

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.

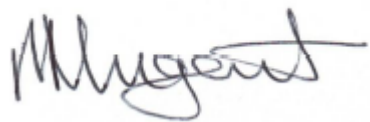
6. Future Plans

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 Ntriwah 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	9				
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
	50,295	7,107	57,402	114,174

3. Other trading activities

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

4. Income from charitable activities

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

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	<u>941</u>	<u>-</u>	<u>941</u>	<u>-</u>

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	<u>35,362</u>	<u>19,605</u>	<u>54,967</u>	<u>126,193</u>

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	<u>3,960</u>	<u>-</u>	<u>3,960</u>	<u>6,334</u>

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
	<hr/> <hr/>	<hr/> <hr/>	<hr/> <hr/>	<hr/> <hr/>

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
	<hr/> <hr/>	<hr/> <hr/>	<hr/> <hr/>	<hr/> <hr/>

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		83,851	165,127
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		62,635	126,193
Surplus of income over expenditure		21,215	38,934

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	7,111	20,823

Note 2: Welfare costs

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

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	15,419	21,878

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>