

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

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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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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.

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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.

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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.

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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').

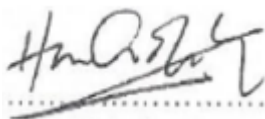
I report in respect of my examination of the CIO's accounts carried out under section 145 of the Act. In carrying out my examination I have followed all applicable Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

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

Noviha UK
Balance Sheet
as at 31 December 2022

	Notes	Unrestricted £	Restricted £	2022 £	2021 £
Fixed Assets					
Tangible assets	6	3,558	-	3,558	4,186
Investments		<u>10,000</u>	<u>-</u>	<u>10,000</u>	<u>10,000</u>
Total fixed assets		13,558	-	13,558	14,186
Current Assets					
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>
Total current assets		61,872	7,920	69,792	47,393
Creditors: Amounts falling due within one year					
Sundry creditors	8	<u>8,207</u>	<u>-</u>	<u>8,207</u>	<u>1,350</u>
Net current assets		<u>53,665</u>	<u>7,920</u>	<u>61,585</u>	<u>46,043</u>
Net assets		<u>67,223</u>	<u>7,920</u>	<u>75,143</u>	<u>60,229</u>
Funds of the Charity					
Unrestricted	9			67,223	58,028
Restricted				<u>7,920</u>	<u>2,201</u>
Total funds				<u>75,143</u>	<u>60,229</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
	<u>12,866</u>	<u>-</u>	<u>2,520</u>	<u>1,675</u>	<u>17,061</u>	<u>17,549</u>

5(c) Support and governance costs

	Social and Welfare	Overseas Activities	Old People's Project	General Fund	Total 2022	Total 2021
Percentage share	10%	0%	15%	75%	100%	
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
Total support and governance costs	<u>1,245</u>	<u>-</u>	<u>1,866</u>	<u>9,335</u>	<u>12,446</u>	<u>5,671</u>
Total charitable expenditure	<u>14,111</u>	<u>-</u>	<u>4,386</u>	<u>11,010</u>	<u>29,507</u>	<u>23,220</u>

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 £
Cost				
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>
Depreciation				
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>
Net book value				
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 £
Unrestricted funds					
General fund	58,028	28,177	(18,982)	-	67,223
Total unrestricted	58,028	28,177	(18,982)	-	67,223
Restricted funds					
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
Total restricted	2,201	16,245	(10,526)	-	7,920

(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.