expended (Expenditure)

Total resources expended during the year under review decreased from £8,650 in 2015 to £7,952 in 2016; a decrease of £698 or 8.1% on 2015. This was mainly as a result of tight cost control, and continuous monitoring of our expenditure through our monthly budget performance reports.



## How we spent our money

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



The table below further analyse our expenditure pattern during the year under review and is compared with resources expended in 2015. The resources expended have been analysed by nature of the cost incurred instead of activity of the expenditure.

**Table 2: Comparative Analysis of Resources Expended [Expenditure]**

Resources Expended	Amount 2016	Amount 2015	Change in Value	Percentage Change
	£	£	£	%
Independence Anniversary Event	1,927	1,759	168	9.6
Christmas Carols Service	311	75	236	314.7
Design & Printing of GUM Materials	785	115	670	582.6
Room Hire for GUM Meetings	85	248	-163	-65.7
Telephone & Internet	310	333	-23	-6.9
Travel Expenses	274	94	180	191.5
GUM Expenses	609	363	246	67.8
Project Expenses (Lottery Grants)	3,651	5,663	-2012	-35.5
<b>TOTAL</b>	<b>7,952</b>	<b>8,650</b>	<b>-698</b>	<b>-8.1</b>

## Our Funds

The excess of income over expenditure meant that we ended the year under review with an operational surplus of £6,113 which has increased our general reserves by 47.3%. 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 costs. The Trustees have decided that at all times, GUM should maintain sufficient cash reserves enough to cover three months operating costs to keep the organisation (umbrella body) afloat.

Based on our current cash flow position, 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.

At 31 December 2016, our liquidity of £7,086 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 are sufficient cash balances to cover its predicted obligations.

## Financial outlook

The Board of Trustees of Ghana Union Midlands have agreed a new strategy that includes plans to secure sustainable financial growth to fund our operations. Hopefully, this will enable us to meet our objectives and maximise the positive impact we are able to have on our affiliated group members, and also on the lives of their members. Our budgets, forecasts and plans continue to take into account the external challenges, threats and opportunities, and we aim at continuing to maintain a balanced operational and financial position.

## Going Concern



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

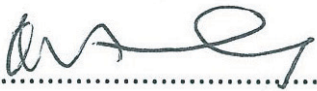
## Disclosure of Information to the Independent Examiner

The trustees at the date of approval of this report confirm that, so far as they are each aware, there is no relevant financial/audit information of which the GUM's Independent Examiner is unaware. 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.

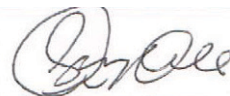
## Appointment of Independent Examiner

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

This report was approved by the GUM Trustee body on 15th of August 2017 and signed on its behalf by:



.....  
**Dr Quaye Botchway**  
**Interim Chair of Board of Trustees**



.....  
**Mr Ivor Agbemenyale**  
**Trustee**

# INDEPENDENT EXAMINER'S REPORT

<b>Report to the trustees/ members of</b>	Ghana Union Midlands [ GUM]		
<b>On accounts for the year ended</b>	31 <sup>st</sup> December 2016	<b>Charity no (if any)</b>	1160692
<b>Set out on pages</b>	28-32		

**Respective responsibilities of trustees and examiner**

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

It is my responsibility to:

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

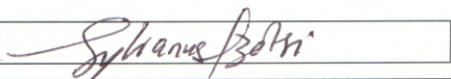
**Basis of independent examiner's statement**

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

**Independent examiner's statement**

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

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

**Signed:**  **Date:** 20<sup>th</sup> August 2017

**Name:** Sylvanus Dzotsi BA (Hons) FCCA

**YEVS & Co**  
Chartered certified Accountants  
YEVS House  
130 Cape Hill, Birmingham B66 4PH

# RECEIPTS & PAYMENTS ACCOUNT

Receipts & Payments Account for the Year Ended 31 December 2016

## GHANA UNION MIDLANDS [GUM]

	Notes	Restricted Funds	Unrestricted Funds	Total Funds 2016	Total Funds 2015
		£	£	£	£
<b>INCOMING RESOURCES (RECEIPTS)</b>					
Voluntary Income	2	-	1,849	1,849	2,256
Activities for Generating Funds	2		2,216	2,216	2,035
Resources from Charitable Activities	2	10,000		10,000	6,475
<b>TOTAL INCOMING RESOURCES (RECEIPTS) A</b>		<b>10,000</b>	<b>4,065</b>	<b>14,065</b>	<b>10,766</b>
<b>RESOURCES EXPENDED (PAYMENTS)</b>					
Cost of Activities for Generating Funds	3	-	2,552	2,552	1,834
Administration & Support Cost	3	-	1,749	1,749	1,153
Cost of Charitable Activities	3	3,651	-	3,651	5,663
<b>TOTAL RESOURCES EXPENDED (PAYMENTS) B</b>		<b>3,651</b>	<b>4,301</b>	<b>7,952</b>	<b>8,650</b>
<b>Net of Receipts (Payments)= A-B</b>		<b>6,349</b>	<b>- 236</b>	<b>6,113</b>	<b>2,116</b>
<b>Transfer Between Funds</b>		<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Surplus/(Deficit) for the year</b>		<b>6,349</b>	<b>- 236</b>	<b>6,113</b>	<b>2,116</b>
<b>RECONCILIATION OF FUNDS at 31/12/2016</b>					
Cash at Bank: 31/12/15			2,304	2,304	188
<b>Surplus this year end</b>		<b>6,349</b>	<b>- 236</b>	<b>6,113</b>	<b>2,116</b>
<b>Cash at Bank: 31/12/16</b>	4	<b>6,349</b>	<b>2,068</b>	<b>8,417</b>	<b>2,304</b>

# STATEMENT OF ASSETS & LIABILITIES

## GHANA UNION MIDLANDS [GUM]

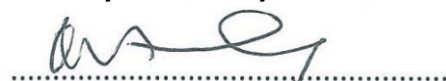
### Statement of Assets and Liabilities at 31 December 2016

CASH AND BANK BALANCES	Notes	Restricted Fund	Unrestricted Fund	Total Funds 2016	Total Funds 2015
		£	£	£	£
Bank : Current Account	4	6,349	2,068	8,417	2,304
Bank : Deposit Account		2,509	2,509	5,018	2,508
<b>Total Cash Funds</b>		<b>8,858</b>	<b>4,577</b>	<b>13,435</b>	<b>4,812</b>
<b>OTHER MONETARY ASSETS</b>					
Computer and Other Equipment		-	252	252	336
Debtors		-	-	-	-
<b>Assets Retained for GUM's Own Use</b>		<b>8,858</b>	<b>4,829</b>	<b>13,687</b>	<b>5,148</b>
<b>LIABILITIES</b>					
Creditors	5	6,349	-	6,349	-

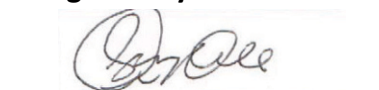
The financial statements are outlined on pages 28 - 29 and the accompanying notes on pages 30 to 33 form part of these financial statements.

This financial statement was approved by the GUM trustees on 15th August, 2017 and signed on its behalf by:

Dr Quaye Botchway - Trustee



Mr Ivor Agbemeyale - Trustee



# Notes Forming Part of the Financial Statements for the year Ended 31st December 2016

## 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. 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 are the grants received from the National Lottery Fund (Awards for All).

### c) Incoming Resources (Receipts)

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

### d) Awards and Grants

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



## 2.0 Incoming Resources from Generated Funds

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 grants received for charitable purposes, and also funds generated from our social and fundraising activities, for example, celebratory events such as Ghana's independence and carols service etc. All these funds generated form part of the incoming resources.

### **Incoming Resources from Generated Funds**

#### **Voluntary Income (Receipts)**

Membership Dues	£1,400
Contribution to Members' Welfare	£125
Offertory at Christmas Carols Service	£324

#### **Activities for Generating Funds**

Ghana's 59 <sup>th</sup> independence anniversary event	£1,886
Proceeds from adverts in GUM Newsletter	£330

#### **Charitable Activities**

Grants from National Lottery Fund (Awards for All)	£10,000
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## 3.0 Gross Expenditure

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

### **Activities for Generating Funds**

Independence anniversary event	£1,927
Christmas Carols Service	£311
Design & Printing	£314

### **Administration & Support Cost**

Rent of room for meetings	£85
Telephone & internet charges	£310
Design & general printing	£471
Travel expenses	£274
GUM expenses	£609

### **Cost of Charitable Activities (Youth Leadership Project)**

Trainer's fees	£1,160
Training Materials & Aids	£313
Educational Visit	£350
Hire of Training Rooms	£656
Participants Travel	£664
Participants Refreshments	£128
Printing & Photocopying	£30
Management Expenses	£350

## 4.0 Closing Bank Balance

Included in the closing bank balance in our current account is residual amount of £6,349, which is part of the Lottery Grant received during the year for our Youth Leadership project. This residual money is being carried forward, and will be spent in 2017 to complete delivery of the project.

## 5.0 Creditors

This is the unspent grant which is being carried forward to 2017 and will be spent in the year to complete delivery of the youth project.



# Would you like to become a **GUM Sponsor**

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

## Become a Sponsor

*Find out more and  
get involved:*

- o For everything there is to know about GUM
- o The work we do
- o Ask us questions
- o Tell us what you think about GUM
- o Tell us what you can do for us

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

**Mobile:** 07786 470 791

**Email:** [gum.umbrella@gmail.com](mailto:gum.umbrella@gmail.com)

**Website:** [www.gumumbrellabody.co.uk](http://www.gumumbrellabody.co.uk)

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