

Association of Ghanaian Ex-Servicemen & Women UK Ltd

A Company Limited by Guarantee

Annual Report and Financial Statements

For the year ended 31 December 2011

Charity Number: 1108842
Company Number: 05294221



Association of Ghanaian Ex-Servicemen & Women UK Ltd
(A charitable company limited by guarantee)

Annual Report and Financial Statements for the period ended 31 December 2011

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Association of Ghanaian Ex-Servicemen & Women UK Ltd
Trustees' Annual Report for the period ended 31 December 2011

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 Dec 2011

1. Reference and Administrative Details

Name of Charity	Association of Ghanaian Ex-Servicemen & Women UK Ltd
Charity Registration Number	1108842
Company Registration Number	05294221
Registered and Operational Address	45 Runbury Circle Kingsbury London NW9 8RX
Bankers	NatWest Bank Plc, 15 Bridge Road Wembley Middlesex HA9 9AE
Independent Examiner	Joseph Setordjie, 19 Lucknow Street Plumstead London SE18 2SN

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

Mr Tawiah A. Gyamfi-Kumaning	Chairman
Mr Alfred Sedjroson	Secretary
Mr Andrew Safo-Poku	Treasurer
Mr Christopher Kwame Anane	Director
Mr Raphael Gawu	Director
Mr Owusu Boateng	Director

Association of Ghanaian Ex-Servicemen & Women UK Ltd
Trustees Annual Report for the period ended 31 December 2011

2. Structure, Governance and Management

Governing Document

Association of Ghanaian Ex-Servicemen & Women UK Ltd is a charitable company limited by guarantee, having been incorporated on 23 November 2004 and is governed by its Memorandum and Articles of Association. The company was registered as a charity on 4 April 2005. The organisation started in August 2004 as a voluntary community group supporting the welfare, social, health and education needs of Ghanaian ex-servicemen and women living in the United Kingdom.

Today, the charity works across the UK to support ex-servicemen and women from Ghana, West Africa and other minority ethnic communities. Majority of these are migrants, asylum seekers and refugees.

Appointment and induction of Trustees

The Trustees of the charity, who are also Directors of the Company, are elected at the Annual General Meeting or co-opted by the Directors.

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

Organisational Structure

Association of Ghanaian Ex-Servicemen and Women UK Ltd is governed by its Executive Committee which is responsible for setting strategic direction and policies of the charity. The Executive Committee carry out the ultimate responsibility for the conduct of the Association and ensuring that the charity satisfies its legal and contractual obligations. Trustees meet once in every two months to take decisions for the smooth running of the organisation. A register of members is maintained at the registered office and is available to the public.

Major risks

Trustees recognise that any major risks to which the charity is exposed need to be reviewed and systems put in place to mitigate those risks. To that end, the Association is continually monitoring and managing its risk, reviewing the corporate risk register and ensuring action plans are in place to mitigate its key risks.

Included in external risks is that of loss or lack of funding. At present, the main sources of funding are dues and levies imposed on members, fundraising activities and voluntary donations by the general public and other voluntary associations. The charity continues to seek to diversify its funding sources and would soon be applying to charitable trusts and statutory funders.

Internal risks are minimised by the implementation of procedures for authorisation of all transactions and projects to ensure 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.

Association of Ghanaian Ex-Servicemen & Women UK Ltd
Trustees' Annual Report for the period ended 31 December 2011

3. Objectives and Activities

The Objects of the Charity as stated in its Memorandum and Articles of Association are

- 1 To relieve poverty and distress, preserve and protect good health and advance the education of Ghanaian refugees, particularly but not exclusively those who have served in the Ghana Armed Forces and their dependants, who are now based in the UK, by the provision of financial assistance in such matters as health, education, training for employment, translation of services, welfare rights and such other services as the trustees deem necessary with the object of improving the conditions of life to such persons
- 2 The provision of facilities for recreation and leisure-time occupation in the interest of social welfare with the object of improving the conditions of life for those persons who have need of such facilities

In view of the above, the Association of Ghanaian Ex-Service & Women UK Ltd carried out the following activities during the period

Social Activities:

Social activities aim to provide avenues for entertainment to wind down and to relieve the effects of stressful living in the UK. A significant proportion of the membership is of old age pensioners who have a number of social, medical and financial challenges and are living alone and vulnerable. We organised mother's day, WASSA activities, fun days and family times together to relieve isolation of many families.

We also involved members of Association of Ghanaian Ex-Servicemen & Women UK Ltd in various social gathering and activities in the year which were highly patronised by both young and old people. Our social activities during the August, Easter and Christmas holidays brought many families, children, young and old people together to interact and entertain themselves.

Welfare Activities

Association of Ghanaian Ex-Servicemen & Women UK Ltd started as a welfare organisation. Our welfare activities in the period involved support for members and non-members in London in moral and financial terms during times of bereavement and sickness.

Community Development

In the period under review, the charity extended its charitable arms to other voluntary and community organisations in London by supporting their fundraising activities and development meetings including dinner dances, festivals and family days. We provided financial support totalling £200 to two of these affiliated organisations in the year.

Association of Ghanaian Ex-Servicemen & Women UK Ltd
Trustees' Annual Report for the period ended 31 December 2011

4. Review of Work

Association of Ghanaian Ex-Servicemen & Women UK Ltd is always reviewing its work, policies, procedures and support to benefit users. These reviews are aimed purposely at improving quality of life for services users. Directors would like to see more members actively involved in community meetings, social activities and celebrations.

Members have realised that the monthly meetings have strengthened their confidence to come out and take part in activities to benefit the community. The meetings have also provided opportunity for members to help one another in times of difficulty.

Directors have identified the need in the year, for members of the association to benefit from Gift Aid. The directors would like to encourage members to complete Gift Aid forms when donating to the good work of the Association. It is our belief that when more members understand this process, they will increase their commitment to the association and the community, and get involved in more activities to support one another.

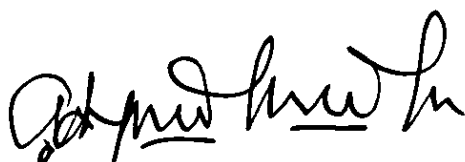
5. Future Plans

In the period under review, the Association focused on providing financial and emotional support to members and disadvantaged families in need. Directors would like to take this support forward by organising six monthly meetings in the year for the community to come together and interact more and get to know one another. Trustees believe this interaction will sustain the interest, involvement and participation of members in the charity's activities.

In the coming years, the Executive Committee will focus strongly on important decisions taken in the year including partnership working with sister organisations in the UK. Directors would also like more support in the form of counselling and financial support to those who lose their parents and loved ones.

The Directors extend their gratitude to members of the charity who are at present the main source of funding for its activities.

This report was approved and signed on behalf of the Board



.....
Tawiah A Gyamfi-Kumaning
Chairman/Director

27/06/2012

**Independent Examiners' Report to the Trustees
Association of Ghanaian Ex-Servicemen & Women UK Ltd**

I report on the accounts for the year ended 31 December 2011 set out on pages 8 to 12

Respective responsibilities of trustees and examiner

The charity's trustees (who are also the directors for the purposes of company law) are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year (under section 43(2) of the Charities Act 1993 (the 1993 Act)) and that an independent examination is needed.

Having satisfied myself that the charity is not subject to an audit under company law and is eligible for independent examination, it is my responsibility to

- examine the accounts under section 43 of the 1993 Act,
- follow the procedures laid down in the general Directions given by the Charity Commission (under section 43(7)(b) of the 1993 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 in those matters set out in the statement below

Independent examiner's statement

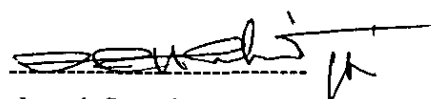
In connection with my examination, no matter has come to my attention,

(1) which gives me reasonable cause to believe that in any material respect, the requirements

- to keep accounting records in accordance with section 386 and 387 of the Company's Act 2006, &
- to prepare accounts which accord with the accounting records, comply with the accounting requirements of section 394 and 395 of 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



Joseph Setordjie
19 Lucknow Street
Plumstead, London
SE 18 2SN

Date 27/06/2012

Association of Ghanaian Ex-Servicemen & Women UK Ltd
Statement of Financial Activities for the period ended 31 December 2011

		Unrestricted Funds <u>2011</u> £	Restricted Funds <u>2011</u> £	Totals <u>2011</u> £	<u>2010</u> £
	Notes				
Incoming Resources					
Dues & Donations	2	8,095	--	8,095	10,186
Welfare Contributions	3	---	2,090	2,090	1,830
Fundraising Activities		577	--	577	1,690
Other incoming Resources		70	--	70	3,200
Total Incoming Resources		<u>8,742</u>	<u>2,090</u>	<u>10,832</u>	<u>16,906</u>
Resources Expended					
Charitable Expenditure	4	6,348	1,900	8,248	12,866
Governance costs		<u>360</u>	<u>-</u>	<u>360</u>	<u>365</u>
Total Resources Expended		<u>6,708</u>	<u>1,900</u>	<u>8,608</u>	<u>13,231</u>
Net incoming resources for the year		2,034	190	2,224	3,675
Funds brought forward 1/1/11		10,226	2,920	13,146	9,471
Total Funds Carried forward		<u>12,260</u>	<u>3,110</u>	<u>15,370</u>	<u>13,146</u>

There were no recognised gains other than those recorded in the profits

Notes on page 10 to 12 form part of the accounts

Association of Ghanaian Ex-Servicemen & Women UK Ltd

Balance Sheet as at 31 December 2011

		2011		2010	
		£	£	£	£
	<i>Notes</i>				
Current Assets					
Dues receivable from Members		3,910		5,321	
Cash at bank and in hand		11,000		6,331	
Sundry debtors		<u>1,000</u>		<u>2,000</u>	
		15,910		13,652	
 Creditors:					
Amounts falling due	5	<u>540</u>		<u>506</u>	
 Net Current Assets		<u>15,370</u>		<u>13,146</u>	
 Net Assets		<u>15,370</u>		<u>13,146</u>	
 Capital and Reserves					
Unrestricted Funds		12,260		10,226	
Restricted Funds		<u>3,150</u>		<u>2,920</u>	
		<u>15,370</u>		<u>13,146</u>	

For the year ending 31/12/2011 the company was entitled to exemption from audit under section 477(2) of the Companies Act 2006

The members have not required the company to obtain an audit in accordance with section 476 of the Companies Act 2006. The directors acknowledge their responsibility for complying with the requirements of the Act with respect to accounting records and for the preparation of accounts.

Approved by the Executive Committee on ... 27/06/2012



Signed
Tawiah A Gyamfi-Kumaning
Chairman/Director

Association of Ghanaian Ex-Servicemen & Women UK Ltd
Notes to the Financial Statements for the period ended 31 December 2011

1. Accounting Policies

The principal accounting policies are summarised below. The accounting policies have been applied consistently throughout the period.

a) Basis of Preparation

The financial statements have been prepared under the historical cost convention in accordance with the Companies Act 1985, applicable accounting standards and the Statement of Recommended Practice (SORP) Accounting and Reporting by Charities, issued in March 2005.

b) Company Status

The Charity is a company limited by guarantee. The members of the company are the directors who are also ordinary members of the charity and named on page 1. In the event of the Charity being wound up, the liability in respect of the guarantee is limited to £1 per member of the company.

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.

Membership dues are recognised when received.

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.

Association of Ghanaian Ex-Servicemen & Women UK Ltd

Notes to the Financial Statements for the period ended 31 December 2011

f) Costs of Charitable Activities

These comprise those costs incurred by the charity in the delivery of its activities and services. 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.

h) Fixed Assets

Tangible Fixed Assets for charity's own use

These are capitalised if they can be used for more than one period, and cost at least £250. They are valued at cost or, if gifted, at the value to the charity on receipt.

i) Depreciation

Tangible Fixed Assets are depreciated so as to write off their cost less any estimated residual value over their useful lives at the following rates:

General equipment	15% straight line
Cultural equipment	15% straight line

2. Due & Donations

	Unrestricted	Restricted	2011 Total	2010 Total
	£	£	£	£
Members Registration	160	-	160	240
Membership Dues	7,000	-	7,000	6,233
Individual Donations	835	-	835	2,544
Organisation's Donations	<u>100</u>	<u>-</u>	<u>100</u>	<u>1,169</u>
	<u>8,095</u>	<u>-</u>	<u>8,095</u>	<u>10,186</u>
 Fundraising Activities	 <u>577</u>	 <u>-</u>	 <u>577</u>	 <u>1,690</u>

Association of Ghanaian Ex-Servicemen & Women UK Ltd
Notes to the Financial Statements for the period ended 31 December 2011

	Unrestricted £	Restricted £	2011 £ Total	2010 £ Total
3. Welfare and Health Contributions				
Bereavement Contributions	-	<u>2,090</u>	<u>2,090</u>	<u>1,830</u>

4. Cost of Charitable Activities	2010	2010	2011 Total	2010 Total
Hall hiring for meetings	580	-	580	590
Donations to other organisations	200	-	200	300
Telephone calls & Office Supplies	121	-	121	100
Professional fees	250	-	250	350
Miscellaneous payments		-	-	50
Esther Activities	858	-	858	912
Bereavement Support	-	1,650	1,650	3,010
Welfare support	-	250	250	100
Equipment	-	--	--	1,000
WASSA Activities	2,856	-	2,856	5,199
Mothers Day	<u>1,483</u>	<u>-</u>	<u>1,483</u>	<u>2,145</u>
	<u>6,348</u>	<u>1,900</u>	<u>8,248</u>	<u>12,866</u>

5. Other Creditors

Amounts falling due within the year	<u>540</u>	<u>506</u>
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Governance Costs

Accountancy charges	250	250	250
Meetings	82	82	75
Bank charges	<u>28</u>	<u>40</u>	<u>40</u>
	<u>360</u>	<u>360</u>	<u>365</u>