

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

Contents

	Page
Trustees' Annual Report	1 - 5
Independent Examiner's Report	6
Statement of Financial Activities	7
Balance Sheet	8 - 9
Notes to the Financial Statements	10 - 16

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

Noviha UK
Balance Sheet
as at 31 March 2021

	Notes	Unrestricted £	Restricted £	2021 £	2020 £
Fixed Assets					
Tangible assets	6	4,236	-	4,236	4,982
Investments		<u>10,000</u>	<u>-</u>	<u>10,000</u>	<u>10,000</u>
Total fixed assets		14,236	-	14,236	14,982
Current Assets					
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>
Total current assets		42,060	5,994	48,054	37,319
Creditors: Amounts falling due within one year					
Sundry creditors	8	<u>2,611</u>	<u>-</u>	<u>2,611</u>	<u>2,293</u>
Net current assets		<u>39,449</u>	<u>5,994</u>	<u>45,443</u>	<u>35,026</u>
Net assets		<u><u>53,685</u></u>	<u><u>5,994</u></u>	<u><u>59,679</u></u>	<u><u>50,008</u></u>
Funds of the Charity					
Unrestricted	9			53,685	41,596
Restricted	9			<u>5,994</u>	<u>8,412</u>
Total funds				<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
Total support and governance costs	9,830	-	1,310	1,967	13,107	29,342
Total charitable expenditure	13,742	-	2,720	2,108	18,570	39,465

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 £
Cost				
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>
Depreciation				
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>
Net book value				
As at 31 March 2021	<u>3,794</u>	<u>54</u>	<u>388</u>	<u>4,236</u>
As at 31 March 2020	<u>4,463</u>	<u>63</u>	<u>456</u>	<u>4,982</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>20,217</u>	<u>4,548</u>	<u>24,765</u>	<u>21,806</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 £
Unrestricted funds					
General	41,596	21,416	(14,808)	5,481	53,685
Total unrestricted	<u>41,596</u>	<u>21,416</u>	<u>(14,808)</u>	<u>5,481</u>	<u>53,685</u>
Restricted funds					
Noviha Welfare Benevolent (i)	7,126	6,825	(3,762)	(5,481)	4,708
Women's Group Fund (ii)	1,286	-	-	-	1,286
Total restricted	<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.