# Ghana Nurses Association (UK)
# (A Charitable Incorporated Organisation)

**Annual Report and Financial Statements**
**for the year ended 31 December 2025**

**Charity Number: 1152584**

**Ghana Nurses Association (UK)**

**(A Charitable Incorporated Organisation)**

**Annual Report and Financial Statements for the year ended 31 December 2025**

**Contents**


| | Page |
|---|---|
| Trustees' Annual Report | 1 - 8 |
| Independent Examiner's Report | 9 |
| Statement of Financial Activities | 10 |
| Balance Sheet | 11- 12 |
| Notes to the Financial Statements | 13 - 18 |

**Ghana Nurses Association (UK)**
**Trustees' Annual Report for the year ended 31 December 2025**

The Trustees of the Charity present their Annual Report and Accounts for the year ended 31 December 2024.

**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 of the charity are:

| Name | Date appointed | Position |
|---|---|---|
| Mrs Josephina Ababio | 27-Jan-24 | Chair |
| Doris Begah | 27-Jan-24 | Secretary |
| Lina Addo-Yobo | 27-Jan-24 | Treasurer |
| Elizabeth Hackman | 27-Jan-24 | |
| Henrietta Korang | 27-Jan-24 | |
| Evelyn Asiam | 27-Jan-24 | |
| Patricia Alfonso-Brown | 27-Jan-24 | |
| Selina Willis | 27-Jan-24 | |
| Florence Eghan | 27-Jan-24 | |
| Gloria Lamptey | 27-Jan-24 | |

Over the past year, GNA-UK continued to uphold its founding principles of care, service, and welfare support, while strengthening its role as a professional, charitable, and community-focused organisation. The contents of this report reflect the collective efforts of our Trustees, Executives, committees, sector leaders, and volunteers, whose time, expertise, and dedication have driven our activities, initiatives, and achievements.
GNA-UK continues to be a beacon of excellence, advocacy, and unwavering support for Ghanaian nurses and midwives in the UK and beyond. This year, we have made remarkable strides.

## 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 6th 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 19th October 2021, the charity converted to a **Charitable Incorporated Organisation (CIO)** which took over the operations of the company on 1st 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.

## Objectives and Activities

### Objects

The objects of the charity as stated in its Constitution 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.

The charity carried out the following projects during the year.

**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 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. Birthday recognition and celebration are a major part of our "fighting isolation" strategy. Members marking landmark birthdays are given monetary gifts and cards from the Members Benevolent Fund and volunteers help organise celebrations.

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.

The **Founders' Scholarship Scheme** grants scholarships and bursaries to nursing and midwifery students in Ghana.

e**) Health Promotion and education**

The charity is very passionate about public health promotion initiatives and are supporting efforts in health promotion and education both in Ghana and the UK to address critical public health issues.

As part of our formal health education programme, we do provide training sessions to students at the Methodist Health Training institute at Afosu in Ghana, mentoring to students both in Ghana and the UK, and delivering webinars and presentations on health.

**The Pastoral Team**

In August 2022, GNA UK launched the GNA Pastoral Group to provide essential pastoral support to internationally educated nurses and midwives (IENMs) from Ghana working in the UK. This initiative was a direct response to the NHS England 's and Florence Nightingale Foundation's funding through the "Small Grants Scheme" designed to strengthen the pastoral support offered to the IENMs. The recruitment of the IENMs plays a critical role in ensuring the sustainability and growth of the UK healthcare system. With support from NHS England's People Plan and the Florence Nightingale Foundation's commitment to improving clinical outcomes through enhanced leadership development, the GNA Pastoral Group's mission is to support IENMs in their transition and professional development in the UK.

The key services provided by the team include:

- Coaching and mentoring
- Buddy systems- support via the phone
- Support with OSCE examination preparation and NMC registration
- Trade Union support to join relevant unions
- Social and well-being events attendance and participation

## 4. Achievements and Performance

**Welfare activities:**

The Welfare Team visited some 30 members who were ill either in hospital or recuperating at home. They also supported 35 (2024 - 33) members who were bereaved and families of deceased members. Such support included 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.

**Social Activities**

In addressing 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 as they provide quick and immediate support.

The Sector Zones in operation were: East London & Essex, North London, Northwest London & Middlesex, South London, Southwest and Southeast London.
Sector Zone activities in 2025 include:

- 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, picnics, seaside trips.
- Celebrated special birthday milestones - 60th, 70th,80th, and 90th birthdays
- Boat Party Cruise in May
- And many more activities in respective local sectors

The annual Thanksgiving Service is proving to be a great social event fighting isolation and loneliness. This year the service took place at the St Boniface RC Church May. It also raised £1,881 (2024-£1,500) to support housebound members and the community and combat social isolation.

**Education**

Our co-operation with another charity, Noviha UK, continued in the year through which our members who were not confident in the use of the keyboard or accessing electronic communication networks, attended weekly computer awareness sessions.

We successfully conducted the following strategic training sessions:

- Trustees general training
- Finance Team training
- Microsoft 365 training for both trustees and NMC/GNA facilitators

## March 2025 - GNA Conference

GNA-UK organised its maiden conference, which was successfully delivered. The theme was Driving Sustainability, the Contribution and Impact of Diaspora Nurses and Midwives Towards Health, Social Care and Beyond. The conference was live streamed across GNA social media platforms.

- The Education Team led the planning and delivery of the GNA Conference on 8 March 2025.
- The conference attracted representation from the Chief Nursing Officer for England's office, RCN and RCM, the Alliance of International Nurses and Midwives Diaspora in the UK, senior nurse and midwife leaders, and internationally educated nurses.
- A key objective was to raise awareness of the contribution of diaspora nurses to healthcare delivery in the UK and globally.
- Attendance levels were high, feedback was positive, and CPD certificates were issued to participants.

**Overseas Activities**

Partnership with Remar Foundation Ghana supported teenagers with Alcohol and substance abuse and with a high incidence of teenage pregnancy, donated large amounts of clothing, children's books and toys donated by a UK church and school and by teachers. The Ghana GNA-UK Support Group and members on vacation in Ghana played an active role in donating the items. This is in adherence to GNA-UK objectives to support smaller charities in Ghana. The GNA-UK is grateful to members and volunteers who freely donated items for this endeavour.

## Founders' Scholarship Scheme

GNA-UK continued its commitment to educational support through the Founders' Scholarship Scheme. The Association is sponsoring a second scholarship awardee, Miss Henrietta Dede Tettey from Okper in the Eastern Region, who is undertaking nursing training at the Methodist Health Training Institute, Afosu Campus. As of September 2025, she commenced her second year of study and continued to maintain good academic performances.

Two shortlisted applicants from the Western Region of Ghana were interviewed via video link on 7 and 11 August 2025. Mr Aaron Baidoo, aged 19, from Dixcove, who is awaiting admission documentation from a nursing college, was selected as GNA-UK's third scholarship awardee.

**GNA UK Pastoral project for Internationally Educated nurses from Ghana**

In 2023, GNA started to work in collaboration with TRIO Bridge to support Afosu Institute of Nursing and Midwifery in Ghana. GNAUK's role in the partnership is to support tutors and students via Zoom with mentoring and coaching and yearly face to face teaching. Also to provide learning resources. GNAUK and TRIO Bridge foundation signed a Memorandum of understanding in July 2023.

The Education Team provided one-to-one guidance and support to internationally educated nurses to assist with professional integration, role adjustment, and settlement within the UK healthcare environment. This support contributed to confidence building, retention, and professional progression.

The GNA UK Pastoral Group regularly tracks and evaluates its progress to ensure the effectiveness of its support services. This includes:

- Regular Progress Reports: These are submitted to NHS England and the Florence Nightingale Foundation to demonstrate impact and outcomes.
- Surveys and Feedback: Feedback from IENMs is gathered through surveys to improve services and better meet their needs.
- Quarterly Reviews: These ensure that the project remains on track and responsive to emerging challenges.

**Health Promotion**

**Support to Renal and Kidney Health Charities**

GNA-UK provided ongoing financial support to The Renal Foundation Ghana, a non-governmental organisation working to promote the rights and wellbeing of women, young people, children, and persons with disabilities.

In addition, the Northwest, Middlesex and Camden Sector selected the Kakson Kidney Foundation as its preferred charity and continued to make annual financial donations in support of kidney health initiatives.

**Global Health Partnership**

Through collaboration with the Nursing and Midwifery Council (NMC) in Ghana, we completed a one-year project bridging knowledge gaps via online workshops. This initiative has continued with monthly sessions since October 2025. GNA participated in the 2-day UK-Africa Health Summit, sharing their experiences from the above project.

**February 2025 - Health Promotion**

GNA members, supported by the Education Team, delivered a Community Health Awareness Day in partnership with HOT Digital Radio and GUBA Foundation. The event focused on free health screenings including diabetes checks, blood pressure monitoring, BMI assessments, and urinalysis.

GNA-UK is an active member of the BAME Consortium and the International Nurses and Midwives Associations UK and in the year supported each other through webinars and conferences.

**Public benefit statement**

The trustees have paid due regard to the Charity Commission's guidance on public benefit when deciding what activities the charity should undertake. The main activities are detailed above and are undertaken to further our charitable purposes for the public benefit.

## 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 NMC Ghana. The total incoming resources came to £174,931 (2024-£115,730) of which £65,793 (2024-£39,063) was restricted to welfare and grant-funded projects of the charity. A surplus of £51,054 (2024- £22,897) 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 (total reserves less net fixed assets) should be maintained equal to 12 months' normal total operating expenditure (c. £124,000) plus an overseas provision of £50,000 and a bereavement support fund of £50,000, which amounts to £224,000 in cash.

The 'free' cash reserves at 31st December amounted to £149,000. The trustees regard this as inadequate and will continue to improve on cost savings and other measures to improve the situation.

**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 NMC of Ghana.

**Funds Held as Custodian Trustee on Behalf of Others**

The charity holds funds in the sum of £100,000 (2024 - £90,000) 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

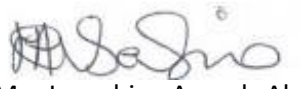
The support for Afosu Methodist Institute school of Nursing and Midwifery is long-term and is continuing into foreseeable future. Plans for GNA members to travel to Afosu for further support materialised in January 2022, when three GNA members visited to assess and plan for future support. The findings of the visit would be put into practice in the years to come.

The GNA members' proposal to award a scholarship each year, named "GNA Founders' Award", to a teenager from a poor background with aggregate 8-12, and aspiring to be a nurse or midwife is ongoing. £1,000 yearly over 3 years will be allocated for each recipient's tuition. GNA has allocated £2,000 yearly for REMAR to support young adults with Drug and Alcohol abuse Ghana.

Looking ahead, our other goals include:

- Trustee and leadership training
- Strengthening mentorship and coaching programs
- Launching weekly workshops for older members
- Continuing facilitator workshops in Ghana
- Expanding community engagement in the UK and Ghana
- Hosting a cultural event to celebrate our heritage
- Advancing our digital transformation

On behalf of the Board



Mrs Josephina Amoah-Ababio
**Chair**

**24th September 2026**

**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 2025.

**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 Charted 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
**30th September 2026**

**Ghana Nurses Association (UK)**

**Statement of Financial Activities**
**(Incorporating an Income and Expenditure Account)**
**for the year ended 31 December 2025**

| | Notes | Unrestricted | Restricted | 2025 | 2024 |
|---|---|---|---|---|---|
| | | £ | £ | £ | £ |
| **Income and endowments** | | | | | |
| Donations and legacies | **2** | 80,712 | 65,793 | 146,505 | 109,734 |
| Other trading activities and fundraising | **3** | 22,213 | - | 22,213 | 2,792 |
| Income from charitable activities | **4** | 6,116 | - | 6,116 | 3,100 |
| Bank interest earned | | 97 | - | 97 | 104 |
| **Total Income and endowments** | | **109,138** | **65,793** | **174,931** | **115,730** |
| **Expenditure** | | | | | |
| Expenditure on raising funds | **5** | 18,957 | - | **18,957** | 578 |
| Expenditure on charitable activities | **6** | 53,997 | 50,923 | **104,920** | 92,255 |
| **Total expenditure** | | **72,954** | **50,923** | **123,877** | **92,833** |
| **Net income/(expenditure) for the year** | | **36,184** | **14,870** | **51,054** | **22,897** |
| **Reconciliation of funds** | **10** | | | | |
| **Total funds brought forward** | | 233,008 | 38,681 | 271,689 | 248,532 |
| **Total funds carried forward** | | **269,192** | **53,551** | **322,743** | **271,689** |

**Ghana Nurses Association (UK)**
**Balance Sheet as at 31 December 2025**

| | Notes | Unrestricted £ | Restricted £ | 2025 £ | 2024 £ |
|---|---|---|---|---|---|
| **Fixed Assets** | | | | | |
| Investments | 7 | 120,000 | - | 120,000 | 120,000 |
| **Current Assets** | | | | | |
| Sundry debtors | 8 | 93,854 | - | 93,854 | 42,548 |
| Cash at bank and in hand | | 128,317 | 53,551 | 181,868 | 185,694 |
| | | 222,171 | 53,551 | 275,722 | 228,242 |
| **Creditors: Amounts due within one year** | | | | | |
| Sundry creditors | 9 | 72,978 | - | 72,978 | 76,553 |
| **Net current assets** | | 149,193 | 53,551 | 202,743 | 151,689 |
| **Net assets** | | **269,193** | **53,551** | **322,743** | **271,689** |
| **Funds of the Charity** | 10 | | | | |
| **General funds** | | 257,038 | - | 257,038 | 216,774 |
| **Designated funds** | | 12,154 | - | 12,154 | 15,974 |
| **Restricted Welfare funds** | | - | 53,551 | 53,551 | 38,681 |
| **Funds of the Charity** | | **269,192** | **53,551** | **322,743** | **271,689** |

**Ghana Nurses Association (UK)**
**Balance Sheet as at 31 December 2025 (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 **24th September 2026** and were signed on their behalf by:

Mrs Lina Addo-Yobbo



**Treasurer**

**Ghana Nurses Association (UK)**

**Notes to the Financial Statements for the year ended 31 December 2025**

## 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.

**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.

## 2. Donations and legacies

| | Unrestricted | Restricted | 2025 | 2024 |
|---|---|---|---|---|
| | £ | £ | £ | £ |
| Membership dues and levies | 45,135 | 54,045 | 99,180 | 66,050 |
| Gift aid receipts | 27,103 | - | 27,103 | 26,546 |
| Grants received | - | 2,008 | 2,008 | 2,500 |
| General donations | 8,474 | 9,740 | 18,214 | 14,638 |
| | **80,712** | **65,793** | **146,505** | **109,734** |

## 3. Other trading activities

| | Unrestricted | Restricted | 2025 | 2024 |
|---|---|---|---|---|
| | £ | £ | £ | £ |
| Fundraising income | 21,123 | - | 21,123 | 1,077 |
| Sundry merchandise sales | 1,090 | - | 1,090 | 1,715 |
| Total | **22,213** | **-** | **22,213** | **2,792** |

## 4. Income from charitable activities

| | Unrestricted | Restricted | 2025 | 2024 |
|---|---|---|---|---|
| | £ | £ | £ | £ |
| Fighting Isolation, and Health Promotion | 6,116 | - | 6,116 | 3,100 |
| Total | **6,116** | **-** | **6,116** | **3,100** |

## 5. Expenditure on raising funds

| | Unrestricted | Restricted | 2025 | 2024 |
|---|---|---|---|---|
| | £ | £ | £ | £ |
| Fundraising costs | **18,957** | **-** | **18,957** | **578** |

## 6. Cost of charitable activities

| | Unrestricted | Restricted | Total 2025 | Total 2024 |
|---|---|---|---|---|
| | £ | £ | £ | £ |
| Fighting Isolation, Welfare and Health Promotion | 13,669 | 50,923 | 64,592 | 46,872 |
| Other charitable activities | 10,064 | - | 10,064 | 12,854 |
| Overseas activities | 3,820 | - | 3,820 | - |
| Office support costs | 22,536 | - | 22,536 | 23,690 |
| Governance costs | 3,909 | - | 3,909 | 8,839 |
| Total | **53,997** | **50,923** | **104,920** | **92,255** |

**Governance costs are:**

| | Unrestricted | Restricted | Total 2025 | Total 2024 |
|---|---|---|---|---|
| | £ | £ | £ | £ |
| External scrutiny and filing fees | 2,500 | - | 2,500 | 2,500 |
| Trustee training | 850 | - | 850 | 4,750 |
| Trustee expenses | 559 | - | 559 | 1,589 |
| Total | **3,909** | **-** | **3,909** | **8,839** |

## 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 | 2025 | Total 2024 |
|---|---|---|---|---|
| | £ | £ | £ | £ |
| Members account balances | 66,751 | - | 66,751 | 41,188 |
| Prepayments, accrued revenue and deposits | 27,103 | - | 27,103 | 1,360 |
| **Total** | **93,854** | **-** | **93,854** | **42,548** |

## 9. Sundry creditors

| | Unrestricted | Restricted | 2025 | Total 2024 |
|---|---|---|---|---|
| | £ | £ | £ | £ |
| Accrued Expenses | 59,251 | - | 59,251 | 61,126 |
| Members account credit balances | 13,727 | - | 13,727 | 15,427 |
| **Total** | **72,978** | **-** | **72,978** | **76,553** |

## 10. Funds carried forward

| | Balance at 01/01/2025 | Incoming | Outgoing | Transfers | Balance at 31/12/2025 |
|---|---|---|---|---|---|
| | £ | £ | £ | £ | £ |
| **Unrestricted funds** | | | | | |
| General funds | 217,034 | 109,138 | (72,954) | 3,820 | **257,038** |
| Designated funds | 15,974 | - | - | (3,820) | **12,154** |
| **Total unrestricted** | **233,008** | **109,138** | **(72,954)** | **-** | **269,192** |
| **Restricted funds** | | | | | |
| Welfare funds | 38,681 | 65,793 | (50,923) | - | **53,551** |
| **Total restricted** | 38,681 | 65,793 | (50,923) | - | 53,551 |
| **Total funds** | **271,689** | **174,931** | **(123,877)** | **-** | **322,743** |

**Purposes of restricted funds**

**Welfare funds**

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.

**Designated funds**

These are funds put aside for use on overseas projects in Ghana. In 2025 an amount of £3,820 was used out this fund.