

**Association of Ghanaian Ex-Servicemen & Women UK Limited  
(AGE UK)  
Company Limited by Guarantee**

**Annual Report and Financial Statements  
for the year ended 31 December 2009**

**Charity Number: 1108842  
Company Number: 5294221**

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**Association of Ghanaian Ex-Servicemen & Women UK Limited  
(AGE UK)  
A company limited by guarantee**

**Annual Report and Financial Statements for the year ended 31 December 2009**

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**Association of Ghanaian Ex-Servicemen & Women UK Limited  
(AGE UK)  
Trustees Annual Report for the period ended 31 Dec 2009**

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 2009

**1. Reference and Administrative Details**

Name of Charity      Association of Ghanaian Ex-Servicemen and Women UK Limited (AGE UK)  
Charity Registration Number    1108842  
Company Registration Number    5294221

Principal 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 Christopher Kwame Anane  
Mr Raphael Gawu  
Mr Andrew Safo-Poku  
Mr Owusu Boateng  
Mr Tawiah A Gyamfi-Kumaning (Chairman)

**2. Structure, Governance and Management**

**Governing Document**

Association of Ex-Servicemen and Women UK Limited (Age UK) 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<sup>th</sup> 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, their families and friends who now live in the UK.

Today, the organisation works across the UK to support the needs of Ghanaians and other minority ethnic communities

**Association of Ghanaian Ex-Servicemen & Women UK Limited  
(AGE UK)**

Trustees Annual Report for the year ended 31 December 2009

(continued)

**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 Memorandum and Articles of Association and the roles and responsibilities of charity trustees.

**Organisational Structure**

Association of Ghanaian Ex-Servicemen and Women UK limited (AGEUK) is governed by its board of directors also known as Executive Committee. The principal activities of this committee is to develop and establish the strategic direction and policies of the charity to ensure that all members, families, spouses and dependants residing in the UK receive the highest level of support to enable them live independently. The trustees meet once in every month to take decisions for the smooth running of the organisation.

**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 AGE UK carried out the following activities during the year

(A) The organisation provided moral and bereavement support to members and families who suffer disadvantage in the year. We supported members who suffered ill-health, loss loved ones, those undergoing treatment in hospitals and/or those recuperating at home by visiting them wherever they are and in many cases provided support, especially to those indisposed and living alone.

(b) We organised social activities like fun and away days, quiz nights and families times together with the aim of providing avenues for entertainment, relieving isolation and promoting friendship and community involvement in the UK. In actual fact involving members in social gathering and activities in the year remained the second most patronised activity on our agenda. Hence, we organised activities in August, Easter, Christmas and for families children, young and old people.

(c) We supported many of our sister voluntary organisations during their fundraising and development meetings. We provided financial support to three affiliated organisations in the year.

**Association of Ghanaian Ex-Servicemen & Women UK Limited  
(AGE UK)**

Trustees Annual Report for the year ended 31 December 2009

(continued)

(d) We undertook a major review of the services we provide, our policies and procedures in the year Management wants to widen participation for all members in executive meetings, social inclusion programmes and encouraging Aid Gift donations We believe this will result in increasing members' commitment, involvement and participation in all activities and support for one another.

**Future Plans:**

The Board and Executive members would like to maintain strong focus on important decisions in the previous year concerning the Organisation. Some of these are to support families who lose parents by providing much needed counseling and financial support for all during their times of bereavements

In the last eight months the Association had stayed focus on its financial and emotional support We intend to organize 8 monthly meetings in a year to sustain member participation, greater support and to increase fellowshipping

In fact, monthly meetings have strengthened members' confidence to interact more, providing many of them with opportunities for work and thus becoming more self-reliant

On behalf of the Board

 29/12/2010

Tawiah A Gyamfi-Kumaning  
Chairman/Director

**Association of Ghanaian Ex-Servicemen & Women UK Limited  
(AGE UK)**

**Independent Examiners' Report to the Trustees of AGE UK for the year ended 31 Dec. 2009**

I report on the accounts of the company for the year ended 31 December 2009 which are set out on pages 7 to 10

**Respective responsibilities of Trustees and Examiner**

The trustees (who are also directors of the company) are responsible for the preparation of the accounts. The directors consider that an audit is not required for this year under section 43(2) of the Charities Act 1993 and that an independent examination is needed. 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 whether the accounts presents a true and fair view and the report is limited to those matters set out in the statement below

**Independent examiner's statement**

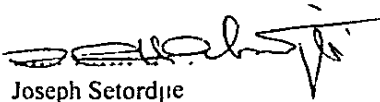
In connection with my examination, no matter has come to my attention

(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 accounting records, comply with the accounting requirements of section 396 of the Companies Act 2006

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  
SE18 2SN

30/11/2010

**Association of Ghanaian Ex-Servicemen & Women UK Limited (AGE UK)**  
**Statement of Financial Activities**  
**(Incorporating Income & Expenditure Account)**  
**for the year ended 31 December 2009**

		Unrestricted Funds <u>2009</u> £	Restricted Funds <u>2009</u> £	Total <u>2009</u> £	<u>2008</u> £
	Notes				
<b>Incoming Resources</b>					
Dues & Donations	2	8,105	--	8,105	10,007
Welfare contributions	3	3,396	--	3,396	1,750
Interest (net)		<u>28</u>	<u>--</u>	<u>28</u>	<u>112</u>
<b>Total Incoming Resources</b>		<u>11,529</u>	<u>--</u>	<u>11,529</u>	<u>11,869</u>
<b>Resources Expended</b>					
Charitable Expenditure		8,839	--	7,840	12,662
Governance costs		<u>550</u>	<u>--</u>	<u>1,549</u>	<u>1,870</u>
<b>Total Charitable Expenditure</b>		<u>9,389</u>	<u>--</u>	<u>9,389</u>	<u>14,532</u>
<b>Net incoming resources</b>		<b>2,140</b>	<b>-</b>	<b>2,140</b>	<b>(2,663)</b>
Funds brought forward 1/1/09		7,331	-	7,331	7,590
<b>Total Funds carried forward</b>		<u>9,471</u>	<u>-</u>	<u>9,471</u>	<u>4,927</u>

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

Notes on page 7 to 10 form part of the accounts

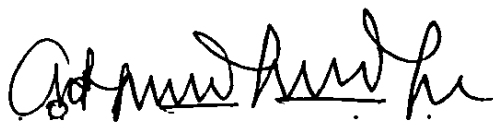
**Association of Ghanaian Ex-Servicemen & Women UK Limited**  
**(AGE UK)**  
**Balance Sheet**  
**as at 31 December 2009**

	<i>Notes</i>	2009		2008	
		£	£	£	£
<b>Current Assets</b>					
Dues receivable from Members		2,289		1,600	
Cash at Bank		<u>7,379</u>		<u>4,127</u>	
		9,668		5,727	
<b>Creditors</b>					
Amounts falling due within one year	6	197		800	
Net Current Assets		<u>9,471</u>		<u>4,927</u>	
<b>Net Current Assets</b>					
Net Assets		<u>9,471</u>		<u>4,927</u>	
<b>Capital and Reserves</b>					
Unrestricted Funds		9,471		4,927	
Restricted Funds		<u>9,471</u>		<u>4,927</u>	

For the year ending 31/12/2009 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 acknowledged their responsibility for complying with the requirements of the Act with respect to accounting records and for the preparation of accounts

Approved by the Board on 30/11/2010

Signed   
Tawiah A Gyamfi-Kumaning  
Chairman/Director

**Association of Ghanaian Ex-Servicemen & Women UK Limited  
(AGE UK)**

**Notes to the Financial Statements for the year ended 31 December 2009**

**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) 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.

**c) 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.

**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.

**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.

<b>2. Dues &amp; Donations</b>	
Members Registration fees	520
Monthly dues	6,313
Individual donations received	880
Other funding	<u>392</u>
	8,105
<b>3. Welfare Donations</b>	
From members	846
From dependants	<u>2,550</u>
	3,396
<b>4. Costs of Charitable Activities</b>	
Hall Hiring for meetings	900
Postage	29
Office supplies	70
Costs of generating funds	2,034
Professional fees	175
Welfare provisions	715
Donations to voluntary organisations	300
Bereavement Support	<u>4,616</u>
	<u>8,839</u>
<b>5. Governance Costs</b>	
Accountancy	350
Bank charges	<u>200</u>
	<u>550</u>
<b>6. Other Creditors</b>	
Amounts falling due within the year	<u>£ 197</u>