



GHANA UNION MIDLANDS

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

ANNUAL REPORT AND FINANCIAL *Statements*

for the year
ended 31st
December
2024

Partnerships have always been
vitaly important to us at GUM.
The more we connect and pull
together, the more we achieve.

"We are better together, so let them never be broken"

DONATE OR BECOME A SPONSOR



Please help us by either donating or becoming a sponsor. Your donations and sponsorship are crucial to our survival and that allow us to continue our work. As a charity, we rely on the generous support of our sponsors, donors, and you to help us to continue our work.



NB: PLEASE SCAN THE CODE TO DONATE.

If you are unable to scan the QR code, please visit our website at: <http://ghanaunionmidlands.co.uk> to make your donation

You can also become a sponsor by expressing your interest to us by email at: info@ghanaunionmidlands.co.uk

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LEGAL & ADMINISTRATIVE INFORMATION

Name: Ghana Union Midlands [GUM]

Status: Registered Charity in England & Wales

Registration No: 1160692

Chief Patron: Ghana High Commissioner to the United Kingdom & Republic of Ireland

Current Serving Commissioner: His Excellency Papa Owusu-Ankomah

Trustees:

Dr Quaye Botchway

Odehye Nana Kwasi Asiedu-Ofei

Pastor Adje Wilson

Mr Emmanuel Asante-Odame

Mr Peter Kennedy Amor

Secretary: Mr Selassie Kwame Tsekpo

Contact Address: C/O 101 Woodside Avenue South, Green Lane, Coventry CV3 6BL

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Email: info@ghanaunionmidlands.co.uk

Facebook: Ghana-union-midlands

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

Financial Advisers

YEVS & Co

Chartered Certified Accountants

130 Cape Hill

Smethwick B66 4PH

Bankers

Metro Bank

6-7 Dudley Street

Wolverhampton WV1 3EY

Our History Re-Visited

Nine years of GUM registered as a charity and serving as the regional umbrella body for Ghanaian groups in the Midlands traces its roots back nearly 55 years ago when it was established as Ghana Union Birmingham. In 2012, Ghana Union Birmingham changed its name to GUM and took a new direction to spearhead in bringing together the various Ghanaian groups in the Midlands region. This 'dual role' meant that it had to look 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. This eventually led to the formation of Ghana Union Midlands, popularly Known as GUM.

The journey to form a regional umbrella body for Ghanaian groups in the Midlands region was a difficult and tortuous task. Building a general consensus is a time consuming and difficult process in the formation of any community group with diverse interests and aims. The journey was marked by a process of ironing out differences amongst the various interest groups through tough negotiations and agreement.

Eventually, on the 31st January 2015, we achieved our main goal of forming a regional umbrella body for Ghanaian groups in the Midlands region. An overwhelming majority of the founding members of the regional umbrella body finally agreed and appended their signatures to a constitution. This legal document binds all the local groups in the Midlands who have become members of the regional umbrella body. Following the adoption of the constitution, the umbrella body was later registered on 27th February 2015 as a UK charity with the Charity Commission. The current GUM trustees consist of the representatives of the local and regional groups in the Midlands forming the membership of the regional umbrella body.

Until 2020, the regional umbrella body operated on the basis of a 'dual role' model, which consists of GUM and Ghana Union Birmingham as one entity. This model confused people concerning the status of GUM and its membership, which included groups and also individual members. Despite attempts to clarify the structure of GUM as an umbrella organisation with the 'Birmingham Group' serving as the Secretariat, the message did not resonate well with people.

In order to avoid further confusion and to make things simple and clear, in 2020, we decided to separate the two organisations to operate as two independent legal entities with their own members, constitution and administrative structures. Ghana Union Birmingham has adopted a new name and is now known as Ghana Union Greater Birmingham, commonly referred to as GUGB. Membership of GUGB is on an individual basis. This local union serves the interests of and provide welfare support to its members and the Ghanaian community in Birmingham and its environs. The Birmingham union is now an affiliated group member of GUM and have the same status as other affiliated group members of GUM.

GUM now operates independently as a 'hub and spokes' network umbrella body with regional groups forming its membership. The concept of 'hub and spokes' model allows each group within the umbrella body to retain its autonomy and identity in managing its affairs at local level. Working in collaboration in a co-ordinated way provides us with a unified voice for all the Ghanaian groups than any single group could do working alone. GUM have now become a service provider, adviser, innovator and influencer.

Our purpose and role remained the same. Our mission is to bring and unite all Ghanaian-related groups under one regional umbrella body in the Midlands region. We support and work with local and regional groups to build a vibrant and thriving Ghanaian community for the benefit of all. GUM membership comprises of Ghanaian groups operating in Birmingham, Wolverhampton, Telford, Walsall, Dudley, Coventry, Rugby, Northampton, Leicester, Nottingham and Derby. These groups are classified as affiliated members.

We have created an associate membership class for non- Ghanaian groups who also share our vision and goals and wish to become a member. We hope this class of membership will help us to build community networks that strengthen our relationships with non-Ghanaian groups to improve community cohesion and build a stronger community.

Goodwill Message



Mrs Lawrence Kwegyir-Afful

deliver invaluable support to its affiliated groups and the wider community. From empowering individuals and local groups to hosting culturally significant events like the Ghana @67 Independence Celebration and the Festival of Nine Lessons and Carols. GUM's consistency in organising community cohesion activities, fosters unity and community pride.

I consider it a great privilege to be given the opportunity to write the goodwill message for this year's Ghana Union Midlands (GUM) Annual Report and Accounts. As a Ghanaian and a passionate advocate of GUM's mission, I have witnessed the incredible work this organisation does to unify and uplift Ghanaian communities across the Midlands and beyond.

GUM's unwavering commitment and impact, especially during challenging times, are truly commendable. With limited resources, GUM has continued to

As a solicitor specialising in Immigration and Nationality Law, I have had the privilege of providing talks for GUM on immigration issues, a cause close to my heart. I have also been fortunate to support and attend key events that highlight the charity's commitment to community development and cultural preservation. It is inspiring to see how GUM's volunteers and leadership remain steadfast in their dedication to building a vibrant and inclusive Ghanaian community. Your leaders and volunteers are truly generous persons and continue to give silently without hope of praise or reward. This cannot be overemphasised.

As you look ahead to 2025, I am encouraged by your plans for restructuring and further strengthening your collaboration with affiliated groups. These initiatives will undoubtedly enhance your ability to serve the community effectively and strategically. There may be challenges but it is imperative to always remember that every challenge you face is an opportunity for growth. You have been resilient throughout all the past years. You are better placed to push through every challenge that may arise. You must recognize that your success story is also encapsulated by you not giving up throughout these years.

I extend my heartfelt gratitude to GUM's trustees, volunteers, donors, and supporters who continue to make a meaningful difference. Your unwavering commitment and collective efforts are not only building a brighter future for the Ghanaian community but also inspiring others to join in this important work.

Thank you for the opportunity to be part of this journey, and I look forward to seeing GUM thrive in the years to come.

Mrs Lawrencia Kwegyir-Afful
Principal Solicitor and Director: Lawrencia & Co Solicitors LTD.

What We Did in 2024 at a Glance

Take a look at what we achieved this year with your support.

Empowering groups and people with information, advice & support

We responded to **345** enquiries through our information and support helpline via phone or web chat. An increase of 34% on last year's figures. Also 91% of callers rated the service as very good or excellent.

Facilitating Biometric Passport Support

60 people were supported in their application to obtain Ghana Biometric passport. A decrease of 79.2% on last year's figures.

Supporting local and regional groups to build their resilience

12 local and regional groups affiliated with GUM sought our assistance to build their resilience through our capacity building programme. 88% of groups rated the support they received as either excellent or very good

Bereavement Support

This year we paid £1,183 to two members registered on the Bereavement Scheme their benefit entitlements, compared with £4,646 paid in 2023 to seven members. A decrease of £3,463 or 74.5% on last year figures. Members who received their benefit entitlements expressed 100% satisfaction.

Social Gatherings

Ghana Independence Anniversary

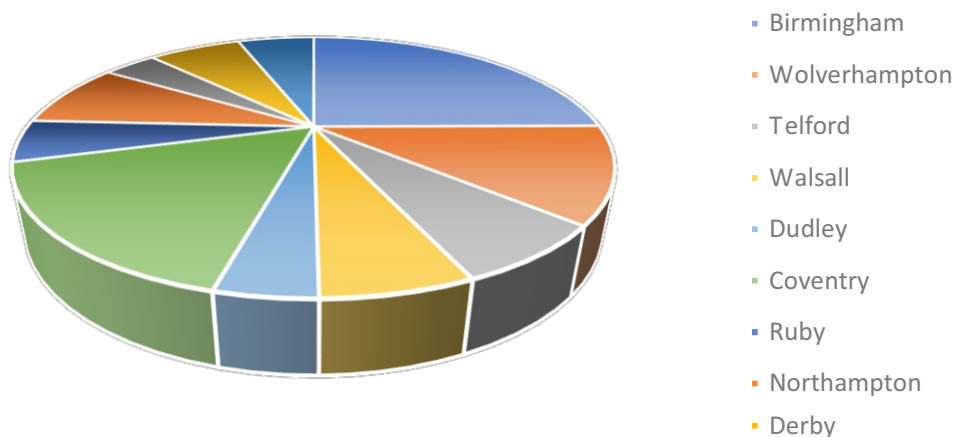
205 people attended Ghana @67 independence anniversary celebration held in Birmingham and hosted by Ghana Union Greater Birmingham, an affiliated group member of GUM.

A Festival of Nine Lessons & Carol

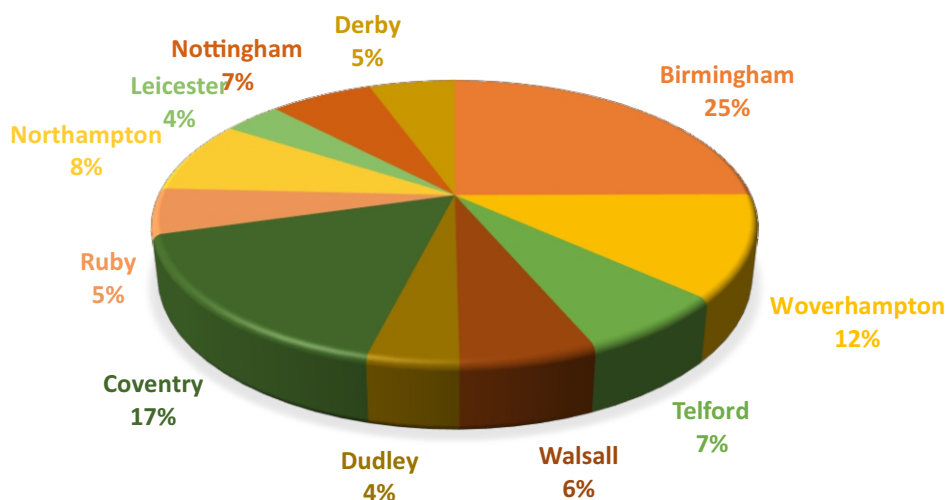
130 people attended the Christmas Carol Service held in Wolverhampton. The service was hosted by Ghana Union Wolverhampton, an affiliated group member of GUM.

Who is accessing our services?

Areas where groups who access our services are based in the Midlands



PERCENTAGE OF PEOPLE WHO ACCESS OUR SERVICES IN THE MIDLANDS



Introduction

The Trustees of Ghana Union Midlands, popularly known as GUM, the regional umbrella body for Ghanaian groups in the Midlands region have the pleasure in presenting its Annual Report and Financial Statements to our members, and other stakeholders for the year ended 31st December 2024. This is the ninth trustees' report since GUM became a registered Charity, and the fifth since GUM was separated from Ghana Union Greater Birmingham.

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

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

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

Strategic Report

Who We Are & What We Do

Ghana Union Midlands, popularly known as GUM is a charitable organisation. It was established nearly nine years ago and is based in the Midlands in the UK. We exist as a regional umbrella body to connect with local and regional groups that share our goals to collaborate and work together in a coordinated way. The GUM network partners are experts in their locations from where they operate in the Midlands region. Together, we work to encourage effective collaboration and share knowledge on pressing causes and issues like immigration, racism, inequalities etc that affect and impact our community

Our aim is to build the capacity of local and regional groups to work effectively, strategically, and impactfully to better serve the Ghanaian community in the respective locations in which they reside in the Midlands. This includes connecting them to other groups and charities in the region, and providing access to our in-depth sector knowledge, governance expertise, and innovative solutions. Helping local and regional community groups in the Midlands to thrive is at the heart of what we do. We understand the challenges and value of being the sole regional umbrella body for Ghanaian Groups in the Midlands region. Through our advisory service, we help our affiliated group members carry out life-changing work and strengthen their long-term resilience.

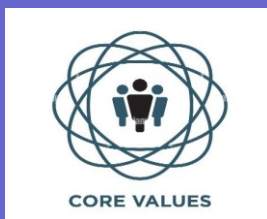
What we believe



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



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



The things that matter most to us are Inclusivity, Empowerment, and Accountability.

Our Charitable Objectives



We exist as an umbrella body to unify and bring together the various Ghanaian unions, associations and other groups under one regional umbrella body, and to foster good relationships and understanding amongst the various groups which support the Ghanaian community in the Midlands.

The charitable objects for which GUM was established for public benefit as stated in our governing documents 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

Legal Status, Governance, and Management

Legal Status & Structure



GUM is a registered charity in England and Wales under Charity registration number 1160692. It comprises 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 coordinated way. This concept allows each group member of the umbrella body to retain its autonomy and identity in the day-to-day management and steering of its affairs at the local level.

Governance



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

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.

For the period 1st January 2024 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
Pastor Adjé Wilson
Mr Peter Kennedy Amor
Mr Emmanuel Asante Odame

Administration & Management



The GUM trustees have delegated the day-to-day administration and management of the regional umbrella body to the secretariat team of the Ghana Union Wolverhampton [GUW], an affiliated group member of GUM on a rotational basis.

The GUW secretariat team is responsible for the implementation of policies as set out by the trustees, and also responsible for the operational management of the day-to-day running of the regional umbrella body's affairs. However, the trustee body collectively retains the overall control and administration of the regional umbrella body and is responsible for making sure it is doing what it was set up to do.

Staff & Volunteers



Due to financial constraints, GUM does not employ any paid staff, therefore, relies mainly on volunteers to deliver the services of the organisation to its service users. Volunteering is an integral part in the way which GUM functions. Over the years, all our work and services are delivered by a small team of volunteers who perform various roles and tasks including organising events and performing various administrative work.

The work they do for us is absolutely phenomenal. The volunteers are supported and supervised by the GUM trustees. 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.

Membership



Membership of GUM, the regional umbrella body for Ghanaian groups in the Midlands region, is open to any Ghanaian-related group in the region that is properly constituted or working towards it, and wishing to join the regional umbrella body to further its mission, goals, and objectives. We have created an associate membership class for non-Ghanaian groups who also share our mission and goals. We hope this class of membership will help us to build community networks that strengthen our relationships with other groups to improve community cohesion and build a stronger community.

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

Other Reporting

Equal Opportunity

GUM is an equal opportunity community group. The aim of our equal opportunities policy is to ensure that all people who access our services, and or participating in our activities are treated equally and fairly regardless of gender, race, religion, disability, nationality, tribal affiliation, and sexual orientation.

At GUM, we recognise the importance of promoting equality, valuing diversity, and being inclusive. We also recognise that every person has different needs, preferences, and abilities. Therefore, we strive to reflect this in everything we do. Equally important is that we respect and value the diversity of our colleagues, volunteers, members, and supporters.

Risk Management

GUM reviews its risks on an ongoing basis through our board of trustees and financial adviser. They manage existing risks and identify new ones. We consider the impact and likelihood of every risk and give particular attention to the management and mitigation of the most severe risks. Our risk management process and the risk register are scrutinised by our financial advisers and updated.

Risks are divided into key components and the responsibility for the management of each risk is assigned to a trustee who has the knowledge of the risk factor. Our advisers also reviews our internal controls and the work assigned to the trustees to deal with a specific risk. Our risk register is continuously reviewed, and where appropriate, revised to capture the tolerance of the risk. This enables us to indicate whether risks are accepted, mitigated, or eliminated.

Public Benefit

Public benefit is at the heart of what charities are about. The GUM trustees understand that they have a duty to carry out our charity's purposes for the public benefit. In fulfilling the public benefit requirements, the GUM trustees have had regard to the Charity Commission's guidance on public benefit.

During the year under review, GUM carried out a series of activities as outlined in this report which are in line with our objects in the constitution that met the public benefit requirement. The intended beneficiaries of our charity continue to be groups that are affiliated with GUM and their members. GUM is committed to and provided information, advice and guidance to our service users. This helps our service users to find solutions to their problems. Our bereavement scheme provided support and comfort to the bereaved. Also, our social activities, for example, the Festival of Nine Lessons & Carol Service, and Ghana Independence Anniversary Celebrations contributed towards a better society by promoting social and community cohesion.

Looking Ahead - Our future Plans

We will continue to work with our affiliated members to support our community to bring about lasting change to local groups and people's lives. We have identified five goals we would like to achieve which are:

1. Re- organise the regional umbrella body to become more effective
2. Building a kind, inclusive, and agile organisation
3. Strengthening the resilience of GUM and its affiliated members to cope in tough times
4. Creating shared value partnerships that contribute, impact, influence, income, engagement and skills.
5. Advocating, campaigning and mobilising support for smaller community and grassroot groups

Review of our Activities and Performance

What we achieved in 2024

Below are the summarised key activities we undertook during the year under review.

Empowering groups and people with information, advice & support



General Support

During the year under review, GUM supported members and families of the local and regional groups that are affiliated with GUM, and also from the Ghanaian community on various issues affecting them via phone and or web chat. This benefited 345 people and 91% of callers and service users were satisfied and reported that we gave them the right information, advice, and support they needed. This is helping us to build a better network to support our community and individuals cope well with life's challenges. Our website continues to attract lots of visitors either seeking information or wanting to know more about GUM. The latest count on our website indicated that 5,020 people accessed our website for online information. An increase of 28% on last year's figures.

**Supporting local and regional groups
to build their resilience**



During the year under review, our small team of advisors provided sector focused knowledge and advice to groups who sought our help on how to run a particular event or project, and the best way to deliver it. Thus, educating and empowering them to better themselves. GUM continues to provide technical support to build the capacity of its affiliated group members who are working hard at grassroots level to support their members. 12 groups sought our help and assistance during the year under review on so many issues. What we do goes beyond financial support.



Ghana @ 67 Independence Anniversary Celebration.



With the pandemic over and the threat and spread of COVID contained, we decided to celebrate Ghana @ 67 independence anniversary outdoor. This meant that this time, we broke away from the online celebrations as we had

done for the past three years. This year's independence celebration was jointly organised by GUM and Ghana Union Greater Birmingham, popularly known as GUGB, an affiliated group member of GUM.

GUGB hosted the event on behalf of GUM, which is part of the collaboration and working in partnership with our affiliated group members. The event was held on 9th March at the Legacy Centre in Birmingham. 205 people attended the event that attracted a lot of prominent dignitaries in Birmingham including the following personalities: Mr Wade Lyn, the High Sheriff of the West Midlands, Councillor Chaman Lal, the Lord Mayor of Birmingham, Major General Timothy Hodgetts, Deputy Lieutenant for West Midlands, and Mr Keith Stoke-Smith, Chair of the Birmingham Commonwealth Association.

The outgoing Ghana High Commissioner to the UK & Ireland, His Excellency Papa Owusu-Ankomah and his Wife also attended to add gravitas and grace the occasion for us. Amongst the prominent Ghanaian community leaders in the UK who attended the event was Naa Tsotsoo Soyoo I, the President of the National Congress of Ghanaian Unions, known as NCGU. The NCGU is the National Umbrella Body for Ghanaian Unions in the UK.



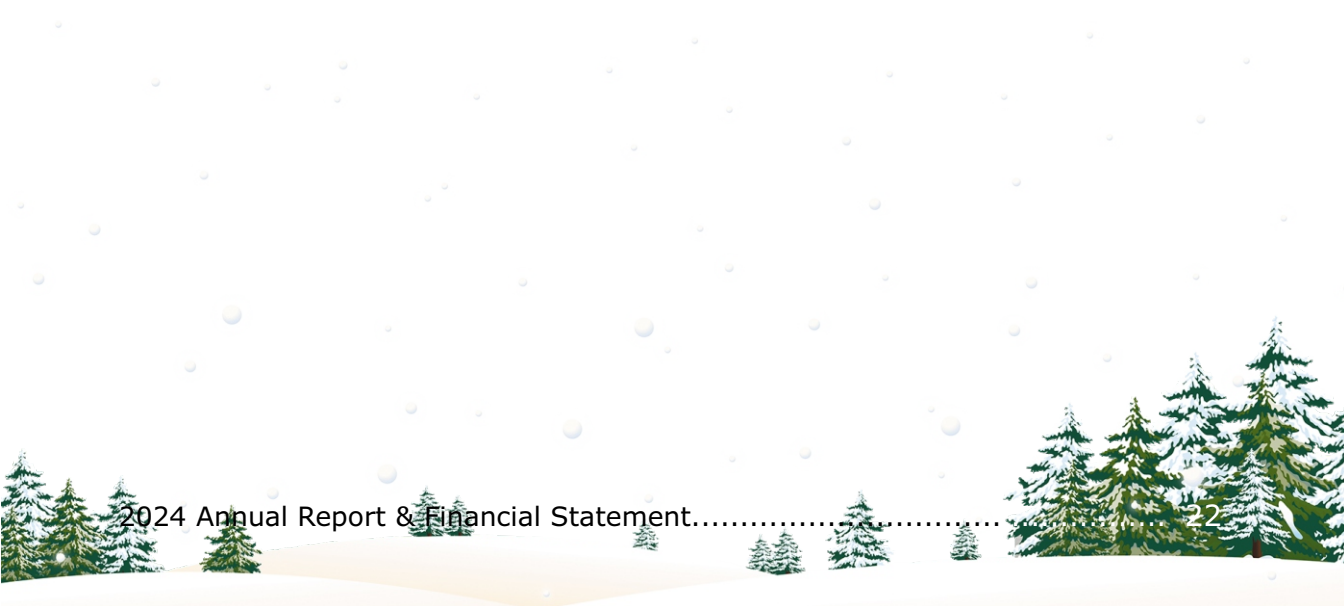
A Festival of Nine Lessons and Carols Service

This year, we resumed our Festival of Nine Lessons and Carols service, which was suspended nearly three years ago due to the pandemic. Our members were delighted when we announced to them that this event, which has become one of the major programmes in our events calendar had been restored. The GUM non-denominational carol service is modelled on the King's College Chapel, Cambridge and provides an alternative choice to the traditional English Christmas carol service. We have tweaked the traditional liturgy and added little touches to our own service to give it a Ghanaian flavour and a cultural dimension to the service.

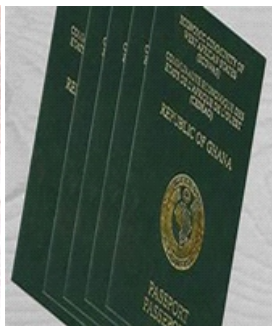
This year's service was jointly organised by Ghana Union Midlands and Ghana Union Wolverhampton, a local group and an affiliated member of GUM, who hosted the service. The service was held on Saturday 7th December at King's Evangelical Church in Wolverhampton. This year's service was unique in the sense that we involved the leaders of African, Caribbean, and Ghanaian churches in addition to the leaders of the GUM affiliated group members. Each group sent a representative to read one of the Bible passages (lessons)

on their behalf. The churches also brought their Choir or Praises team to sing at the service.

Due to the general elections in Ghana which coincided with the date of our service, the Ghana High Commissioner to the UK and Republic of Ireland who normally come and read the first lesson for us was unable to attend the service on this occasion. However, he ensured that Mr Chris Kwabena Obeng, the head of Consular Services & Welfare was present to represent the High Commission. Despite the storming weather on the day of the service, attendance was very good and beyond our expectation. Nearly 130 people braved the severe weather to attend the service. We say a big thank you to all those who made the effort to come and support us.



Biometric Passport Application



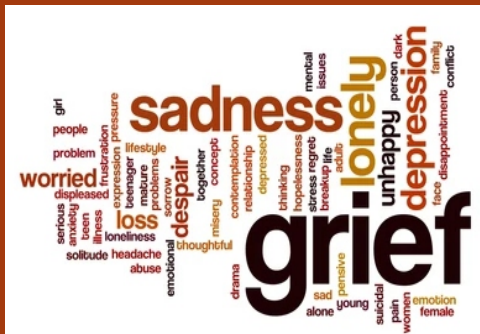
In 2015, the Ghana High Commission in London started issuing biometric passports. This meant that Ghanaians living outside the London region had to travel to London for their biometric details to be taken before they can be issued a Ghanaian biometric passport. To ease the problems of

applicants travelling to London, the Commission decided to go to the regions yearly on rotational basis to take the biometric details there, thus saving applicants time travelling and money.

In 2016, Birmingham was chosen by the Commission to pioneer the biometric exercise outside London, and GUM was tasked with the responsibility to organise this exercise. In 2024, the Commission changed its policy and subcontracted the taken of biometric details to the Ghana Premium Application Centre, which is the trading name for Access Citizens Services UK Limited, a private company to conduct the biometric exercise in the regions in the UK on their behalf. This decision made the acquisition of a Ghanaian passport in the UK very expensive and beyond the reach of many Ghanaians especially those with large families.

Sadly, this affected the patronage and discouraged many Ghanaians living outside London to apply for a Ghanaian passport. This is reflected in the number of people who took part in the biometric exercise this year when the Ghana Premium Application Centre staff came to Birmingham to take the biometric details. This year, only 60 people applied and were supported by GUM in their application to obtain Ghana Biometric passport, compared with 289 people in the Midlands who were supported in 2023. A decrease of 229 people or 79.2% on last year's figures.

Bereavement Scheme



The GUM Bereavement Scheme has been operating successfully for the past five years. It was created to provide bereavement support to members and families of local and regional groups affiliated with the regional umbrella body to deal with grief during the bereavement for the loss of a dear one. Most of the claims that we received from bereaved

members of our scheme are those who have lost a close relative and the deceased person do not reside in the UK. Therefore, this requires a cultural understanding and different ways of support that are tailored to meet the needs of our bereaved members.

Most people cope with grief differently and sometimes with the help and support of family and friends. However, it can be helpful to speak with a neutral person who is knowledgeable and understand the effects and impact of bereavement on people's lives. This helps people to share their feelings and emotions to cope well with their bereavement. With this in mind, and in addition to GUM providing financial support to assist our bereaved members, the Scheme Administrators are introducing additional non-financial support to assist our members cope well with bereavement. Since GUM do not have paid staff, we have identified bereavement support organisations that we can either refer or signpost our members to for professional advice.

As at 31st December 2024, we had 44 registered members on the scheme. During the year under review, we paid out £1,183 in benefit entitlements to the two members who submitted their claims. This is the lowest number of reported deaths in a year since the scheme became operational. Compared with 2023 figures, we paid £4,646 to seven members last year. A decrease of £3,463 or 74.5% on last year figures.





Financial Review & Performance

This is the fifth financial report and statements that GUM is presenting to its members and stakeholders to account for their stewardship, following the separation of GUM from Ghana Union Greater Birmingham [GUGB] in 2020. The financial review of GUM covers the calendar year for 12-months period, from 1st January to 31st December 2024. It 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. We have adapted the format to present our financial statements to reflect the special nature of our activities.

The trustees have elected again to present this year's accounts on a Receipts and Payments basis, and not on an accrual basis. Therefore, all incoming resources are recognised and accounted for as the actual cash received and banked irrespective of the financial year to which it relates. Likewise, expenditure is also recognised only when an invoice or receipt has been presented for payment. The expenses are then entered into the accounts irrespective of the financial year to which they relate.

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

Our financial statements provide an overview of our income and expenditure over the last year. A full commentary on the financial results for the year is given in the financial statements on pages 31 to 32. The accompanying notes on pages 33 to 35 of this report also form part of these statements.

How Did We Perform Financially?

It has been another difficult year for GUM financially. The funding applications we made during the year proved challenging and futile. This meant that we had to rely on funds generated from our activities and our reserves this year to survive and keep our charity afloat as a going concern. At the end of the financial year, we made a small surplus of £200. This helped us to increase our reserves by 3%.

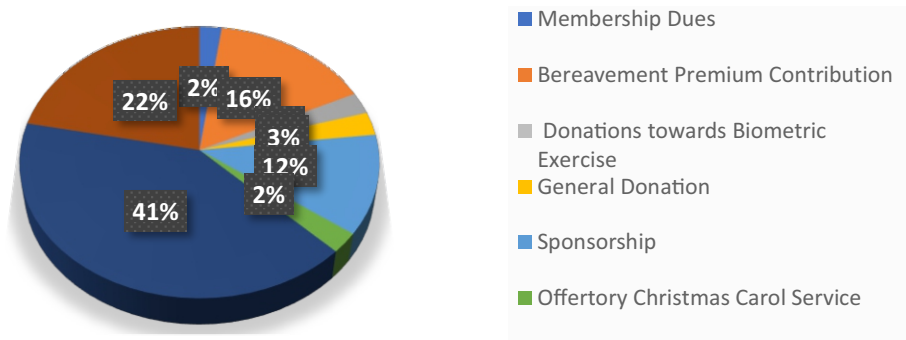
Where our money came from in 2024

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 sponsorship, donations, fundraising and social activities to support our operations.

Our total Incoming Resources (Receipts) for the year increased from £5,690 in 2023 to £7,837 in 2024. This represents an increase of £2,147 or 37.7 % on 2023 figures. Proceeds from Ghana @67 Independence Anniversary Celebration contributed 41% of the total funds generated which was the highest of the funds raised.

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

INCOMING RESOURCES



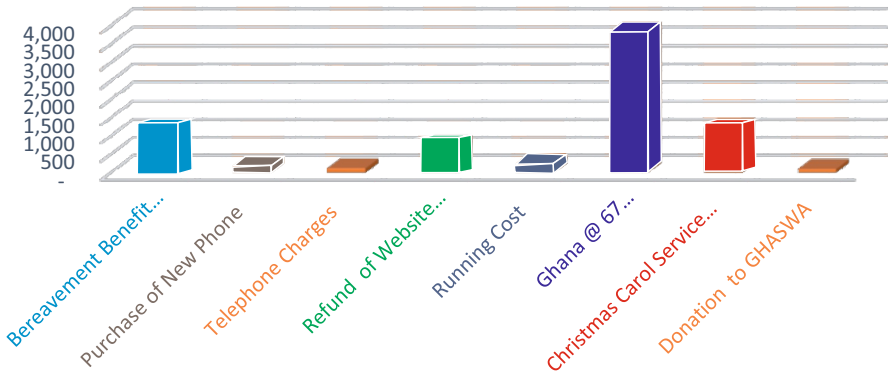
How our money was spent in 2024

Resources Expended [Expenditure]

GUM works very hard to ensure that the funds we raise are used appropriately and in the most effective ways as possible in order to achieve our mission and objectives.

Total resources expended during the year increased from £5,252 in 2023 to £7,637 in 2024; an increase of £2,385 or 45.4% on 2023 figures. This was mainly as a result of the extra social activities, for example, the Christmas Carol Service, which was revived this year. The bar chart below shows the pictorial representation of how we spent our money during the year under review.

Resources Expended



Reserves

Reserves are an inherent part of the risk management process. The need for reserves will vary depending on our financial position and the assessment of the risks GUM faces at a particular time.

We hold reserves to ensure that the services we provide are not interrupted and there are enough funds available to support our activities. GUM's reserves policy is designed to reflect the underlying risks facing our charity, and to ensure that GUM has an appropriate level of reserves to safeguard its operations and services to our members. The Board of Trustees considers the key measure of sustainability for GUM to be the current and future liquidity cover, rather than the surplus or deficit of the accounting position.

As a consequence, the trustees have set appropriate reserve policies relating to liquidity based on the relationship between readily cash requirements, and sufficient funds available to cover operating costs. The trustees have decided to retain some reserve of funds to ensure the continued furtherance of GUM's objectives. These free unrestricted funds are required to maintain sufficient cash reserves enough to provide funds to cover administration, fundraising, and support costs without which GUM could not function.

Based on our current cash flow forecast, this policy requires us to hold a minimum of £3,500 in liquid cash. This allows us sufficient time to organise and execute any short-term fundraising activities that might be required. At 31st December 2024, our liquidity of £6,821 was sufficient enough to cover the defined operating costs.

Financial & Liquidity Management

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

Consequently, credit risk arises primarily from procurement of goods or services on short term basis.

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

Financial Outlook

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

Going Concern

GUM is currently being financed mainly by funds generated through donations, sponsorship, membership dues, and other fundraising activities. This creates uncertainty, particularly over the continued level of our fundraising activities and grant funding we are likely to receive in the future.

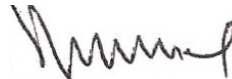
The trustees have reviewed GUM's financial forecasts and cash flow projections, which form part of our planning process, including an assessment of a severe but plausible downside scenario concerning the impact of the cost-of-living crises. We have used this assessment to determine whether or not we are a going concern. This indicates that we have adequate reserves to manage business and liquidity risk, and we should be able to continue to operate within the level of our current and future cashflow projections.

The trustees, having assessed the financial situation of GUM concluded that the regional umbrella body has adequate working capital for its purposes. Therefore, it is reasonable to assume that GUM intends to continue in business and can do so in the foreseeable future. The trustees remain confident that the union has adequate resources to continue in business as a going concern.

The Trustees' Report was approved on 11th February 2025 by the GUM Board of Trustees and signed on its behalf by



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



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Odehye Kwasi Asiedu- Ofei
Trustee

Receipts & Payments Accounts

GHANA UNION MIDLANDS

RECEIPTS & PAYMENTS ACCOUNTS FOR THE PERIOD 1st JANUARY - 31st DECEMBER 2024

	Notes	Restricted Funds	Unrestricted Funds	Total Funds 2024	Total Funds 2023
INCOMING RESOURCES (RECEIPTS)		£	£	£	£
Membership Dues		-	170	170	-
Bereavement Premium Contribution		1,230	-	1,230	4,890
Donations towards Biometric Exercise		-	201	201	465
General Donation		-	214	214	-
Sponsorship	2.1	930	-	930	250
Offertory Christmas Carol Service		-	190	190	-
Ghana @67 Independence Anniversary Celebration	2.3	-	3,195	3,195	-
Refund of money held by GUGB on behalf of GUM from old A/c			1,707	1,707	-
Bank Interest Received			-	-	85
TOTAL INCOMING RESOURCES [RECEIPTS]=A		2,160	5,677	7,837	5,690

RESOURCES EXPENDED (PAYMENTS)					
Bereavement Benefit Payments		1,183	-	1,183	4,646
Purchase of New Phone		-	170	170	-
Telephone Charges		-	119	119	149
Refund of Website Hosting Charges	3.1	-	762	762	-
Running Cost		-	240	240	457
Ghana @ 67 Independence Anniversary Celebration Expenses	3.2		3,835	3,835	-
Christmas Carol Service Expenses	3.3	930	298	1,228	-
Donation GHASWA	3.4		100	100	-
TOTAL RESOURCES EXPENDED (PAYMENTS) =B		2,113	5,524	7,637	5,252
Net of Receipts (Payments)= A-B		47	153	200	438
Surplus/ (Deficit)		47	153	200	438
RECONCILIATION OF FUNDS at 31/12/2024					
Cash at Bank: 01/01/2024		707	5,914	6,621	6,183
Surplus this year end		47	153	200	438
Cash at Bank: 31/12/24		754	6,067	6,821	6,621

Statement of Assets & Liabilities

GHANA UNION MIDLANDS

STATEMENT OF ASSETS & LIABILITIES AT YEAR ENDED 31 DECEMBER 2024

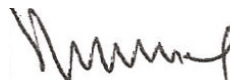
	Notes	Restricted	Unrestricted	Total	Total
CASH AND BANK BALANCES		Funds	Funds	2024	2023
		£	£	£	£
Cash at Bank : 31/12/2024		754	6,067	6,821	6,621
OTHER MONETARY ASSETS					
Debtors (amounts falling due within 12 months)		-	-	-	-
LIABILITIES					
Creditors (amounts falling due within 12 months)	4	120	100.00	220	-

The financial statements are outlined on pages 31 to 32 and the accompanying notes on pages 33 to 35 form part of these financial statements

The financial statements were approved by the GUM trustees on 11th February 2025 and signed on its behalf by



Dr Quaye Botchway:
Trustee/ Acting Chair of Board of Trustees



Mr Kwasi Asiedu- Ofei :
Trustee/ Acting Treasurer

Notes Forming Part of the Financial Statements for the Year Ended 31st December 2024

1.0 Accounting Policies

a) Basis of Accounting

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

b) Fund Accounting

1. Unrestricted Funds represent general funds that are available for use at the discretion of the trustees in furtherance of the objects of GUM. The funds have not been designated for any other purpose.

2. Restricted Funds are funds that are to be used under 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.

2.0 Income Recognition: Incoming Resources [Receipts]

All incoming resources are recognised as the actual cash GUM is legally entitled to and physically received and banked during the financial year. The amounts are quantified and classified with reasonable accuracy and are included as receipts in the financial statements.

2.1 Sponsorship

Sponsorship are cash donations which 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. Donation in 'kind' are not included in the financial statements as part of the money received for sponsorship.

The following businesses sponsored our Christmas Carol Service held on 7th December 2024

o Lawrencia & Co Solicitors	£300
o YEVS Chartered Certified Accountants	£150
o Tap Tap Send Money Transfer	£150
o Aklass Photography & Video Services	£50
o Efamy Foods Products	£50
o Sweet Elohim Mini Market & Restaurant	£200
o DZIONS Barbers & Hair Salon	£30

2.2 Donation in-kind

We acknowledge, with thanks, Island Delight & Cleone Foods, who provided us with 16 boxes of assorted Caribbean patties free of charge for the Christmas Carol Service. As this was Donation in-kind, the costs of the patties have not been valued in monetary terms and also have not been included in the financial statements.

2.3 Ghana @67 Independence anniversary celebration

This event was jointly organised by GUM and Ghana Union Greater Birmingham, an affiliated member of GUM. We agreed to split the income and expenditure of the event on a ratio of 50:50 basis. Total income generated for the event was £6,390. This amount was shared equally between GUM and GUGB. GUM share was £3,195

3.0 Resources Expended [Payments]

Expenditure is recognised only when an invoice or receipt has been presented for payment during the financial year. The expenses are then paid and entered into the accounts under the relevant cost heading.

3.1 Website Hosting Charges

The website hosting charges are refund of payment made by the secretary on behalf of GUM since the website was developed in 2021 to 2024.

3.2 Ghana @67 Independence anniversary celebration

The total cost of the event was £7,670 and this was equally shared between GUM and Ghana Union Greater Birmingham [GUGB]. GUM paid £3,835 to GUGB, which was 50% of the total cost for the event.

3.3 Christmas Carol Service Expenses

Design of Flyers & Brochures	£150
Printing of flyers & Brochures	£609
Refreshments	£369
Organist & Lead Choir	£100

3.4 General Donation

GUM made a small donation to GHASWA, an affiliated member of GUM in support of their fundraising Christmas Dance.

4.0 Creditors

4.1 Photography & Video

The photographer who made the video for the Christmas Carol Service submitted his invoice late. He was paid £120 in January 2025 for his services.

4.2 Donation to King's Church

The King's Church in Wolverhampton where the Christmas Carol Service was held in December 2024 allowed us to use the Church facilities free of charge for the service. In appreciation for their nice gesture, we decided to make a token donation to the Church. We donated £100 to the Church in January 2025 to say big thank you.



'we are better together, so let them never be broken'