

Noviha UK

(A Charitable Incorporated Organisation)

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

Charity Number: 1125922

Noviha UK

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

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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

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2. Structure, Governance and Management

Governing Document

Noviha UK is a charitable incorporated organisation, association model, having been converted on 25th 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.

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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.

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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.

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- 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.

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

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Balance Sheet
as at 31 December 2021

	Notes	Unrestricted £	Restricted £	Dec 2021 £	Mar 2021 £
Fixed Assets					
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
Current Assets					
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>
Total current assets		45,192	2,201	47,393	48,054
Creditors: Amounts falling due within one year					
Sundry creditors	8	<u>1,350</u>	<u>-</u>	<u>1,350</u>	<u>2,611</u>
Net current assets		<u>43,842</u>	<u>2,201</u>	<u>46,043</u>	<u>45,443</u>
Net assets		<u>58,028</u>	<u>2,201</u>	<u>60,229</u>	<u>59,679</u>
Funds of the Charity					
Unrestricted	9			58,028	53,685
Restricted				<u>2,201</u>	<u>5,994</u>
Total funds				<u>60,229</u>	<u>59,679</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.

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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
Total	18,440	100	18,540	21,416

3. Activities for generating funds

	Unrestricted £	Restricted £	Total Dec 2021 £	Total Mar 2021 £
Sundry merchandise sales	100	-	100	-
Total	100	-	100	-

4. Income from charitable activities

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

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
	12,779	4,770	17,549	5,463

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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
	4,770	-	1,050	11,729	17,549	5,463

5(c) Support and governance costs

	Social and Welfare	Overseas Activities	Old People's Project	General Fund	Total Dec 2021	Total Mar 2021
Percentage share	75%	0%	10%	15%	100%	
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
Total support and governance costs	4,253	-	566	852	5,671	13,107
Total charitable expenditure	9,023	-	1,616	12,581	23,220	18,570

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 £
Cost				
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>
Depreciation				
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>
Net book value				
As at 31December 2021	<u>3,225</u>	<u>-</u>	<u>961</u>	<u>4,186</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	<u>4,548</u>	<u>-</u>	<u>4,548</u>	<u>4,548</u>
Total	<u>15,987</u>	<u>-</u>	<u>15,987</u>	<u>24,765</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	<u>150</u>	<u>-</u>	<u>150</u>	<u>92</u>
Total	<u>1,350</u>	<u>-</u>	<u>1,350</u>	<u>2,611</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 £
Unrestricted funds					
General	53,685	18,540	(14,197)	-	58,028
Total unrestricted	53,685	18,540	(14,197)	-	58,028
Restricted funds					
Noviha Welfare Benevolent (i)	4,708	5,230	(9,023)	-	915
Women's Group Fund (ii)	1,286	-	-	-	1,286
Total restricted	5,994	5,230	(9,023)	-	2,201

(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.