

# **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:

Name	Date appointed	Position
Mrs Martha Ntrivah 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 6<sup>th</sup> 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 19<sup>th</sup> October 2021, the charity converted to a **Charitable Incorporated Organisation (CIO)** which took over the operations of the company on 1<sup>st</sup> 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 31<sup>st</sup> 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.

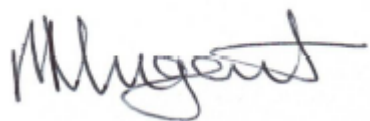
### 6. Future Plans

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

24<sup>th</sup> 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

**4<sup>th</sup> 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 £
<b>Income and endowments</b>					
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	-
<b>Total Income and endowments</b>		<b>74,391</b>	<b>28,210</b>	<b>102,601</b>	<b>110,545</b>
<b>Expenditure</b>					
Expenditure on raising funds	5	97	-	97	300
Expenditure on charitable activities	6	86,016	28,545	114,561	56,428
<b>Total expenditure</b>		<b>86,113</b>	<b>28,545</b>	<b>114,658</b>	<b>56,728</b>
<b>Net income/(expenditure) for the year before transfers</b>		(11,723)	(335)	(12,058)	53,818
<b>Transfers between funds</b>		(600)	600	-	-
<b>Net income/(expenditure) for the year after transfers</b>		(12,322)	265	(12,058)	53,818
<b>Reconciliation of funds</b>	10				
<b>Total funds brought forward</b>		192,327	56,146	248,473	203,161
<b>Total funds carried forward</b>		<b>180,005</b>	<b>56,411</b>	<b>236,415</b>	<b>256,978</b>

## Ghana Nurses Association (UK)

### Balance Sheet as at 31 December 2022

	Notes	Unrestricted £	Restricted £	2022 £	2021 £
<b>Fixed Assets</b>					
Investments	7	110,000	-	110,000	100,000
<b>Current Assets</b>					
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
		<b>80,562</b>	<b>58,488</b>	<b>139,050</b>	<b>169,058</b>
<b>Creditors: Amounts due within one year</b>					
Sundry creditors	9	10,558	2,077	12,635	12,080
<b>Net current assets</b>		<b>70,004</b>	<b>56,411</b>	<b>126,415</b>	<b>156,978</b>
<b>Net assets</b>		<b>180,005</b>	<b>56,411</b>	<b>236,415</b>	<b>256,978</b>
<b>Funds of the Charity</b>	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
		<b>180,005</b>	<b>56,411</b>	<b>236,415</b>	<b>248,472</b>

## **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 **24<sup>th</sup> September 2023** and were signed on their behalf by:



Mrs Josephina Ababio

**Vice - Chair**

**24<sup>th</sup> 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
<b>Total</b>	<b>86,016</b>	<b>28,545</b>	<b>86,016</b>	<b>56,428</b>

#### 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
<b>Total</b>	<b>3,589</b>	<b>-</b>	<b>3,589</b>	<b>2,987</b>

### 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	-
<b>Total</b>	<b>23,598</b>	<b>3,229</b>	<b>26,827</b>	<b>18,585</b>



# 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
<b>Total</b>	<b>10,558</b>	<b>2,077</b>	<b>12,635</b>	<b>12,080</b>

### 10. Funds carried forward

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

# **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.