

Ghana Welfare Association (West of Scotland)

FINANCIAL REPORT FOR THE PERIOD 01 JANUARY 2025 to 31 DECEMBER 2025



Charity Information

Charity Name	Ghana Welfare Association
Other Names charity is known by	N/A
Charity Registration Number	SC051469
Charity Principal Address	1123 Cathcart Road, Glasgow, G42 9BD
Email Address	ghwelfareassociation@gmail.com

Names of the charity trustees on date of approval of Financial Report

Trustee Name	Office	Date Appointed	Person/Body to Appoint Trustees
Catherine Duker	Chairperson		Members
Isaac Oboh	Vice Chairperson		Members
Kwadwo Oduro	Event/Publicity Coordinator		Members
Marie Claire Sogah Arthur	Secretary		Members
Hannah Tuwor	Welfare Secretary		Members
Frederick Boakye Danquah	Treasurer		Members
Akwasi Adu Boahene	Financial Secretary		Members
Elizabeth Nyamekye	Executive Member		Members
Fred Atiso	Youth Co-ordinator		
Kingsley Agyeman	Executive Member		Members

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Financial Review

This financial statement has been prepared using the OSCR Receipts and Payments accounting framework, which applies to non-company charities in Scotland with an annual gross income below £250,000. There is no requirement under the charity's constitution or from funders to prepare accrued accounts.

The receipts and payments statement, together with the accompanying notes, provides a true and fair view of the financial position of the Ghana Welfare Association (West of Scotland) (GWA).

All figures are presented in pounds sterling (£) and have been rounded to the nearest pound for clarity and consistency.

Details of Any Deficit

The charity reported a deficit of £260 for the year ended 31 December 2025 (2024: £4,357). All funds were held in the charity's bank account at the year end, with no cash held in hand.

As of the date of this report, both bank accounts are in credit:

- **HSBC Account (ending ***293): £1,110 (2024: £293)
- **Bank of Scotland Account (ending ***458): £1,549 (2024: £2,084)

This results in a **total closing bank balance of £2,659** (2024: £2,919), which reconciles with the closing balance in the receipts and payments account for the reporting period ending 31 December 2025.

Summary of Receipts

The receipts account represents the total funds received by the charity during the fiscal year ending 31 December 2025. For clarity and transparency, the receipts have been categorised under appropriate subheadings.

A summary of the main sources of income is provided below:

Donations: £1,595.50 (2024: £6,077)

Membership dues: £3,182

Fundraising activities: £3,672 (2024: £4,869)

Receipts from other charitable activities: £200 (2024: £288)

These income streams collectively supported the Association's activities and community initiatives throughout the year.

GHANA WELFARE ASSOCIATION

Income and Expenditure

For the period from 01-01-2025 to 31-12-2025

	31-12-2025
Income	
Donations	1,595.50
Dues	3,182.06
Eventbrite - Adult Party	3,462.00
Eventbrite - Children's Party	210.00
Refunds	200.00
Total — Income	8,649.56

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Summary of Payments

The summary of payments reflects the total expenditure for the charity amounting to £8,909 (2024: £17,591).

EXPENDITURE	
Access Underwrit Insurance	(149.84)
Adult Party Food	(2,220.60)
Bank Charges	(40.00)
Biometric Expenses	(166.90)
Charity Walk Expenses	(402.94)
Children's Parties Including Gifts at X'mas	(855.14)
DJ/Equipment /Photography/Videos	(150.00)
Donation	(50.00)
EE Limited - Mobile Phone Contract	(212.29)
Elderly Events -Senior Programmes	(576.45)
Flyer Printing, Banner and Stationery	(81.79)
Football	(5.89)
Independence Day Thanksgiving Exp	(666.30)
Independent (Externer) Auditor	(150.00)
Phone and Accessories	(255.09)
Photos	(250.00)
Transportation	(296.04)
Party in the Park	(990.82)
Venue Hired for Programmes	(1,389.00)
Total — EXPENDITURE	(8,909.09)
Surplus/Deficit	(259.53)

Analysis of Receipts and Payments

Donations

The Ghana Welfare Association (West of Scotland) (GWA) is a community-based organisation whose membership comprises Ghanaians and friends living in Glasgow and the surrounding areas.

Throughout 2025, members continued to make regular voluntary contributions to support the Association’s activities. These contributions, recorded as donations, amounted to £1,595.50 (2024: £6,077), representing 36.79% of the charity’s total income.

This level of support highlights the ongoing commitment and generosity of members towards the Association’s objectives.

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Grants

In 2025, the Association did not receive any grant funding. Total grant income for the year was zero, unchanged from 2024.

Despite the absence of external grant funding, the Association continued to deliver its charitable activities within the community, providing support and bringing enjoyment to members and other beneficiaries.

LEGACIES

There we no income from Legacies for the period under consideration in 2025 Nil (2024: Nil).

Fundraising Activities

In 2025, the Ghana Welfare Association (West of Scotland) organised a range of fundraising events, generating £3,672 (2024: £4,869).

These events were designed to provide enjoyable experiences for the community while keeping costs low, and they proved phenomenally successful. They strengthened community engagement, fostered unity, and brought enjoyment to members and attendees alike.

RENT FROM LAND & BUILDING

The association do not possess any property or land at the date of this report. We are not in any form of property business.

Total Payments

Total receipts for the period amounted to £11,589.56, while total expenditure for the year was £11,849.09 (2024: £17,591), resulting in a small deficit for the year.

All payments made during the 2025 fiscal year were directly attributable to the delivery of the charity's core activities, including community support, events, and member-focused initiatives. This reflects the Association's continued commitment to using its resources efficiently and in line with its charitable objectives.

The trustees would like to express their sincere gratitude to all individuals and partners who contributed to the successful implementation of the Association's programmes and activities throughout the year.

TOTAL RECEIPT AND PAYMENTS	HSBC	BoS	Total
TOTAL RECEIPTS	7,675.56	3,914.00	11,589.56
TOTAL PAYMENTS	7,399.85	4,449.24	11,849.09
Excess / Deficit	275.71	535.24	259.53

NATURE OF THE FUNDS.

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All funds received between January 2025, and December 2025 were unrestricted, with no conditions attached to their use. The Association applied these funds entirely towards its charitable purposes, ensuring that 100% of the income was used to support its core activities and objectives.

Statement of Balances

Reconciliation	HSBC	BoS	Total
Opening Bank Balances as of 01 January 2025	834.54	2,084.08	2,918.62
	-	-	-
Net Increase (Decrease) in cash held	2,474.29	2,214.76	259.53
	-	-	-
Inter Bank transfer	2,750.00	2,750.00	-
Cash at closing 31 December 2025	1,110.25	1,548.84	2,659.09
As per Bank statement on 31 December 2025	1,110.25	1,548.84	2,659.09

Cash and Bank Balances

The charity operates two bank accounts, into which all funds are deposited. It does not hold any cash. As of 31 December 2025, the bank account balances were as follows:

HSBC Account number *****293 has a balance of £1,110.25 (2024: £835).

Bank of Scotland Account number *****458 has a balance £1,548.84 (2024: £ 2,084).

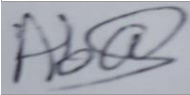
A total account balance of £2,659.09 (2024: £2,919). No other asset is in the possession of the charity.

	Position	Signature	Name	Date
Prepared by	Treasures & Financial Secretary	<i>A A Boahene & F Boakye-Danquah</i>	Akwasi Adu Boahene & Fred Boakye-Danquah	20/06/2026
Approved by	Chairperson	<i>C Duker</i>	Catherine Duker	20/06/2026



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	Independent Examiner's Report on the Accounts v2						
Report to the trustees/members of	Ghana Welfare Association (West of Scotland) (GWA)						
Registered charity number	SC051469						
On the accounts of the charity for the period	Period start date				Period end date		
	Day	Month	Year		Day	Month	Year
	01	January	2025	to	31	December	2025
Set out on pages							
Respective responsibilities of trustees and examiner	The charity's trustees are responsible for the preparation of the accounts in accordance with the terms of the Charities and Trustee Investment (Scotland) 2005 Act and the Charities Accounts (Scotland) Regulations 2006 (as amended). The charity trustees consider that the audit requirement of Regulation 10(1) (d) of the Accounts Regulations does not apply. It is my responsibility to examine the accounts as required under section 44(1) (c) of the Act and to state whether particular matters have come to my attention.						
Basis of independent examiner's statement	My examination is carried out in accordance with Regulation 11 of the 2006 Accounts 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 seeks explanations from the trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit and, consequently, I do not express an audit opinion on the view given by the accounts.						
Independent examiner's statement	In the course of my examination, no matter has come to my attention [other than that disclosed on the attached page*] - which gives me reasonable cause to believe that in any material respect the requirements: - to keep accounting records in accordance with section 44(1) (a) of the 2005 Act and Regulation 4 of the 2006 Accounts Regulations, and - to prepare accounts which accord with the accounting records and comply with Regulation 9 of the 2006 Accounts Regulations have not been met, or - to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.						
					Date:	23/06/2025	
	Alkali Abbas Dibasi						
	MSC Finance and Accounting						
	Flat 2/2						
	2 McNeil Gardens						
	Glasgow, G5 0QH						
	alkaliabbas@gmail.com						