

GHANA NURSES ASSOCIATION (UK)

England & Wales · Charity number 1152584

Details

Other names GNA (UK)

Status Registered

Legal form CIO

Registered 2013-06-25

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

Contact

Address 36 Charcroft Gardens
Enfield
EN3 7HA

Phone 02088055485

Email info@gna-uk.org

Website www.gna-uk.org

Activities

Objects: 1. THE ADVANCEMENT OF HEALTH, IN PARTICULAR BUT NOT EXCLUSIVELY, AMONG GHANAISANS LIVING IN THE UK AND GHANA 2.THE ADVANCEMENT OF EDUCATION, IN PARTICULAR BUT NOT EXCLUSIVELY, AMONG GHANAISANS LIVING IN THE UK AND GHANA 3.THE RELIEF OF THOSE, IN PARTICULAR BUT NOT EXCLUSIVELY, GHANAISANS LIVING IN THE UK AND GHANA, WHO ARE IN NEED BY REASON OF YOUTH, AGE, ILL-HEALTH, DISABILITY,FINANCIAL HARDSHIP OR OTHER DISADVANTAGE.4.THE PREVENTION OR RELIEF OF POVERTY, IN PARTICULAR BUT NOT EXCLUSIVELY, AMONG GHANAISANS LIVING IN THE UK AND GHANA.

Activities: We engage in health promotion among the Ghanaian and other minority ethnic communities in London and surrounding areas.We also promote education and health in Ghana by supplying medical equipment and helping build and stock libraries for villages and small towns.

Classification

- **How:** Makes Grants To Individuals, Provides Services, Provides Advocacy/advice/information
- **What:** General Charitable Purposes, Education/training, The Advancement Of Health Or Saving Of Lives, Disability, The Prevention Or Relief Of Poverty, Overseas Aid/famine Relief
- **Who:** Children/young People, Elderly/old People, People With Disabilities, People Of A Particular Ethnic Or Racial Origin

Geography

- **Area of benefit:** UK AND GHANA
- Ghana
- Throughout England

Finances

Period end	Income	Expenditure	Assets	Employees
2024-12-31	£115,730	£92,833	-	-
2023-12-31	£179,295	£167,179	-	-
2022-12-31	£102,601	£114,658	-	-
2021-12-31	£110,545	£56,728	-	-
2020-12-31	£83,851	£55,908	-	-

Trustees

Name	Role	Appointed
Josephina Ababio	Chair	2024-01-27
Doris Begah		2024-01-27
Elizabeth Hackman		2024-01-27
Evelyn Asiam		2024-01-27
Florence Eghan		2024-01-27
Gloria Lamptey		2024-01-27
Henrietta Korang		2024-01-27
Lina Addo-Yobo		2019-11-17
Patricia Alfonso-Brown		2024-01-27
Selina Willis		2024-01-27

GHANA NURSES ASSOCIATION (UK)

England & Wales - Charity number 1152584

Accounts

Ghana Nurses Association (UK)
(A Charitable Incorporated Organisation)

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

Charity Number: 1152584

Ghana Nurses Association (UK)

(A Charitable Incorporated Organisation)

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

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Ghana Nurses Association (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: Ghana Nurses Association (UK)

Charity Registration Number: 1152584

Operational Office:
54 Camberwell Road
London
SE5 0EW

Bankers:
CAF Bank Limited
25 Kings Hill Avenue
Kings Hill, West Malling
Kent ME19 4JQ

Reporting Accountants
Samuel Associates
36 Charcroft Gardens
Enfield
Middlesex EN3 7HA

The Trustees of the charity are:

Name	Date appointed	Position
Mrs Josephina Ababio	27 January 2024	Chair
Doris Begah	27 January 2024	Secretary
Lina Addo-Yobo	27 January 2024	Treasurer
Elizabeth Hackman	27 January 2024	
Henrietta Korang	27 January 2024	
Evelyn Asiam	27 January 2024	
Patricia Alfonso-Brown	27 January 2024	
Selina Willis	27 January 2024	
Florence Eghan	27 January 2024	
Gloria Lamptey	27 January 2024	

Ghana Nurses Association (UK)

Trustees' Annual Report for the year ended 31 December 2024

2. Structure, Governance and

Management Governing Document

Ghana Nurses Association (UK), hereby referred to as GNA, is a Charitable Incorporated Organisation (CIO), association model, having been originally incorporated on 6th March 2013 as a company limited by guarantee, and converted to a CIO, and is governed by its Constitution. The liability of each member is nil. The organisation started in November 1993 as a voluntary and community group supporting the welfare, social, health and educational needs of the large number of Ghanaian nurses, midwives, and other health professionals in London, and has now extended its reach to the whole of the United Kingdom.

Today, the charity works across the UK but mainly in the London metropolis to support the needs of nurses and midwives from Ghana and other minority ethnic communities from the West African sub-region living in the United Kingdom.

On 19th October 2021, the charity converted to a **Charitable Incorporated Organisation (CIO)** which took over the operations of the company on 1st January 2022, and the company was dissolved soon after.

Appointment and induction of Trustees

The Trustees of the Charity are elected bi-annually at the Annual General Meeting for an initial two-year term and serving up to a maximum of two terms.

Newly elected or appointed trustees are provided with a comprehensive induction pack containing GNA's constitution and the roles and responsibilities of charity trustees and mentored by established former trustees.

Organisational Structure

Ghana Nurses Association (UK) is governed by its Board of Trustees, also known as the Executive or Management Committee, which is responsible for setting the strategic direction and policies of the charity. The Executive Committee carries the ultimate responsibility for the conduct of the charity and for ensuring that it 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 on request.

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 them. To that end, GNA is continually monitoring and managing its risk and ensuring action plans are in place to mitigate its key risks.

Included in the external risks is that of a loss or lack of funding. At present, the main sources of funding are dues and levies 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 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 charity. These procedures are periodically reviewed to ensure that they still meet the needs of the charity.

Ghana Nurses Association (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 Articles of Association are:

- (1) The advancement of health, in particular but not exclusively, among Ghanaians living in the UK and Ghana.
- (2) The advancement of education, in particular but not exclusively, among Ghanaians living in the UK and Ghana
- (3) The relief of those, in particular but not exclusively, Ghanaians living in the UK and Ghana who are in need by reason of youth, age, ill-health, disability, financial hardship or other disadvantage.
- (4) The prevention or relief of poverty, in particular but not exclusively, among Ghanaians living in the UK and Ghana.

In view of the above, the charity carried out the following projects during the period:

a) Welfare activities

Ghana Nurses Association (UK) was formed to support registered nurses working both in the NHS and private sector and qualified non-members who may request help from the association. The Association was formed to foster unity, friendship, and support among members. The support we offer are financial, moral and advisory.

Bereaved members and their families are supported financially and socially. Those who are unwell in their homes with long term conditions or admitted to hospital are supported financially as well as socially with regular visits.

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. Birthday recognition and celebration are a major part of our “fighting isolation” strategy. Members marking landmark birthdays are given monetary gifts and cards from the Members Benevolent Fund and volunteers help organise celebrations.

The GNA also conducts public forums as part of its General Meetings on healthy living and other health issues.

d) Overseas Projects

GNA has, over the years, provided support to hospitals and schools in Ghana in the form of medical equipment and consumables, books and computers. We also donate monies to public appeals for disaster relief in Ghana. The **Founders' Scholarship** grants scholarships and bursaries to nursing and midwifery students in Ghana.

e) Health Promotion and education

The charity is very passionate about public health promotion initiatives and are supporting efforts in health promotion and education both in Ghana and the UK to address critical public health issues.

Ghana Nurses Association (UK)

Trustees' Annual Report for the year ended 31 December 2024

As part of our formal health education programme, we do provide training sessions to students at the Methodist Health Training institute at Afosu in Ghana, mentoring to students both in Ghana and the UK, and delivering webinars and presentations on health.

The Pastoral Team

In August 2022, GNA UK launched the GNA Pastoral Group to provide essential pastoral support to internationally educated nurses and midwives (IENMs) from Ghana working in the UK. This initiative was a direct response to the NHS England's and Florence Nightingale Foundation's funding through the "Small Grants Scheme" designed to strengthen the pastoral support offered to the IENMs. The recruitment of the IENMs plays a critical role in ensuring the sustainability and growth of the UK healthcare system. With support from NHS England's People Plan and the Florence Nightingale Foundation's commitment to improving clinical outcomes through enhanced leadership development, the GNA Pastoral Group's mission is to support IENMs in their transition and professional development in the UK.

The key services provided the team include:

- Coaching and mentoring
- Buddy systems- support via phone
- Support with OSCE examination preparation and NMC registration
- Trade Union support to join relevant unions
- Social and well-being events attendance and participation

4. Achievements and Performance

The following are some of our achievements in the year.

Welfare activities:

The Welfare Team visited some 30 members who were ill either in hospital or recuperating at home. They also supported some 33 (2023-20) members who were bereaved and families of deceased members. Such support included some 180 to 270 members attending mourning wakes, funeral services and thanksgiving services during the year under review. On such occasions, members gave individual cash donations to help the bereaved members. Where the bereaved member was entitled to a benevolent support, this was paid to the individual from the Members' Benevolent Fund, a fund set up by the members and managed on their behalf by the charity.

Social Activities

In addressing increasing social isolation and loneliness, in addition to national programmes, we created Sector Zones to augment and supplement support services provided by the charity centrally. The close proximity of members in a sector was deemed a more sustainable route as they provide quick and immediate support.

The Sector Zones in operation were: East London & Essex, North London, North-West London & Middlesex, South London, South West and South East London.

Sector Zone activities in 2024 include:

- home visits, tea and coffee mornings, quarterly 'get together' at local recreational parks for BBQs, or restaurants for group meals often in celebration of birthdays.
- There were also day-outs to bowling clubs as well as boat rides, picnics, seaside trips.
- Celebrated special birthday milestones-60th, 70th,80th, and 90th birthdays for four members
- Windsor Boat Tea Cruise in June
- And many more activities in respective local sectors

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Trustees' Annual Report for the year ended 31 December 2024

The annual Thanksgiving Service is proving to be a great social event fighting isolation and loneliness. This year the service took place at Westminster Central Hall in May. It also raised £1,500 to support housebound members and combat social isolation.

In August, the charity organised a seaside trip to Hastings attended by several members. A picnic was held at Crystal Palace Park in June providing an opportunity for members to socialise and relax.

Education

We teamed up with another Charity, Noviha UK, through which our members who were not confident in the use of keyboard or accessing electronic communication networks, attended weekly computer awareness sessions. This co-operation is still ongoing.

We successfully conducted the following strategic training sessions:

- Trustees general training
- Finance Team training
- Microsoft 365 training for both trustees and NMC/GNA facilitators

6th Commonwealth Nurses and Midwives' Conference, Malta

GNA was a participant in the conference with the theme: Health for All- Nurses and Midwives Meeting the Challenge - Showing the Way.

The Conference was a valuable learning experience for GNA-UK with representatives gaining insights that will benefit the charity's future initiatives. The following were the notable outcomes:

- Gained knowledge about innovative strategies and best practices in healthcare delivery, education, and professional development from international counterparts
- Identified opportunities to expand GNA-UK's collaborative networks to further its mission of promoting health and professional growth.
- The Conference provided GNA-UK with a global platform to showcase its impactful work and inspire others with its commitment to healthcare improvement. The representatives effectively communicated the charity's ethos of bridging borders and building healthier futures whilst demonstrating the vital role nurses play in advancing public health initiatives globally.
- Participation in the conference was a significant milestone for the GNA-UK. It not only reinforced the Association's dedication to its mission but also affirmed its position as a leader in the international nursing and midwifery community. The knowledge gained and connections established will serve as valuable assets in driving the GNA-UK's future projects and promoting the noble profession of nursing and midwifery on a global scale.

Overseas Activities

Partnership with Remar Foundation Ghana supports to supports teenagers with Alcohol with substance abuse and with high incidence of teenage pregnancy, Donate large amount of clothing, children's books and toys. donated by a UK Church and School by teachers. The Ghana GNA-UK Support group and members on vacation in Ghana played an active role in donating the items. This is in adherence to GNAUK objectives to support smaller charities in Ghana. The GNA-UK is grateful to members and volunteers who freely donated items for this endeavour.

GNA UK Pastoral project for Internationally Educated nurses from Ghana

Funding granted in August 2022 (£1180) and July 2023 £4040 Costing and activities in Report. External facilitators. Administrative charges, remuneration for members teaching via webinars, TNT for Pastoral Project group (Midwives) travelling to Luton and Dunstable NHS Trust to support newly arrived internationally Educated Midwives. Pastoral group developed a handbook, pastoral project leaflets distributed to hospitals, recreational activities and health promotion, face to face meetings for nurturing, coaching and mentoring via Zoom and face to face at hired venues. The project is ongoing.

Ghana Nurses Association (UK)

Trustees' Annual Report for the year ended 31 December 2024

In 2023, GNA started to work in collaboration with TRIO Bridge to support Afosu Institute of Nursing and Midwifery in Ghana. GNAUK's role in the partnership is to support tutors and students via Zoom with mentoring and coaching and yearly face to face teaching. Also to provide learning resources.

GNAUK and TRIO Bridge foundation signed a Memorandum of understanding in July 2023.

In 2023 GNA donated a large number of Nursing and Midwifery books 2 Manikins, for Pregnancy examination and Urinary catheterisation. Two GNAUK members, a general nurse and a midwife travelled to the school to support tutors and students. As part of the ongoing overseas project, a teenager from under privileged background in the Eastern Region of Ghana was interviewed and awarded GNAUK Founders award Scholarship to undertake her Nurse Training for 3 years. GNAUK will fund her tuition fee and upkeep with allocated fund of £1000.00 a year. This project continued in 2024 with funding in 2023.

COLLABORATIVE WORK.

GNAUK is an active member of the BAME Consortium and the International Nurses and Midwives Associations UK and in the last year have supported each other through webinars and attending their conferences.

GNAUK works in collaboration with the Ghanaian Diaspora Nursing Alliance (GDNA) of which members are based in the America, Australia, Canada, Ghana and United Kingdom. GNA have supported them in both UK and Ghana. In November 2023, following a proposal By Tropical Health Education Trust (THET) for skills exchange programme in Ghana. GNAUK and Nurses and Midwives Council (N&MC) Ghana entered into partnership and completed an application for Small Grant for the project. Project development will be reported in 2024 as is still in working progress.

The GNA also collaborated with the Ghana Doctors and Dentists Association to attend "Party in the Park" in July 2024 to screen party-goers free for hypertension and diabetes.

5. Financial Review

The income of the charity for the period came almost entirely from the dues and levies of the members and donations from the public, and a grant from the Florence Nightingale Fund. The total incoming resources came to £115,730 (2023-£179,295) of which £39,063 (2023-£28,210) was restricted to welfare and grant-funded projects of the charity. A surplus of £22,897 (2023-£12,117) was recorded for the year.

Ghana Nurses Association (UK)

Trustees' Annual Report for the year ended 31 December 2024

Reserves Policy

The trustees are required to ensure that free monies are available in each financial year to meet any reasonable unforeseeable contingency and 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 (£100,000) plus an overseas provision of £20,000 and a bereavement support fund of £50,000, which amounts to £170,000 in cash.

The 'free' cash reserves at 31st December amounted to £160,000. The trustees regard this as inadequate and will continue to improve on cost savings and other measures to improve the situation.

Principal Funding Sources

The Trustees extend their gratitude to the members of the charity who are, at present, the main source of funding and to the various Ghanaian groups and individuals for their generous donations and support in many forms. We are also thankful to the Nightingale Foundation Fund and the NMC of Ghana.

Funds Held as Custodian Trustee on Behalf of Others

The charity holds funds in the sum of £90,000 (2023 - £100,000) in a GNA Members' Benevolent Fund. The Fund belongs to the members of the charity and was built over the years since its formation in 1993. The fund is restricted to helping its members in times of bereavement and financial hardship and long-term care in cases of illness, especially for the elderly and retired members.

6. Future Plans

The support for Afosu Methodist Institute school of Nursing and Midwifery is long-term and is continuing into foreseeable future. Plans for GNA members to travel to Afosu for further support materialised in January 2022, when three GNA members visited to assess and plan for future support. The findings of the visit would be put into practice in the years to come.

The GNA business and benevolent/education committees support a proposal for GNA to pay for travel costs in Ghana for members who will travel to Afosu Methodist institute of Nursing and Midwifery to undertake face to face tutoring.

The GNA members' proposal to award a scholarship each year, named "GNA Founder's Award", to a teenager from a poor background with aggregate 8-12, and aspiring to be a nurse or midwife is ongoing. £1,000 yearly over 3 years will be allocated for his/her tuition. GNA has allocated £250 yearly for REMAR to support young adults with Drug and Alcohol abuse Ghana.

On behalf of the Board



Mrs Josephina Amoah-Ababio

Chair

24th September 2025

Ghana Nurses Association (UK)

Independent Examiner's Report to the Trustees of Ghana Nurses Association (UK)

I report to the trustees on my examination of the accounts of the above charity for the year ended 31st December 2024.

Respective Responsibilities of Trustees and Examiner

As the charity's trustees, 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 Charity's accounts carried out under section 145 of the 2011 Act and in carrying out my examination, I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

Independent examiner's statement

The charity's gross income did not exceed £250,000 and I am qualified to undertake the examination by being a qualified member of The Association of Chartered Certified Accountants.

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination which gives me cause to believe that in, any material respect:

- the accounting records were not kept in accordance with section 130 of the Charities Act; or
- the accounts did not accord with the accounting records; or
- the accounts did not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair' view which is not a matter considered as part of an independent examination.

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.



Samuel K Tsipotey, FCCA

36 Charcroft Gardens
Enfield
Middlesex
EN3 7HA

30th September 2025

Ghana Nurses Association (UK)

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

	Notes	Unrestricted £	Restricted £	2024 £	2023 £
Income and endowments					
Donations and legacies	2	70,671	39,063	109,734	93,978
Other trading activities and fundraising	3	2,792	-	2,792	32,438
Income from charitable activities	4	3,100	-	3,100	52,749
Bank interest earned		104	-	104	129
Total Income and endowments		76,667	39,063	115,730	179,295
Expenditure					
Expenditure on raising funds	5	578	-	578	64,684
Expenditure on charitable activities	6	44,904	47,352	92,255	102,494
Total expenditure		45,481	47,352	92,833	167,179
Net income/(expenditure) for the year		31,186	(8,289)	22,897	12,117
Reconciliation of funds	10				
Total funds brought forward		201,562	46,970	248,532	236,415
Total funds carried forward		233,008	38,681	271,689	248,532

Ghana Nurses Association (UK)

Balance Sheet as at 31 December 2024

	Notes	Unrestricted £	Restricted £	2024 £	2023 £
Fixed Assets					
Investments	7	120,000	-	120,000	110,000
Current Assets					
Sundry debtors	8	28,956	13,592	42,548	39,954
Cash at bank and in hand		160,605	25,089	185,694	171,060
		189,561	38,681	228,242	211,014
Creditors: Amounts due within one year					
Sundry creditors	9	76,553	-	76,553	72,483
Net current assets		113,008	38,681	151,689	138,531
Net assets		233,008	38,681	271,689	248,532
Funds of the Charity	10				
General funds		216,774	-	216,774	185,588
Designated funds		15,974	-	15,974	15,974
Restricted Welfare funds		-	38,681	38,681	46,970
		233,008	38,681	271,689	248,532

Ghana Nurses Association (UK)

Balance Sheet as at 31 December 2024 (continued)

The financial statements have been prepared in accordance with the special provisions relating the Statement of Recommended Practice: Accounting and Reporting by Charities issued in April 2013 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

The Trustees acknowledge their responsibilities for:

- ensuring that the company keeps accounting records
- preparing accounts which give a true and fair view of the state of affairs of the company as at 31st December 2023 and of its results for the year then

The financial statements were approved by the Trustees on **24th September 2025** and were signed on their behalf by:

Mrs Lina Addo-Yobbo



Treasurer

Ghana Nurses Association (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 and applicable accounting standards and the Statement of Recommended Practice (SORP): Accounting and Reporting by Charities, issued in April 2013

b) Charity Status

The Charity is a Charitable Incorporated Organisation (CIO). Elected members of the charity are the trustees who and are named on page 1. In the event of the Charity being wound up, the liability of members of the charity is nil.

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.

Ghana Nurses Association (UK)

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

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.

g) Governance Costs

These are the costs associated with the governance arrangements of the charity. They include the costs of the preparation and examination of statutory accounts, trustees' meetings and the costs of training, and legal advice given to trustees on governance or constitutional matters.

All costs are charged to the expenditure categories of the Statement of Financial Activities on a basis designed to reflect the use of the resource. Costs relating to a particular activity (or project) are allocated directly; others are apportioned on an appropriate basis.

Ghana Nurses Association (UK)

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

2. Donations and legacies

	Unrestricted £	Restricted £	2024 £	2023 £
Membership dues and levies	42,125	23,925	66,050	40,745
Gift aid receipts	26,546	-	26,546	27,026
Grants received	-	2,500	2,500	4,040
General donations	2,000	12,638	14,638	22,167
	70,671	39,063	109,734	93,978

3. Other trading activities

	Unrestricted £	Restricted £	2024 £	2023 £
Fundraising income	1,077	-	1,077	30,841
Sundry merchandise sales	1,715	-	1,715	1,598
Total	2,792	-	2,792	32,439

4. Income from charitable activities

	Unrestricted £	Restricted £	2024 £	2023 £
Fighting Isolation, and Health Promotion	3,100		3,100	52,749
Total	3,100	0	3,100	52,749

5. Expenditure on raising funds

	Unrestricted £	Restricted £	2024 £	2023 £
Fundraising costs	578	-	578	64,684

Ghana Nurses Association (UK)

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

6. Cost of charitable activities

	Unrestricted	Restricted	Total 2024	2023
	£	£	£	£
Fighting Isolation, Welfare and Health Promotion	9,012	37,860	46,872	71,319
Other charitable activities	3,362	9,492	12,854	4,048
Overseas activities	-	-	-	1,420
Office support costs	23,690	-	23,690	23,176
Governance costs	8,839	-	8,839	2,532
Total	44,904	47,352	92,255	102,495

Governance costs are:

	Unrestricted	Restricted	Total 2024	2023
	£	£	£	£
External scrutiny and filing fees	2,500	-	2,500	2,500
Trustee training	4,750	-	4,750	-
Trustee expenses	1,589	-	1,589	32
Total	8,839	-	8,839	2,532

7. Investments

These are investments in the Ghanaian Community Property Services Ltd, a company formed by Ghanaian community associations in the UK in 2019 to acquire and run a Ghanaian Community Centre to act as a focal point for Ghanaian community activities. The amounts stated are at the nominal value of eleven shares.

8. Sundry debtors

	Unrestricted	Restricted	Total 2024	2023
	£	£	£	£
Members account balances	27,596	13,592	41,188	39,053
Prepayments, accrued revenue and deposits	1,360	-	1,360	900
Total	28,956	13,592	42,548	39,953

Ghana Nurses Association (UK)

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

9. Sundry creditors

	Unrestricted	Restricted	Total 2024	2023
	£	£	£	£
Accrued Expenses	61,126	-	61,126	62,098
Members account credit balances	15,427	-	15,427	10,124
Total	76,553	-	76,553	72,222

10. Funds carried forward

	Balance at 01/01/2024	Incoming	Outgoing	Balance at 31/12/2024
	£	£	£	£
Unrestricted funds				
General funds	185,588	76,667	(45,481)	216,774
Designated funds	15,974	-	-	15,974
Total unrestricted	201,562	76,667	(45,481)	232,748
Restricted funds				
Welfare funds	46,970	39,063	(47,352)	38,681
Total restricted	46,970	39,063	(47,352)	38,681
Total funds	248,532	115,730	(92,833)	271,429

Ghana Nurses Association (UK)

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

Purposes of restricted funds

Welfare fund

GNA suffers a lot of deaths and bereavement among its members in a year. The fund belongs to the members of the charity who contribute voluntarily and by levies on them and is managed by the charity on their behalf. The fund is used to help alleviate the effects of funeral costs on the members and their families.

Florence Nightingale Fund

This fund aims to support internationally educated nurses recruited from Ghana to integrate and work in the UK.

We help by:

- Mentoring, coaching, and nurturing the new recruits to integrate into British society
- helping find appropriate accommodation
- providing pastoral care
- use of public transport
- helping with their orientation in the work in hospitals

Sherifa fund

Sherifa Adams, identified by a local NGO, Renal Foundation, is a student midwife supported by GNA for her midwifery training in Tamale Teaching Hospital Midwifery Training School in Ghana. Sherifa's fees and upkeep were initially paid by individual GNA members. From 09/01/23 in her final year, Semesters 5.6, it was agreed by GNAUK Executive trustees and general membership that funding should be taken from GNAUK coffers to pay for Sherifa's fees and upkeep GHC400 and GHC4,052. She completed her Midwifery training in July 2024.

Sherifa's aim is to return to her village and serve the community, prevent Maternal and Neonatal deaths. She would also educate her community against child bride and promote girl's education in the Northern region in Ghana.

GHANA NURSES ASSOCIATION (UK)

England & Wales - Charity number 1152584

Accounts

Ghana Nurses Association (UK)
(A Charitable Incorporated Organisation)

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

Charity Number: 1152584

Ghana Nurses Association (UK)

(A Charitable Incorporated Organisation)

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

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Ghana Nurses Association (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: Ghana Nurses Association (UK)

Charity Registration Number: 1152584

Operational Office:
54 Camberwell Road
London
SE5 0EW

Bankers:
CAF Bank Limited
25 Kings Hill Avenue
Kings Hill, West Malling
Kent ME19 4JQ

Reporting Accountants
Samuel Associates
36 Charcroft Gardens
Enfield
Middlesex EN3 7HA

The Trustees of the charity are:

Name	Date appointed	Position
Mrs Josephina Ababio	27 January 2024	Chair
Doris Begah	27 January 2024	Secretary
Lina Addo-Yobo	27 January 2024	Treasurer
Elizabeth Hackman	27 January 2024	
Henrietta Korang	27 January 2024	
Evelyn Asiam	27 January 2024	
Patricia Alfonso-Brown	27 January 2024	
Selina Willis	27 January 2024	
Florence Eghan	27 January 2024	
Gloria Lamptey	27 January 2024	

Ghana Nurses Association (UK)

Trustees' Annual Report for the year ended 31 December 2023

2. Structure, Governance and Management

Governing Document

Ghana Nurses Association (UK), hereby referred to as GNA, is a Charitable Incorporated Organisation (CIO), association model, having been originally incorporated on 6th March 2013 as a company limited by guarantee, and converted to a CIO, and is governed by its Constitution. The liability of each member is nil. The organisation started in November 1993 as a voluntary and community group supporting the welfare, social, health and educational needs of the large number of Ghanaian nurses, midwives, and other health professionals in London, and has now extended its reach to the whole of the United Kingdom.

Today, the charity works across the UK but mainly in the London metropolis to support the needs of nurses and midwives from Ghana and other minority ethnic communities from the West African sub-region living in the United Kingdom.

On 19th October 2021, the charity converted to a **Charitable Incorporated Organisation (CIO)** which took over the operations of the company on 1st January 2022, and the company was dissolved soon after.

Appointment and induction of Trustees

The Trustees of the Charity are elected bi-annually at the Annual General Meeting for an initial two-year term and serving up to a maximum of two terms.

Newly elected or appointed trustees are provided with a comprehensive induction pack containing GNA's constitution and the roles and responsibilities of charity trustees and mentored by established former trustees.

Organisational Structure

Ghana Nurses Association (UK) is governed by its Board of Trustees, also known as the Executive or Management Committee, which is responsible for setting the strategic direction and policies of the charity. The Executive Committee carries the ultimate responsibility for the conduct of the charity and for ensuring that it 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 on request.

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 them. To that end, GNA is continually monitoring and managing its risk and ensuring action plans are in place to mitigate its key risks.

Included in the external risks is that of a loss or lack of funding. At present, the main sources of funding are dues and levies 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 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 charity. These procedures are periodically reviewed to ensure that they still meet the needs of the charity.

Ghana Nurses Association (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 Articles of Association are:

- (1) The advancement of health, in particular but not exclusively, among Ghanaians living in the UK and Ghana.
- (2) The advancement of education, in particular but not exclusively, among Ghanaians living in the UK and Ghana
- (3) The relief of those, in particular but not exclusively, Ghanaians living in the UK and Ghana who are in need by reason of youth, age, ill-health, disability, financial hardship or other disadvantage.
- (4) The prevention or relief of poverty, in particular but not exclusively, among Ghanaians living in the UK and Ghana.

In view of the above, the charity carried out the following projects during the period:

a) Welfare activities

Ghana Nurses Association (UK) was formed to support registered nurses working both in the NHS and private sector and qualified non-members who may request help from the association. The Association was formed to foster unity, friendship, and support among members. The support we offer are financial, moral and advisory. Bereaved members and their families are supported financially and socially. Those who are unwell in their homes with long term conditions or admitted to hospital are supported financially as well as socially with regular visits.

b) Social and Health 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.

The GNA also conducts public forums as part of its General Meetings on healthy living and other health issues.

d) Overseas Projects

GNA has, over the years, provided support to hospitals and schools in Ghana in the form of medical equipment and consumables, books and computers. We also donate monies to public appeals for disaster relief in Ghana.

Ghana Nurses Association (UK)

Trustees' Annual Report for the year ended 31 December 2023

4. Achievements and Performance

The following are some of our achievements in the year.

Welfare activities:

The Welfare Team visited some 30 members who were ill either in hospital or recuperating at home. They also supported some 20 members who were bereaved and families of deceased members. Such support included some 180 to 270 members attending mourning wakes, funeral services and thanksgiving services during the year under review. On such occasions, members gave individual cash donations to help the bereaved members. Where the bereaved member was entitled to a benevolent support, this was paid to the individual from the Members' Benevolent Fund, a fund set up by the members and managed on their behalf by the charity.

Donations to charity

Peacan Food Bank in Southwark. Twice yearly Donation to Food Bank. Peacan serves over 100 -150 families a week and they run coffee mornings on daily basis.

Yearly GNAUK Sector Charity Donations to Hospices South-East London. Home/Sure start Merton in South-West London, Homeless shelter in White Chapel in the East of London.

Supporting Older persons facing Isolation in North-West London with food parcels.

Supporting Local Churches in North London.

This charity giving and support for community is in response to GNA UK's objectives to support communities in the UK and smaller charities.

Social Activities

In addressing the increasing social isolation and loneliness, in addition to national programmes, we created Sector Zones to augment and supplement support services provided by the charity centrally. The close proximity of members in a sector was deemed a more sustainable route.

The Sector Zones in operation were: East London & Essex, North London, North-West London & Middlesex, South London, South West and South East London. Activities planned and enjoyed by members included home visits, tea and coffee mornings, quarterly 'get together' at local recreational parks for BBQs, or restaurants for group meals often in celebration of birthdays. There were also day-outs to bowling clubs as well as boat rides.

These social media facilities were effective in reaching out to members across both the UK and Ghana. The enthusiastic response to the use of these media outlets created some difficulties such as the posting of inappropriate materials onto the WhatsApp platforms. Following a series of discussions, we agreed standing instructions and those who repeatedly disregarded the guidelines were counselled and assisted in respecting the views of the wider membership.

In 2023 GNAUK was involved in a lot of social events in celebration of GNA.UK 30th Anniversary including: Lead and organised by the Social Directorate and Planning committee. Social Report attached.

Thanksgiving Service in May 2023. Sponsored Walk at the Olympic to raise Funds, attending Royal Ascot in June.

Boat Party starting from West Minster Pier in August 2023 Health promotions event October 2023.

Dinner/Dance /Fundraising. These events brought members together to socialise and appreciate each other as we had not met since the lockdown and promoted the wellbeing of members, Members donated and raised funds for our worthy causes.

Ghana Nurses Association (UK)

Trustees' Annual Report for the year ended 31 December 2023

Education

We teamed up with another Charity, Noviha UK, through which our members who were not confident in the use of keyboard or accessing electronic communication networks, attended weekly computer awareness sessions. This co-operation is still ongoing.

Overseas Activities

Partnership with Remar Foundation Ghana supports to supports teenagers with Alcohol with substance abuse and with high incidence of teenage pregnancy, Donate large amount of clothing, children's books and toys. donated by a UK Church and School by teachers. GNAUK paid for the 2 separate freights to Ghana and also footed the cost of travelling to 2 regions to donate. The Ghana GNA.UK Support group and members on vacation in Ghana played an active role in donating the items. This is in adherence to GNAUK objectives to support smaller charities in Ghana.

GNA UK Pastoral project for Internationally Educated nurses from Ghana

Funding granted in August 2022 (£1180) and July 2023 £4040 Costing and activities in Report. External facilitators. Administrative charges, remuneration for members teaching via webinars, TNT for Pastoral Project group (Midwives) travelling to Luton and Dunstable NHS Trust to support newly arrived internationally Educated Midwives. Pastoral group developed a Handbook, Pastoral project leaflets distributed to hospitals. Recreational activities and Health promotion. Face to face meetings for nurturing, coaching and mentoring via Zoom and face to face at hired venues. The project is ongoing.

In 2023, GNA started to work in collaboration with TRIO Bridge to support Afosu Institute of Nursing and Midwifery in Ghana. GNAUK's role in the partnership is to support tutors and students via Zoom with mentoring and coaching and yearly face to face teaching. Also to provide learning resources.

GNAUK and TRIO Bridge foundation signed a Memorandum of understanding in July 2023.

In 2023 GNA donated a large number of Nursing and Midwifery books 2 Manikins, for Pregnancy examination and Urinary catheterisation. Two GNAUK members, a general nurse and a midwife travelled to the school to support tutors and students. As part of the ongoing overseas project, a teenager from under privileged background in the Eastern Region of Ghana was interviewed and awarded GNAUK Founders award Scholarship to undertake her Nurse Training for 3 years. GNAUK will fund her tuition fee and upkeep with allocated fund of £1000.00 a year

COLLABORATIVE WORK.

GNAUK is an active member of the BAME Consortium and the International Nurses and Midwives Associations UK and in the last year have supported each other through webinars and attending their conferences. GNAUK works in collaboration with the Ghanaian Diaspora Nursing Alliance (GDNA) of which members are based in the America, Australia, Canada, Ghana and United Kingdom. GNA have supported them in both UK and Ghana. In November 2023, following a proposal By Tropical Health Education Trust (THET) for skills exchange programme in Ghana. GNAUK and Nurses and Midwives Council (N&MC) Ghana entered into partnership and completed an application for Small Grant for the project. Project development will be reported in 2024 as is still in working progress.

GNAUK in collaboration with Ghana Union UK for Health promotion programmes to Ghanaians Globally. This has been well patronised very educative and well patronised Ghanaians in and outside Ghana. Ghanaian communities Services in the UK, GNAUK and other Ghanaian Nursing Groups (Alumni) and Ghanaian societies in the UK floated shares and GNA UK purchased 11 shares amounting to £110,000 at the end of the year 2023. This was to purchase by to let Property as an investment. Dividend yet to be redeemed. Report on GNA UK 30TH Anniversary celebrations in 2023. In total £20, 000 was generated from GNAUK member's Benevolent fund. Expenditure attached.

Ghana Nurses Association (UK)

Trustees' Annual Report for the year ended 31 December 2023

5. Financial Review

The income of the charity for the period came almost entirely from the dues and levies of the members and donations from the public, and a grant from the Florence Nightingale Fund. The total incoming resources came to £102,601 (2021-£110,545) of which £28,210 (2021-£38,691) was restricted to welfare and grant-funded projects of the charity. A deficit of £12,058 (2021- a surplus of £53,818) was recorded for the year.

Reserves Policy

The trustees are required to ensure that free monies are available in each financial year to meet any reasonable unforeseeable contingency and 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 unrestricted operating expenditure (£86,016) plus an overseas provision of £10,000, which amounts to £96,000 in cash.

The 'free' cash reserves at 31st December amounted to £56,964. The trustees regard this as inadequate and will continue to improve on cost savings and other measures to improve the situation.

Principal Funding Sources

The Trustees extend their gratitude to the members of the charity who are, at present, the main source of funding and to the various Ghanaian groups and individuals for their generous donations and support in many forms. We are also thankful to the Nightingale Foundation Fund for the grant of £10,180.

Funds Held as Custodian Trustee on Behalf of Others

The charity holds funds in the sum of £100,000 (2021 - £96,000) in a GNA Members' Benevolent Fund. The Fund belongs to the members of the charity and was built over the years since its formation in 1993. The fund is restricted to helping its members in times of bereavement and financial hardship and long-term care in cases of illness, especially for the elderly and retired members.

6. Future Plans

The support for Afosu Methodist Institute school of Nursing and Midwifery is long-term and is continuing into foreseeable future. Plans for GNA members to travel to Afosu for further support materialised in January 2022, when three GNA members visited to assess and plan for future support. The findings of the visit would be put into practice in the years to come.

The GNA business and benevolent/education committees support a proposal for GNA to pay for travel costs in Ghana for members who will travel to Afosu Methodist institute of Nursing and Midwifery to undertake face to face tutoring.

The GNA members' proposal to award a scholarship each year, named "GNA Founder's Award", to a teenager from a poor background with aggregate 8-12, and aspiring to be a nurse or midwife is ongoing. £1000 yearly over 3 years will be allocated for his/her tuition. GNA has allocated £250 yearly for REMAR to support young adults with Drug and Alcohol abuse Ghana.

On behalf of the Board



Mrs Josephina Amoah-Ababio
Chair

4th September 2024

Ghana Nurses Association (UK)

Independent Examiner's Report to the Trustees of Ghana Nurses Association (UK)

I report to the trustees on my examination of the accounts of the above charity for the year ended 31st December 2023.

Respective Responsibilities of Trustees and Examiner

As the charity's trustees, 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 Charity's accounts carried out under section 145 of the 2011 Act and in carrying out my examination, I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

Independent examiner's statement

The charity's gross income did not exceed £250,000 and I am qualified to undertake the examination by being a qualified member of The Association of Chartered Certified Accountants.

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination which gives me cause to believe that in, any material respect:

- the accounting records were not kept in accordance with section 130 of the Charities Act; or
- the accounts did not accord with the accounting records; or
- the accounts did not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair' view which is not a matter considered as part of an independent examination.

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.



Samuel K Tsipotey, FCCA

36 Charcroft Gardens
Enfield
Middlesex
EN3 7HA

4th September 2024

Ghana Nurses Association (UK)

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

	Notes	Unrestricted £	Restricted £	2023 £	2022 £
Income and endowments					
Donations and legacies	2	88,688	5,290	93,978	75,130
Other trading activities and fundraising	3	25,403	7,035	32,438	9,930
Income from charitable activities	4	5,824	46,925	52,749	16,900
Bank interest earned		129	-	129	641
Total Income and endowments		120,045	59,250	179,295	102,601
Expenditure					
Expenditure on raising funds	5	64,684	-	64,684	97
Expenditure on charitable activities	6	33,804	68,690	102,494	114,561
Total expenditure		98,488	68,690	167,179	114,658
Net income/(expenditure) for the year before transfers		21,557	(9,440)	12,117	(12,058)
Reconciliation of funds	10				
Total funds brought forward		180,005	56,410	236,415	248,473
Total funds carried forward		201,562	46,970	248,532	236,415

Ghana Nurses Association (UK)

Balance Sheet as at 31 December 2023

		Unrestricted £	Restricted £	2023 £	2022 Amended £
	Notes				
Fixed Assets					
Investments	7	110,000	-	110,000	110,000
Current Assets					
Sundry debtors	8	27,066	12,888	39,953	26,827
Cash at bank and in hand		<u>134,953</u>	<u>36,107</u>	<u>171,060</u>	<u>162,223</u>
		162,019	48,995	211,014	189,050
Creditors: Amounts due within one year					
Sundry creditors	9	70,458	2,025	72,483	62,635
		<u>91,561</u>	<u>46,970</u>	<u>138,531</u>	<u>126,415</u>
Net current assets		91,561	46,970	138,531	126,415
Net assets		<u>201,562</u>	<u>46,970</u>	<u>248,532</u>	<u>236,415</u>
Funds of the Charity					
	10				
General funds		185,588	-	185,588	164,031
Designated funds		15,974	-	15,974	15,973
Restricted Welfare funds		<u>-</u>	<u>46,970</u>	<u>38,955</u>	<u>48,049</u>
		<u>201,562</u>	<u>46,970</u>	<u>248,532</u>	<u>236,415</u>

Ghana Nurses Association (UK)

Balance Sheet as at 31 December 2023 (continued)

The financial statements have been prepared in accordance with the special provisions relating the Statement of Recommended Practice: Accounting and Reporting by Charities issued in April 2013 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

The Trustees acknowledge their responsibilities for:

- ensuring that the company keeps accounting records
- preparing accounts which give a true and fair view of the state of affairs of the company as at 31st December 2023 and of its results for the year then

The financial statements were approved by the Trustees on **24th September 2023** and were signed on their behalf by:

Mrs Lina Addo-Yobbo



Treasurer

4th September 2024

Ghana Nurses Association (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 and applicable accounting standards and the Statement of Recommended Practice (SORP): Accounting and Reporting by Charities, issued in April 2013

b) Charity Status

The Charity is a Charitable Incorporated Organisation (CIO). Elected members of the charity are the trustees who and are named on page 1. In the event of the Charity being wound up, the liability of members of the charity is nil.

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.

Ghana Nurses Association (UK)

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

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.

g) **Governance Costs**

These are the costs associated with the governance arrangements of the charity. They include the costs of the preparation and examination of statutory accounts, trustees' meetings and the costs of training, and legal advice given to trustees on governance or constitutional matters.

All costs are charged to the expenditure categories of the Statement of Financial Activities on a basis designed to reflect the use of the resource. Costs relating to a particular activity (or project) are allocated directly; others are apportioned on an appropriate basis.

Ghana Nurses Association (UK)

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

2. Donations and legacies

	Unrestricted £	Restricted £	2023 £	2022 £
Membership dues and levies	40,745	-	40,745	36,330
Gift aid receipts	27,026	-	27,026	24,935
Grants received- Florence Nightingale	-	4,040	4,040	10,180
General donations	<u>20,917</u>	<u>1,250</u>	<u>22,167</u>	<u>3,685</u>
	<u>88,688</u>	<u>5,290</u>	<u>93,978</u>	<u>75,130</u>

3. Other trading activities

	Unrestricted £	Restricted £	2023 £	2022 £
Fundraising income	23,806	7,035	30,841	8,745
Sundry merchandise sales	<u>1,598</u>	<u>-</u>	<u>1,598</u>	<u>1,185</u>
Total	<u>25,403</u>	<u>7,035</u>	<u>32,438</u>	<u>9,930</u>

4. Income from charitable activities

	Unrestricted £	Restricted £	2023 £	2022 £
Fighting Isolation, and Health Promotion	<u>5,824</u>	<u>46,925</u>	<u>52,749</u>	<u>16,900</u>
Total	<u>5,824</u>	<u>46,925</u>	<u>52,749</u>	<u>16,900</u>

5. Expenditure on raising funds

	Unrestricted £	Restricted £	2023 £	2022 £
Fundraising costs- 30th anniversary, etc	<u>64,684</u>	<u>-</u>	<u>64,684</u>	<u>97</u>
Total	<u>64,684</u>	<u>-</u>	<u>64,684</u>	<u>97</u>

Ghana Nurses Association (UK)

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

6. Cost of charitable activities

	Unrestricted £	Restricted £	2023 £	2022 £
Fighting Isolation, Welfare and Health Promotion	11,160	60,159	71,319	26,846
Other charitable activities	4,048	-	4,048	56,665
Overseas activities	1,420	-	1,420	3,796
Office support costs	15,485	7,691	23,176	23,665
Governance costs	<u>1,691</u>	<u>840</u>	<u>2,532</u>	<u>3,589</u>
Total	<u>33,804</u>	<u>68,690</u>	<u>102,494</u>	<u>86,016</u>

Governance costs are:

	Unrestricted £	Restricted £	2023 £	2022 £
External scrutiny and filing fees	1,670	830	2,500	2,500
Meeting expenses	-	-	-	976
Trustee expenses	<u>21</u>	<u>10</u>	<u>32</u>	<u>113</u>
Total	<u>1,691</u>	<u>840</u>	<u>2,532</u>	<u>3,589</u>

7. Investments

These are investments in the Ghanaian Community Property Services Ltd, a company formed by Ghanaian community associations in the UK in 2019 to acquire and run a Ghanaian Community Centre to act as a focal point for Ghanaian community activities. The amounts stated are at the nominal value of eleven shares.

8. Sundry debtors

	Unrestricted £	Restricted £	2023 £	2022 £
Members account balances	26,166	12,888	39,053	16,145
Prepayments, accrued revenue and deposits	<u>900</u>	<u>-</u>	<u>900</u>	<u>10,682</u>
Total	<u>27,066</u>	<u>12,888</u>	<u>39,953</u>	<u>26,827</u>

Ghana Nurses Association (UK)

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

9. Sundry creditors

	Unrestricted £	Restricted £	2023 £	2022 £
Accrued Expenses	62,359	-	62,098	53,500
Members account credit balances	8,099	2,025	10,124	9,135
Total	70,458	2,025	72,222	62,635

10. Funds carried forward

	Balance at 1 January 2023 £	Incoming £	Outgoing £	Transfers £	Balance at 31 December 2023 £
Unrestricted funds					
General funds	164,031	120,045	(98,488)	-	185,588
Designated funds	15,974	-	-	-	15,974
Total unrestricted	180,005	120,045	(98,488)	-	201,562
Restricted funds					
Welfare funds	48,049	55,035	(64,129)	-	38,955
Florence Nightingale fund	8,362	4,040	(3,911)	-	8,491
Sherifa fund	-	175	(650)	-	(475)
Total restricted	56,411	59,250	(68,690)	-	46,970
Total funds	236,416	179,295	(167,179)	-	248,532

Ghana Nurses Association (UK)

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

Purposes of restricted funds

Welfare fund

GNA suffers a lot of deaths and bereavement among its members in a year. The fund belongs to the members of the charity who contribute voluntarily and by levies on them and is managed by the charity on their behalf. The fund is used to help alleviate the effects of funeral costs on the members and their families.

Florence Nightingale Fund

This fund aims to support internationally educated nurses recruited from Ghana to integrate and work in the UK.

We help by:

- Mentoring, coaching, and nurturing the new recruits to integrate into British society
- helping find appropriate accommodation
- providing pastoral care
- use of public transport
- helping with their orientation in the work in hospitals

Sherifa fund

Sherifa Adams, identified by a local NGO Renal Foundation is a student midwife supported by GNA for her Midwifery training in Tamale Teaching Hospital Midwifery Training school in Ghana. Sherifa's fees and upkeep were initially paid by individual GNA members. From 09/01/23 in her final year, Semesters 5,6, it was agreed by GNAUK Executive trustees and general membership that funding should be taken from GNAUK coffers to pay for Sherifa's fees and upkeep GHC400 and GHC4,052. She is due to complete her Midwifery training in July 2024.

Sherifa's aim is to return to her village and serve the community, prevent Maternal and Neonatal deaths. She would also educate her community against child bride and promote girl's education in the Northern region in Ghana.

GHANA NURSES ASSOCIATION (UK)

England & Wales - Charity number 1152584

Accounts

Ghana Nurses Association (UK)

(A Charitable Incorporated Organisation)

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

Charity Number: 1152584

Ghana Nurses Association (UK)

(A Charitable Incorporated Organisation)

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

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Ghana Nurses Association (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:	Ghana Nurses Association (UK)
Charity Registration Number:	1152584
Operational Office:	54 Camberwell Road London SE5 0EW
Bankers:	CAF Bank Limited 25 Kings Hill Avenue Kings Hill, West Malling Kent ME19 4JQ
Reporting Accountants	Samuel Associates 36 Charcroft Gardens Enfield Middlesex EN3 7HA

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

<u>Name</u>	<u>Date appointed</u>	<u>Position</u>
Mrs Martha Ntriwah Nugent	17 Nov. 2019	Chair
Mrs Josephina Ababio	17 Nov. 2019	Vice-Chair
Ms Tina Commodore	17 Nov. 2019	Secretary
Ms Linda de Graft-Johnson	17 Nov. 2019	Treasurer
Mrs Selina Willis	27 Oct. 2015	
Mrs Harriet Appiah-Anderson	17 Nov. 2019	
Mrs Lina Addo-Yobo	17 Nov. 2019	
Mrs Augustina K. Edwards-Idun	17 Nov. 2019	
Ms Emelia Boachies Berkoe-Amponsah	17 Nov. 2019	
Ms Adwoa Agyei-Benhene	17 Nov. 2019	
Mrs Felicia Akuokor Akwetey	17 Nov. 2019	
Miss Harriet Yarteley Annan	17 Nov. 2019	
Mrs Theresa Afua Doe	17 Nov. 2019	

Ghana Nurses Association (UK)

Trustees' Annual Report for the year ended 31 December 2022

2. Structure, Governance and Management

Governing Document

Ghana Nurses Association (UK), hereby referred to as GNA, is a Charitable Incorporated Organisation (CIO), association model, having been originally incorporated on 6th March 2013 as a company limited by guarantee, and converted to a CIO, and is governed by its Constitution. The liability of each member is nil. The organisation started in November 1993 as a voluntary and community group supporting the welfare, social, health and educational needs of the large number of Ghanaian nurses, midwives, and other health professionals in London, and has now extended its reach to the whole of the United Kingdom.

Today, the charity works across the UK but mainly in the London metropolis to support the needs of nurses and midwives from Ghana and other minority ethnic communities from the West African sub-region living in the United Kingdom.

On 19th October 2021, the charity converted to a **Charitable Incorporated Organisation (CIO)** which took over the operations of the company on 1st January 2022, and the company was dissolved soon after.

Appointment and induction of Trustees

The Trustees of the Charity are elected bi-annually at the Annual General Meeting for an initial two-year term and serving up to a maximum of two terms.

Newly elected or appointed trustees are provided with a comprehensive induction pack containing GNA's constitution and the roles and responsibilities of charity trustees and mentored by established former trustees.

Organisational Structure

Ghana Nurses Association (UK) is governed by its Board of Trustees, also known as the Executive or Management Committee, which is responsible for setting the strategic direction and policies of the charity. The Executive Committee carries the ultimate responsibility for the conduct of the charity and for ensuring that it 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 on request.

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 them. To that end, GNA is continually monitoring and managing its risk and ensuring action plans are in place to mitigate its key risks.

Included in the external risks is that of a loss or lack of funding. At present, the main sources of funding are dues and levies 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 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 charity. These procedures are periodically reviewed to ensure that they still meet the needs of the charity.

Ghana Nurses Association (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 Articles of Association are:

- (1) The advancement of health, in particular but not exclusively, among Ghanaians living in the UK and Ghana.
- (2) The advancement of education, in particular but not exclusively, among Ghanaians living in the UK and Ghana
- (3) The relief of those, in particular but not exclusively, Ghanaians living in the UK and Ghana who are in need by reason of youth, age, ill-health, disability, financial hardship or other disadvantage.
- (4) The prevention or relief of poverty, in particular but not exclusively, among Ghanaians living in the UK and Ghana.

In view of the above, the charity carried out the following projects during the period:

a) Welfare activities

Ghana Nurses Association (UK) was formed to support registered nurses working both in the NHS and private sector and qualified non-members who may request help from the association. The Association was formed to foster unity, friendship, and support among members. The support we offer are financial, moral and advisory. Bereaved members and their families are supported financially and socially. Those who are unwell in their homes with long term conditions or admitted to hospital are supported financially as well as socially with regular visits.

b) Social and Health 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.

The GNA also conducts public forums as part of its General Meetings on healthy living and other health issues.

d) Overseas Projects

GNA has, over the years, provided support to hospitals and schools in Ghana in the form of medical equipment and consumables, books and computers. We also donate monies to public appeals for disaster relief in Ghana.

Ghana Nurses Association (UK)

Trustees' Annual Report for the year ended 31 December 2022

4. Achievements and Performance

The following are some of our achievements in the year.

Welfare activities:

The Welfare Team visited some 30 members who were ill either in hospital or recuperating at home. They also supported some 20 members who were bereaved and families of deceased members. Such support included some 180 to 270 members attending mourning wakes, funeral services and thanksgiving services during the year under review. On such occasions, members gave individual cash donations to help the bereaved members. Where the bereaved member was entitled to a benevolent support, this was paid to the individual from the Members' Benevolent Fund, a fund set up by the members and managed on their behalf by the charity.

Donations to charity

Despite financial constraints, we continued with our charitable donations in the UK and Ghana. We now have an affiliation with Southwark Council, the borough where the GNA office is located. GNA donated food parcels quarterly to the Peacan Food Bank in Peckham which is within the remit of supporting Black and Ethnic minority as well as other small charities. The charity raised £400 for the Evelina Children's Charity in London.

Social Activities

In addressing the increasing social isolation and loneliness, in addition to national programmes, we created Sector Zones to augment and supplement support services provided by the charity centrally. The close proximity of members in a sector was deemed a more sustainable route.

The Sector Zones in operation were: East London & Essex, North London, North-West London & Middlesex, South London, South West and South East London. Activities planned and enjoyed by members included home visits, tea and coffee mornings, quarterly 'get together' at local recreational parks for BBQs, or restaurants for group meals often in celebration of birthdays. There were also day-outs to bowling clubs as well as boat rides.

These social media facilities were effective in reaching out to members across both the UK and Ghana. The enthusiastic response to the use of these media outlets created some difficulties such as the posting of inappropriate materials onto the WhatsApp platforms. Following a series of discussions, we agreed standing instructions and those who repeatedly disregarded the guidelines were counselled and assisted in respecting the views of the wider membership.

Education

We teamed up with another Charity, Noviha UK, through which our members who were not confident in the use of keyboard or accessing electronic communication networks, attended weekly computer awareness sessions.

Ghana Nurses Association (UK)

Trustees' Annual Report for the year ended 31 December 2022

Overseas Activities

In January 2022 GNA, in our partnership with TRIO Bridge Foundation, visited Afosu Nursing and Midwifery Institute in Ghana, met students and tutors and looked at their curriculum and identified their learning needs. These enabled us to plan a GNA UK mentoring, coaching, and tutor support.

In February 2022, four GNA members on holidays in Ghana joined the chairperson to donate hospital consumables and PPEs to the Accra Mental Hospital worth £1,500.

In March, GNA UK made a lot of progress in our support for smaller charities in Ghana and donated a small truck-load of used furniture, clothing, toys and books to REMAR, a charity that supports young adults and teenagers with alcohol and drug abuse. The items were donated by GNA UK chair to GNA and shipped to Ghana worth £500.

In September, two GNA UK members visited the Afosu Nursing and Midwifery Training Institute in the Eastern region of Ghana to coach and mentor students. They had a session with the students and donated Nursing and Midwifery books and Manikins worth £2,000. GNA paid £871 for the fare of the Midwife, and a nurse already on a visit in Ghana joined in their to support for the session.

GNA UK supports Sherifa, an 18-year-old victim of child bride, disowned by her parents. In collaboration with Renel Foundation and Gender for Women Ministry, GNA members have taken on a leading role in paying for her student nurse training tuition and upkeep. £370 in 2022 for tuition and £1,000 for her upkeep in the year.

5. Financial Review

The income of the charity for the period came almost entirely from the dues and levies of the members and donations from the public, and a grant from the Florence Nightingale Fund. The total incoming resources came to £102,601 (2021-£110,545) of which £28,210 (2021-£38,691) was restricted to welfare and grant-funded projects of the charity. A deficit of £12,058 (2021- a surplus of £53,818) was recorded for the year.

Reserves Policy

The trustees are required to ensure that free monies are available in each financial year to meet any reasonable unforeseeable contingency and 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 unrestricted operating expenditure (£86,016) plus an overseas provision of £10,000, which amounts to £96,000 in cash.

The 'free' cash reserves at 31st December amounted to £56,964. The trustees regard this as inadequate and will continue to improve on cost savings and other measures to improve the situation.

Ghana Nurses Association (UK)

Trustees' Annual Report for the year ended 31 December 2022

Principal Funding Sources

The Trustees extend their gratitude to the members of the charity who are, at present, the main source of funding and to the various Ghanaian groups and individuals for their generous donations and support in many forms. We are also thankful to the Nightingale Foundation Fund for the grant of £10,180.

Funds Held as Custodian Trustee on Behalf of Others

The charity holds funds in the sum of £100,000 (2021 - £96,000) in a GNA Members' Benevolent Fund. The Fund belongs to the members of the charity and was built over the years since its formation in 1993. The fund is restricted to helping its members in times of bereavement and financial hardship and long-term care in cases of illness, especially for the elderly and retired members.

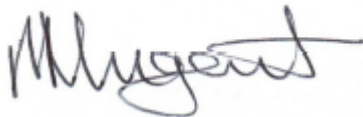
6. Future Plans

The support for Afosu Methodist Institute school of Nursing and Midwifery is long-term and is continuing into foreseeable future. Plans for GNA members to travel to Afosu for further support materialised in January 2022, when three GNA members visited to assess and plan for future support. The findings of the visit would be put into practice in the years to come.

The GNA business and benevolent/education committees support a proposal for GNA to pay for travel costs in Ghana for members who will travel to Afosu Methodist institute of Nursing and Midwifery to undertake face to face tutoring.

The GNA members' proposal to award a scholarship each year, named "GNA Founder's Award", to a teenager from a poor background with aggregate 8-12, and aspiring to be a nurse or midwife is ongoing. £1000 yearly over 3 years will be allocated for his/her tuition. GNA has allocated £250 yearly for REMAR to support young adults with Drug and Alcohol abuse Ghana.

On behalf of the Board



Mrs Martha Ntrivah Nugent

Chair

24th September 2023

Ghana Nurses Association (UK)

Independent Examiner's Report to the Trustees of Ghana Nurses Association (UK)

I report to the trustees on my examination of the accounts of the above charity for the year ended 31st December 2022.

Respective Responsibilities of Trustees and Examiner

As the charity's trustees, 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 Charity's accounts carried out under section 145 of the 2011 Act and in carrying out my examination, I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

Independent examiner's statement

The charity's gross income did not exceed £250,000 and I am qualified to undertake the examination by being a qualified member of The Association of Chartered Certified Accountants.

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination which gives me cause to believe that in, any material respect:

- the accounting records were not kept in accordance with section 130 of the Charities Act; or
- the accounts did not accord with the accounting records; or
- the accounts did not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair' view which is not a matter considered as part of an independent examination.

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.



Samuel K Tsipotey, FCCA

36 Charcroft Gardens
Enfield
Middlesex
EN3 7HA

4th October 2023

Ghana Nurses Association (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					
Donations and legacies	2	63,820	11,310	75,130	71,533
Other trading activities and fundraising	3	9,930	-	9,930	8,025
Income from charitable activities	4	-	16,900	16,900	30,988
Bank interest earned		641	-	641	-
Total Income and endowments		74,391	28,210	102,601	110,545
Expenditure					
Expenditure on raising funds	5	97	-	97	300
Expenditure on charitable activities	6	86,016	28,545	114,561	56,428
Total expenditure		86,113	28,545	114,658	56,728
Net income/(expenditure) for the year before transfers		(11,723)	(335)	(12,058)	53,818
Transfers between funds		(600)	600	-	-
Net income/(expenditure) for the year after transfers		(12,322)	265	(12,058)	53,818
Reconciliation of funds	10				
Total funds brought forward		192,327	56,146	248,473	203,161
Total funds carried forward		180,005	56,411	236,415	256,978

Ghana Nurses Association (UK)

Balance Sheet as at 31 December 2022

	Notes	Unrestricted £	Restricted £	2022 £	2021 £
Fixed Assets					
Investments	7	110,000	-	110,000	100,000
Current Assets					
Sundry debtors	8	23,598	3,229	26,827	18,585
Cash at bank and in hand		56,964	55,259	112,223	150,473
		80,562	58,488	139,050	169,058
Creditors: Amounts due within one year					
Sundry creditors	9	10,558	2,077	12,635	12,080
		70,004	56,411	126,415	156,978
Net current assets		70,004	56,411	126,415	156,978
Net assets		180,005	56,411	236,415	256,978
Funds of the Charity					
	10				
General funds		164,031	-	164,031	175,754
Designated funds		15,973	-	15,973	16,573
Restricted Welfare funds		-	56,411	48,049	56,145
		180,005	56,411	236,415	248,472

Ghana Nurses Association (UK)

Balance Sheet as at 31 December 2022 (continued)

The financial statements have been prepared in accordance with the special provisions relating the Statement of Recommended Practice: Accounting and Reporting by Charities issued in April 2013 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

The Trustees acknowledge their responsibilities for:

- ensuring that the company keeps accounting records
- preparing accounts which give a true and fair view of the state of affairs of the company as at 31st December 2023 and of its results for the year then

The financial statements were approved by the Trustees on **24th September 2023** and were signed on their behalf by:



Mrs Josephina Ababio

Vice - Chair

24th September 2023

Ghana Nurses Association (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 and applicable accounting standards and the Statement of Recommended Practice (SORP): Accounting and Reporting by Charities, issued in April 2013

b) Charity Status

The Charity is a Charitable Incorporated Organisation (CIO). Elected members of the charity are the trustees who and are named on page 1. In the event of the Charity being wound up, the liability of members of the charity is nil.

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.

Ghana Nurses Association (UK)

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

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.

g) **Governance Costs**

These are the costs associated with the governance arrangements of the charity. They include the costs of the preparation and examination of statutory accounts, trustees' meetings and the costs of training, and legal advice given to trustees on governance or constitutional matters.

All costs are charged to the expenditure categories of the Statement of Financial Activities on a basis designed to reflect the use of the resource. Costs relating to a particular activity (or project) are allocated directly; others are apportioned on an appropriate basis.

Ghana Nurses Association (UK)

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

2. Donations and legacies

	Unrestricted	Restricted	2022	2021
	£	£	£	£
Membership dues and levies	36,330	-	36,330	41,793
Gift aid receipts	24,935	-	24,935	29,740
Grants received- Florence Nightingale	-	10,180	10,180	-
General donations	2,555	1,130	3,685	-
	<u>63,820</u>	<u>11,310</u>	<u>75,130</u>	<u>71,533</u>

3. Other trading activities

	Unrestricted	Restricted	2022	2021
	£	£	£	£
Fundraising income	8,745	-	8,745	7,704
Sundry merchandise sales	1,185	-	1,185	321
Total	<u>9,930</u>	<u>-</u>	<u>9,930</u>	<u>8,025</u>

4. Income from charitable activities

	Unrestricted	Restricted	2022	2021
	£	£	£	£
Fighting Isolation, and Health Promotion	-	16,900	16,900	30,988
Total	<u>-</u>	<u>16,900</u>	<u>16,900</u>	<u>30,988</u>

5. Expenditure on raising funds

	Unrestricted	Restricted	2022	2021
	£	£	£	£
Fundraising costs	97	-	97	300
Total	<u>97</u>	<u>-</u>	<u>97</u>	<u>300</u>

Ghana Nurses Association (UK)

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

6. Cost of charitable activities

	Unrestricted	Restricted	2022	2021
	£	£	£	£
Fighting Isolation, and Health Promotion	3,620	23,226	26,846	38,577
Support costs	20,716	2,949	23,665	6,393
Governance costs	3,589	-	3,589	2,987
Overseas activities	2,961	835	3,796	-
Other charitable activities	55,130	1,535	56,665	8,472
Total	86,016	28,545	86,016	56,428

Governance costs are:

	Unrestricted	Restricted	2022	2021
	£	£	£	£
External scrutiny and filing fees	2,500	-	2,500	2,000
Meeting expenses	976	-	976	-
Trustee training and expenses	113	-	113	987
Total	3,589	-	3,589	2,987

7. Investments

These are investments in the Ghanaian Community Property Services Ltd, a company formed by Ghanaian community associations in the UK in 2019 to acquire and run a Ghanaian Community Centre to act as a focal point for Ghanaian community activities. The amounts stated are at the nominal value of eleven shares.

8. Sundry debtors

	Unrestricted	Restricted	2022	2021
	£	£	£	£
Members account balances-dues and levies	12,916	3,229	16,145	18,585
Prepayments and deposits	10,682	-	10,682	-
Total	23,598	3,229	26,827	18,585

Ghana Nurses Association (UK)

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

9. Sundry creditors

	Unrestricted £	Restricted £	2022 £	2021 £
Accrued Expenses	3,250	250	3,500	2,000
Members account credit balances	7,308	1,827	9,135	10,080
Total	10,558	2,077	12,635	12,080

10. Funds carried forward

	Balance at 1 January 2021 £	Incoming £	Outgoing £	Transfers £	Balance at 31 December 2022 £
Unrestricted funds					
General funds	175,754	74,391	(86,113)	-	164,031
Designated funds	16,573	-	-	(600)	15,973
Total unrestricted	192,327	74,391	(86,113)	(600)	180,005
Restricted funds					
Welfare funds	56,145	17,795	(25,891)	-	48,049
Florence Nightingale fund	-	10,180	(1,819)	-	8,361
Sherifa fund	-	235	(835)	600	-
Total restricted	56,145	28,210	(28,545)	600	56,411
Total funds	248,472	102,601	(114,658)	-	236,415

Ghana Nurses Association (UK)

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

Purposes of restricted funds

Welfare fund

GNA suffers a lot of deaths and bereavement among its members in a year. The fund belongs to the members of the charity who contribute voluntarily and by levies on them and is managed by the charity on their behalf. The fund is used to help alleviate the effects of funeral costs on the members and their families.

Florence Nightingale Fund

This fund aims to support internationally educated nurses recruited from Ghana to integrate and work in the UK.

We help by:

- Mentoring, coaching, and nurturing the new recruits to integrate into British society
- helping find appropriate accommodation
- providing pastoral care
- use of public transport
- helping with their orientation in the work in hospitals

Sherifa fund

Sherifa is the name of a child bride in Ghana who was rejected by her parents for refusing to comply. GNA had adopted this child, who wishes to be a nurse, and has been in charge of her education and boarding fees in a midwifery school.

GHANA NURSES ASSOCIATION (UK)

England & Wales - Charity number 1152584

Accounts

Ghana Nurses Association (UK)

(A Company Limited by Guarantee)

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

Charity Number: 1152584

Company Number: 08432592

Ghana Nurses Association (UK)

(A company limited by guarantee)

Annual Report and Financial Statements for the year ended 31 December 2021.

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Ghana Nurses Association (UK)

Trustees' Annual Report for the year ended 31 December 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 December 2021.

1. Reference and Administrative Details

Name of Charity: Ghana Nurses Association (UK)

Charity Registration Number: 1152584

Company Registration Number: 08432592

Operational Office:

54 Camberwell Road
London
SE5 0EW

Bankers:

CAF Bank Limited
25 Kings Hill Avenue
Kings Hill, West Malling
Kent ME19 4JQ

Reporting Accountants

Samuel Associates
36 Charcroft Gardens
Enfield
Middlesex EN3 7HA

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>
Mrs Martha Ntriwah Nugent	17 Nov. 2019	Chair
Mrs Josephina Ababio	17 Nov. 2019	Vice-Chair
Ms Tina Commodore	17 Nov. 2019	Secretary
Ms Linda de Graft-Johnson	17 Nov. 2019	Treasurer
Mrs Selina Willis	27 Oct. 2015	
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Miss Harriet Yarteley Annan	17 Nov. 2019	
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Ghana Nurses Association (UK)

Trustees' Annual Report for the year ended 31 December 2021.

2. Structure, Governance and Management

Governing Document

Ghana Nurses Association (UK), hereby referred to as GNA, is a charitable company limited by guarantee, having been incorporated on 6th March 2013, and is governed by its Articles of Association. The maximum liability of each member is limited to £10. The company registered as a charity on 25 June 2013. The organisation started in November 1993 as a voluntary and community group supporting the welfare, social, health and educational needs of the large number of Ghanaian nurses in London but has now extended its wings to the whole of the United Kingdom.

Today, the charity works across the UK but mainly in the London metropolis to support the needs of nurses from Ghana and other minority ethnic communities from the West African sub-region now living in the United Kingdom.

On 19th October 2021, the charity converted to a **Charitable Incorporated Organisation (CIO)** which will take over the operations of the limited by guarantee company on 1st January 2022, and the company will be dissolved soon after.

Appointment and induction of Trustees

The Trustees of the Charity, who are also the Directors of the Company, are elected at the Annual General Meeting.

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

Organisational Structure

Ghana Nurses Association (UK) is governed by its Board of Trustees, also known as the Executive or Management Committee, which is responsible for setting the strategic direction and policies of the charity. The Executive Committee carries the ultimate responsibility for the conduct of the charity and for ensuring that it 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 them. To that end, GNA 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 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.

Ghana Nurses Association (UK)

Trustees' Annual Report for the year ended 31 December 2021

3. Objectives and Activities

Objects

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

- (1) The advancement of health, in particular but not exclusively, among Ghanaians living in the UK and Ghana.
- (2) The advancement of education, in particular but not exclusively, among Ghanaians living in the UK and Ghana
- (3) The relief of those, in particular but not exclusively, Ghanaians living in the UK and Ghana who are in need by reason of youth, age, ill-health, disability, financial hardship or other disadvantage.
- (4) The prevention or relief of poverty, in particular but not exclusively, among Ghanaians living in the UK and Ghana.

In view of the above, the charity carried out the following projects during the period:

a) Welfare Activities

Ghana Nurses Association (UK) was formed to support Registered Nurses working both in the NHS and private sector and non-members who may request help from the association. The Association was formed to foster unity, friendship and support among members. The support we offer are financial, moral and advisory. Bereaved members and their families are supported financially and socially. Those who are unwell in their homes with long term conditions or admitted to hospital are supported financially as well as socially with regular visits.

The GNA also conducts public forums as part of its General Meetings on healthy living and other health issues.

b) Social and Health 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.

d) Overseas Projects

GNA has, over the years, provided support to hospitals and schools in Ghana in the form of medical equipment and consumables, books and computers. We also donate monies to public appeals for disaster relief in Ghana.

Ghana Nurses Association (UK)

Trustees' Annual Report for the year ended 31 December 2021

4. Achievements and Performance

GNA activities in the UK and Ghana in the last year had seen a drastic change due to the unprecedented crisis of the COVID-19 pandemic. The following are some of our achievements in the year.

Welfare activities:

Despite the pandemic and lockdown restrictions, we continued with our charitable donations in the UK and Ghana. We now have affiliation with Southwark Council, the borough where the GNA office is located. GNA donates food parcels quarterly to Peacan Food Bank in Peckham which is within the remit of supporting Black and Ethnic minority as well as smaller charities. GNA paid for the initial media coverage fee to support the Ghanaian Community COVID 19 Awareness Programme and continued the collaborative working with Ghana Union and other Ghanaian associations in the UK to educate and support Ghanaians in the UK. This ongoing programme has benefited many Ghanaians globally as there is the opportunity to tune in from all over the world with multimedia support.

In May 2021 GNA donated £350 to support the initial work. A strategic meeting took place in August 2021 to draw up a programme for the initial work. Formation of Operational group to invite GNA members with special skills to sign up for virtual/ face to face teaching, coaching and mentoring in progress.

Donations to charity

GNA members made individual contributions at sector levels and donated to their chosen sectors.

South West Sector donated £500 to Homestart in Merton, Surrey. South East London sector donated £720 to MIND (mental health) in the South East. North West Sector donated food parcels to vulnerable adults and East and Essex sector £800 to two homeless units, one in Redbridge, Essex and one in Whitechapel, East London.

Social Activities

In addressing the increasing social isolation and loneliness, in addition to national programmes, we created Regional Zones to augment and supplement support services provided by the charity centrally. The close proximity of members in a region was deemed a more sustainable route.

The Regional Zones in operation were: East London & Essex, North London, North-West London & Middlesex, South London, South West and South East London. Activities planned and enjoyed by members included home visits, tea and coffee mornings, quarterly 'get together' at local recreational Parks for BBQs, or restaurants for group meals often in celebration of birthdays. There were also day outs to bowling clubs as well as boat rides. Communication with members had always been problematic over the years. In 2017 we created social media portals such as WhatsApp platforms for general and regional zones, clinical and research and mental health interest groups. In addition to the above communication facilities, we had in operation Facebook as well as a website: www.gna-uk.org

These social media facilities were effective in reaching out to members across both the UK and Ghana. The enthusiastic response to the use of these media outlets created some difficulties such as the posting of inappropriate materials onto the WhatsApp platforms. Following a series of discussions, we agreed standing instructions and those who repeatedly disregarded the guidelines were counselled and assisted in respecting the views of the wider membership.

Ghana Nurses Association (UK)

Trustees' Annual Report for the year ended 31 December 2021

Education

We teamed up with another Charity - Noviha UK – through whom our members who were not confident in the use of keyboard or accessing electronic communication networks, attended weekly computer awareness sessions as well as accessing Noviha UK's weekly 'keep fit' classes, reminiscence groups and 'learn to play chess' groups. This project is ongoing.

Overseas projects

In January and February 2021, GNA donated PPEs worth £3,000 and consumables, including emergency kits donated by Great Western railways to Krobo Odumase General Hospital, and also to Somanya Polyclinic, both in the Eastern region of Ghana. GNA donated PPEs worth £1,000 to the Accra Mental Hospital.

To support vulnerable young children and smaller charities in Ghana, GNA donated clothing, toys, books to REMAR Foundation, a charity that supports teenagers and young adult with alcohol and drug addiction. In April 2021 GNA donated PPEs to Abiriw Junior Secondary School worth £500 in the Akuapim region.

In May 2021, GNA organised a Thanksgiving Service and Fundraising event in aid of Health Promotion and Education in Ghana and UK. GNA successfully raised an amount of £ 9,000. This amount is being used to support GNA Education programmes in Ghana and UK.

GNA has gone into partnership with the Trio Bridge Foundation, a Methodist affiliated charity, to rebuild and facilitate, Virtual/face to face tutoring, mentoring, coaching and preceptorship for student nurses at Afosu Methodist Institute of Nursing and Midwifery in the Eastern Region of Ghana.

Five GNA sectors donated £100 each and £350 by five individual GNA members to support Sherifa, a vulnerable young female in Northern Ghana undertaking her Midwifery training in Tamale. This is in collaboration with Renel Ghana Foundation and a branch of Gender Affairs in Northern Ghana

5. Financial Review

The income of the charity for the period came almost entirely from the dues and levies of the members and donations from the public. The total incoming resources came to £110,545 (2020- £165,127) of which £38,691 (2020 - £77,118) was restricted to welfare and grant-funded projects of the charity. A surplus of £53,818 (2020 - £27,943) was recorded for the year.

Reserves Policy

The trustees are required to ensure that free monies are available in each financial year to meet any reasonable unforeseeable contingency and 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 plus an overseas provision of £50,000 which amounts to £117,000.

The 'free' reserves (total unrestricted reserves less designated funds) at the period amounted to £166,691 (2020- £166,691). The trustees regard this as adequate for now but once the Covid situation has abated, activities will return to normal levels and the excess will be used.

Ghana Nurses Association (UK)

Trustees' Annual Report for the year ended 31 December 2021

Principal Funding Sources

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

Funds Held as Custodian Trustee on Behalf of Others

The charity holds funds in the sum of £96,000 (2020 - £106,490) in a GNA Benevolent Fund. The Fund belongs to the members of the Association and was built over the years since its formation in 1993. The fund is restricted to helping its members in times of bereavement and financial hardship, especially the elderly and retired members.

6. Future Plans

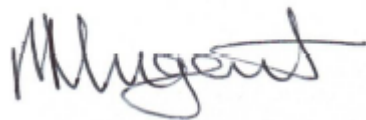
A planned budget of £4000 out of the £9,000 Fund raised during the GNA thanksgiving service for Education will be spent in purchasing books, manikins and resource pack to set up a library and skills/demonstration room for the Afosu Methodist Institute school of Nursing and Midwifery.

Plans for GNA members to travel to Afosu for further support materialised in January 2022, 3 GNA members visited to assess and plan for future support.

The GNA business and benevolent / education committees support a proposal for GNA to pay for the fare of members who will be travelling to Afosu Methodist institute of Nursing and Midwifery to undertake face to face tutoring.

GNA members have agreed to a proposal to award scholarship named GNA Founder's Award to a teenager from a poor background with Aggregate 6-12 aspiring to be a Nurse or Midwife. £1000 yearly over 3 years will be allocated for his/her tuition. GNA has allocated £250 yearly for REMAR to support young adults with Drug and Alcohol abuse Ghana. GNA will donate £250 to PEACAN in Peckham in Southwark Borough.

On behalf of the Board



Mrs Martha Ntrivah Nugent

Chair

20 June, 2022

Ghana Nurses Association (UK)

Independent Examiner's Report to the Trustees of Ghana Nurses Association (UK)

I report on the accounts of the company for the year ended 31st December 2021 which are set out on pages 8 to 17.

Respective Responsibilities of Trustees and Examiner

The trustees of the charity (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. The charity's gross income did not exceed £250,000 and I am qualified to undertake the examination by being a qualified member of The Association of Chartered Certified Accountants (ACCA).

Having satisfied myself that the charity is not subject to audit under company law and is eligible for an 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.



Samuel K Tsipotey, FCCA

36 Charcroft Gardens

Enfield

Middlesex

EN3 7HA

20 June, 2022

Ghana Nurses Association (UK)

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

	Notes	Unrestricted £	Restricted £	2021 £	2020 £
Income and endowments					
Donations and legacies	2	71,533	-	71,533	57,402
Other trading activities and fundraising	3	321	7,704	8,025	5,599
Income from charitable activities	4	-	30,988	30,988	20,850
Total Income and endowments		71,854	38,691	110,545	83,851
Expenditure					
Expenditure on raising funds	5	300	-	300	941
Expenditure on charitable activities	6	50,035	6,393	56,428	54,967
Total expenditure		50,335	6,393	56,728	55,908
Net income/(expenditure) for the year		21,519	32,299	53,818	27,943
Reconciliation of funds					
Total funds brought forward	9	179,314	23,847	203,161	175,218
Total funds carried forward		200,833	56,146	256,978	203,161

Ghana Nurses Association (UK)

Balance Sheet as at 31 December 2021

	Notes	Unrestricted £	Restricted £	2021 £	2020 £
Fixed Assets					
Investments		100,000	-	100,000	100,000
Current Assets					
Sundry debtors	7	6,760	11,825	18,585	22,515
Cash at bank and in hand		<u>150,473</u>	<u> </u>	<u>150,473</u>	<u>94,616</u>
		157,233	11,825	169,058	117,131
Creditors: Amounts due within one year					
Sundry creditors	8	12,080	-	12,080	13,970
		<u> </u>	<u> </u>	<u> </u>	<u> </u>
Net current assets		<u>145,153</u>	<u>11,825</u>	<u>156,978</u>	<u>103,161</u>
Net assets		<u>245,153</u>	<u>11,825</u>	<u>256,978</u>	<u>203,161</u>
Funds of the Charity					
	9				
General funds		184,260	-	184,260	162,741
Designated funds		16,573		16,573	16,573
Restricted Welfare funds	10	-	56,146	56,146	23,847
		<u> </u>	<u> </u>	<u> </u>	<u> </u>
		<u>200,833</u>	<u>56,146</u>	<u>256,978</u>	<u>203,161</u>

Ghana Nurses Association (UK)

Balance Sheet as at 31 December 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 December 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 December 2021 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 **20 June, 2022** and were signed on their behalf by:



Mrs Josephina Ababio

Vice - Chair

Company registration number **08432592**

Ghana Nurses Association (UK)

Notes to the Financial Statements for the year 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 December 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 £10 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.

Ghana Nurses Association (UK)

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

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.

g) **Governance Costs**

These are the costs associated with the governance arrangements of the charity. They include the costs of the preparation and examination of statutory accounts, trustees meetings and the costs of any legal advice given to trustees on governance or constitutional matters.

All costs are charged between the expenditure categories of the Statement of Financial Activities on a basis designed to reflect the use of the resource. Costs relating to a particular activity (or project) are allocated directly; others are apportioned on an appropriate basis.

Ghana Nurses Association (UK)

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

2. Donations and legacies

	Unrestricted £	Restricted £	2021 £	2020 £
Membership dues	41,793	-	41,793	27,440
Gift aid receipts	29,740	-	29,740	22,855
Capacity-building grants	-	-	-	7,107
	71,533	-	71,533	57,402

3. Other trading activities

	Unrestricted £	Restricted £	2021 £	2020 £
Fundraising income-PPE	-	7,704	7,704	5,439
Sundry merchandise sales	321	-	321	160
Total	321	7,704	8,025	5,599

4. Income from charitable activities

	Unrestricted £	Restricted £	2021 £	2020 £
Welfare	-	30,988	30,988	20,850
Total	-	30,988	30,988	20,850

Ghana Nurses Association (UK)

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

5. Expenditure on raising funds

	Unrestricted £	Restricted £	2021 £	2020 £
Fundraising costs	300	-	300	941
Total	300	-	300	941

6. Cost of charitable activities

	Unrestricted £	Restricted £	2021 £	2020 £
Fighting Isolation, and Health Promotion	28,184	6,393	38,577	33,259
Support costs	6,393	-	6,393	9,939
Capacity-building costs	-	-	-	7,107
Overseas PPE costs	4,000	-	-	3,910
Governance costs	2,987	-	2,987	3,960
Other charitable activities	8,472	-	8,472	3,520
Total	50,035	6,393	56,428	61,695

Governance costs are:

	Unrestricted £	Restricted £	2021 £	2020 £
External scrutiny and filing fees	2,000	-	2,000	2,000
Meeting expenses	-	-	-	262
Trustee training	987	-	987	1,699
Total	2,987	-	2,987	3,960

Ghana Nurses Association (UK)

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

7. Sundry debtors

	Unrestricted £	Restricted £	2021 £	2020 £
Members account balances- dues	6,760	-	6,760	4,615
Members account balances- bereavement	-	11,825	11,825	5,700
Prepayments and deposits	-	-	-	12,200
	<u>6,760</u>	<u>11,825</u>	<u>18,585</u>	<u>22,515</u>
Total	<u>6,760</u>	<u>11,825</u>	<u>18,585</u>	<u>22,515</u>

8. Sundry creditors

	Unrestricted £	Restricted £	2021 £	2020 £
Accrued Expenses	2,000	-	2,000	3,000
Members credit balances-dues	10,080	-	10,080	10,870
Deferred income- Property levy	-	-	-	100
	<u>12,080</u>	<u>-</u>	<u>12,080</u>	<u>13,970</u>
Total	<u>12,080</u>	<u>-</u>	<u>12,080</u>	<u>13,970</u>

Ghana Nurses Association (UK)

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

9. Funds carried forward

	Balance at 1 January 2021 £	Incoming £	Outgoing £	Balance at 31 December 2021 £
Unrestricted funds				
General funds	162,741	71,854	(50,335)	184,260
Designated funds	16,573	-	-	16,573
Total unrestricted	179,314	71,854	(50,335)	200,833
Restricted funds				
Welfare funds	23,847	38,691	(6,393)	56,146
Total funds	203,161	110,545	(56,728)	256,978

GHANA NURSES ASSOCIATION (UK)

England & Wales - Charity number 1152584

Accounts

Ghana Nurses Association (UK)

(A Company Limited by Guarantee)

Annual Report and Financial Statements for the year ended 31 December 2020

Charity Number: 1152584

Company Number: 08432592

Ghana Nurses Association (UK)

(A company limited by guarantee)

Annual Report and Financial Statements for the year ended 31 December 2020.

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Ghana Nurses Association (UK)

Trustees' Annual Report for the year ended 31 December 2020.

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 December 2018.

1. Reference and Administrative Details

Name of Charity: Ghana Nurses Association (UK)

Charity Registration Number: 1152584
 Company Registration Number: 08432592

Operational Office: 54 Camberwell Road
 London
 SE5 0EW

Bankers: CAF Bank Limited
 25 Kings Hill Avenue
 Kings Hill, West Malling
 Kent ME19 4JQ

Reporting Accountants Samuel Associates
 36 Charcroft Gardens
 Enfield
 Middlesex EN3 7HA

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

Name	Date appointed	Position	Date retired
Mrs Martha Ntriwah Nugent	17 Nov. 2019	Chair	
Mrs Josephina Ababio	17 Nov. 2019	Vice-Chair	
Ms Tina Commodore	17 Nov. 2019	Secretary	
Mr Sam Okore-Aboagye	31 Aug. 2014		
Ms Linda de Graft-Johnson	17 Nov. 2019	Treasurer	
Mrs Selina Willis	27 Oct. 2015		
Mrs Harriet Appiah-Anderson	17 Nov. 2019		
Mrs Lina Addo-Yobo	17 Nov. 2019		
Ms Regina Abena Henock	17 Nov. 2019		
Mrs Augustina K. Edwards-Idun	17 Nov. 2019		
Ms Emelia Boachies Berkoe-Amponsah	17 Nov. 2019		
Ms Adwoa Agyei-Benhene	17 Nov. 2019		
Mrs Felicia Akuokor Akwetey	17 Nov. 2019		
Miss Harriet Yarteley Annan	17 Nov. 2019		
Mrs Theresa Afua Doe	17 Nov. 2019		

Ghana Nurses Association (UK)

Trustees' Annual Report for the year ended 31 December 2020.

2. Structure, Governance and Management

Governing Document

Ghana Nurses Association (UK), hereby referred to as GNA, is a charitable company limited by guarantee, having been incorporated on 6th March 2013, and is governed by its Articles of Association. The maximum liability of each member is limited to £10. The company registered as a charity on 25 June 2013. The organisation started in November 1993 as a voluntary and community group supporting the welfare, social, health and educational needs of the large number of Ghanaian nurses in London but has now extended its wings to the whole of the United Kingdom.

Today, the charity works across the UK but mainly in the London metropolis to support the needs of nurses from Ghana 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 the Directors of the Company, are elected at the Annual General Meeting.

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

Organisational Structure

Ghana Nurses Association (UK) is governed by its Board of Trustees, also known as the Executive or Management Committee, which is responsible for setting the strategic direction and policies of the charity. The Executive Committee carries the ultimate responsibility for the conduct of the charity and for ensuring that it 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 them. To that end, GNA 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 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.

Ghana Nurses Association (UK)

Trustees' Annual Report for the year ended 31 December 2020

3. Objectives and Activities

Objects

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

- (1) The advancement of health, in particular but not exclusively, among Ghanaians living in the UK and Ghana.
- (2) The advancement of education, in particular but not exclusively, among Ghanaians living in the UK and Ghana
- (3) The relief of those, in particular but not exclusively, Ghanaians living in the UK and Ghana who are in need by reason of youth, age, ill-health, disability, financial hardship or other disadvantage.
- (4) The prevention or relief of poverty, in particular but not exclusively, among Ghanaians living in the UK and Ghana.

In view of the above, the charity carried out the following projects during the period:

a) Welfare Activities

Ghana Nurses Association (UK) was formed to support Registered Nurses working both in the NHS and private sector and non-members who may request help from the association. The Association was formed to foster unity, friendship and support among members. The support we offer are financial, moral and advisory. Bereaved members and their families are supported financially and socially. Those who are unwell in their homes with long term conditions or admitted to hospital are supported financially as well as socially with regular visits.

The GNA also conducts public forums as part of its General Meetings on healthy living and other health issues.

b) Social and Health 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.

d) Overseas Projects

GNA has, over the years, provided support to hospitals and schools in Ghana in the form of medical equipment and consumables, books and computers. We also donate monies to public appeals for disaster relief in Ghana.

Ghana Nurses Association (UK)

Trustees' Annual Report for the year ended 31 December 2020

4. Achievements and Performance

Ghana Nurses Association (UK) had been busy throughout the year on most of its projects. The following are some of our achievements in the year.

Welfare activities:

In 2020, the Welfare Team, led by the Welfare Director, visited some 38 (2019 - 37) members who were ill either in hospital or recuperating at home. They also supported 38 (2019-45) members who were bereaved. Such support included 10 (2019 - 270) members attending mourning wakes, funeral services and thanksgiving services in London and Ghana during the year under review. On such occasions, members gave individual cash donations to help the bereaved members. Where the bereaved member was entitled to a benevolent support, this was paid to the individual from the Members' Benevolent Fund. The charity also lost two members in the year, and their families were supported via phone calls, messages of condolences and sympathy cards.

GNA is working in collaboration with Ghana Union, Nightingale Nurses, Western Region Nurses Association, and Ghana Doctors and Dentists on COVID-19 vaccine awareness. This is due to vaccine hesitancy among black communities. GNA supported this programme initially with £120 for media coverage.

Donations to charity

Food parcels and monetary gifts were presented to representatives of local churches and charities by all the regional sectors in London. In December 2020, GNA members at sector levels made voluntary contributions totalling £4,505 donated to needy children in Merton Children's Hospice, Demelza in Eltham, food parcels to vulnerable GNA members in north-west London, and the North Sector of GNA donated to the Methodist and Catholic churches in Edmonton, London.

Social Activities

In addressing the increasing social isolation and loneliness, in addition to national programmes, we created Regional Zones to augment and supplement support services provided by the charity centrally. The close proximity of members in a region was deemed a more sustainable route.

The Regional Zones in operation were: East London & Essex, North London, North-West London & Middlesex, South London, South West and South East London. Activities planned and enjoyed by members included home visits, tea and coffee mornings, quarterly 'get together' at local recreational Parks for BBQs, or restaurants for group meals often in celebration of birthdays. There were also day outs to bowling clubs as well as boat rides. Communication with members had always been problematic over the years. In 2017 we created social media portals such as WhatsApp platforms for general and regional zones, clinical and research and mental health interest groups. In addition to the above communication facilities, we had in operation Facebook as well as a website: www.gna-uk.org

These social media facilities were effective in reaching out to members across both the UK and Ghana. The enthusiastic response to the use of these media outlets created some difficulties such as the posting of inappropriate materials onto the WhatsApp platforms. Following a series of discussions, we agreed standing instructions and those who repeatedly disregarded the guidelines were counselled and assisted in respecting the views of the wider membership.

Ghana Nurses Association (UK)

Trustees' Annual Report for the year ended 31 December 2020

Regional Sector activities before the **COVID-19** restrictions came into force included one outing for a meal by the SW Sector. All other sector activities were postponed or cancelled due to the restrictions. Members attended a novel Zoom party to celebrate a member's 90th birthday.

We highlighted the dangers of obesity, lack of exercise and taught participants simple and easy practical skills in keeping fit and maintaining their optimum body weight. We stressed, for those who had been already diagnosed with Type 2 diabetes, to maintain regular medical check-ups and that they complied with their treatment regimes.

Education

We teamed up with another Charity - Noviha UK – through whom our members who were not confident in the use of keyboard or accessing electronic communication networks, attended weekly computer awareness sessions as well as accessing Noviha UK's weekly 'keep fit' classes, reminiscence groups and 'learn to play chess' groups. This project is ongoing.

Overseas projects

We are continuing to meet our objective to support healthcare in various regional hospitals in Ghana. GNA donated approximately £10,000 worth of PPEs to Koforidua Hospital in the Eastern Region, Cape-Coast Community Hospital in the Central region, and Ho Hospital in the Volta Region. Some of the funds were raised through a Gofundme campaign and topped up from GNA funds in July/August 2020.

GNA has also gone into partnership with Trio Bridge Foundation, a Methodist affiliated charity, to rebuild the School of Nursing at Afuaso in the Eastern Region of Ghana. Plans for GNA members to travel to Afuaso for further support are being considered. Members in Ghana will lead.

5. Financial Review

The income of the charity for the period came almost entirely from the dues and levies of the members and donations from the public. The total incoming resources came to £165,127 (2018- £122,803) of which £77,118 (2018 - £11,910) was restricted to welfare and grant-funded projects of the charity. A surplus of £38,934 (2018 - £27,216) was recorded for the year.

Reserves Policy

The trustees are required to ensure that free monies are available in each financial year to meet any reasonable unforeseeable contingency and 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 plus an overseas provision of £50,000 which amounts to £176,000.

The 'free' reserves (total unrestricted reserves less designated funds) at the period amounted to £166,691 (2018- £129,577). The trustees regard this as inadequate and would endeavour to increase contributions to reserves from future surpluses until the target is achieved.

Ghana Nurses Association (UK)

Trustees' Annual Report for the year ended 31 December 2020

Principal Funding Sources

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

Funds Held as Custodian Trustee on Behalf of Others

The charity holds funds in the sum of £106,490 (2018 - £106,123) in a GNA Benevolent Fund. The Fund belongs to the members of the Association and was built over the years since its formation in 1993. The fund is restricted to helping its members in times of bereavement and financial hardship, especially the elderly and retired members.

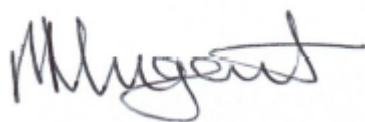
6. Future Plans

Activities for 2020-2025

- Increase the number of seminars on diabetes awareness amongst the diaspora as well as in Ghana
- Continue to press down on the levels of social isolation and loneliness of members
- Increase the number continuing professional development seminars for members
- Initiate education scholarship awards to the able but financially challenged children in the Diaspora and Ghana
- Continue to support health and education services in Ghana through the donation of appliance as well as provision of in-service education for staff in both services
- Increase membership of the charity
- Continue to manage the finances of the charity in a prudent and cost-effective manner
- Develop partnership with other charities in the diaspora
- Contribute to programmes on alleviation of poverty in the Diaspora and Ghana

Ghana Nurses Association UK wishes to expand its membership to other parts of UK. At present, we have members from Portsmouth, Southampton, Cambridge and Wales. The majority of members, though, are London residents.

On behalf of the Board



Mrs Martha Ntrivah Nugent

Chair

16 August, 2021

Ghana Nurses Association (UK)

Independent Examiner's Report to the Trustees of Ghana Nurses Association (UK)

I report on the accounts of the company for the year ended 31st December 2020 which are set out on pages 8 to 17.

Respective Responsibilities of Trustees and Examiner

The trustees of the charity (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. The charity's gross income did not exceed £250,000 and I am qualified to undertake the examination by being a qualified member of The Association of Chartered Certified Accountants (ACCA).

Having satisfied myself that the charity is not subject to audit under company law and is eligible for an 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.



Samuel K Tsipotey, FCCA

36 Charcroft Gardens

Enfield

Middlesex

EN3 7HA

16 August, 2021

Ghana Nurses Association (UK)

Statement of Financial Activities (Incorporating an Income and Expenditure Account) for the year ended 31 December 2020

	Notes	Unrestricted £	Restricted £	2020 £	2019 £
Income and endowments					
Donations and legacies	2	50,295	7,107	57,402	114,174
Other trading activities	3	160	5,439	5,599	1,991
Income from charitable activities	4	-	20,850	20,850	48,962
Total Income and endowments		50,455	33,396	83,851	165,127
Expenditure					
Expenditure on raising funds	5	941	-	941	-
Expenditure on charitable activities	6	35,362	19,605	54,967	126,193
Total expenditure		36,303	19,605	55,908	126,193
Net income/(expenditure) for the year		14,152	13,791	27,943	38,934
Reconciliation of funds					
Total funds brought forward	9	166,691	8,527	175,218	136,284
Total funds carried forward		180,843	22,318	203,161	175,218

Ghana Nurses Association (UK)

Balance Sheet as at 31 December 2020

	Notes	Unrestricted £	Restricted £	2020 £	2019 £
Fixed Assets					
Investments		100,000	-	100,000	-
Current Assets					
Sundry debtors	7	16,815	5,700	22,515	36,290
Cash at bank and in hand		<u>91,959</u>	<u>2,657</u>	<u>94,616</u>	<u>157,116</u>
		108,774	8,357	117,131	193,406
Creditors: Amounts due within one year					
Sundry creditors	8	13,970	-	13,970	18,188
Net current assets		<u>94,804</u>	<u>8,357</u>	<u>103,161</u>	<u>175,218</u>
Net assets		<u><u>194,804</u></u>	<u><u>8,357</u></u>	<u><u>203,161</u></u>	<u><u>175,218</u></u>
Funds of the Charity					
General funds		162,741	-	162,741	156,847
Designated funds		16,573	-	16,573	9,844
Restricted Welfare funds	10	<u>-</u>	<u>23,847</u>	<u>23,847</u>	<u>8,527</u>
		<u><u>179,314</u></u>	<u><u>23,847</u></u>	<u><u>203,161</u></u>	<u><u>175,218</u></u>

Ghana Nurses Association (UK)

Balance Sheet as at 31 December 2020 (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 December 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 December 2020 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 **16 August, 2021** and were signed on their behalf by:



Mrs Josephina Ababio

Vice - Chair

Company registration number **08432592**

Ghana Nurses Association (UK)

Notes to the Financial Statements for the year ended 31 December 2020

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 December 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 £10 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.

Ghana Nurses Association (UK)

Notes to the Financial Statements for the year ended 31 December 2020

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.

g) **Governance Costs**

These are the costs associated with the governance arrangements of the charity. They include the costs of the preparation and examination of statutory accounts, trustees meetings and the costs of any legal advice given to trustees on governance or constitutional matters.

All costs are charged between the expenditure categories of the Statement of Financial Activities on a basis designed to reflect the use of the resource. Costs relating to a particular activity (or project) are allocated directly; others are apportioned on an appropriate on an appropriate basis.

Ghana Nurses Association (UK)

Notes to the Financial Statements for the year ended 31 December 2020

2. Donations and legacies

	Unrestricted	Restricted	2020	2019
	£	£	£	£
Membership dues	27,440	-	27,440	59,067
Gift aid receipts	22,855	-	22,855	24,307
Capacity-building grants	-	7,107	7,107	30,800
	<u>50,295</u>	<u>7,107</u>	<u>57,402</u>	<u>114,174</u>

3. Other trading activities

	Unrestricted	Restricted	2020	2019
	£	£	£	£
Fundraising income-PPE	-	5,439	5,439	510
Sundry merchandise sales	160	-	160	1,481
Total	<u>160</u>	<u>5,439</u>	<u>5,599</u>	<u>1,991</u>

4. Income from charitable activities

	Unrestricted	Restricted	2020	2019
	£	£	£	£
Welfare	-	20,850	20,850	40,241
Fighting Isolation, and Health Promotion	-	-	-	8,721
Total	<u>-</u>	<u>20,850</u>	<u>20,850</u>	<u>48,962</u>

Ghana Nurses Association (UK)

Notes to the Financial Statements for the year ended 31 December 2020

5. Expenditure on raising funds

	Unrestricted	Restricted	2020	2019
	£	£	£	£
Fundraising costs	941	-	941	-
Total	941	-	941	-

6. Cost of charitable activities

	Unrestricted	Restricted	2020	2019
	£	£	£	£
Fighting Isolation, and Health Promotion	16,899	7,059	23,959	65,976
Support costs	9,939	-	9,939	21,878
Capacity-building costs	-	7,107	7,107	30,505
Overseas PPE costs	1,043	5,439	6,482	-
Governance costs	3,960	-	3,960	6,334
Other charitable activities	3,520	-	3,520	1,500
Total	35,362	19,605	54,967	126,193

Governance costs are:

	Unrestricted	Restricted	2020	2019
	£	£	£	£
External scrutiny and filing fees	2,000	-	2,000	2,200
Meeting expenses	262	-	262	4,134
Trustee training	1,699	-	1,699	-
Total	3,960	-	3,960	6,334

Ghana Nurses Association (UK)

Notes to the Financial Statements for the year ended 31 December 2020

7. Sundry debtors

	Unrestricted £	Restricted £	2020 £	2019 £
Members account balances- dues	4,615	-	4,615	4,065
Members account balances- bereavement	-	5,700	5,700	1,320
Benevolent Fund pledge	-	-	-	10,000
Prepayments and deposits	12,200	-	12,200	20,905
	<hr/>	<hr/>	<hr/>	<hr/>
Total	16,815	5,700	22,515	36,290

8. Sundry creditors

	Unrestricted £	Restricted £	2020 £	2019 £
Accrued Expenses	3,000	-	3,000	2,000
Members credit balances-dues	10,870	-	10,870	4,360
Accrued Expenses- Overseas	-	-	-	11,728
Deferred income- Property levy	100	-	100	100
	<hr/>	<hr/>	<hr/>	<hr/>
Total	13,970	-	13,970	18,188

Ghana Nurses Association (UK)

Notes to the Financial Statements for the year ended 31 December 2020

9. Funds carried forward

	Balance at 1 January 2020 £	Incoming £	Outgoing £	Balance at 31 December 2020 £
Unrestricted funds				
General funds	156,846	50,455	(36,303)	170,998
Designated funds	9,845	-	-	9,845
Total unrestricted	166,691	50,455	(36,303)	180,843
Restricted funds				
Welfare funds	8,527	33,396	(19,605)	22,318
Total funds	175,218	83,851	(55,908)	203,161

Ghana Nurses Association UK
Summary Income and Expenditure Account
for the year ended 31st December 2020

		2020	2019
Income	Notes	£	£
Membership dues		27,440	59,067
Bereavement levies and donations		20,850	40,241
Leasing grants		7,107	30,800
Gift Aid receipts		22,855	24,307
Fighting Isolation and Health- PPE		5,439	8,721
Sundry merchandise sales		160	1,481
Fundraising income-Dinner & Dance		-	510
Total income		<u>83,851</u>	<u>165,127</u>
Expenditure		£	£
Fighting isolation and health-social costs	Note 1	7,111	20,823
Welfare costs	Note 2	30,320	44,793
Support costs - overheads	Note 3	15,419	21,878
Equipment leasing		7,106	30,505
Hall hire		-	4,134
External scrutiny and filing fees		2,000	2,200
Donations to associations		-	1,500
Dinner dance cost refund		-	360
Donations- Methodist church harvest		100	-
T-shirts		580	-
Total Expenditure		<u>62,635</u>	<u>126,193</u>
Surplus of income over expenditure		<u>21,215</u>	<u>38,934</u>

Ghana Nurses Association UK
Summary Income and Expenditure Account
for the year ended 31st December 2020

Note 1: Fighting isolation and health-social costs

	£	£
Coach & boat hire costs	-	9,456
PPE Purchases	3,910	-
Direct social expenses- meeting expenses	262	4,310
Charitable Catering costs	-	3,900
Birthday donations and Thanksgiving	2,939	2,000
Fundraising DJ & PA hire costs	-	530
Photography expenses	-	520
Ascot sales refund	-	107
Total	<u>7,111</u>	<u>20,823</u>

Note 2: Welfare costs

	£	£
Bereavement assistance	29,720	43,260
General welfare expenses	600	1,533
Total	<u>30,320</u>	<u>44,793</u>

Note 3: Support costs - overheads

	£	£
Telephone	4,476	4,697
Professional Fees	3,420	3,654
Governance expenses, trustee training	1,699	3,239
Office rental	2,880	2,880
Printing and stationery	330	2,610
Website and broadband	205	1,590
Sundry general expenses	437	896
IT Support fee	1,104	650
Secretarial expenses	-	600
General office expenses	-	403
Insurance Expense	-	198
Software purchases	-	182
Bank charges	84	120
Postage and Delivery	20	100
Expensed equipment	404	58
Sash purchases	360	-
Total	<u>15,419</u>	<u>21,878</u>

Ghana Nurses Association UK
Summary Income and Expenditure Account
for the year ended 31st December 2020

Note 4: PPE Purchases

	£	£
Amounts paid, including shipping	8,910	-
Less: overseas accrued expenses brought forward	<u>5,000</u>	<u>-</u>
Amount charged in the accounts	<u>3,910</u>	<u>-</u>