

# NOVIHA UK

England & Wales · Charity number 1125922

## Details

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**Status** Registered

**Legal form** CIO

**Company number** [06682974](#)

**Registered** 2008-09-17

**Register** [View on the Charity Commission register](#)

## Contact

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**Address** Unity Centre Of South London  
2-4 Ravenstone Street  
London  
SW12 9SS

**Phone** 02086753901

**Email** [contacts@noviha.org](mailto:contacts@noviha.org)

**Website** [www.novihauk.org](http://www.novihauk.org)

## Activities

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**Objects:** 1) THE PREVENTION OR RELIEF OF POVERTY AMONG EWES IN THE UK AND GHANA.2) THE ADVANCEMENT OF EDUCATION OF EWES OF ALL AGES IN THE UK AND GHANA.3) THE ADVANCEMENT OF THE CULTURAL HERITAGE AND TRADITIONS OF EWELAND AMONG EWES AND THE GENERAL PUBLIC IN THE UK.4) THE RELIEF OF THOSE EWES IN NEED BY REASON OF YOUTH, AGE, GENDER, ILL-HEALTH, DISABILITY, FINANCIAL HARDSHIP OR OTHER DISADVANTAGE IN GHANA AND THE UK.

**Activities:** General Welfare activities EducationCultural activitiesOverseas helpHealthCommunity Cohesion

## Classification

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- **How:** Makes Grants To Individuals, Provides Other Finance, Sponsors Or Undertakes Research
- **What:** General Charitable Purposes, Education/training, The Advancement Of Health Or Saving Of Lives, The Prevention Or Relief Of Poverty, Overseas Aid/famine Relief, Arts/culture/heritage/science, Amateur Sport
- **Who:** Children/young People, Elderly/old People, People Of A Particular Ethnic Or Racial Origin, The General Public/mankind

## Geography

- **Area of benefit:** NATIONAL AND OVERSEAS
- Ghana
- Throughout London

## Finances

Period end	Income	Expenditure	Assets	Employees
2024-12-31	£54,074	£48,446	-	-
2023-12-31	£34,831	£35,714	-	-
2022-12-31	£44,421	£29,507	-	-
2021-12-31	£23,770	£23,220	-	-
2021-03-31	£28,241	£18,570	-	-

## Trustees

Name	Role	Appointed
<b>ODILIA GAMOR</b>	Chair	2024-08-18
Freda Kuebunyah		2012-09-16
George Ocloo		2012-09-16
John Fiadjoe		2016-06-19
Mary Millicent Hall		2016-06-19
<b>SAMUEL KWASI TSIPOTEY</b>		2009-02-08

**NOVIHA UK**

England & Wales - Charity number 1125922

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# Accounts

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**Noviha UK**  
(A Charitable Incorporated Organisation)

**Annual Report and Financial Statements  
for the year ended 31 December 2024**

**Charity Number: 1125922**

# Noviha UK

(A Charitable Incorporated Organisation)

## Annual Report and Financial Statements for the year ended 31 December 2024

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# Noviha UK

## Trustees' Annual Report for the year ended 31 December 2024

The Trustees of the Charity present their Annual Report and Accounts for the year ended 31 December 2024.

### 1. Reference and Administrative Details

Name of Charity:	Noviha UK
Charity Registration Number:	1125922
Registered & Operational Office:	Unity Centre of South London 2-4 Ravenstone Street London SW12 9SS
Bankers:	CAF Bank Ltd 25 Kings Hill Avenue Kings Hill, West Malling Kent ME19 4JQ
Reporting Accountants	Ellisons Chartered Certified Accountants 92 Avon Road Upminster Essex RM14 1RF

The Trustees who served during the year to the date of this report were:

<u>Name</u>	<u>Date appointed</u>	<u>Position</u>	<u>Retired</u>
Ms Centuria Nunekpeku	21 Oct. 2018	Chair	18 Aug. 2024
Mr John Kunutsor	21 Oct. 2018	Vice Chair	18 Aug. 2024
Mr Samuel K Tsipotey	18 Aug. 2024	Treasurer	
Ms Odilia Gamor	18 Aug. 2024	Chair	
Mr George Ocloo	18 Aug. 2024	Asst. Development Secretary	
Ms Freda Kuebunyah	20 Oct. 2024	Vice Chair	
Mrs Selasie Jubey	21 Sep. 2014	Social Secretary	18 Aug. 2024
Ms Janet Amable	21 Sept. 2014	Assistant Social Secretary	18 Aug. 2024
Mr John Fiadjoe	18 Aug. 2024	Welfare Secretary	
Ms Mary Hall	18 Aug. 2024	Asst. Welfare Secretary	
Mr Victor Annan	18 May 2025	Asst. Treasurer	
Ms Beatrice Demanya	26 Nov. 2024	Social Secretary	
Ms Margarete Ackuaku	19 Nov. 2024	Youth Secretary	
Mrs Kafui Sevor-Palm	26 Nov. 2024	Asst. Youth Secretary	
Miss Rosaline Alipui	18 May 2024	Asst. Social Secretary	

# **Noviha UK**

## **Trustees' Annual Report for the year ended 31 December 2024**

### **2. Structure, Governance and Management**

#### **Governing Document**

Noviha UK is a charitable incorporated organisation, association model, having been converted on 25<sup>th</sup> November 2021 from a company limited by guarantee, and is governed by its constitution.

Today, the charity works mostly across London to support the needs of the Ewes and other minority ethnic communities from the West African sub-region living in the United Kingdom.

#### **Appointment and induction of Trustees**

The Trustees of the Charity are elected bi-annually at the Annual General Meeting or co-opted by the trustees. Newly elected or appointed trustees are provided with a comprehensive induction pack containing Noviha's constitution and the roles and responsibilities of charity trustees and mentoring by established trustees.

#### **Organisational Structure**

Noviha UK is governed by its Board of Trustees, also known as the Executive Committee, which is responsible for setting the strategic direction and policies of the charity. The Executive Committee carry the ultimate responsibility for the conduct of Noviha UK and for ensuring that the charity satisfies its legal and contractual obligations. Trustees meet bi-monthly. A register of members is maintained at the registered office and is available to the public.

#### **Major risks**

The Trustees recognise that any major risks to which the charity is exposed need to be reviewed and systems put in place to mitigate those risks. To that end, Noviha UK is continually monitoring and managing its risk register and ensuring action plans are in place to mitigate its key risks.

Included in external risks is that of the loss or lack of funding. At present, the main sources of funding are dues and levies imposed on members and voluntary donations by the general public and other voluntary organisations. The charity continues to seek to diversify its funding sources and would soon apply to charitable trusts and statutory funders. Internal risks are minimised by the implementation of procedures for the authorisation of all transactions and projects and by ensuring a consistent quality of delivery for all operational aspects of the charitable company. These procedures are periodically reviewed to ensure that they still meet the needs of the charity.

# Noviha UK

## Trustees' Annual Report for the year ended 31 December 2024

### 3. Objectives and Activities

#### Objects

The objects of the charity as stated in its constitution are:

- (1) The prevention and/or relief of poverty, in particular but not exclusively, among the people from the Volta Region living in the UK and Ghana.
- (2) The advancement of education, in particular but not exclusively, among the people from the Volta Region living in the UK and Ghana.
- (3) The advancement of the cultural heritage and traditions of the peoples from the Volta Region in the UK.
- (4) The relief of those peoples, in particular but not exclusively, from the Volta Region, in need by reason of youth, age, gender, ill-health, disability, financial hardship, or other disadvantage in the UK and Ghana.

In view of the above Noviha carried out the following projects during the year:

#### a) Welfare Activities

Noviha UK started its life mainly as a welfare organisation. Our welfare activities involve providing support for members and non-member Ewes from West Africa mainly living in London by providing support in moral and financial terms in times of bereavement and ill health.

#### b) The Computer Classes for the Elderly (Old People's Project)

This project is now funded by the City Bridge Foundation with a £20,000 grant per year for five years starting in August 2024. Before City Bridge funding, project has been self-funded and is a follow-on from the Big Lottery-funded "Community Action on Old People" project from 2011 and it aims to help senior members of the local community to gain information and knowledge relating to the use of digital technology especially that relating to the use of Mobile Phones, Computers and eCommerce.

This is now a three-in-one project comprising:

- (a) computer literacy classes for older people to learn about computers, word processing, the use and benefits of the internet, information and technology
- (b) weekly keep-fit and exercise classes to help older people become active and healthy, and
- (c) a quarterly meeting of older people in Balham, Wandsworth and surrounding boroughs to come together for companionship, socialisation and support. Older people and their families come here to find community, enjoy nutritious meals and engage in discussion that benefit them.

The computer lessons include:

- Basic knowledge relating to the use of Mobile Phones and Computers- i.e. to be able to turn them on and sign on to use them.
- To be able to identify computer interfaces.
- The study and use of Microsoft Word processing programme.
- To be able to connect Mobile Phones and Laptop to their local hubs at home and to the Internet.
- To acquire the knowledge and use web browsers to search the Internet for information.
- To develop confidence to use every day digital operations relating to shopping and card and machine payments.

# Noviha UK

## Trustees' Annual Report for the year ended 31 December 2024

- To stay in contact with relatives through phone and laptop applications media relating to Phone calls and messaging services including WhatsApp calls and messaging services.
- They are taught some simple graphic design technologies.
- In terms of loneliness, they have been taught to use YouTube to play movies and music while at home alone.

It runs one day a week on Wednesday for lessons in computing and use of modern communications devices and social media.

### **c) Social Activities**

Social activities aim to provide avenues for entertainment to “wind down” and to relieve the effects of isolation and stressful living in the UK. A significant proportion of the membership is of old age and are pensioners who have several social, medical and financial challenges and are living alone and vulnerable. Our social activities, therefore, aim to help such members and the public in similar situations to fight loneliness and isolation.

### **d) Cultural Activities**

Our cultural activities aim to educate members and the public in the rich cultural traditions of the Volta Region. Our programmes concentrate particularly on educating the Ewe youth in the UK who do not have a direct link to Ewe cultural values, and on putting our culture on display for public enjoyment.

## **4. Achievements and Performance**

The charity made efforts to carry out some of its activities online, and the following are some of our achievements in the year.

### **Welfare and Social activities**

We supported members who suffered ill health and bereavement by visiting those who had become indisposed and were living alone through phone calls and WhatsApp messages. We also provided moral and financial support to five members (2023 - 4) in bereavement during the year through donations and support to the tune of £7,500 (2023 - £12,642) in the year. Three members died in the year and members donated a total of £10,650 (2023-£4,000) through the charity. The Welfare Team also made 55 (2023- 40) telephone calls to members who were on long-term sickness.

### **Computer Classes for the Elderly (Now Old People's Project)**

This project was our flagship activity in the year, attracting 15-20 attendees per session, and it is getting very popular.

- Members can now use their Laptops and Mobile Phones with much ease and confidence,
- Shopping and Self-Checkouts were trauma and self-degradation some time ago. When members get into such situations they abandoned the goods they wanted to purchase and walked away as the shop keepers expected them to check out all by themselves. This has become history now, Participants can now confidently handle the digital Checkout applications and Interfaces all by themselves and process payments using card payment methods,
- Participants have developed enough skills to use Microsoft applications
- Members can now stay in touch with relatives through E-mail and other Computer digital media related technologies in terms of video and voice calls,
- Members can now shop confidently at the Supermarkets and shop checkout points and process payment with card payments methods,
- Some participants can order and carry out online transactions with much ease.

## Noviha UK

### Trustees' Annual Report for the year ended 31 December 2024

- GP appointments are made online. Some participants could check their bank account balances online daily.
- Some participants could cut and paste digital pictures and photos to design Greeting Cards, Thank You Cards and Birthday Cards which are sent to recipients (Friends and Family). This saved them from going to Card Shops to purchase Cards and go to the Post Office to post them. The Cards take their due time to arrive at the recipients addresses.
- The participants are now conversant with the use of other digital social media applications such as WhatsApp, Instagram and Emails which keep them busy through the day thus avoiding boredom and loneliness.
- The charity has trained and BDS-checked 13 volunteers in the year. They will be visiting identified older people in the community, in their own homes, experiencing mobility, ill-health and isolation, to provide them with companionship and culturally appropriate practical support.
- The project year has been very active with over 100 older people, some as old as 87 years participating in various parts of the project. This project is open to all older people in London, from all backgrounds. "This project is helping me to be in touch with friends, family and community. I am very happy" – says Daniel, an 82-year-old beneficiary of the project.
- This project has been made possible through partnership with City Bridge Foundation who supported Noviha UK in building its capacity to enable it co-plan activities, exercises and programs which older need to keep them involved in their communities in sustained ways.

#### Social Activities

We organised three social activities in the year.

- a) A health walk in Hyde Park attended by 30 members and their families.
- b) A coach trip to Littlehampton attended by 45 members and their families
- c) The Charity organised the annual Christmas get-together party in December 2024 attended by over seventy (70) members and their families and friends. The annual party aims to fight isolation, especially amongst the elder members of the charity and those living alone.

#### Overseas projects

No overseas projects were undertaken in the year due mostly to the difficulties of funding.

#### 5. Financial Review

Incoming resources in the period amounted to £54,074 (2023 - £34,831) of which £30,670 (2023 - £3,515) was restricted income from grants, social and welfare activities. A surplus of £5,628 (2023 - £883 deficit) was made in the year.

The charity has an investment of £10,000 in the shares of the Ghana Community Property Services Ltd, a company set up to harness resources from the Ghanaian community to purchase and run a Ghana community centre in London. No returns were received from this investment.

#### Reserves Policy

The trustees are required to ensure that free monies are available in each financial year to meet any reasonable unforeseeable contingency and to cater for an unexpected fall in income.

In reviewing the potential costs that could arise, should a significant reduction in income be suffered, the trustees have determined that 'free' reserves should be maintained equal to 12 months' normal total operating expenditure.

The free reserves (total of unrestricted reserves less fixed assets and stock of cloth) at the year-end amounted to £50,121 (2023 - £41,869). The trustees regard this as adequate for the year.

## Noviha UK

### Trustees' Annual Report for the year ended 31 December 2024

#### Principal Funding Sources

The Trustees extend their gratitude to the members of the charity who are, at present, the main source of funding in the form of members' subscriptions and levies, and to the various Ghanaian groups and individuals for their generous donations and support in various forms. In the year the charity got a one-off funding of £10,000 from the Wimbledon Community Foundation.

The City Bridge Foundation agreed a £20,000 per year funding for the rebranded Old People's Project for five years. The first year for this grant started in August 2024, and £10,000 was received in the first half-year.

#### 6. Future Plans

Noviha UK wishes to expand its membership base in the near future, which is currently concentrated in London and surrounding areas, to other major cities of the UK where there are significant numbers of Ewes such as Birmingham and Manchester but due to Ewes in those communities forming their own associations, Noviha UK has now switched to collaborating with them and supporting them as much as possible.

We also plan to contact international NGOs operating in Ghana with a view to working together on projects for the Volta Region of Ghana.

We have identified an Old Peoples Project to help fight isolation, immobility, and boredom among the people from, but not exclusively, the Volta Region of Ghana and Ewes from the West African sub-region of Togo, Benin and Nigeria living in the UK. This project is currently the flagship of the charity, and we plan to keep it going as long as we can fund it by ourselves and/or with help from funding bodies.

On behalf of the Board



Odilia Gamor  
Chair

10 October 2025

# Noviha UK

## Independent Examiner's Report to the Trustees of Noviha UK

I report to the charity trustees on my examination of the accounts of the CIO for the year ended 31 December 2024 which are set out on pages 8 to 15.

### Responsibilities and basis of report

As the charity trustees of the CIO, you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the Act').

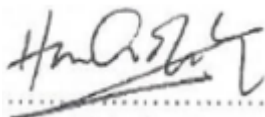
I report in respect of my examination of the CIO's accounts carried out under section 145 of the Act. In carrying out my examination I have followed all applicable Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

### Independent Examiner's Statement

I have completed my examination. I confirm that no matters have come to my attention in connection with the examination giving me cause to believe:

1. accounting records were not kept as required by section 130 of the Act; or
2. the accounts do not accord with those records.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.



**Henry M Adjetey FCCA**

ELLISONS  
92 Avon Road  
Upminster  
Essex RM14 1RF

**10 October 2025**

# Noviha UK

## Statement of Financial Activities (Incorporating an Income and Expenditure Account) for the year ended 31 December 2024

	Notes	Unrestricted £	Restricted £	2024 £	2023 £
<b>Income and endowments</b>					
Membership dues, grants and donations	2	22,731	20,000	<b>42,731</b>	30,686
Activities for generating funds	3	265	-	<b>265</b>	475
Income from charitable activities	4	50	10,670	<b>10,720</b>	3,515
Bank interest received		358	-	<b>358</b>	155
<b>Total income and endowments</b>		<b>23,404</b>	<b>30,670</b>	<b>54,074</b>	<b>34,831</b>
<b>Expenditure</b>					
<b>Cost of charitable activities</b>	5				
Social and welfare		-	24,457	<b>24,457</b>	27,406
Old People's Project		-	8,289	<b>8,289</b>	8,308
Other charitable activities		15,700	-	<b>15,700</b>	-
<b>Total resources expended</b>		<b>15,700</b>	<b>32,746</b>	<b>48,446</b>	<b>35,714</b>
<b>Net movement in funds</b>		<b>7,704</b>	<b>(2,076)</b>	<b>5,628</b>	<b>(883)</b>
<b>Total funds brought forward</b>		<b>64,541</b>	<b>9,719</b>	<b>74,260</b>	<b>75,143</b>
<b>Total funds carried forward</b>	9	<b>72,245</b>	<b>7,643</b>	<b>79,888</b>	<b>74,260</b>

**Noviha UK**  
**Balance Sheet**  
as at 31 December 2024

	Notes	Unrestricted £	Restricted £	2024 £	2023 £
<b>Fixed Assets</b>					
Tangible assets	6	3,104	-	3,104	3,652
Investments		<u>10,000</u>	<u>-</u>	<u>10,000</u>	<u>10,000</u>
<b>Total fixed assets</b>		13,104	-	13,104	13,652
<b>Current Assets</b>					
Stock		9,020	-	9,020	9,020
Sundry debtors	7	24,631	-	24,631	24,120
Cash at bank and in hand		<u>38,338</u>	<u>7,643</u>	<u>45,981</u>	<u>39,962</u>
<b>Total current assets</b>		71,989	7,643	79,632	<b>73,102</b>
<b>Creditors: Amounts falling due within one year</b>					
Sundry creditors	8	<u>12,848</u>	<u>-</u>	<u>12,848</u>	<u>12,494</u>
<b>Net current assets</b>		<u>59,141</u>	<u>7,643</u>	<u>66,784</u>	<u>60,608</u>
<b>Net assets</b>		<u><b>72,245</b></u>	<u><b>7,643</b></u>	<u><b>79,888</b></u>	<u><b>74,260</b></u>
<b>Funds of the Charity</b>					
Unrestricted	9			72,245	64,541
Restricted				<u>7,643</u>	<u>9,719</u>
<b>Total funds</b>				<u><b>79,888</b></u>	<u><b>74,260</b></u>

The financial statements were approved by the Trustees on **10 October 2025** and signed on their behalf by:



Samuel K Tsipotey, FCCA  
Treasurer

Charity number **1125922**

# Noviha UK

## Notes to the Financial Statements for the year ended 31 December 2024

### 1. Accounting Policies

The principal accounting policies are summarised below. The accounting policies have been applied consistently throughout the year and the preceding year.

#### a) Basis of Preparation

The financial statements have been prepared under the historical cost convention in accordance with the Companies Act 2006, applicable accounting standards and the Statement of Recommended Practice (SORP): Accounting and Reporting by Charities, issued in March 2005.

#### b) Company Status

The Charity is a company limited by guarantee. The members of the company are the Trustees who are also ordinary members and named on page 1. In the event of the Charity being wound up, the liability in respect of the guarantee is limited to £1 per member of the Charity.

#### c) Fund Accounting

**Unrestricted Funds** comprise accumulated surpluses and deficits on general funds that are available for use at the discretion of the Trustees in furtherance of the Charity's objects and that have not been designated for other purposes.

**Restricted Funds** are funds subject to restrictions on their expenditure imposed by the donor or through the terms of an appeal.

#### d) Incoming Resources

##### Recognition of Incoming Resources

These are included in the Statement of Financial Activities when

- the charity becomes entitled to the resources;
- the trustees are virtually certain they will receive the resources; and
- the monetary value can be measured with sufficient reliability.

#### e) Resources Expended

##### Recognition of Expenditure and Liabilities

Liabilities are recognised as soon as there is a legal or constructive obligation committing the charity to pay out resources.

Expenditure is recognised on an accruals basis as a liability is incurred.

#### f) Costs of Charitable Activities

These comprise those costs incurred by the charity in the delivery of its activities and services for its beneficiaries. They include both costs that can be directly allocated to the charity's activities and costs of an indirect nature necessary to support these activities.

# Noviha UK

## Notes to the Financial Statements for the year ended 31 December 2024

### g) Fixed Assets

#### **Tangible Fixed Assets for charity's own use**

These are capitalised if they can be used for more than one period, and cost at least £250. They are valued at cost or, if gifted, at the value to the charity on receipt.

A fixed asset acquired fully or partly from a restricted grant is included at its full cost of acquisition without netting off the grant proceeds and the grant reported as an incoming resource. Where the use of the asset such acquired is not restricted by the grantor, an amount equal to the grant is transferred into a designated fund to be written off over the useful life of the asset in accordance with the recommendations of SORP 2005, paragraph 111.

### h) Depreciation

Tangible Fixed Assets are depreciated so as to write off their cost less any estimated residual value over their useful lives at the following rates:

General equipment	15% reducing balance
Cultural equipment	15% reducing balance
Website and Software	15% reducing balance

## Noviha UK

### Notes to the Financial Statements for the year ended 31 December 2024

#### 2. Voluntary income

	Unrestricted £	Restricted £	Total 2024 £	Total 2023 £
Membership dues and donations	22,731	-	22,731	20,346
Grants receivable	-	20,000	20,000	10,340
	<u>22,731</u>	<u>20,000</u>	<u>42,731</u>	<u>30,686</u>

#### 3. Activities for generating funds

	Unrestricted £	Restricted £	Total 2024 £	Total 2023 £
Sundry income	265	-	265	475
	<u>265</u>	<u>-</u>	<u>265</u>	<u>475</u>

#### 4. Income from charitable activities

	Unrestricted £	Restricted £	Total 2024 £	Total 2023 £
Social and Welfare donations	50	10,670	10,720	3,515
	<u>50</u>	<u>10,670</u>	<u>10,720</u>	<u>3,515</u>

#### 5(a) Cost of charitable activities

	Unrestricted £	Restricted £	Total 2024 £	Total 2023 £
Social and Welfare	14,875	7,892	22,767	12,560
Education - Old People's Project	-	5,754	5,754	8,308
General fund	3,025	-	3,025	1,596
Cost of sundry merchandise	-	-	-	475
	<u>17,900</u>	<u>13,646</u>	<u>31,546</u>	<u>22,939</u>

**Noviha UK**  
**Notes to the Financial Statements for the year ended 31 December 2024**

**5(b) Direct charitable activities**

	Social and Welfare £	Old People's Project £	General Fund £	Total 2024 £	Total 2023 £
Bereavement assistance	7,500	-	-	7,500	13,569
Other programme expenses	15,267	5,754	3,025	24,046	9,369
	<u>22,767</u>	<u>5,754</u>	<u>3,025</u>	<u>31,546</u>	<u>22,939</u>

**5(c) Support and governance costs**

	Social and Welfare	Old People's Project	General Fund	Total 2024	Total 2023
<b>Percentage share</b>	<b>10%</b>	<b>15%</b>	<b>75%</b>	<b>100%</b>	100%
Professional fees	350	525	2,625	3,500	2,708
Computer and internet expenses	163	244	1,218	1,625	1,576
Depreciation	55	82	411	548	533
Public liability insurance	21	31	157	209	178
Office rent and light	240	360	1,800	2,400	2,800
Telephone and broadband	77	116	579	772	1,331
Dues and subscriptions	104	156	780	1,040	560
Bank charges	6	9	45	60	44
Miscellaneous office expenses	284	427	2,133	2,844	-
External scrutiny and filing fees	240	360	1,800	2,400	1,800
Trustee and sundry expenses	150	225	1,127	1,502	1,245
	<u>1,690</u>	<u>2,535</u>	<u>12,675</u>	<u>16,900</u>	<u>12,775</u>
<b>Total charitable expenditure</b>	<b><u>24,457</u></b>	<b><u>8,289</u></b>	<b><u>15,700</u></b>	<b><u>48,446</u></b>	<b><u>35,714</u></b>

**Noviha UK**  
**Notes to the Financial Statements for the year ended 31 December 2024**

**6. Fixed Assets**

	Computers & General Equipment £	Cultural Equipment £	Website and Software £	Total £
<b>Cost</b>				
As at 1 January 2024	11,217	1,023	3,605	15,845
Additions	-	-	-	-
As at 31 December 2024	<u>11,217</u>	<u>1,023</u>	<u>3,605</u>	<u>15,845</u>
<b>Depreciation</b>				
As at 1 January 2024	8,403	1,023	2,767	12,193
Charge for the year	422	-	126	548
As at 31 December 2024	<u>8,825</u>	<u>1,023</u>	<u>2,893</u>	<u>12,741</u>
<b>Net book value</b>				
<b>As at 31 December 2024</b>	<u><u>2,392</u></u>	<u><u>-</u></u>	<u><u>712</u></u>	<u><u>3,104</u></u>
<b>As at 31 December 2023</b>	<u><u>2,814</u></u>	<u><u>-</u></u>	<u><u>838</u></u>	<u><u>3,652</u></u>

**7. Debtors**

	Unrestricted £	Restricted £	Total 2024 £	Total 2023 £
Members Account balances	11,312	-	11,312	9,284
Accrued revenue	8,461	-	8,461	10,038
Sundry debtors	4,858	-	4,858	4,798
<b>Total</b>	<u><u>24,631</u></u>	<u><u>-</u></u>	<u><u>24,631</u></u>	<u><u>24,120</u></u>

**8. Sundry creditors**

	Unrestricted £	Restricted £	Total 2024 £	Total 2023 £
Accrued Expenses	4,924	-	4,924	3,800
Members credit balances	7,924	-	7,924	8,694
<b>Total</b>	<u><u>12,848</u></u>	<u><u>-</u></u>	<u><u>12,848</u></u>	<u><u>12,494</u></u>

## Noviha UK

### Notes to the Financial Statements for the year ended 31 December 2024

#### 9. Funds carried forward

	Balance at 1 January 2024 £	Incoming £	Outgoing £	Balance at 31 December 2024 £
<b>Unrestricted funds</b>				
General fund	64,541	23,404	(15,700)	72,245
Total unrestricted	64,541	23,404	(15,700)	72,245
<b>Restricted funds</b>				
Old People's Project	2,898	30,670	(32,746)	822
Noviha Welfare Benevolent (i)	5,535	-	-	5,535
Women's Group Fund (ii)	1,286	-	-	1,286
Total restricted	9,719	30,670	(32,746)	7,643
<b>Total funds</b>	<b>74,260</b>	<b>54,074</b>	<b>(48,446)</b>	<b>79,888</b>

(i) The benevolent fund belongs to the Noviha Welfare Club.

This fund is used to help members in times of financial difficulty, especially when they are bereaved.

(ii) The Women's Group Fund came from voluntary contributions by the women members of the charity at a time when the women had a need for such a group. The fund is being held currently for the benefit of a future Women's Group.

**NOVIHA UK**

England & Wales - Charity number 1125922

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# Accounts

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# **Noviha UK**

**(A Charitable Incorporated Organisation)**

## **Annual Report and Financial Statements for the year ended 31 December 2023**

**Charity Number: 1125922**

# **Noviha UK**

**(A Charitable Incorporated Organisation)**

## **Annual Report and Financial Statements for the year ended 31 December 2023**

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# Noviha UK

## Trustees' Annual Report for the year ended 31 December 2023

The Trustees of the Charity present their Annual Report and Accounts for the year ended 31 December 2023.

### 1. Reference and Administrative Details

Name of Charity:	Noviha UK
Charity Registration Number:	1125922
Registered & Operational Office:	Unity Centre of South London 2-4 Ravenstone Street London SW12 9SS
Bankers:	CAF Bank Ltd 25 Kings Hill Avenue Kings Hill, West Malling Kent ME19 4JQ
Reporting Accountants	Ellisons Chartered Certified Accountants 92 Avon Road Upminster Essex RM14 1RF

The Trustees who served during the year to the date of this report were:

<u>Name</u>	<u>Date appointed</u>	<u>Position</u>
Ms Centuria Nunekpeku	21 Oct. 2018	Chair
Mr John Kunutsor	21 Oct. 2018	Vice Chair
Mr Samuel K Tsipotey	28 Aug. 2008	Treasurer & Company Secretary
Ms Odilia Gamor	14 Dec. 2008	General Secretary
Mr George Ocloo	16 Sep. 2012	Asst. Development Secretary
Ms Freda Kuebunyah	16 Sep. 2012	Asst. Treasurer
Mrs Selasie Jubey	21 Sep. 2014	Social Secretary
Ms Janet Amable	21 Sept. 2014	Assistant Social Secretary
Mr John Fiadjoe	19 Jun. 2016	Welfare Secretary
Ms Mary Hall	19 Jun. 2016	Asst. Welfare Secretary

# **Noviha UK**

## **Trustees' Annual Report for the year ended 31 December 2023**

### **2. Structure, Governance and Management**

#### **Governing Document**

Noviha UK is a charitable incorporated organisation, association model, having been converted on 25<sup>th</sup> November 2021 from a company limited by guarantee, and is governed by its constitution.

Today, the charity works mostly across London to support the needs of the Ewes and other minority ethnic communities from the West African sub-region living in the United Kingdom.

#### **Appointment and induction of Trustees**

The Trustees of the Charity are elected bi-annually at the Annual General Meeting or co-opted by the trustees. Newly elected or appointed trustees are provided with a comprehensive induction pack containing Noviha's constitution and the roles and responsibilities of charity trustees and mentoring by established trustees.

#### **Organisational Structure**

Noviha UK is governed by its Board of Trustees, also known as the Executive Committee, which is responsible for setting the strategic direction and policies of the charity. The Executive Committee carry the ultimate responsibility for the conduct of Noviha UK and for ensuring that the charity satisfies its legal and contractual obligations. Trustees meet bi-monthly. A register of members is maintained at the registered office and is available to the public.

#### **Major risks**

The Trustees recognise that any major risks to which the charity is exposed need to be reviewed and systems put in place to mitigate those risks. To that end, Noviha UK is continually monitoring and managing its risk register and ensuring action plans are in place to mitigate its key risks.

Included in external risks is that of the loss or lack of funding. At present, the main sources of funding are dues and levies imposed on members and voluntary donations by the general public and other voluntary organisations. The charity continues to seek to diversify its funding sources and would soon apply to charitable trusts and statutory funders. Internal risks are minimised by the implementation of procedures for the authorisation of all transactions and projects and by ensuring a consistent quality of delivery for all operational aspects of the charitable company. These procedures are periodically reviewed to ensure that they still meet the needs of the charity.

# Noviha UK

## Trustees' Annual Report for the year ended 31 December 2023

### 3. Objectives and Activities

#### Objects

The objects of the charity as stated in its constitution are:

- (1) The prevention and/or relief of poverty, in particular but not exclusively, among the people from the Volta Region living in the UK and Ghana.
- (2) The advancement of education, in particular but not exclusively, among the people from the Volta Region living in the UK and Ghana.
- (3) The advancement of the cultural heritage and traditions of the peoples from the Volta Region in the UK.
- (4) The relief of those peoples, in particular but not exclusively, from the Volta Region, in need by reason of youth, age, gender, ill-health, disability, financial hardship, or other disadvantage in the UK and Ghana.

In view of the above Noviha carried out the following projects during the year:

#### a) Welfare Activities

Noviha UK started its life mainly as a welfare organisation. Our welfare activities involve providing support for members and non-member Ewes from West Africa mainly living in London by providing support in moral and financial terms in times of bereavement and ill health.

**b) The Computer Classes for the Elderly (Old People's Project)** project is self-funded and a follow-on from the Big Lottery-funded "Community Action on Old People" project from 2011 and it aims to help senior members of the local community to gain information and knowledge relating to the use of digital technology especially that relating to the use of Mobile Phones, Computers and eCommerce.

- Basic knowledge relating to the use of Mobile Phones and Computers- i.e. to be able to turn them on and sign on to use them.
- To be able to identify computer interfaces.
- The study and use of Microsoft Word processing programme.
- To be able to connect Mobile Phones and Laptop to their local hubs at home and to the Internet.
- To acquire the knowledge and use web browsers to search the Internet for information.
- To develop confidence to use every day digital operations relating to shopping and card and machine payments.
- To stay in contact with relatives through phone and laptop applications media relating to Phone calls and messaging services including WhatsApp calls and messaging services.
- They are taught some simple graphic design technologies.
- In terms of loneliness, they have been taught to use YouTube to play movies and music while at home alone.

It runs one day a week on Wednesday for lessons in computing and use of modern communications devices and social media.

# Noviha UK

## Trustees' Annual Report for the year ended 31 December 2023

### c) Social Activities

Social activities aim to provide avenues for entertainment to “wind down” and to relieve the effects of isolation and stressful living in the UK. A significant proportion of the membership is of old age and are pensioners who have several social, medical and financial challenges and are living alone and vulnerable. Our social activities, therefore, aim to help such members and the public in similar situations to fight loneliness and isolation.

### d) Cultural Activities

Our cultural activities aim to educate members and the public in the rich cultural traditions of the Volta Region. Our programmes concentrate particularly on educating the Ewe youth in the UK who do not have a direct link to Ewe cultural values, and on putting our culture on display for public enjoyment.

## 4. Achievements and Performance

The charity made efforts to carry out some of its activities online, and the following are some of our achievements in the year.

### Welfare and Social activities

We supported members who suffered ill health and bereavement by visiting those who had become indisposed and were living alone through phone calls and WhatsApp messages. We also provided moral and financial support to 4 members (2022 - 2) in bereavement during the year through donations and support to the tune of £12,642 (2022 - £12,866) in the year. One member died in the year and members donated a total of £4,000 through the charity. The Welfare Team also made 40 (2022- 25) telephone calls to members who were on long-term sickness.

### Computer Classes for the Elderly

This project was our flagship activity in the year, attracting 12-15 attendees per session, and it is getting very popular.

- Members can now use their Laptops and Mobile Phones with much ease and confidence,
- Shopping and Self-Checkouts were trauma and self-degradation some time ago. When members get into such situations they abandoned the goods they wanted to purchase and walked away as the shop keepers expected them to check out all by themselves. This has become history now, Participants can now confidently handle the digital Checkout applications and Interfaces all by themselves and process payments using card payment methods,
- Participants have developed enough skills to use Microsoft applications
- Members can now stay in touch with relatives through E-mail and other Computer digital media related technologies in terms of video and voice calls,
- Members can now shop confidently at the Supermarkets and shop checkout points and process payment with card payments methods,
- Some participants can order and carry out online transactions with much ease.

# Noviha UK

## Trustees' Annual Report for the year ended 31 December 2023

- GP appointments are made online. Some participants could check their bank account balances online daily.
- Some participants could cut and paste digital pictures and photos to design Greeting Cards, Thank You Cards and Birthday Cards which are sent to recipients (Friends and Family). This saved them from going to Card Shops to purchase Cards and go to the Post Office to post them. The Cards take their due time to arrive at the recipients addresses.
- The participants are now conversant with the use of other digital social media applications such as WhatsApp, Instagram and Emails which keep them busy through the day thus avoiding boredom and loneliness.

### **Social Activities**

The Charity organised the annual Christmas get-together party in December 2023 attended by over seventy (70) members and their families and friends. The annual party aims to fight isolation, especially amongst the elder members of the charity and those living alone<sup>2</sup>

### **Overseas projects**

No overseas projects were undertaken in the year due mostly to the difficulties of funding.

## **5. Financial Review**

Incoming resources in the period amounted to £34,831 (2022 - £44,421) of which £3,515 (2022 - £16,245) was restricted income from grants, social and welfare activities. A deficit of £883 (2022 - £14,914 surplus) was made in the year.

The charity has an investment of £10,000 in the shares of the Ghana Community Property Services Ltd, a company set up to harness resources from the Ghanaian community to purchase and run a Ghana community centre in London.

### **Reserves Policy**

The trustees are required to ensure that free monies are available in each financial year to meet any reasonable unforeseeable contingency and to cater for an unexpected fall in income.

In reviewing the potential costs that could arise, should a significant reduction in income be suffered, the trustees have determined that 'free' reserves should be maintained equal to 12 months' normal total operating expenditure.

The free reserves (total of unrestricted reserves less fixed assets and stock of cloth) at the year-end amounted to £41,869 (2022 - £44,170). The trustees regard this as adequate for the year. However, this was an atypical year due to the psychological effects of Covid on the minds of members and the public who are avoiding mixing in large crowds.

### **Principal Funding Sources**

The Trustees extend their gratitude to the members of the charity who are, at present, the main source of funding in the form of members' subscriptions and levies, and to the various Ghanaian groups and individuals for their generous donations and support in various forms. In the year the charity got funding of £5,000 each from the London Borough of Wandsworth and Pargiter Trust Fund for the Old People's Computer Class.

# Noviha UK

## Trustees' Annual Report for the year ended 31 December 2023

### 6. Future Plans

Noviha UK wishes to expand its membership base in the near future, which is currently concentrated in London and surrounding areas, to other major cities of the UK where there are significant numbers of Ewes such as Birmingham and Manchester.

We also plan to contact international NGOs operating in Ghana with a view to working together on projects for the Volta Region of Ghana.

We have identified an Old Peoples Project to help fight isolation, immobility, and boredom among the people from, but not exclusively, the Volta Region of Ghana and Ewes from the West African sub-region of Togo, Benin and Nigeria living in the UK. This project is currently the flagship of the charity, and we plan to keep it going as long as we can fund it by ourselves and/or with help from funding bodies.

On behalf of the Board



John Kunutsor  
Vice Chair

**26 September 2024**

**Noviha UK**  
**Independent Examiner's Report to the Trustees of Noviha UK**

I report to the charity trustees on my examination of the accounts of the CIO for the year ended 31 December 2023 which are set out on pages 8 to 15.

**Responsibilities and basis of report**

As the charity trustees of the CIO, you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the Act').

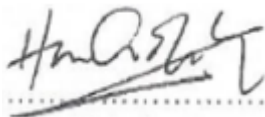
I report in respect of my examination of the CIO's accounts carried out under section 145 of the Act. In carrying out my examination I have followed all applicable Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

**Independent Examiner's Statement**

I have completed my examination. I confirm that no matters have come to my attention in connection with the examination giving me cause to believe:

1. accounting records were not kept as required by section 130 of the Act; or
2. the accounts do not accord with those records.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.



**Henry M Adjetey FCCA**

ELLISONS  
92 Avon Road  
Upminster  
Essex RM14 1RF

**26 September 2024**

# Noviha UK

## Statement of Financial Activities (Incorporating an Income and Expenditure Account) for the year ended 31 December 2023

	Notes	Unrestricted £	Restricted £	2023 £	2022 £
<b>Income and endowments</b>					
Membership dues, grants and donations	2	20,346	10,340	<b>30,686</b>	28,164
Activities for generating funds	3	475	-	<b>475</b>	-
Income from charitable activities	4	-	3,515	<b>3,515</b>	16,245
Bank interest received		155	-	<b>155</b>	12
<b>Total income and endowments</b>		<b>20,976</b>	<b>13,855</b>	<b>34,831</b>	44,421
<b>Expenditure</b>					
<b>Cost of charitable activities</b>	5				
Social and welfare		23,658	3,748	<b>27,406</b>	14,111
Old People's Project		-	8,308	<b>8,308</b>	4,386
Other charitable activities				-	11,010
<b>Total resources expended</b>		<b>23,658</b>	<b>12,056</b>	<b>35,714</b>	29,507
<b>Net movement in funds</b>		<b>(2,682)</b>	<b>1,799</b>	<b>(883)</b>	14,914
<b>Total funds brought forward</b>		<b>67,223</b>	<b>7,920</b>	<b>75,143</b>	60,229
<b>Total funds carried forward</b>	9	<b>64,541</b>	<b>9,719</b>	<b>74,260</b>	<b>75,143</b>

**Noviha UK**  
**Balance Sheet**  
**as at 31 December 2023**

	Notes	Unrestricted £	Restricted £	2023 £	2022 £
<b>Fixed Assets</b>					
Tangible assets	6	3,652	-	3,652	3,558
Investments		<u>10,000</u>	<u>-</u>	<u>10,000</u>	<u>10,000</u>
<b>Total fixed assets</b>		13,652	-	13,652	13,558
<b>Current Assets</b>					
Stock		9,020	-	9,020	9,495
Sundry debtors	7	24,120	-	24,120	22,005
Cash at bank and in hand		<u>30,243</u>	<u>9,719</u>	<u>39,962</u>	<u>38,292</u>
<b>Total current assets</b>		63,383	9,719	73,102	<b>69,792</b>
<b>Creditors: Amounts falling due within one year</b>					
Sundry creditors	8	<u>12,494</u>	<u>-</u>	<u>12,494</u>	<u>8,207</u>
<b>Net current assets</b>		<u>50,889</u>	<u>9,719</u>	<u>60,608</u>	<u>61,585</u>
<b>Net assets</b>		<u><b>64,541</b></u>	<u><b>9,719</b></u>	<u><b>74,260</b></u>	<u><b>75,143</b></u>
<b>Funds of the Charity</b>					
Unrestricted	9			64,541	67,223
Restricted				<u>9,719</u>	<u>7,920</u>
<b>Total funds</b>				<u><b>74,260</b></u>	<u><b>75,143</b></u>

The financial statements were approved by the Trustees on **26 September 2024** and signed on their behalf by:



Samuel K Tsipotey, FCCA  
Treasurer

Charity number **1125922**

# Noviha UK

## Notes to the Financial Statements for the year ended 31 December 2023

### 1. Accounting Policies

The principal accounting policies are summarised below. The accounting policies have been applied consistently throughout the year and the preceding year.

#### a) Basis of Preparation

The financial statements have been prepared under the historical cost convention in accordance with the Companies Act 2006, applicable accounting standards and the Statement of Recommended Practice (SORP): Accounting and Reporting by Charities, issued in March 2005.

#### b) Company Status

The Charity is a company limited by guarantee. The members of the company are the Trustees who are also ordinary members and named on page 1. In the event of the Charity being wound up, the liability in respect of the guarantee is limited to £1 per member of the Charity.

#### c) Fund Accounting

**Unrestricted Funds** comprise accumulated surpluses and deficits on general funds that are available for use at the discretion of the Trustees in furtherance of the Charity's objects and that have not been designated for other purposes.

**Restricted Funds** are funds subject to restrictions on their expenditure imposed by the donor or through the terms of an appeal.

#### d) Incoming Resources

##### Recognition of Incoming Resources

These are included in the Statement of Financial Activities when

- the charity becomes entitled to the resources;
- the trustees are virtually certain they will receive the resources; and
- the monetary value can be measured with sufficient reliability.

#### e) Resources Expended

##### Recognition of Expenditure and Liabilities

Liabilities are recognised as soon as there is a legal or constructive obligation committing the charity to pay out resources.

Expenditure is recognised on an accruals basis as a liability is incurred.

#### f) Costs of Charitable Activities

These comprise those costs incurred by the charity in the delivery of its activities and services for its beneficiaries. They include both costs that can be directly allocated to the charity's activities and costs of an indirect nature necessary to support these activities.

## Noviha UK

### Notes to the Financial Statements for the year ended 31 December 2023

#### g) Fixed Assets

##### **Tangible Fixed Assets for charity's own use**

These are capitalised if they can be used for more than one period, and cost at least £250. They are valued at cost or, if gifted, at the value to the charity on receipt.

A fixed asset acquired fully or partly from a restricted grant is included at its full cost of acquisition without netting off the grant proceeds and the grant reported as an incoming resource. Where the use of the asset such acquired is not restricted by the grantor, an amount equal to the grant is transferred into a designated fund to be written off over the useful life of the asset in accordance with the recommendations of SORP 2005, paragraph 111.

#### h) Depreciation

Tangible Fixed Assets are depreciated so as to write off their cost less any estimated residual value over their useful lives at the following rates:

General equipment	15% reducing balance
Cultural equipment	15% reducing balance
Website and Software	15% reducing balance

**Noviha UK**  
**Notes to the Financial Statements for the year ended 31 December 2023**

**2. Voluntary income**

	<b>Unrestricted</b>	<b>Restricted</b>	<b>Total 2023</b>	<b>Total 2022</b>
	£	£	£	£
Membership dues and donations	20,346	-	20,346	28,164
Grants receivable	-	10,340	10,340	9,000
	<u>20,346</u>	<u>10,340</u>	<u>30,686</u>	<u>37,164</u>

**3. Activities for generating funds**

	<b>Unrestricted</b>	<b>Restricted</b>	<b>Total 2023</b>	<b>Total 2022</b>
	£	£	£	£
Sundry merchandise sales	475	-	475	-
	<u>475</u>	<u>-</u>	<u>475</u>	<u>-</u>

**4. Income from charitable activities**

	<b>Unrestricted</b>	<b>Restricted</b>	<b>Total 2023</b>	<b>Total 2022</b>
	£	£	£	£
Social and Welfare donations	-	3,515	3,515	7,245
	<u>-</u>	<u>3,515</u>	<u>3,515</u>	<u>7,245</u>

**5(a) Cost of charitable activities**

	<b>Unrestricted</b>	<b>Restricted</b>	<b>Total 2023</b>	<b>Total 2022</b>
	£	£	£	£
Social and Welfare	8,894	3,748	12,642	12,866
Education - Old People's Project	-	8,308	8,308	2,520
General fund	14,289	-	14,289	1,105
Cost of sundry merchandise	475	-	475	-
	<u>23,658</u>	<u>12,056</u>	<u>35,714</u>	<u>16,491</u>

## Noviha UK

### Notes to the Financial Statements for the year ended 31 December 2023

#### 5(b) Cost of charitable activities

	Social and Welfare £	Old People's Project £	General Fund £	Total 2023 £	Total 2022 £
Bereavement assistance	3,665	8,308	1,596	13,569	12,866
Other programme expenses	8,894	-	475	9,369	4,195
	<u>12,559</u>	<u>8,308</u>	<u>2,071</u>	<u>22,939</u>	<u>17,061</u>

#### 5(c) Support and governance costs

	Social and Welfare	Old People's Project	General Fund	Total 2023	Total Dec 2022
<b>Percentage share</b>	<b>10%</b>	<b>15%</b>	<b>75%</b>	<b>100%</b>	100%
Professional fees	271	406	2,031	2,708	3,075
Computer and internet expenses	158	236	1,182	1,576	1,860
Depreciation	53	80	400	533	628
Public liability insurance	18	27	133	178	651
Office rent and rates	280	420	2,100	2,800	2,400
Telephone and broadband	133	200	998	1,331	1,229
Dues and subscriptions	56	84	420	560	120
Bank charges	4	7	33	44	81
External scrutiny and filing fees	180	270	1,350	1,800	1,800
Trustee and sundry expenses	124	187	934	1,245	602
<b>Total support and governance costs</b>	<u>1,277</u>	<u>1,917</u>	<u>9,581</u>	<u>12,775</u>	<u>12,446</u>
<b>Total charitable expenditure</b>	<u><u>13,837</u></u>	<u><u>10,224</u></u>	<u><u>11,652</u></u>	<u><u>35,714</u></u>	<u><u>29,507</u></u>

## Noviha UK

### Notes to the Financial Statements for the year ended 31 December 2023

#### 6. Fixed Assets

	Computers & General Equipment £	Cultural Equipment £	Website and Software £	Total £
<b>Cost</b>				
As at 1 January 2023	11,217	1,023	3,605	15,845
As at 31December 2023	11,217	1,023	3,605	15,845
<b>Depreciation</b>				
As at 1 January 2023	7,992	1,023	2,644	11,659
Charge for the year	411	-	123	534
As at 31December 2023	8,403	1,023	2,767	12,193
<b>Net book value</b>				
<b>As at 31December 2023</b>	<b>2,814</b>	<b>-</b>	<b>838</b>	<b>3,652</b>
<b>As at 31December 2022</b>	<b>2,741</b>	<b>-</b>	<b>817</b>	<b>3,558</b>

#### 7. Sundry debtors

	Unrestricted £	Restricted £	Total 2023	Total 2022 £
Members Account balances	9,284	-	9,284	7,269
Accrued revenue	10,038	-	10,038	9,038
Sundry debtors	4,798	-	4,798	5,698
<b>Total</b>	<b>24,120</b>	<b>-</b>	<b>24,120</b>	<b>22,005</b>

#### 8. Sundry creditors

	Unrestricted £	Restricted £	Total 2023 £	Total 2022 £
Accrued Expenses	3,800	-	3,800	1,800
Sundry creditors	-	-	-	523
Members credit balances	8,694	-	8,694	5,884
<b>Total</b>	<b>12,494</b>	<b>-</b>	<b>12,494</b>	<b>8,207</b>

**Noviha UK**  
**Notes to the Financial Statements for the year ended 31 December 2023**

**9. Funds carried forward**

	Balance at 1 January 2023 £	Incoming £	Outgoing £	Balance at 31 December 2023 £
<b>Unrestricted funds</b>				
General fund	67,223	20,976	(23,658)	64,541
<b>Total unrestricted</b>	<b>67,223</b>	<b>20,976</b>	<b>(23,658)</b>	<b>64,541</b>
<b>Restricted funds</b>				
Old People's Project	4,614	10,340	(12,056)	2,898
Noviha Welfare Benevolent (i)	2,020	3,515	-	5,535
Women's Group Fund (ii)	1,286	-	-	1,286
<b>Total restricted</b>	<b>7,920</b>	<b>13,855</b>	<b>(12,056)</b>	<b>9,719</b>
<b>Total funds</b>	<b>75,143</b>	<b>34,831</b>	<b>(35,714)</b>	<b>74,260</b>

(i) The benevolent fund belongs to the Noviha Welfare Club.

This fund is used to help members in times of financial difficulty, especially when they are bereaved.

(ii) The Women's Group Fund came from voluntary contributions by the women members of the charity at a time when the women had a need for such a group. The fund is being held currently for the benefit of a future Women's Group.

**NOVIHA UK**

England & Wales - Charity number 1125922

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# Accounts

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# **Noviha UK**

**(A Charitable Incorporated Organisation)**

## **Annual Report and Financial Statements for the year ended 31 December 2022**

**Charity Number: 1125922**

# **Noviha UK**

**(A Charitable Incorporated Organisation)**

## **Annual Report and Financial Statements for the year ended 31 December 2022**

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# Noviha UK

## Trustees' Annual Report for the year ended 31 December 2022

The Trustees of the Charity present their Annual Report and Accounts for the year ended 31 December 2022.

### 1. Reference and Administrative Details

Name of Charity:	Noviha UK
Charity Registration Number:	1125922
Registered & Operational Office:	Unity Centre of South London 2-4 Ravenstone Street London SW12 9SS
Bankers:	CAF Bank Ltd 25 Kings Hill Avenue Kings Hill, West Malling Kent ME19 4JQ
Reporting Accountants	Ellisons Chartered Certified Accountants 92 Avon Road Upminster Essex RM14 1RF

The Trustees who served during the year to the date of this report were:

<u>Name</u>	<u>Date appointed</u>	<u>Position</u>
Ms Centuria Nunekpeku	21 Oct. 2018	Chair
Mr John Kunutsor	21 Oct. 2018	Vice Chair
Mr Samuel K Tsipotey	28 Aug. 2008	Treasurer & Company Secretary
Ms Odilia Gamor	14 Dec. 2008	General Secretary
Mr George Ocloo	16 Sep. 2012	Asst. Development Secretary
Ms Freda Kuebunyah	16 Sep. 2012	Asst. Treasurer
Mrs Selasie Jubey	21 Sep. 2014	Social Secretary
Ms Janet Amable	21 Sept. 2014	Assistant Social Secretary
Mr John Fiadjoe	19 Jun. 2016	Welfare Secretary
Ms Mary Hall	19 Jun. 2016	Asst. Welfare Secretary

# **Noviha UK**

## **Trustees' Annual Report for the year ended 31 December 2022**

### **2. Structure, Governance and Management**

#### **Governing Document**

Noviha UK is a charitable incorporated organisation, association model, having been converted on 25<sup>th</sup> November 2021 from a company limited by guarantee, and is governed by its constitution.

Today, the charity works mostly across London to support the needs of the Ewes and other minority ethnic communities from the West African sub-region living in the United Kingdom.

#### **Appointment and induction of Trustees**

The Trustees of the Charity are elected bi-annually at the Annual General Meeting or co-opted by the trustees. Newly elected or appointed trustees are provided with a comprehensive induction pack containing Noviha's constitution and the roles and responsibilities of charity trustees and mentoring by established trustees.

#### **Organisational Structure**

Noviha UK is governed by its Board of Trustees, also known as the Executive Committee, which is responsible for setting the strategic direction and policies of the charity. The Executive Committee carry the ultimate responsibility for the conduct of Noviha UK and for ensuring that the charity satisfies its legal and contractual obligations. Trustees meet bi-monthly. A register of members is maintained at the registered office and is available to the public.

#### **Major risks**

The Trustees recognise that any major risks to which the charity is exposed need to be reviewed and systems put in place to mitigate those risks. To that end, Noviha UK is continually monitoring and managing its risk register and ensuring action plans are in place to mitigate its key risks.

Included in external risks is that of the loss or lack of funding. At present, the main sources of funding are dues and levies imposed on members and voluntary donations by the general public and other voluntary organisations. The charity continues to seek to diversify its funding sources and would soon apply to charitable trusts and statutory funders. Internal risks are minimised by the implementation of procedures for the authorisation of all transactions and projects and by ensuring a consistent quality of delivery for all operational aspects of the charitable company. These procedures are periodically reviewed to ensure that they still meet the needs of the charity.

# Noviha UK

## Trustees' Annual Report for the year ended 31 December 2022

### 3. Objectives and Activities

#### Objects

The objects of the charity as stated in its constitution are:

- (1) The prevention and/or relief of poverty, in particular but not exclusively, among the people from the Volta Region living in the UK and Ghana.
- (2) The advancement of education, in particular but not exclusively, among the people from the Volta Region living in the UK and Ghana.
- (3) The advancement of the cultural heritage and traditions of the peoples from the Volta Region in the UK.
- (4) The relief of those peoples, in particular but not exclusively, from the Volta Region, in need by reason of youth, age, gender, ill-health, disability, financial hardship, or other disadvantage in the UK and Ghana.

In view of the above Noviha carried out the following projects during the year:

#### a) Welfare Activities

Noviha UK started its life mainly as a welfare organisation. Our welfare activities involve providing support for members and non-member Ewes from West Africa mainly living in London by providing support in moral and financial terms in times of bereavement and ill health.

**b) The Computer Classes for the Elderly (Old People's Project)** project is self-funded and a follow-on from the Big Lottery-funded "Community Action on Old People" project from 2011 and it aims to help senior members of the local community to gain information and knowledge relating to the use of digital technology especially that relating to the use of Mobile Phones, Computers and eCommerce.

- Basic knowledge relating to the use of Mobile Phones and Computers- i.e. to be able to turn them on and sign on to use them.
- To be able to identify computer interfaces.
- The study and use of Microsoft Word processing programme.
- To be able to connect Mobile Phones and Laptop to their local hubs at home and to the Internet.
- To acquire the knowledge and use web browsers to search the Internet for information.
- To develop confidence to use every day digital operations relating to shopping and card and machine payments.
- To stay in contact with relatives through phone and laptop applications media relating to Phone calls and messaging services including WhatsApp calls and messaging services.
- They are taught some simple graphic design technologies.
- In terms of loneliness, they have been taught to use YouTube to play movies and music while at home alone.

It runs one day a week on Wednesday for lessons in computing and use of modern communications devices and social media.

# Noviha UK

## Trustees' Annual Report for the year ended 31 December 2022

### c) Social Activities

Social activities aim to provide avenues for entertainment to “wind down” and to relieve the effects of isolation and stressful living in the UK. A significant proportion of the membership is of old age and are pensioners who have several social, medical and financial challenges and are living alone and vulnerable. Our social activities, therefore, aim to help such members and the public in similar situations to fight loneliness and isolation.

### d) Cultural Activities

Our cultural activities aim to educate members and the public in the rich cultural traditions of the Volta Region. Our programmes concentrate particularly on educating the Ewe youth in the UK who do not have a direct link to Ewe cultural values, and on putting our culture on display for public enjoyment.

## 4. Achievements and Performance

Noviha UK, just like other organisations in the UK and Ghana, was badly hampered by the **Covid-19** pandemic in the performance of their activities. The charity, despite the limitation, made efforts to carry out some of its activities online, and the following are some of our achievements in the year.

### Welfare and Social activities

We supported members who suffered ill health and bereavement by visiting members who had become indisposed and those living alone through phone calls and WhatsApp messages. We also provided moral and financial support to those in bereavement, 4 (period to Dec 2022 -2) members in the year through donations to the tune of £6,000 (period to Dec 2022 - £4,770) in the year. Two members died in the year and members donated a total of £4,000 through the charity. The Welfare Team also made 25 (2021- 18) telephone calls to members who were on long-term sickness.

### Computer Classes for the Elderly

This project was our flagship activity in the year, attracting 12-15 attendees per session, and it is getting very popular.

- Members can now use their Laptops and Mobile Phones with much ease and confidence,
- Shopping and Self-Checkouts were trauma and self-degradation some time ago. When members get into such situations they abandoned the goods they wanted to purchase and walked away as the shop keepers expected them to check out all by themselves. This has become history now, Participants can now confidently handle the digital Checkout applications and Interfaces all by themselves and process payments using card payment methods,
- Participants have developed enough skills to use Microsoft applications
- Members can now stay in touch with relatives through E-mail and other Computer digital media related technologies in terms of video and voice calls,
- Members can now shop confidently at the Supermarkets and shop checkout points and process payment with card payments methods,
- Some participants can order and carry out online transactions with much ease.

# Noviha UK

## Trustees' Annual Report for the year ended 31 December 2022

- GP appointments are made online. Some participants could check their bank account balances online daily.
- Some participants could cut and paste digital pictures and photos to design Greeting Cards, Thank You Cards and Birthday Cards which are sent to recipients (Friends and Family) This saved them from going to Card Shops to purchase Cards and go to the Post Office to post them. The Cards take their due time to arrive at the recipients addresses.
- The participants are now conversant with the use of other digital social media applications such as WhatsApp, Instagram and Emails which keep them busy through the day thus avoiding boredom and loneliness.

### **Social Activities**

With Covid-19 restrictions now lifted, the Charity organised the annual Christmas get-together party in December 2022 attended by over seventy (70) members and their families and friends. The annual party aims to fight isolation, especially amongst the elder members of the charity.

### **Overseas projects**

No overseas projects were undertaken in the year due mostly to the difficulties of funding.

## **5. Financial Review**

Incoming resources in the period amounted to £44,421 (2021 - £23,770) of which £16,245 (2021 - £5,230) was restricted income from grants, social and welfare activities. A surplus of £14,914 (2021 - £551) was made in the period.

The charity has an investment of £10,000 in the shares of the Ghana Community Property Services Ltd, a company set up to harness resources from the Ghanaian community to purchase and run a Ghana community centre in London.

### **Reserves Policy**

The trustees are required to ensure that free monies are available in each financial year to meet any reasonable unforeseeable contingency and to cater for an unexpected fall in income.

In reviewing the potential costs that could arise, should a significant reduction in income be suffered, the trustees have determined that 'free' reserves should be maintained equal to 12 months' normal total operating expenditure.

The free reserves (total of unrestricted reserves less fixed assets and stock of cloth) at the year-end amounted to £44,170 (2021 - £43,841). The trustees regard this as adequate for the year. However, this was an atypical year due to the psychological effects of Covid on the minds of members and the public who are avoiding mixing in large crowds.

### **Principal Funding Sources**

The Trustees extend their gratitude to the members of the charity who are, at present, the main source of funding in the form of members' subscriptions and levies, and to the various Ghanaian groups and individuals for their generous donations and support in various forms. In the year the charity got funding of £5,000 each from the London Borough of Wandsworth and Pargiter Trust Fund for the Old People's Computer Class.

# Noviha UK

## Trustees' Annual Report for the year ended 31 December 2022

### 6. Future Plans

Noviha UK wishes to expand its membership base in the near future, which is currently concentrated in London and surrounding areas, to other major cities of the UK where there are significant numbers of Ewes such as Birmingham and Manchester.

We also plan to contact international NGOs operating in Ghana with a view to working together on projects for the Volta Region of Ghana.

We have identified an Old Peoples Project to help fight isolation, immobility, and boredom among the people from, but not exclusively, the Volta Region of Ghana and Ewes from the West African sub-region of Togo, Benin and Nigeria living in the UK. This project is currently the flagship of the charity, and we plan to keep it going as long as we can fund it by ourselves and/or with help from funding bodies.

On behalf of the Board



John Kunutsor  
Vice Chair

26 March 2023

**Noviha UK**  
**Independent Examiner's Report to the Trustees of Noviha UK**

I report to the charity trustees on my examination of the accounts of the CIO for the year ended 31 December 2022 which are set out on pages 8 to 15.

**Responsibilities and basis of report**

As the charity trustees of the CIO, you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the Act').

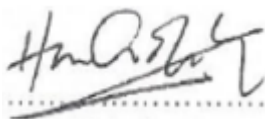
I report in respect of my examination of the CIO's accounts carried out under section 145 of the Act. In carrying out my examination I have followed all applicable Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

**Independent Examiner's Statement**

I have completed my examination. I confirm that no matters have come to my attention in connection with the examination giving me cause to believe:

1. accounting records were not kept as required by section 130 of the Act; or
2. the accounts do not accord with those records.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.



**Henry M Adjetey FCCA**

ELLISONS  
92 Avon Road  
Upminster  
Essex RM14 1RF

**26 March 2023**

# Noviha UK

## Statement of Financial Activities (Incorporating an Income and Expenditure Account) for the year ended 31 December 2022

	Notes	Unrestricted £	Restricted £	2022 £	2021 £
<b>Income and endowments</b>					
Membership dues, grants and donations	2	28,164	-	<b>28,164</b>	18,540
Activities for generating funds	3	-	-	-	100
Income from charitable activities	4	-	16,245	<b>16,245</b>	5,130
Bank interest received		12	-	<b>12</b>	-
<b>Total income and endowments</b>		<b>28,176</b>	<b>16,245</b>	<b>44,421</b>	23,770
<b>Expenditure</b>					
<b>Cost of charitable activities</b>	5				
Social and welfare		7,971	6,140	<b>14,111</b>	9,023
Old People's Project		-	4,386	<b>4,386</b>	1,617
Other charitable activities		11,010	-	<b>11,010</b>	12,579
<b>Total Charitable Expenditure</b>		18,981	10,526	29,507	23,219
<b>Total resources expended</b>		18,981	10,526	<b>29,507</b>	23,219
<b>Net movement in funds</b>		9,195	5,719	14,914	551
<b>Total funds brought forward</b>		58,028	2,201	<b>60,229</b>	59,679
<b>Total funds carried forward</b>	9	<b>67,223</b>	<b>7,920</b>	<b>75,143</b>	<b>60,229</b>

**Noviha UK**  
**Balance Sheet**  
as at 31 December 2022

	Notes	Unrestricted £	Restricted £	2022 £	2021 £
<b>Fixed Assets</b>					
Tangible assets	6	3,558	-	3,558	4,186
Investments		<u>10,000</u>	<u>-</u>	<u>10,000</u>	<u>10,000</u>
<b>Total fixed assets</b>		13,558	-	13,558	14,186
<b>Current Assets</b>					
Stock		9,495	-	9,495	9,495
Sundry debtors	7	22,005	-	22,005	15,987
Cash at bank and in hand		<u>30,372</u>	<u>7,920</u>	<u>38,292</u>	<u>21,911</u>
<b>Total current assets</b>		61,872	7,920	69,792	47,393
<b>Creditors: Amounts falling due within one year</b>					
Sundry creditors	8	<u>8,207</u>	<u>-</u>	<u>8,207</u>	<u>1,350</u>
<b>Net current assets</b>		<u>53,665</u>	<u>7,920</u>	<u>61,585</u>	<u>46,043</u>
<b>Net assets</b>		<u><u>67,223</u></u>	<u><u>7,920</u></u>	<u><u>75,143</u></u>	<u><u>60,229</u></u>
<b>Funds of the Charity</b>					
Unrestricted	9			67,223	58,028
Restricted				<u>7,920</u>	<u>2,201</u>
<b>Total funds</b>				<u><u>75,143</u></u>	<u><u>60,229</u></u>

The financial statements were approved by the Trustees on **26 March 2023** and signed on their behalf by:



Samuel K Tsipotey, FCCA  
Treasurer

Charity number **1125922**

# Noviha UK

## Notes to the Financial Statements for the year ended 31 December 2022

### 1. Accounting Policies

The principal accounting policies are summarised below. The accounting policies have been applied consistently throughout the year and the preceding year.

#### a) Basis of Preparation

The financial statements have been prepared under the historical cost convention in accordance with the Companies Act 2006, applicable accounting standards and the Statement of Recommended Practice (SORP): Accounting and Reporting by Charities, issued in March 2005.

#### b) Company Status

The Charity is a company limited by guarantee. The members of the company are the Trustees who are also ordinary members and named on page 1. In the event of the Charity being wound up, the liability in respect of the guarantee is limited to £1 per member of the Charity.

#### c) Fund Accounting

**Unrestricted Funds** comprise accumulated surpluses and deficits on general funds that are available for use at the discretion of the Trustees in furtherance of the Charity's objects and that have not been designated for other purposes.

**Restricted Funds** are funds subject to restrictions on their expenditure imposed by the donor or through the terms of an appeal.

#### d) Incoming Resources

##### Recognition of Incoming Resources

These are included in the Statement of Financial Activities when

- the charity becomes entitled to the resources;
- the trustees are virtually certain they will receive the resources; and
- the monetary value can be measured with sufficient reliability.

#### e) Resources Expended

##### Recognition of Expenditure and Liabilities

Liabilities are recognised as soon as there is a legal or constructive obligation committing the charity to pay out resources.

Expenditure is recognised on an accruals basis as a liability is incurred.

#### f) Costs of Charitable Activities

These comprise those costs incurred by the charity in the delivery of its activities and services for its beneficiaries. They include both costs that can be directly allocated to the charity's activities and costs of an indirect nature necessary to support these activities.

## Noviha UK

### Notes to the Financial Statements for the year ended 31 December 2022

#### g) Fixed Assets

##### **Tangible Fixed Assets for charity's own use**

These are capitalised if they can be used for more than one period, and cost at least £250. They are valued at cost or, if gifted, at the value to the charity on receipt.

A fixed asset acquired fully or partly from a restricted grant is included at its full cost of acquisition without netting off the grant proceeds and the grant reported as an incoming resource. Where the use of the asset such acquired is not restricted by the grantor, an amount equal to the grant is transferred into a designated fund to be written off over the useful life of the asset in accordance with the recommendations of SORP 2005, paragraph 111.

#### h) Depreciation

Tangible Fixed Assets are depreciated so as to write off their cost less any estimated residual value over their useful lives at the following rates:

General equipment	15% reducing balance
Cultural equipment	15% reducing balance
Website and Software	15% reducing balance

## Noviha UK

### Notes to the Financial Statements for the year ended 31 December 2022

#### 2. Voluntary income

	Unrestricted	Restricted	Total 2022	Total 2021
	£	£	£	£
Membership dues and donations	28,164	-	28,164	18,540

#### 3. Activities for generating funds

	Unrestricted	Restricted	Total 2022	Total 2021
	£	£	£	£
Sundry merchandise sales	-	-	-	100

#### 4. Income from charitable activities

	Unrestricted	Restricted	Total 2022	Total 2021
	£	£	£	£
Social and Welfare donations	-	7,245	7,245	5,130
Grants receivable	-	9,000	9,000	-
	-	16,245	16,245	5,130

#### 5(a) Cost of charitable activities

	Unrestricted	Restricted	Total 2022	Total 2021
	£	£	£	£
Social and Welfare	6,866	6,000	12,866	4,770
Education - Old People's Project	-	2,520	2,520	1,050
General fund	1,105	-	1,105	11,729
	7,971	8,520	16,491	17,549

**Noviha UK**  
**Notes to the Financial Statements for the year ended 31 December 2022**

**5(b) Cost of charitable activities details**

	Social and Welfare £	Overseas Activities £	Old People's Project £	General Fund £	Total 2022 £	Total 2021 £
Bereavement assistance	12,866	-	-	-	12,866	4,770
Members balances written off	-	-	-	-	-	11,058
Other programme expenses	-	-	2,520	1,675	4,195	1,721
	<b>12,866</b>	<b>-</b>	<b>2,520</b>	<b>1,675</b>	<b>17,061</b>	<b>17,549</b>

**5(c) Support and governance costs**

	Social and Welfare	Overseas Activities	Old People's Project	General Fund	Total 2022	Total 2021
<b>Percentage share</b>	<b>10%</b>	<b>0%</b>	<b>15%</b>	<b>75%</b>	<b>100%</b>	
Professional fees	308	-	461	2,306	3,075	-
Computer & internet expenses	186	-	279	1,395	1,860	1,071
Depreciation	63	-	94	471	628	681
Public liability insurance	65	-	98	488	651	-
Office rent	240	-	360	1,800	2,400	1,600
Telephone and broadband	123	-	184	922	1,229	563
Dues and subscriptions	12	-	18	90	120	471
Bank charges	8	-	12	61	81	72
External scrutiny and filing fees	180	-	270	1,350	1,800	1,200
Trustee and sundry expenses	60	-	90	452	602	13
<b>Total support and governance costs</b>	<b>1,245</b>	<b>-</b>	<b>1,866</b>	<b>9,335</b>	<b>12,446</b>	<b>5,671</b>
<b>Total charitable expenditure</b>	<b>14,111</b>	<b>-</b>	<b>4,386</b>	<b>11,010</b>	<b>29,507</b>	<b>23,220</b>

## Noviha UK

### Notes to the Financial Statements for the year ended 31 December 2022

#### 6. Fixed Assets

	Computers & General Equipment £	Cultural Equipment £	Website and Software £	Total £
<b>Cost</b>				
As at 1 January 2022	11,217	1,023	3,605	15,845
Additions	-	-	-	-
As at 31 December 2022	<u>11,217</u>	<u>1,023</u>	<u>3,605</u>	<u>15,845</u>
<b>Depreciation</b>				
As at 1 January 2022	7,992	1,023	2,644	11,659
Charge for the year	484	-	144	628
As at 31 December 2022	<u>8,476</u>	<u>1,023</u>	<u>2,788</u>	<u>12,287</u>
<b>Net book value</b>				
As at 31 December 2022	<u><u>2,741</u></u>	<u><u>-</u></u>	<u><u>817</u></u>	<u><u>3,558</u></u>
As at 31 December 2021	<u><u>3,225</u></u>	<u><u>-</u></u>	<u><u>961</u></u>	<u><u>4,186</u></u>

#### 7. Sundry debtors

	Unrestricted £	Restricted £	Total 2022 £	Total 2021 £
Members Account balances	7,269	-	7,269	2,856
Accrued revenue	9,038	-	9,038	8,583
Sundry debtors	5,698	-	5,698	4,548
	<u><u>22,005</u></u>	<u><u>-</u></u>	<u><u>22,005</u></u>	<u><u>15,987</u></u>

#### 8. Sundry creditors

	Unrestricted £	Restricted £	Total 2022 £	Total 2021 £
Accruals - independent examination	1,800	-	1,800	1,200
Sundry creditors	523	-	523	150
Members credit balances	5,884	-	5,884	-
	<u><u>8,207</u></u>	<u><u>-</u></u>	<u><u>8,207</u></u>	<u><u>1,350</u></u>

**Noviha UK**  
**Notes to the Financial Statements for the year ended 31 December 2022**

**9. Funds carried forward**

	Balance at 1 January 2022 £	Incoming £	Outgoing £	Transfers £	Balance at 31 December 2022 £
<b>Unrestricted funds</b>					
General fund	58,028	28,177	(18,982)	-	67,223
<b>Total unrestricted</b>	<b>58,028</b>	<b>28,177</b>	<b>(18,982)</b>	<b>-</b>	<b>67,223</b>
<b>Restricted funds</b>					
Old People's Project	-	9,000	(4,386)	-	4,614
Noviha Welfare Benevolent (i)	915	7,245	(6,140)	-	2,020
Women's Group Fund (ii)	1,286	-	-	-	1,286
<b>Total restricted</b>	<b>2,201</b>	<b>16,245</b>	<b>(10,526)</b>	<b>-</b>	<b>7,920</b>

(i) The benevolent fund belongs to the Noviha Welfare Club.

This fund is used to help members in times of financial difficulty, especially when they are bereaved.

(ii) The Women's Group Fund came from voluntary contributions by the women members of the charity at a time when the women had a need for such a group. The fund is being held currently for the benefit of a future Women's Group.

**NOVIHA UK**

England & Wales - Charity number 1125922

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# Accounts

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# **Noviha UK**

**(A Charitable Incorporated Organisation)**

**Annual Report and Financial Statements  
for the period ended 31 December 2021**

**Charity Number: 1125922**

# **Noviha UK**

**(A Charitable Incorporated Organisation)**

## **Annual Report and Financial Statements for the period ended 31 December 2021**

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# Noviha UK

## Trustees' Annual Report for the period ended 31 December 2021

The Trustees of the Charity present their Annual Report and Accounts for the period ended 31 December 2021.

### 1. Reference and Administrative Details

Name of Charity:	Noviha UK
Charity Registration Number:	1125922
Registered & Operational Office:	Unity Centre of South London 2-4 Ravenstone Street London SW12 9SS
Bankers:	CAF Bank Ltd 25 Kings Hill Avenue Kings Hill, West Malling Kent ME19 4JQ
Reporting Accountants	Ellisons Chartered Certified Accountants 92 Avon Road Upminster Essex RM14 1RF

The Trustees who served during the year to the date of this report were:

<u>Name</u>	<u>Date appointed</u>	<u>Position</u>
Ms Centuria Nunekpeku	21 Oct. 2018	Chair
Mr John Kunutsor	21 Oct. 2018	Vice Chair
Mr Samuel K Tsipotey	28 Aug. 2008	Treasurer & Company Secretary
Ms Odilia Gamor	14 Dec. 2008	General Secretary
Mr George Ocloo	16 Sep. 2012	Asst. Development Secretary
Ms Freda Kuebunyah	16 Sep. 2012	Asst. Treasurer
Mrs Selasie Jubey	21 Sep. 2014	Social Secretary
Ms Janet Amable	21 Sept. 2014	Assistant Social Secretary
Mr John Fiadjoe	19 Jun. 2016	Welfare Secretary
Ms Mary Hall	19 Jun. 2016	Asst. Welfare Secretary

# **Noviha UK**

## **Trustees' Annual Report for the period ended 31 December 2021**

### **2. Structure, Governance and Management**

#### **Governing Document**

Noviha UK is a charitable incorporated organisation, association model, having been converted on 25<sup>th</sup> November 2021 from a company limited by guarantee, and is governed by its constitution.

Today, the charity works mostly across London to support the needs of the Ewes and other minority ethnic communities from the West African sub-region living in the United Kingdom.

#### **Appointment and induction of Trustees**

The Trustees of the Charity are elected bi-annually at the Annual General Meeting or co-opted by the trustees. Newly elected or appointed trustees are provided with a comprehensive induction pack containing Noviha's constitution and the roles and responsibilities of charity trustees and mentoring by established trustees.

#### **Organisational Structure**

Noviha UK is governed by its Board of Trustees, also known as the Executive Committee, which is responsible for setting the strategic direction and policies of the charity. The Executive Committee carry the ultimate responsibility for the conduct of Noviha UK and for ensuring that the charity satisfies its legal and contractual obligations. Trustees meet bi-monthly. A register of members is maintained at the registered office and is available to the public.

#### **Major risks**

The Trustees recognise that any major risks to which the charity is exposed need to be reviewed and systems put in place to mitigate those risks. To that end, Noviha UK is continually monitoring and managing its risk register and ensuring action plans are in place to mitigate its key risks.

Included in external risks is that of the loss or lack of funding. At present, the main sources of funding are dues and levies imposed on members and voluntary donations by the general public and other voluntary organisations. The charity continues to seek to diversify its funding sources and would soon apply to charitable trusts and statutory funders. Internal risks are minimised by the implementation of procedures for the authorisation of all transactions and projects and by ensuring a consistent quality of delivery for all operational aspects of the charitable company. These procedures are periodically reviewed to ensure that they still meet the needs of the charity.

# Noviha UK

## Trustees' Annual Report for the period ended 31 December 2021

### 3. Objectives and Activities

#### Objects

The objects of the charity as stated in its constitution are:

- (1) The prevention and/or relief of poverty, in particular but not exclusively, among the people from the Volta Region living in the UK and Ghana.
- (2) The advancement of education, in particular but not exclusively, among the people from the Volta Region living in the UK and Ghana.
- (3) The advancement of the cultural heritage and traditions of the peoples from the Volta Region in the UK.
- (4) The relief of those peoples, in particular but not exclusively, from the Volta Region, in need by reason of youth, age, gender, ill-health, disability, financial hardship, or other disadvantage in the UK and Ghana.

In view of the above Noviha carried out the following projects during the year:

#### a) Welfare Activities

Noviha UK started its life mainly as a welfare organisation. Our welfare activities involve providing support for member and non-member Ewes mainly in London by providing support in moral and financial terms in times of bereavement and ill health.

**The Computer Classes for the Elderly (Old People's Project)** project is self-funded and a follow-on from the Big Lottery-funded "Community Action on Old People" project and it aims to help senior members of the local community to gain information and knowledge relating to the use of digital technology especially that relating to the use of Mobile Phones, Computers and eCommerce.

- Basic knowledge relating to the use of Mobile Phones and Computers- ie to be able to turn them on and sign on to use them.
- To be able to identify computer interfaces.
- The study and use of Microsoft Word processing programme.
- To be able to connect Mobile Phones and Laptop to their local hubs at home and to the Internet.
- To acquire the knowledge and use web browsers to search the Internet for information.
- To develop confidence to use every day digital operations relating to shopping and card and machine payments.
- To stay in contact with relatives through phone and laptop applications media relating to Phone calls and messaging services including WhatsApp calls and messaging services.
- They are taught some simple graphic design technologies.
- In terms of loneliness, they have been taught to use YouTube to play movies and music while at home alone.

It runs one day a week on Wednesday for lessons in computing and use of modern communications devices and social media.

# Noviha UK

## Trustees' Annual Report for the period ended 31 December 2021

### **b) Social Activities**

Social activities aim to provide avenues for entertainment to “wind down” and to relieve the effects of isolation and stressful living in the UK. A significant proportion of the membership is of old age and are pensioners who have several social, medical and financial challenges and are living alone and vulnerable. Our social activities, therefore, aim to help such members and the public in similar situations to fight loneliness and isolation.

### **c) Cultural Activities**

Our cultural activities aim to educate members and the public in the rich cultural traditions of the Volta Region. Our programmes concentrate particularly on educating the Ewe youth in the UK who do not have a direct link to Ewe cultural values, and on putting our culture on display for public enjoyment.

## **4. Achievements and Performance**

Noviha UK, just like other organisations in the UK and Ghana, was badly hampered by the **Covid-19** pandemic in the performance of their activities. The charity, despite the limitation, made efforts to carry out some of its activities online, and the following are some of our achievements in the year.

### **Welfare activities**

The onset of the coronavirus (COVID – 19) in December 2019 and the subsequent lockdown of the country in March 2020 has slowed down the welfare activities of Noviha. The partial lifting of restrictions enabled the welfare team and members to participate in the funeral activities for members (1) and their loved ones (2) who passed away in the period, both in the UK and Ghana.

We supported members who suffered ill health and bereavement by visiting members who had become indisposed and those living alone through phone calls and WhatsApp messages. We also provided moral and financial support to those in bereavement, 2 (year to Mar2021 -14) members in the year through donations to the tune of £4,770 (Mar 2021 - £3,305) in the year. The Welfare Team also made 18 (2020 - 58) telephone calls to members who were on long-term sickness.

### **Computer Classes for the Elderly**

- The lessons have been on-going for some time now
- Members can now use their Laptops and Mobile Phones with much ease and confidence
- Shopping and Self-Checkout were trauma and self-degradation some time ago. When members get into such situations they abandoned the goods they wanted to purchase and walk away as the shop keepers expect them to checkout all by themselves. This has become history now. Participants can now confidently handle the digital Checkout applications and Interfaces all by themselves and process payments using card payment methods
- Participants have developed enough skills to use Microsoft Word Processing programme
- Members can now stay in touch with relatives through E-mail and other Computer digital media related technologies in terms of video and voice calls.
- Members can now shop confidently at the Supermarkets and shop checkout points and process payment with card payments methods.
- Some participants can order and carry out online transactions with much ease.

# Noviha UK

## Trustees' Annual Report for the period ended 31 December 2021

- GP appointments are made online. Some participants could check their bank account balances online daily.
- Some participants could cut and paste digital pictures and photos to design Greeting Cards, Thank You Cards and Birthday Cards which are sent to recipients (Friends and Family) with just click of computer mouse. This saved them from going to Card Shops to purchase Cards and go to the Post Office to post them. The Cards take their due time to arrive at the recipients addresses.
- The participants are now conversant with the use of other digital social media applications such as WhatsApp, Instagram and Emails which keep them busy through the day thus avoiding boredom and loneliness.

### **Social Activities**

There were still no social activities due to Covid-19 restrictions.

### **Overseas projects**

No overseas projects were undertaken in the year due mostly to the difficulties of funding and the pandemic lockdown restrictions.

### **5. Financial Review**

Incoming resources in the period amounted to £23,770 (Mar 2021 - £28,241) of which £5,230 (Mar 2021 - £6,825) was restricted income from grants, social and welfare activities. A surplus of £550 (Mar 2021 – £9,671) was made in the period.

The charity has an investment of £10,000 in the shares of the Ghana Community Property Services Ltd, a company set up to harness resources from the Ghanaian community to purchase and run a Ghana community centre in London. To date, due to the coronavirus pandemic, the company has not acquired a property and has not traded.

### **Reserves Policy**

The trustees are required to ensure that free monies are available in each financial year to meet any reasonable unforeseeable contingency and to cater for an unexpected fall in income.

In reviewing the potential costs that could arise, should a significant reduction in income be suffered, the trustees have determined that 'free' reserves should be maintained equal to 12 months' normal total operating expenditure.

The free reserves (total of unrestricted reserves less fixed assets) at the year-end amounted to £43,841 (Mar2021 - £39,449). The trustees regard this as inadequate and would endeavour to increase contributions to reserves from future surpluses until the target is achieved. It would be noted that expenditure for the year had fallen 53 per cent due to Covid-19 restriction which curtailed our activities.

### **Principal Funding Sources**

The Trustees extend their gratitude to the members of the charity who are, at present, the main source of funding in the form of members' subscriptions and levies, and to the various Ghanaian groups and individuals for their generous donations and support in various forms.

**Noviha UK**  
**Trustees' Annual Report for the period ended 31 December 2021**

**6. Future Plans**

Noviha UK wishes to expand its membership base in the near future, which is currently concentrated in London and surrounding areas, to other major cities of the UK where there are significant numbers of Ewes such as Birmingham and Manchester.

We also plan to contact international NGOs operating in Ghana with a view to working together on projects for the Volta Region of Ghana.

We have identified an Old Peoples Project to help fight isolation, immobility, and boredom among the people from, but not exclusively, the Volta Region of Ghana and Ewes from the West African sub-region of Togo, Benin and Nigeria living in the UK. This project is currently the flagship of the Charity and we plan to keep it going as long as we can fund it by ourselves and/or with help from funding bodies.

On behalf of the Board



.....  
John Kunutsor

Vice Chair

**26 August 2022**

**Noviha UK**  
**Independent Examiner's Report to the Trustees of Noviha UK**

I report to the charity trustees on my examination of the accounts of the CIO for the period ended 31 December 2021 which are set out on pages 8 to 15.

**Responsibilities and basis of report**

As the charity trustees of the CIO, you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the Act').

I report in respect of my examination of the CIO's accounts carried out under section 145 of the Act. In carrying out my examination I have followed all applicable Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

**Independent Examiner's Statement**

I have completed my examination. I confirm that no matters have come to my attention in connection with the examination giving me cause to believe:

1. accounting records were not kept as required by section 130 of the Act; or
2. the accounts do not accord with those records.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.



**Henry M Adjetey FCCA**  
ELLISONS  
92 Avon Road  
Upminster  
Essex RM14 1RF

**26 August 2022**

# Noviha UK

## Statement of Financial Activities (Incorporating an Income and Expenditure Account) for the period ended 31 December 2021

	Notes	Unrestricted £	Restricted £	Dec 2021 £	Mar 2021 £
<b>Income and endowments</b>					
Membership dues, grants and donations	2	18,440	100	<b>18,540</b>	21,416
Activities for generating funds	3	100	-	<b>100</b>	-
Income from charitable activities	4	-	5,130	<b>5,130</b>	6,825
<b>Total income and endowments</b>		<b>18,540</b>	<b>5,230</b>	<b>23,770</b>	<b>28,241</b>
<b>Expenditure</b>					
<b>Cost of charitable activities</b>					
Social and welfare	5	-	9,023	<b>9,023</b>	13,742
Old People's Project		1,617	-	<b>1,617</b>	2,720
Other charitable activities		12,580	-	<b>12,580</b>	2,108
<b>Total Charitable Expenditure</b>		<b>14,197</b>	<b>9,023</b>	<b>23,220</b>	<b>18,570</b>
<b>Total resources expended</b>		<b>14,197</b>	<b>9,023</b>	<b>23,220</b>	<b>18,570</b>
<b>Net movement in funds</b>		<b>4,343</b>	<b>(3,793)</b>	<b>550</b>	<b>9,671</b>
<b>Total funds brought forward</b>		<b>53,685</b>	<b>5,994</b>	<b>59,679</b>	<b>50,008</b>
<b>Total funds carried forward</b>	9	<b>58,028</b>	<b>2,201</b>	<b>60,229</b>	<b>59,679</b>

**Noviha UK**  
**Balance Sheet**  
as at 31 December 2021

	Notes	Unrestricted £	Restricted £	Dec 2021 £	Mar 2021 £
<b>Fixed Assets</b>					
Tangible assets	6	4,186	-	4,186	4,236
Investments		<u>10,000</u>	<u>-</u>	<u>10,000</u>	<u>10,000</u>
Total fixed assets		14,186	-	14,186	14,236
<b>Current Assets</b>					
Stock		9,495	-	9,495	9,495
Sundry debtors	7	15,987	-	15,987	24,765
Cash at bank and in hand		<u>19,710</u>	<u>2,201</u>	<u>21,911</u>	<u>13,794</u>
<b>Total current assets</b>		45,192	2,201	47,393	48,054
<b>Creditors: Amounts falling due within one year</b>					
Sundry creditors	8	<u>1,350</u>	<u>-</u>	<u>1,350</u>	<u>2,611</u>
<b>Net current assets</b>		<u>43,842</u>	<u>2,201</u>	<u>46,043</u>	<u>45,443</u>
<b>Net assets</b>		<u><b>58,028</b></u>	<u><b>2,201</b></u>	<u><b>60,229</b></u>	<u><b>59,679</b></u>
<b>Funds of the Charity</b>					
Unrestricted	9			58,028	53,685
Restricted				<u>2,201</u>	<u>5,994</u>
<b>Total funds</b>				<u><b>60,229</b></u>	<u><b>59,679</b></u>

The financial statements were approved by the Trustees on **26 August 2022** and signed on their behalf by:



Samuel K Tsipotey, FCCA  
Treasurer

Charity number **1125922**

**Noviha UK**  
**Notes to the Financial Statements for the period ended 31 December 2021**

**1. Accounting Policies**

The principal accounting policies are summarised below. The accounting policies have been applied consistently throughout the year and the preceding year.

**a) Basis of Preparation**

The financial statements have been prepared under the historical cost convention in accordance with the Companies Act 2006, applicable accounting standards and the Statement of Recommended Practice (SORP): Accounting and Reporting by Charities, issued in March 2005.

**b) Company Status**

The Charity is a company limited by guarantee. The members of the company are the Trustees who are also ordinary members and named on page 1. In the event of the Charity being wound up, the liability in respect of the guarantee is limited to £1 per member of the Charity.

**c) Fund Accounting**

**Unrestricted Funds** comprise accumulated surpluses and deficits on general funds that are available for use at the discretion of the Trustees in furtherance of the Charity's objects and that have not been designated for other purposes.

**Restricted Funds** are funds subject to restrictions on their expenditure imposed by the donor or through the terms of an appeal.

**d) Incoming Resources**

**Recognition of Incoming Resources**

These are included in the Statement of Financial Activities when

- the charity becomes entitled to the resources;
- the trustees are virtually certain they will receive the resources; and
- the monetary value can be measured with sufficient reliability.

**e) Resources Expended**

**Recognition of Expenditure and Liabilities**

Liabilities are recognised as soon as there is a legal or constructive obligation committing the charity to pay out resources.

Expenditure is recognised on an accruals basis as a liability is incurred.

**f) Costs of Charitable Activities**

These comprise those costs incurred by the charity in the delivery of its activities and services for its beneficiaries. They include both costs that can be directly allocated to the charity's activities and costs of an indirect nature necessary to support these activities.

## Noviha UK

### Notes to the Financial Statements for the period ended 31 December 2021

#### g) Fixed Assets

##### **Tangible Fixed Assets for charity's own use**

These are capitalised if they can be used for more than one period, and cost at least £250. They are valued at cost or, if gifted, at the value to the charity on receipt.

A fixed asset acquired fully or partly from a restricted grant is included at its full cost of acquisition without netting off the grant proceeds and the grant reported as an incoming resource. Where the use of the asset such acquired is not restricted by the grantor, an amount equal to the grant is transferred into a designated fund to be written off over the useful life of the asset in accordance with the recommendations of SORP 2005, paragraph 111.

#### h) Depreciation

Tangible Fixed Assets are depreciated so as to write off their cost less any estimated residual value over their useful lives at the following rates:

General equipment	15% reducing balance
Cultural equipment	15% reducing balance
Website and Software	15% reducing balance

## Noviha UK

### Notes to the Financial Statements for the period ended 31 December 2021

#### 2. Voluntary income

	Unrestricted £	Restricted £	Total Dec 2021 £	Total Mar 2021 £
Membership dues and donations	18,440	100	18,540	21,416
<b>Total</b>	<b>18,440</b>	<b>100</b>	<b>18,540</b>	<b>21,416</b>

#### 3. Activities for generating funds

	Unrestricted £	Restricted £	Total Dec 2021 £	Total Mar 2021 £
Sundry merchandise sales	100	-	100	-
<b>Total</b>	<b>100</b>	<b>-</b>	<b>100</b>	<b>-</b>

#### 4. Income from charitable activities

	Unrestricted £	Restricted £	Total Dec 2021 £	Total Mar 2021 £
Social and Welfare donations	-	5,130	5,130	6,825
<b>Total</b>	<b>-</b>	<b>5,130</b>	<b>5,130</b>	<b>6,825</b>

#### 5(a) Cost of charitable activities

	Unrestricted £	Restricted £	Total Dec 2021 £	Total Mar 2021 £
Social and Welfare	-	4,770	4,770	3,912
Education - Old People's Project	1,050	-	1,050	1,410
General fund	11,729	-	11,729	141
	<u>12,779</u>	<u>4,770</u>	<u>17,549</u>	<u>5,463</u>

## Noviha UK

### Notes to the Financial Statements for the period ended 31 December 2021

#### 5(b) Cost of charitable activities details

	Social and Welfare £	Overseas Activities £	Old People's Project £	General Fund £	Total Dec 2021 £	Total Mar 2021 £
Bereavement assistance	4,770	-	-	-	4,770	3,305
General expenses	-	-	-	-	-	291
Members' balances written off	-	-	-	11,058	11,058	-
Other programme expenses	-	-	1,050	671	1,721	1,867
	<b>4,770</b>	<b>-</b>	<b>1,050</b>	<b>11,729</b>	<b>17,549</b>	<b>5,463</b>

#### 5(c) Support and governance costs

	Social and Welfare	Overseas Activities	Old People's Project	General Fund	Total Dec 2021	Total Mar 2021
<b>Percentage share</b>	<b>75%</b>	<b>0%</b>	<b>10%</b>	<b>15%</b>	<b>100%</b>	
Professional fees	-	-	-	-	-	1,319
Equipment leasing	-	-	-	-	-	5,535
Computer and internet expenses	803	-	107	161	1,071	1,024
Depreciation	511	-	68	102	681	746
Office rent	1,200	-	160	240	1,600	2,000
Telephone and broadband	422	-	56	85	563	633
Dues and subscriptions	353	-	47	71	471	60
Bank charges	54	-	7	11	72	69
External scrutiny and filing fees	900	-	120	180	1,200	1,200
Trustee and sundry expenses	10	-	1	2	13	521
<b>Total support and governance costs</b>	<b>4,253</b>	<b>-</b>	<b>566</b>	<b>852</b>	<b>5,671</b>	<b>13,107</b>
<b>Total charitable expenditure</b>	<b>9,023</b>	<b>-</b>	<b>1,616</b>	<b>12,581</b>	<b>23,220</b>	<b>18,570</b>

## Noviha UK

### Notes to the Financial Statements for the period ended 31 December 2021

#### 6. Fixed Assets

	Computers & General Equipment £	Cultural Equipment £	Website and Software £	Total £
<b>Cost</b>				
As at 1 April 2021	11,217	1,023	2,974	15,214
Additions	-	-	631	631
As at 31December 2021	<u>11,217</u>	<u>1,023</u>	<u>3,605</u>	<u>15,845</u>
<b>Depreciation</b>				
As at 1 April 2021	7,423	969	2,586	10,978
Charge for the year	569	54	58	681
As at 31December 2021	<u>7,992</u>	<u>1,023</u>	<u>2,644</u>	<u>11,659</u>
<b>Net book value</b>				
<b>As at 31December 2021</b>	<u><b>3,225</b></u>	<u><b>-</b></u>	<u><b>961</b></u>	<u><b>4,186</b></u>
As at 1 April 2021	<u>3,794</u>	<u>54</u>	<u>388</u>	<u>4,236</u>

#### 7. Sundry debtors

	Unrestricted £	Restricted £	Total Dec 2021 £	Total Mar 2021 £
Members Account balances	2,856	-	2,856	11,421
Accrued revenue	8,583	-	8,583	8,796
Sundry debtors	4,548	-	4,548	4,548
<b>Total</b>	<u><b>15,987</b></u>	<u><b>-</b></u>	<u><b>15,987</b></u>	<u><b>24,765</b></u>

#### 8. Sundry creditors

	Unrestricted £	Restricted £	Total Dec 2021 £	Total Mar 2021 £
Accrued Expenses - independent examination	1,200	-	1,200	1,200
Accrued Expenses - professional fees	-	-	-	1,319
Sundry creditors	150	-	150	92
<b>Total</b>	<u><b>1,350</b></u>	<u><b>-</b></u>	<u><b>1,350</b></u>	<u><b>2,611</b></u>

## Noviha UK

### Notes to the Financial Statements for the period ended 31 December 2021

#### 9. Funds carried forward

	Balance at 1 April 2021 £	Incoming £	Outgoing £	Transfers £	Balance at 31 December 2021 £
<b>Unrestricted funds</b>					
General	53,685	18,540	(14,197)	-	58,028
<b>Total unrestricted</b>	<u><u>53,685</u></u>	<u><u>18,540</u></u>	<u><u>(14,197)</u></u>	<u><u>-</u></u>	<u><u>58,028</u></u>
<b>Restricted funds</b>					
Noviha Welfare Benevolent (i)	4,708	5,230	(9,023)	-	915
Women's Group Fund (ii)	1,286	-	-	-	1,286
<b>Total restricted</b>	<u><u>5,994</u></u>	<u><u>5,230</u></u>	<u><u>(9,023)</u></u>	<u><u>-</u></u>	<u><u>2,201</u></u>

(i) The benevolent fund belongs to the Noviha Welfare Club.

This fund is used to help members in times of financial difficulty, especially when they are bereaved.

(ii) The Women's Group Fund came from voluntary contributions by the women members of the charity at a time when the women had a need for such a group. The fund is being held currently for the benefit of a future Women's Group.

**NOVIHA UK**

England & Wales - Charity number 1125922

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# Accounts

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# **Noviha UK**

(A Company Limited by Guarantee)

## **Annual Report and Financial Statements for the year ended 31 March 2021**

**Charity Number: 1125922**

**Company Number: 06682974**

**Noviha UK**  
(A company limited by guarantee)

**Annual Report and Financial Statements  
for the year ended 31 March 2021**

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# Noviha UK

## Trustees' Annual Report for the year ended 31 March 2021

The Directors of the Company, who are also the Trustees of the Charity for the purposes of Charity Law, present their Annual Report and Accounts for the year ended 31 March 2021.

### 1. Reference and Administrative Details

Name of Charity:	Noviha UK
Charity Registration Number:	1125922
Company Registration Number:	06682974
Registered & Operational Office:	Unity Centre of South London 2-4 Ravenstone Street London SW12 9SS
Bankers:	CAF Bank Ltd 25 Kings Hill Avenue Kings Hill, West Malling Kent ME19 4JQ
Reporting Accountants	Ellisons Chartered Certified Accountants 92 Avon Road Upminster Essex RM14 1RF

The Directors and Trustees who served during the year to the date of this report were:

<u>Name</u>	<u>Date appointed</u>	<u>Position</u>
Ms Centuria Nunekpeku	21 Oct. 2018	Chair
Mr John Kunutsor	21 Oct. 2018	Vice Chair
Mr Samuel K Tsipotey	28 Aug. 2008	Treasurer & Company Secretary
Ms Odilia Gamor	14 Dec. 2008	General Secretary
Mr Elisha Fiador	14 Dec. 2008	Development Secretary
Mr George Ocloo	16 Sep. 2012	Asst. Development Secretary
Ms Freda Kuebunyah	16 Sep. 2012	Asst. Treasurer
Mrs Selasie Jubey	21 Sep. 2014	Social Secretary
Mr John Fiadjoe	19 Jun. 2016	Welfare Secretary
Ms Mary Hall	19 Jun. 2016	Asst. Welfare Secretary

# Noviha UK

## Trustees' Annual Report for the year ended 31 March 2021

### 2. Structure, Governance and Management

#### Governing Document

Noviha UK is a charitable company limited by guarantee, having been incorporated on 28 August 2008, and is governed by its Memorandum and Articles of Association. The maximum liability of each member is limited to £1.00. The company was registered as a charity on 17 September 2008. The organisation started in 1981 as a voluntary and community group supporting the welfare, social, health, education and cultural needs of the large Ewe community in South London.

Today, the charity works across London to support the needs of the Ewes and other minority ethnic communities from the West African Sub-Region now living in the United Kingdom.

#### Appointment and induction of Trustees

The Trustees of the Charity, who are also Directors of the Company, are elected at the Annual General Meeting or co-opted by the Directors.

Newly elected or appointed trustees are provided with a comprehensive induction pack containing Noviha's Memorandum and Articles of Association and the roles and responsibilities of charity trustees and mentoring by established trustees.

#### Organisational Structure

Noviha UK is governed by its Board of Trustees, also known as the Executive Committee, which is responsible for setting the strategic direction and policies of the charity. The Executive Committee carry the ultimate responsibility for the conduct of Noviha UK and for ensuring that the charity satisfies its legal and contractual obligations. Trustees meet bi-monthly. A register of members is maintained at the registered office and is available to the public.

#### Major risks

The Trustees recognise that any major risks to which the charity is exposed need to be reviewed and systems put in place to mitigate those risks. To that end, Noviha UK is continually monitoring and managing its risk and ensuring action plans are in place to mitigate its key risks.

Included in external risks is that of the loss or lack of funding. At present, the main sources of funding are dues and levies imposed on members and voluntary donations by the general public and other voluntary organisations. The charity continues to seek to diversify its funding sources and would soon apply to charitable trusts and statutory funders. Internal risks are minimised by the implementation of procedures for the authorisation of all transactions and projects and by ensuring a consistent quality of delivery for all operational aspects of the charitable company. These procedures are periodically reviewed to ensure that they still meet the needs of the charity.

# Noviha UK

## Trustees' Annual Report for the year ended 31 March 2021

### 3. Objectives and Activities

#### Objects

The objects of the charity as stated in its Memorandum and Articles of Association are:

- (1) The prevention and/or relief of poverty, in particular but not exclusively, among the people from the Volta Region living in the UK and Ghana.
- (2) The advancement of education, in particular but not exclusively, among the people from the Volta Region living in the UK and Ghana.
- (3) The advancement of the cultural heritage and traditions of the peoples from the Volta Region in the UK.
- (4) The relief of those peoples, in particular but not exclusively, from the Volta Region, in need by reason of youth, age, gender, ill-health, disability, financial hardship or other disadvantage in the UK and Ghana.

In view of the above Noviha carried out the following projects during the year:

#### a) Welfare Activities

Noviha UK started its life mainly as a welfare organisation. Our welfare activities involve providing support for member and non-member Ewes mainly in London by providing support in moral and financial terms in times of bereavement and ill health.

**The Computer Classes for the Elderly (Old People's Project)** project is self-funded and a follow-on from the Big Lottery-funded "Community Action on Old People" project and it aims to help senior members of the local community to gain information and knowledge relating to the use of digital technology especially that relating to the use of Mobile Phones, Computers and eCommerce.

- Basic knowledge relating to the use of Mobile Phones and Computers- ie to be able to turn them on and sign on to use them.
- To be able to identify computer interfaces.
- The study and use of Microsoft Word processing programme.
- To be able to connect Mobile Phones and Laptop to their local hubs at home and to the Internet.
- To acquire the knowledge and use web browsers to search the Internet for information.
- To develop confidence to use every day digital operations relating to shopping and card and machine payments.
- To stay in contact with relatives through phone and laptop applications media relating to Phone calls and messaging services including WhatsApp calls and messaging services.
- They are taught some simple graphic design technologies.
- In terms of loneliness they have been taught to use YouTube to play movies and music while at home alone.

It runs one day a week on Wednesday for lessons in computing and use of modern communications devices and social media.

# Noviha UK

## Trustees' Annual Report for the year ended 31 March 2021

### b) Social Activities

Social activities aim to provide avenues for entertainment to “wind down” and to relieve the effects of isolation and stressful living in the UK. A significant proportion of the membership is of old age and are pensioners who have a number of social, medical and financial challenges and are living alone and vulnerable. Our social activities, therefore, aim to help such members and the public in similar situations to fight loneliness and isolation.

### c) Cultural Activities

Our cultural activities aim to educate members and the public in the rich cultural traditions of the Volta Region. Our programmes concentrate particularly on educating the youth members in the UK who do not have a direct link to Ewe cultural values, and on putting our culture on display for public enjoyment.

## 4. Achievements and Performance

Noviha UK, just like other organisations in the UK and Ghana, was badly hampered by the **Covid-19** pandemic in the performance of their activities. The charity, despite the limitation, made efforts to carry out some of its activities, and the following are some of our achievements in the year.

### Welfare activities

The onset of the coronavirus (COVID – 19) in December 2019 and the subsequent lockdown of the country in March 2020 has slowed down the welfare activities of Noviha. The welfare team was unable to pay a visit to members who were bereaved as a result.

We supported members who suffered ill health and bereavement by visiting members who had become indisposed and those living alone through phone calls and WhatsApp messages. We also provided moral and financial support to those in bereavement, 14 (2020 -10) members in the year through donations to the tune of £3,305 (2020 - £2,500) in the year. The Welfare Team also made 58 (2020 - 45) telephone calls to members who were on long-term sickness.

### Computer Classes for the Elderly

- Members can now use their Mobile Phones with much confidence
- Members can use their Laptops with confidence
- They have developed enough skills to use Microsoft Word Processing programme
- Members can now stay in touch with relatives through E-mail and other Computer media related technologies in terms of video and voice calls.
- Members can now shop confidently at the Supermarkets and shop checkpoint payment points and card payments
- Some members can order and carry out online transactions

Due to the Covid-19 pandemic lockdown from 23 March 2021, the Teaching Programme has been transferred online and the members are comfortable to connect and carry on the lessons online through the Zoom application programme.

### Social Activities

There were no social activities due to Covid-19 restrictions.

### Overseas projects

No overseas projects were undertaken in the year due mostly to the difficulties of funding and the pandemic lockdown restrictions.

**Noviha UK**  
**Trustees' Annual Report for the year ended 31 March 2021**

**5. Financial Review**

Incoming resources in the year amounted to £28,241 (2020 - £41,226) of which £6,825 (2019 - £19,482) was restricted income from grants, social and welfare activities. A surplus of 9,671 (2020 – £1,761) was made in the year.

The charity still has an investment of £10,000 in the shares of the Ghana Community Property Services Ltd, a company set up to harness resources from the Ghanaian community to purchase and run a Ghana community centre in London. To date, due to the coronavirus pandemic, the company has not yet acquired a property and traded.

**Reserves Policy**

The trustees are required to ensure that free monies are available in each financial year to meet any reasonable unforeseeable contingency and to cater for an unexpected fall in income.

In reviewing the potential costs that could arise, should a significant reduction in income be suffered, the trustees have determined that 'free' reserves should be maintained equal to 12 months' normal total operating expenditure.

The free reserves (total of unrestricted reserves less fixed assets) at the year-end amounted to £39,449 (2020 - £26,614). The trustees regard this as inadequate and would endeavour to increase contributions to reserves from future surpluses until the target is achieved. It would be noted that expenditure for the year had fallen 53 per cent due to Covid-19 restriction which curtailed our activities.

**Principal Funding Sources**

The Trustees extend their gratitude to the members of the charity who are, at present, the main source of funding in the form of members' subscriptions and levies, and to the various Ghanaian groups and individuals for their generous donations and support in various forms.

The charity entered a relationship with the Unify Office Group in which the Group made grants towards the upgrade of the charity's office equipment and IT. Due to the Covid-19 pandemic no grant (2020-£15,837) was received in the year and the future of the relationship is in doubt.

**6. Future Plans**

Noviha UK wishes to expand its membership base in the near future, which is currently concentrated in London and surrounding areas, to other major cities of the UK where there are significant numbers of Ewes such as Birmingham and Manchester.

We also plan to contact international NGOs operating in Ghana with a view to working together on projects for the Volta Region of Ghana.

We have identified an Old Peoples Project to help fight isolation, immobility, and boredom among the people from, but not exclusively, the Volta Region of Ghana and Ewes from the West African sub-region of Togo, Benin and Nigeria living in the UK. This project is currently the flagship of the Charity and we plan to keep it going as long as we can fund it by ourselves and/or with help from funding bodies.

On behalf of the Board



.....  
John Kunutsor

Director  
26 August 2021

## Noviha UK

### Independent Examiner's Report to the Trustees of Noviha UK

I report on the accounts of the company for the year ended 31 March 2021 which are set out on pages 7 to 16.

#### Respective responsibilities of Trustees and Examiner

The trustees (who are also the directors of the company for the purposes of company law) are responsible for the preparation of the accounts. The trustees consider that an audit is not required for this year under section 144(2) of the Charities Act 2011 (the 2011 Act) and that an independent examination is needed. I am qualified to undertake the examination by being a qualified member of The Association of Chartered Certified Accountants.

Having satisfied myself that the charity is not subject to audit under company law and is eligible for independent examination, it is my responsibility to:

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

#### Basis of Independent Examiner's report

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

#### Independent Examiner's statement

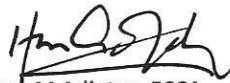
In connection with my examination, no matter has come to my attention:

(1) which gives me reasonable cause to believe that in any material respect the requirements:

- to keep accounting records in accordance with section 386 of the Companies Act 2006; and
- to prepare accounts which accord with the accounting records, comply with the accounting requirements of section 396 of the Companies Act 2006 and with the methods and principles of the Statement of Recommended Practice: Accounting and Reporting by Charities

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.



Henry M Adjetey, FCCA  
ELLISONS  
92 Avon Road  
Upminster  
Essex RM14 1RF

26 August 2021

## Noviha UK

### Statement of Financial Activities (Incorporating an Income and Expenditure Account) for the year ended 31 March 2021

	Notes	Unrestricted £	Restricted £	2021 £	2020 £
<b>Income and endowments</b>					
Membership dues, grants and donations	2	21,416	-	<b>21,416</b>	37,431
Activities for generating funds	3	-	-	-	150
Income from charitable activities	4	-	6,825	<b>6,825</b>	3,645
<b>Total income and endowments</b>		<u>21,416</u>	<u>6,825</u>	<b><u>28,241</u></b>	<u>41,226</u>
<b>Expenditure</b>					
<b>Cost of charitable activities</b>	5				
Social and welfare		9,980	3,762	<b>13,742</b>	25,639
Old People's Project		2,720	-	<b>2,720</b>	5,311
Other charitable activities		2,108	-	<b>2,108</b>	8,515
<b>Total Charitable Expenditure</b>		<u>14,808</u>	<u>3,762</u>	<b>18,570</b>	39,465
<b>Total resources expended</b>		<u>14,808</u>	<u>3,762</u>	<b><u>18,570</u></b>	<u>39,465</u>
<b>Net movement in funds</b>		6,608	3,063	<b>9,671</b>	1,761
<b>Transfers between funds</b>		<u>5,481</u>	<u>(5,481)</u>	<u>-</u>	<u>-</u>
Net movement of funds after transfers		12,089	(2,418)	<b>9,671</b>	1,761
<b>Total funds brought forward</b>		<u>41,596</u>	<u>8,412</u>	<b><u>50,008</u></b>	<u>48,247</u>
<b>Total funds carried forward</b>	9	<u><u>53,685</u></u>	<u><u>5,994</u></u>	<b><u><u>59,679</u></u></b>	<u><u>50,008</u></u>

**Noviha UK**  
**Balance Sheet**  
as at 31 March 2021

	Notes	Unrestricted £	Restricted £	2021 £	2020 £
<b>Fixed Assets</b>					
Tangible assets	6	4,236	-	4,236	4,982
Investments		<u>10,000</u>	<u>-</u>	<u>10,000</u>	<u>10,000</u>
<b>Total fixed assets</b>		14,236	-	14,236	14,982
<b>Current Assets</b>					
Stock		9,495	-	9,495	6,395
Sundry debtors	7	20,217	4,548	24,765	21,806
Cash at bank and in hand		<u>12,348</u>	<u>1,446</u>	<u>13,794</u>	<u>9,118</u>
<b>Total current assets</b>		42,060	5,994	48,054	37,319
<b>Creditors: Amounts falling due within one year</b>					
Sundry creditors	8	<u>2,611</u>	<u>-</u>	<u>2,611</u>	<u>2,293</u>
<b>Net current assets</b>		<u>39,449</u>	<u>5,994</u>	<u>45,443</u>	<u>35,026</u>
<b>Net assets</b>		<u><u>53,685</u></u>	<u><u>5,994</u></u>	<u><u>59,679</u></u>	<u><u>50,008</u></u>
<b>Funds of the Charity</b>					
Unrestricted	9			53,685	41,596
Restricted	9			<u>5,994</u>	<u>8,412</u>
<b>Total funds</b>				<u><u>59,679</u></u>	<u><u>50,008</u></u>

**Noviha UK**  
**Balance Sheet as at 31 March 2021 (continued)**

The financial statements have been prepared in accordance with the special provisions relating to small companies within Part 15 of the Companies Act 2006 and with the Statement of Recommended Practice: Accounting and Reporting by Charities issued in March 2005 and the Financial Reporting Standard for Smaller Entities (effective April 2008).

The Trustees are of the opinion that the company is entitled to the exemptions from audit conferred by Section 477 of the Companies Act 2006.

The Trustees confirm that no member or members have requested an audit pursuant to Section 476 of the Companies Act 2006.

The Trustees acknowledge their responsibilities for:

- ensuring that the company keeps accounting records which comply with Section 386 of the Companies Act 2006, and
- preparing accounts which give a true and fair view of the state of affairs of the company as at 31 March 2016 and of its results for the year then ended in accordance with the requirements of Sections 394 and 395, and which otherwise comply with the requirements of the Companies Act 2006 relating to accounts, so far as applicable to the company.

The financial statements were approved by the Trustees on **26 August 2021** and signed on their behalf by:



.....

Samuel K Tsipotey, FCCA  
Director

Company registration number **06682974**

# Noviha UK

## Notes to the Financial Statements for the year ended 31 March 2021

### 1. Accounting Policies

The principal accounting policies are summarised below. The accounting policies have been applied consistently throughout the year and the preceding year.

#### a) Basis of Preparation

The financial statements have been prepared under the historical cost convention in accordance with the Companies Act 2006, applicable accounting standards and the Statement of Recommended Practice (SORP): Accounting and Reporting by Charities, issued in March 2005.

#### b) Company Status

The Charity is a company limited by guarantee. The members of the company are the Trustees who are also ordinary members and named on page 1. In the event of the Charity being wound up, the liability in respect of the guarantee is limited to £1 per member of the Charity.

#### c) Fund Accounting

**Unrestricted Funds** comprise accumulated surpluses and deficits on general funds that are available for use at the discretion of the Trustees in furtherance of the Charity's objects and that have not been designated for other purposes.

**Restricted Funds** are funds subject to restrictions on their expenditure imposed by the donor or through the terms of an appeal.

#### d) Incoming Resources

##### Recognition of Incoming Resources

These are included in the Statement of Financial Activities when

- the charity becomes entitled to the resources;
- the trustees are virtually certain they will receive the resources; and
- the monetary value can be measured with sufficient reliability.

#### e) Resources Expended

##### Recognition of Expenditure and Liabilities

Liabilities are recognised as soon as there is a legal or constructive obligation committing the charity to pay out resources.

Expenditure is recognised on an accruals basis as a liability is incurred.

#### f) Costs of Charitable Activities

These comprise those costs incurred by the charity in the delivery of its activities and services for its beneficiaries. They include both costs that can be directly allocated to the charity's activities and costs of an indirect nature necessary to support these activities.

## Noviha UK

### Notes to the Financial Statements for the year ended 31 March 2021

#### g) Fixed Assets

##### Tangible Fixed Assets for charity's own use

These are capitalised if they can be used for more than one period, and cost at least £250. They are valued at cost or, if gifted, at the value to the charity on receipt.

A fixed asset acquired fully or partly from a restricted grant is included at its full cost of acquisition without netting off the grant proceeds and the grant reported as an incoming resource. Where the use of the asset such acquired is not restricted by the grantor, an amount equal to the grant is transferred into a designated fund to be written off over the useful life of the asset in accordance with the recommendations of SORP 2005, paragraph 111.

#### h) Depreciation

Tangible Fixed Assets are depreciated so as to write off their cost less any estimated residual value over their useful lives at the following rates:

General equipment	15% reducing balance
Cultural equipment	15% reducing balance
Website and Software	15% reducing balance

## Noviha UK

### Notes to the Financial Statements for the year ended 31 March 2021

#### 2. Voluntary income

	Unrestricted £	Restricted £	Total 2021 £	Total 2020 £
Membership dues and donations	21,416	-	21,416	21,594
Office equipment grants	-	-	-	15,837
	<u>21,416</u>	<u>-</u>	<u>21,416</u>	<u>37,431</u>

#### 3. Activities for generating funds

	Unrestricted £	Restricted £	Total 2021 £	Total 2020 £
Sundry merchandise sales	-	-	-	150
	<u>-</u>	<u>-</u>	<u>-</u>	<u>150</u>

#### 4. Income from charitable activities

	Unrestricted £	Restricted £	Total 2021 £	Total 2020 £
Social and Welfare	-	6,825	6,825	3,645
Computer classes	-	-	0	-
	<u>-</u>	<u>6,825</u>	<u>6,825</u>	<u>3,645</u>

#### 5(a) Cost of charitable activities

	Unrestricted £	Restricted £	Total 2021 £	Total 2020 £
Social and Welfare	150	3,762	3,912	3,632
Education - Old People's Project	1,410	-	1,410	2,377
General fund	141	-	141	4,114
	<u>1,701</u>	<u>3,762</u>	<u>5,463</u>	<u>10,124</u>

## Noviha UK

Notes to the Financial Statements for the year ended 31 March 2021

### 5(b) Cost of charitable activities details

	Social and Welfare £	Overseas Activities £	Old People's Project £	General Fund £	Total 2021 £	Total 2020 £
Bereavement assistance	3,305	-	-	-	3,305	2,500
General expenses	150			141	291	827
Charitable donations	-	-	-	-	-	1,750
Meeting and hall hire expenses	-	-	-	-	-	730
Catering costs	-	-	-	-	-	1,260
Drummers and DJ fees	-	-	-	-	-	250
Other programme expenses	457	-	1,410	-	1,867	2,807
	<u>3,912</u>	<u>-</u>	<u>1,410</u>	<u>141</u>	<u>5,463</u>	<u>10,124</u>

## Noviha UK

Notes to the Financial Statements for the year ended 31 March 2021

### 5(c) Support and governance costs

	Social and Welfare	Overseas Activities	Old People's Project	General Fund	Total 2021	Total 2020
Percentage share	75%	0%	10%	15%	100%	100%
Professional fees	989	-	132	198	1,319	900
Equipment leasing	4,151	-	554	830	5,535	20,658
Computer and internet expenses	768	-	102	154	1,024	190
Depreciation	560	-	74	112	746	879
Office consumables	7	-	1	2	10	281
Office rent	1,500	-	200	300	2,000	2,400
Printing and reproduction	-	-	-	-	-	363
Public insurance	-	-	-	-	-	236
Telephone and broadband	475	-	63	95	633	874
Dues and subscriptions	45	-	6	9	60	60
Bank charges	52	-	7	10	69	55
External scrutiny and filing fees	900	-	120	180	1,200	1,200
Committee & general meeting room hire	90	-	12	18	120	250
Trustee and sundry expenses	293	-	39	59	391	996
<b>Total support and governance costs</b>	<u>9,830</u>	<u>-</u>	<u>1,310</u>	<u>1,967</u>	<u>13,107</u>	<u>29,342</u>
<b>Total charitable expenditure</b>	<u><u>13,742</u></u>	<u><u>-</u></u>	<u><u>2,720</u></u>	<u><u>2,108</u></u>	<u><u>18,570</u></u>	<u><u>39,465</u></u>

## Noviha UK

### Notes to the Financial Statements for the year ended 31 March 2021

#### 6. Fixed Assets

	Computers & General Equipment £	Cultural Equipment £	Website and Software £	Total £
<b>Cost</b>				
As at 1 April 2020	11,217	1,023	2,974	15,214
Additions	-	-	-	-
As at 31 March 2021	<u>11,217</u>	<u>1,023</u>	<u>2,974</u>	<u>15,214</u>
<b>Depreciation</b>				
As at 1 April 2020	6,754	960	2,518	10,232
Charge for the year	<u>669</u>	<u>9</u>	<u>68</u>	<u>746</u>
As at 31 March 2021	<u>7,423</u>	<u>969</u>	<u>2,586</u>	<u>10,978</u>
<b>Net book value</b>				
As at 31 March 2021	<u><u>3,794</u></u>	<u><u>54</u></u>	<u><u>388</u></u>	<u><u>4,236</u></u>
As at 31 March 2020	<u><u>4,463</u></u>	<u><u>63</u></u>	<u><u>456</u></u>	<u><u>4,982</u></u>

#### 7. Sundry debtors

	Unrestricted £	Restricted £	Total 2021 £	Total 2020 £
Members Account balances	11,421	-	11,421	9,834
Accrued revenue	8,796	-	8,796	7,104
Sundry debtors	<u>-</u>	<u>4,548</u>	<u>4,548</u>	<u>4,868</u>
	<u><u>20,217</u></u>	<u><u>4,548</u></u>	<u><u>24,765</u></u>	<u><u>21,806</u></u>

## Noviha UK

### Notes to the Financial Statements for the year ended 31 March 2021

#### 8. Sundry creditors

	Unrestricted £	Restricted £	Total 2021 £	Total 2020 £
Accrued Expenses - independent examination	1,200	-	1,200	1,200
Accrued Expenses - professional fees	1,319	-	1,319	893
Sundry creditors	92	-	92	200
	<u>2,611</u>	<u>-</u>	<u>2,611</u>	<u>2,293</u>

#### 9. Funds carried forward

	Balance at 1 April 2020 £	Incoming £	Outgoing £	Transfers £	Balance at 31 March 2021 £
<b>Unrestricted funds</b>					
General	41,596	21,416	(14,808)	5,481	53,685
<b>Total unrestricted</b>	<u>41,596</u>	<u>21,416</u>	<u>(14,808)</u>	<u>5,481</u>	<u>53,685</u>
<b>Restricted funds</b>					
Noviha Welfare Benevolent (i)	7,126	6,825	(3,762)	(5,481)	4,708
Women's Group Fund (ii)	1,286	-	-	-	1,286
<b>Total restricted</b>	<u>8,412</u>	<u>6,825</u>	<u>(3,762)</u>	<u>(5,481)</u>	<u>5,994</u>

(i) The benevolent fund belongs to the Noviha Welfare Club.

This fund is used to help members in times of financial difficulty, especially when they are bereaved.

(ii) The Women's Group Fund came from voluntary contributions by the women members of the charity at a time when the women had a need for such a group. The fund is being held currently for the benefit of a future Women's Group.