



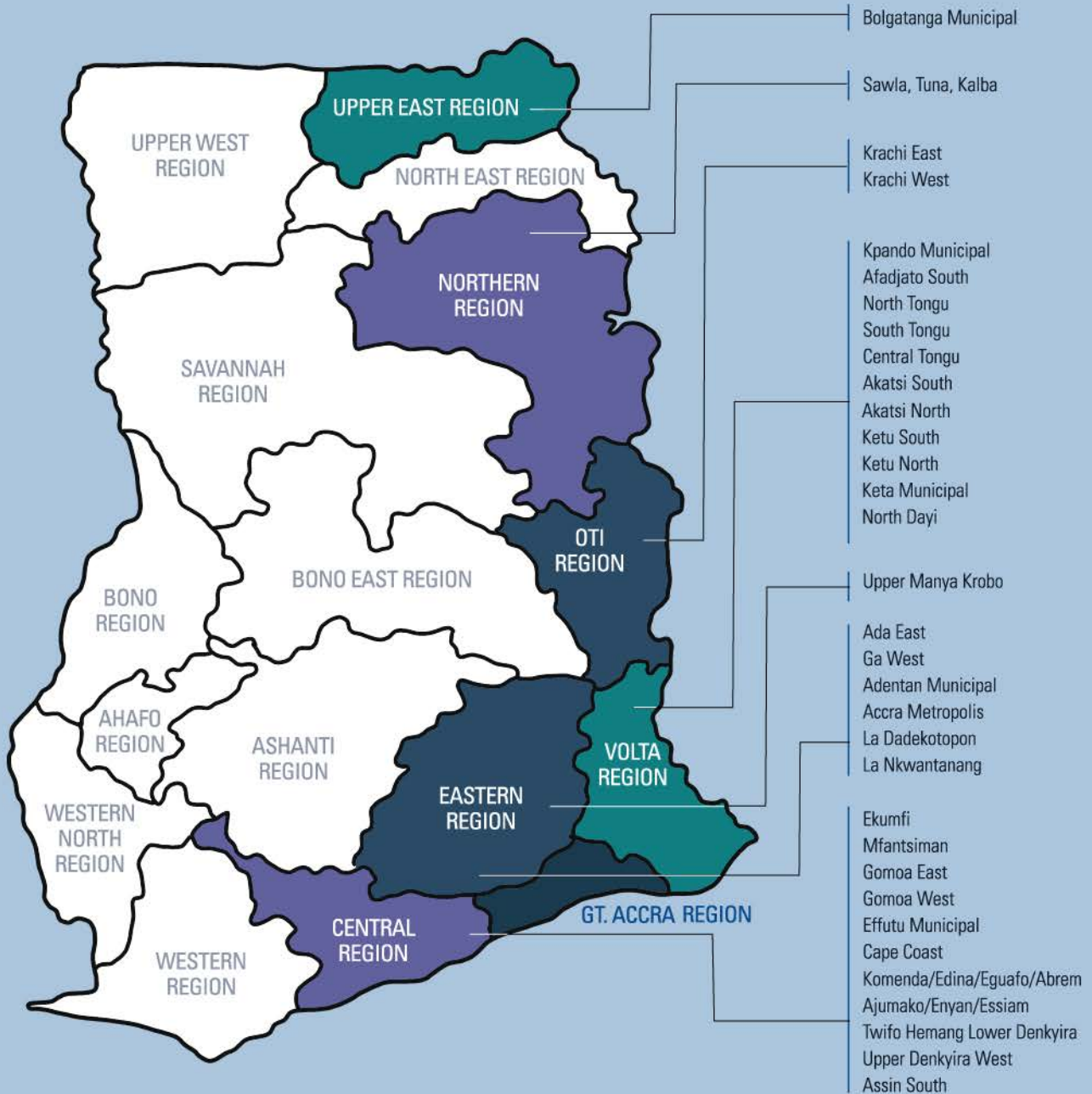
2020

ANNUAL REPORT

 **international needs**
transformed lives, changed communities



INGH Footprints in Ghana | Regions & Districts



PURPOSE STATEMENT

A worldwide partnership of Christian organizations fulfilling the commission of Jesus Christ, supporting each other to see transformed lives, families and communities.

CORE VALUES

We are committed to

- Non-discrimination
- Holistic Development
- Equal Opportunities
- Christian Values

OUR PROGRAMMES

- Child Rights
- Education
- Health
- Gender and Empowerment
- Christian Witness

Corporate Information

BOARD OF DIRECTORS

Prof. Kobina Nkyekyer (Chairman)
Mrs. Awurabena Okrah (Vice Chairman)
Mr. Cromwell Awadey (Executive Director)
Mr. Charles Otoo (Treasurer)
Mrs. Zuta Plahar (Member)
Mrs. Susan Sabaa (Member)
Very Rev. (Mrs) Naana Dannyame (Member)
Very Rev. Walter Pimpong (Member)
Dr. (Mrs) Charity Binka (Member)
Mr. Alex Leslie Ayeh (Member)
Mrs. Christabel Mills (Member)

SOLICITOR

Fred Kwasi Coch
Yeboah Lex & Co
2nd Floor, Zagloul House
Adabraka, Accra

BANKERS

UMB Ghana Limited
Zenith Bank Ghana Limited
ADB Bank Limited

AUDITORS

Intellisys Chartered Accountants
No.2 Lardzeh Crescent
North Dzorwulu

SECRETARY

Joseph Gordon-Mensah
P. O. Box DS 690
Dansoman, Accra, Ghana

REGISTERED OFFICE

B520/12 Atiwiredu Street,
North Odorkor, Accra
P. O. Box DS 690
Dansoman, Accra, Ghana

 info@internationalneedsggh.org

 (+233 30) 2300222 | 2300224

 www.internationalneedsggh.org

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2020 at a glance

Work in our five thematic areas touched over

90,000 lives



Child Rights

74,000

persons were reached



Education

6,900

pupils were reached



Gender & Empowerment

115

persons were reached



Christian Witness

3,200

persons were reached
with the gospel



Health

2,800

people were reached

Over 4,000 reached with COVID Relief items.

Board of Directors



PROF. KOBINA NKYEKYER
(Chairman)
Obstetrics / Gynaecology Consultant
Appointed to the Board in 2008



MRS. AWURABENA OKRAH
(Vice Chairman)
Fashion Consultant
Appointed to the Board in 2013



MR. CHARLES KOBINA OTOO
(Treasurer)
Chartered Accountant
Appointed to the Board in 2011



MR. CROMWELL AWAHEY
Executive Director



VERY REV. WALTER PIMPONG
(Member)
Development Consultant & Clergy Man
Appointed to the Board in 1987



V. REV. (MRS) NAANA DANNYAME
(Member)
Educationist and Clergywoman
Appointed to the Board in 2009



MRS. SUSAN SABAA
(Member)
Development Consultant
Appointed to the Board in 2009



DR. (MRS) CHARITY BINKA
(Member)
Lecturer
Appointed to the Board in 2013



MR. ALEXANDER LESLIE AYEH
(Member)
Civil Engineer
Appointed to the Board in 2017



MRS. CHRISTABEL MIRABEL MILLS
(Member)
Human Resources Professional
Appointed to the Board in 2017



MRS. ZUTA PLAHAR
(Member)
Legal Practitioner
Appointed to the Board in 2018

NOTICE OF MEETING

NOTICE IS HEREBY GIVEN THAT the 12th Annual General Meeting of International Needs Ghana will be held virtually via zoom on Saturday 3rd July 2021 at 10.00am to transact the following business:

AGENDA

1. To receive and adopt the Reports of the Directors, Auditors and Financial Statements for the year ended 31st December 2020.
2. To authorize the Directors to determine the remuneration of the Auditors.

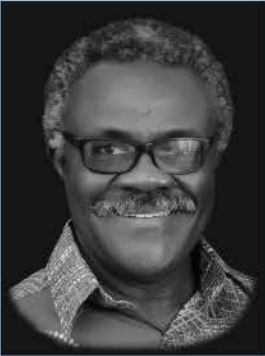
Dated this 8th day of June 2021

By Order of the Board

Joseph Gordon-Mensah

SECRETARY TO THE BOARD

CHAIRMAN'S STATEMENT



The Lord is gracious! His faithfulness endures forever. International Needs Ghana (INGH) is grateful to God for His abundant mercies that saw the organization through the past year. 2020 was an eventful year; a year the whole world grappled with the COVID-19 pandemic with its attendant socio-economic effects. Yet, it was a year the Lord showered his mercies on our organization.

The Lord granted strength to INGH to continue in its work to see transformed lives and changed communities through Child Rights, Education, Health, Gender and Empowerment and Christian Witness. Though the pandemic brought in its wake some challenges, we sailed through by the Grace of God. The Lord granted us knowledge and wisdom to introduce new ideas to meet the needs of our partners in the various projects we were committed to. It is not surprising that some of the projects have been extended.

The Board continued to perform its oversight role through regular consultation with management and virtual Board meetings. I am grateful to members of the Board for availing themselves in the very difficult moments

to provide policy direction to management.

During the year under review, INGH made giant strides in improving the infrastructure at Amrahia Community School, with the commencement of constructional works for an 18-unit classroom block. We are hopeful that the project will be completed by the 2nd quarter of 2021 and be available for use at the start of the 2021/22 academic year. International Needs Ghana successfully renewed its commitment to accountability and transparency, with the African Council for Accreditation and Accountability (AfCAA) for the second year running.

Though the year had its challenges, the Lord came through for us. I thank God for the lives of my colleague Board Members for always standing with me to ensure we get the best out of our organization. I also want to express my appreciation to the Management and Staff for their dedication and zeal to see transformed lives and changed communities.

May the Good Lord Bless us all.

Prof. Kobina Nkyekyer

THE EXECUTIVE DIRECTOR'S STATEMENT



God has been good to International Needs Ghana (INGH) throughout the year 2020 in spite of many uncertainties. We give glory to God for using INGH to impact over 90,000 lives in the midst of the turbulence due to the COVID Pandemic.

INGH had to reprogram its activities so it could continue work to transform lives and see changed communities.

Scheduled face-to-face meetings and community durbars were replaced by discussions on Radio Stations and Community Public Address Systems (COMPAS). The messages were well received by the target audience and several others beyond the project communities.

Following the long closure of schools, INGH rolled out community reading clinics in 11 communities to keep school pupils' minds stayed on academic activities in the midst of the long period of closure of schools. 1,300 children benefitted from the reading clinics.

Students who participated improved their confidence, mastered their vocabulary and improved their spelling.

In similar fashion, school discipleship programmes were replaced by Community Bible Study Groups which

were well patronized. INGH supplied personal protective equipment to all the various centres where the community-based activities were held and ensured strict observance to COVID-19 prevention protocols. Motorbikes were also distributed to church planters to aid in their church trips.

INGH also helped to improve the water and sanitation in communities like Nanankor, Kebenu and Lasivenu. We helped provide potable water to the Nanankor Community in partnership with International Needs Canada and Women Making a difference. The Project was built on the initiative by a native of the community.

To alleviate the impact of the COVID -19 Pandemic on residents of its project communities, INGH distributed food items to over 1,000 households touching over 4,000 lives.

INGH received a special award from the Ghana Evangelical Missions Association (GEMA) in recognition of its immense contribution to missions.

Indeed, the challenges of 2020 have adequately prepared us for 2021. We thank God for bringing us this far. I am also grateful to the Board, Management and Staff, Partners for their contribution to the INGH story in 2020.

God bless us all.

Cromwell Awadey

Executive Director

CORPORATE GOVERNANCE REPORT

ORGANISATIONAL PROFILE OF INTERNATIONAL NEEDS GHANA

International Needs Ghana (INGH) was incorporated in October 1987 as a company limited by guarantee and formally recognized by the Department of Social Welfare (Ghana) in 1991 as a voluntary non-governmental and not-for-profit organization (NGO). INGH is a global partner of the global not-for-profit Christian development organization called the International Needs Inc. headquartered in New Zealand and the Ghana Office is located at No. 2 Sackey-fio Armah Street, North Odorkor, Accra.

PROGRAMMES & INTERVENTIONS

The goal of INGH is to promote human and community development for the relief of socio-economic problems and cultural injustice. In furtherance of this goal, INGH has collaborated with various agencies to undertake projects for the development of communities. Agencies which have supported INGH include; European Union (EU), The United Nations Children's Emergency Fund (UNICEF), Danish International Development Agency (DANIDA), Canadian International Development Agency (CIDA), International Labour Organisation (ILO), United Nations Fund for Population Activities (UNFPA), New Zealand Agency for International

Development (NZAID), Geneva Global, UN Systems Gender Programme, Comic Relief, Laing Trust, Australia Agency for International Development (AusAID), Peterson Foundation, World Vision as well as International Needs partners in Canada, United States of America, United Kingdom, New Zealand and Australia.

GOVERNANCE & MANAGEMENT

INGH is managed by a Board of Directors with varying backgrounds from the world of business, law, education, finance and development. The Board meets quarterly to review organisational policies, performance and financial management. The Board is currently chaired by Professor Kobina Nkyekyer, an Obstetrics /Gynaecology Consultant. The organization is managed on a day to day basis by a management team headed by the Executive Director and assisted by heads of departments.

AFFILIATIONS & NETWORK PARTNERS

INGH is a member of Ghana Association of Private Voluntary Organizations in Development (GAPVOD), International Non-Governmental Organizations (INGO) Forum in Ghana, Partners Working to Eliminate the Worst Forms of Child Labour in Ghana, Network for Women's Rights in Ghana (NETRIGHT), Ghana NGO Coalition on the Rights of the Child (GNCRC). INGH maintains very close collaboration with District Assemblies and the Ghana National Coalition Against Child Trafficking (GNACT) where our programmes and interventions are located.

Internationally, we collaborate with 38 other global partners across the world to promote social change and impact lives of the vulnerable and underprivileged in society. INGH believes in the holistic development of the individual.

ACHIEVING THE PURPOSE

The Board's primary role is to ensure that INGH's activities are directed towards achieving its purpose of contributing to the worldwide partnership of Christian organizations in fulfilling the commission of Christ, of supporting each other to see transformed lives, families and communities. The Board ensures that the purpose is achieved in the most efficient and effective way possible, while preserving and promoting INGH's reputation and objectives as identified in our regulations and purpose statement.

SPECIFIC RESPONSIBILITIES OF THE BOARD

The Board fulfils its primary role by:

- Formulating INGH's strategic plan in conjunction with the Executive Director and the management team.
- Selecting, appointing, guiding and monitoring the performance of the Executive Director.
- Developing and maintaining INGH's ethical standards.
- Ensuring optimal succession planning.
- Approving operating and capital budgets formulated by the Executive Director and the management team. Monitoring management's progress in achieving the strategic plan.
- Monitoring INGH's financial performance, including management's adherence to operating capital budgets.
- Identifying significant operational risk and ensuring effective strategies are in place to manage these risks.
- Ensuring that there are adequate systems of internal control to address risk management together with appropriate monitoring of compliance activities.
- Putting in place a suite of delegations, policies and procedures.
- Ensuring INGH's financial viability, solvency and sustainability.
- Ensuring stakeholders receive regular reports, including financial reports.
- Ensuring that the efforts of volunteers and staff are properly recognized.
- Ensuring the company complies with relevant legislation and regulations.
- Acting as an advocate for INGH whenever and wherever necessary.

These responsibilities are set out in the Board's Governance Manual.

MANAGEMENT RESPONSIBILITY

The Board has formally delegated responsibility for INGH's day to day operations and administration to the Executive Director and the management team. INGH's management team comprises the Executive Director and a team of Managers.

The Executive Director provides leadership to the management team and the organization.

The Executive Director is also responsible for achieving the results set out in the strategic plan and is authorized by the Board to put in place policies and practices, take decisions and actions and initiate activities to achieve those results.

The Board is responsible for setting the Executive Director's remuneration and guidelines for the remuneration of the management team. Details of executive management personnel remuneration for the year can be found in the notes to the financial statements.

BOARD OVERSIGHT

The Board oversees and monitors management's performance by:

- Meeting at least 4 times during the year besides emergency meetings.
- Receiving detailed financial and other reports from management at these meetings.

- Receiving additional information and input from management when necessary.
- Assigning to the Finance & Audit as well as Programmes, Projects and Resource Mobilization Committees of the Board, the responsibility to oversee particular aspects of INGH's operations and administration.

Each Board committee operates under the Governance Manual approved by the Board.

BOARD MEMBERS

All Board members are non-executive directors and receive no remuneration for their services. They may be reimbursed for reasonable costs and expenses incurred in connection with Board activities.

The company's regulations specify:

- There must be no less than 2 and not more than 15 directors.
- Directors are appointed for a maximum of two terms of five years each.

THE CHAIR

The chair of the Board is elected by the Board. The key internal roles of the chair are to:

- Ensure the Board provides vision and guidance to INGH.

- Ensure Board meetings are effective
Ensure Board considers matters in a timely, transparent manner.
- Guide the effectiveness and development of the Board and individual directors.
- Externally, the Chair acts as spokesperson for INGH in conjunction with the Executive Director and consults and communicates with stakeholders.

ETHICAL STANDARDS AND CODE OF CONDUCT

Board members, senior executives and staff are expected to comply with relevant laws and codes of conduct of relevant professional bodies and to act with integrity, compassion, fairness and

honesty at all times when dealing with colleagues, beneficiaries and others who are stakeholders in our mission. Board and committee members and staff are made aware of INGH's ethical standards, code of conduct and conflicts of interest policy during their induction to the organization and are provided with copies of both documents.

INVOLVING STAKEHOLDERS

INGH involves many stakeholders, including our donors and beneficiaries, our staff and volunteers, the broader community, the government agencies that regulate our operations, and our suppliers.

Externally, the Chair acts as spokesperson for INGH in conjunction with the Executive Director and consults and communicates with stakeholders.



OPERATIONAL REPORTS

INTRODUCTION

The report provides an update on the operations of International Needs Ghana (INGH) for the year ended 31st December 2020. The report covers People and Culture, Child Rights, Education, Health, Gender and Empowerment as well as Christian Witness.

PEOPLE AND CULTURE

The year 2020 ended with a staff strength of 65. The staff aggregation by functions are as follows:

FUNCTIONAL AREAS	No.
Child Rights	13
Education	10
Health	2
Gender & Empowerment	10
Christian Witness	10
Finance, People and Culture	13
Business Development & Communications	4
Monitoring, Evaluation and Learning	3
Total	65





PROGRAMME REPORTS



Child Rights

The Child Rights Unit seeks to raise awareness on the rights of the child as well as build the capacity of families and communities to protect children from violence and abuse as enshrined in the laws of the Republic of Ghana.

Three projects were executed under the Unit during the year 2020; Growing Up Free (GUF), Promoting Adolescent Girls' Safe Spaces (PASS) & Safe and Protective Environment for Adolescent Development (SPREAD).

GROWING UP FREE

The second phase of the Growing up Free (GUF) Project was started in October 2019 and scheduled to end in March 2021. INGH worked in 21 communities

(11 old and 10 new communities) in the Volta, Central, Greater Accra and Eastern Regions. It was an extension of a 4-year Project undertaken under the Ghana Government and the USA Government Child Protection Compact to strengthen national efforts at addressing child trafficking and other forms of modern-day slavery. INGH collaborated with Free the Slaves to implement the second phase of the project.

- 48 children were rescued from trafficking whilst ten children were prevented from being trafficked. Six children of the rescued children were placed in the shelter for comprehensive, gender sensitive and trauma informed care.
- Four children who were placed in a shelter in 2019 were reunified with their families in their home communities.

- Ten families of survivors of trafficking received training on business management (crop farming, animal husbandry, financial literacy and introduction to VSLA concept). After a rigorous assessment, eight families who needed support were assisted in crop farming, livestock rearing and petty trading.
- Capacity building sessions were held for the 40 Assembly members, District Child Protection Committee (DCPC) members, Traditional Leaders and other district officials on Child Protection and Budget Advocacy in the Ada West and Upper Manya Krobo Districts.
- The capacities of 112 antislavery groups: (CCPC, CF, CRC executives and Patrons) were built on child protection issues including child trafficking in 10 communities in the Eastern and Greater Accra Regions.
- 12 learning groups were formed. Eight Village Savings and Loans Associations (VSLAs) were formed and trained in 4 communities.
- 2,192 community members were reached through durbars organized in 10 communities.
- INGH supported Child Rights Club Activities which included the construction of tippy tips to aid in hand washing. The Community Child Protection Committees were also encouraged to monitor the activities of the children in the communities to ensure that children were not trafficked.
- 10,690 were new listeners who were reached through the airing of recorded messages on Community Public Address Systems (COMPASS). INGH also commemorated the World Day Against Trafficking in Persons with a radio programme in Asesewa in the Upper Manya Krobo District of the Eastern Region.
- INGH with support from its partner, Free the Slaves made available PPE materials (facemasks and hand sanitizers) to anti-slavery groups in the 21 Project Communities. This was a measure taken to protect community members against the Corona virus.

TRANSFORMATION STORY

RADIO DISCUSSION YIELD RESULTS

A discussion held on a Radio Station on child protection violations and other forms of slavery including child trafficking has led to a series of actions to rescue many children from child labour in fishing along a tributary of River Densu. The father of a survivor of child trafficking in fishing who listened to the Radio programme got in touch with the INGH team to report the case of trafficking of two of his sons one of who drowned in the course of fishing at night.

Isaac (13) and Stephen (11) were trafficked by their biological mother on the pretext of going to reside with their uncle to access basic education. Both children were forced to work at night on the river; they usually set off at 10pm for fishing and returned at 8am the following day. On several occasions they were compelled to dive into perilous waters to retrieve entangled nets. They were physically abused and denied access to health care.

Both parents never visited their children; neither did they enquire about the conditions under which the children lived until the unfortunate incident occurred; Stephen drowned whilst fishing on the lake.

Isaac sadly narrated how his brother drowned:

"I was traumatized when I witnessed how my brother got drowned. My brother dived into the water to disentangle nets and that was the end. I was frightened and dumb-founded. I wept uncontrollably the entire night."

"My son Stephen is already dead, but when I went to rescue Isaac, what I saw was unbelievable and made me really sad. Children as young as 7 and 8 years were being used for fishing. Even though, I have rescued my son, I will plead with INGH and the institutions responsible for responding to issues of child protection violations to help rescue other children trapped, enslaved and exploited by their masters along the Densu river"

INGH heeded to his call to help rescue other children who are being abused and lodged an official complaint with the Anti Human Trafficking Unit of the Ghana Police Service about the case. The complainant was invited to the Headquarters of Criminal Investigation Department of the Ghana Police Service to assist in investigations.

Isaac, the survivor is receiving rehabilitation support prior to reintegration back to his family.



PROMOTING ADOLESCENT GIRLS' SAFE SPACES (PASS) PHASE II

The project titled “Promoting Adolescent Girls’ Safe Spaces” (PASS) – Phase II was a partnership between International Needs Ghana and UNFPA-UNICEF under the Global Program to Accelerate Action to End Child Marriage. The Project was implemented in 12 communities in the Cape Coast Metropolitan Area, Komenda-Edina-Eguafo-Abrem and Mfantseman Municipal areas. The project sought to contribute to girls fully enjoying their childhood free from the risk of marriage; Girls experience healthier, safer and more empowered life transitions and in control of their own destiny. These include making choices and decisions about their sexuality, relationship formation/marriage, and childbearing. 1,200 out of school adolescent girls in the 12 communities were the primary targets.

To achieve the objective, safe spaces for adolescent girls were created at the community level for the target group. Participants at the safe spaces were mainly made up of pregnant adolescent girls, adolescent mothers, child marriage victims, school drop outs, and girls with special needs. These safe spaces were groups where the girls met to discuss issues that affected them as adolescents and found ways to mitigate the risks or find solutions to their problems. It was also a place where the adolescent girls spent time once a week to play and learn. INGH collaborated with the Ghana Health Service, Department of Social Welfare (DSW), Ghana Education Service (GES) and the adolescent girls were engaged on issues of Adolescent Sexual Reproductive Health and Rights (ASRH&R), Menstrual Hygiene Management (MHM), Sexual and Gender Based Violence (SGBV) during their meetings. Due to the COVID-19 crisis,

activities of the safe spaces were reprogrammed. Radio programmes and community information centers were used to deliver information to ensure adolescent girls are informed during the crisis. Once the protocols on social gathering were eased, the physical safe spaces commenced with strict adherence to COVID-19 protocols. The adolescent girls were also engaged in mentorship programmes to inspire, motivate and empower them to be responsible adults in the future. They were also equipped with skills in soap making and beaded slippers making as part of economic empowerment activities to reduce their vulnerabilities to end child marriage in the communities.

INGH collaborated with state institutions to provide adolescent friendly services as well as support referral of cases to ensure adolescent girls are protected and participate in their own protection by reporting cases of abuse or visiting child friendly centres for services. Capacity building meetings for state institutions including Domestic Violence and Victims' Support Unit (DOVVSU), DSW, GHS, GES, Planning and Budget Officers were held on child marriage, ASRH&R, SGBV and the impact of COVID-19 on adolescent girls among others. It was meant to support these key stakeholders in ensuring effective outreaches and quality delivery of the PASS project. Parents-adolescent meetings were held in 12 communities. The sessions served as platforms for adolescent girls, parents and caregivers to engage on ending child marriage, and other harmful practices



and negative attitudes that affect and disempower adolescent girls in the communities. The activities also sought to promote gender equitable norms and improve the relationship between the target group, to support a healthy environment for adolescent girls' development. Adolescent girls were given the opportunity to express themselves on issues that concern them by asking questions while parents also responded to the concerns of the girls. The platform also provided the caregivers the opportunity to share their frustrations or challenges with their wards.

Consultative meetings were held with traditional and religious leaders, assembly members and dominant social groups in the PASS operational areas. The forum engaged community level structures on Child Marriage, ASRH&R, SGBV and the Impact of the COVID-19 on adolescent girls. The meeting was also meant to challenge the harmful traditional practices and stereotypes that stalls, devalue and restrict life changing opportunities for adolescent girls.

1,600 dignity kits were also distributed to

adolescent girls in 12 communities. This intervention was a COVID-19 emergency response to adolescent girls which was critical to reducing the vulnerabilities which often led to child marriage. The dignity kits comprised 3-months' supply of sanitary pads, a bottle of sanitizer and one small radio in a package with the

inscription "STOP CHILD MARRIAGE NOW". The sanitizers were provided to support the adolescent girls to ensure that they adhere to the COVID-19 prevention protocols.

TRANSFORMATION STORY

GRACE GOES BACK TO SCHOOL

"It has not been easy for me to accept to bring my daughter back home from cohabitation after she got pregnant; I had many plans for her. She was my hope"

These words aptly communicated the feelings of the mother of Grace, a teenager who got pregnant in Junior High School.

Grace was 16 years when she got pregnant. She dropped out of school and went into cohabitation with the person responsible for the pregnancy. Grace was identified by INGH under the PASS project in partnership with UNICEF and UNFPA under the global program to accelerate efforts to end child marriage. Grace revealed that she got pregnant as a result of neglect after her mother remarried.

"All my step siblings were well taken care of except me, so when my "baby's father" gave me the attention I craved for, I gave in to his advances"

Grace's mother who for the first time listened to her daughter narrate how she got pregnant was lost in deep thoughts.

She confessed that all her daughter said was true. She blamed herself for not protecting her daughter when her new husband maltreated and discriminated against her. The parenting sessions and one-on-one engagements with Grace's mother on child marriage and adolescent pregnancy encouraged her to bring her daughter back home. She said, though there was not enough space in the single room for all the children including herself and grandchild, she preferred her daughter returned home.

Grace joined the safe space in Kissi after she was identified as a pregnant adolescent girl which was a target of the project. Through the regular safe space engagements, she was motivated to return to school.

"There was so much I did not know that I wish I knew especially about menstruation, sex and SGBV. I look back with regret".

With support from the PASS project and collaboration with the Ghana Education Service, Grace is back to school. Her mother takes care of her baby whiles she is in school. With all the information she has received now, Grace is poised to do better with her life.

"I am very happy to be back to school to train to be a journalist"

Grace's mother is elated at the transformation of her daughter. She continues to be immensely grateful for the patience the project team had in engaging her about adolescent pregnancy, cohabitation and child marriage.

SAFE AND PROTECTIVE ENVIRONMENT FOR ADOLESCENT DEVELOPMENT (SPREAD)

The Safe and Protective Environment for Adolescent Development (SPREAD) project is a 16-month project implemented by International Needs Ghana (INGH) in partnership with UNICEF, Ghana.

The SPREAD project focused mainly on prevention interventions aimed at reducing adolescent pregnancy, abuse and exploitation in the Volta, Oti and Central regions. The strides chalked by the project is a direct contribution to the implementation of the National Strategic Framework on ending child marriage in Ghana, the National Adolescent Pregnancy Strategy, with a focus on empowering especially adolescent girls with Adolescent Sexual and Reproductive Health (ASRH) information and services to make informed decisions about their sexuality, child birth, relationships and marriage. The project was implemented in 55 communities across 11 districts and in 3 regions.

SPREAD was targeted primarily at 11,000 adolescent girls and boys as well as 16,500 community members.

Taking into account the multiple vulnerabilities and protection concerns faced by adolescent girls and boys in the 55 project communities, International Needs Ghana, undertook some community wide sensitization programmes where community members were educated on relevant child and adolescent protection issues,

gender, SGBV and ASRH&R among others. However, in the wake of the outbreak of COVID-19, some of the meetings scheduled to be held in physical settings were re-programmed. Radio and information centres and Community Public Address Systems (COMPAS) were adopted to reach communities for the sensitization programmes.

INGH was joined by officers from various state institutions including the Department of Social Welfare (DSW), Ghana Health Service (GHS), Ghana Education Service (GES), Commission on Human Rights and Administrative Justice (CHRAJ), Domestic Violence and Victims' Support Unit (DOVVSU), National Commission for Civic Education (NCCE) to undertake a total of forty-eight (48) radio programmes and 8 other educational programmes broadcast via COMPAS in the local dialects.

Over 40,425 community members from both project and non-project communities were engaged during the community wide sensitization programmes. The continuity of the community sensitization programmes became more critical in the wake of the closure of schools which increased adolescent vulnerability.

11 consultative meetings (one in each District) with key community level stakeholders were held during the year under review. The meetings engaged a total of 287 stakeholders comprising traditional authorities, religious leaders, assembly members and leaders of social groups on issues of ASRH&R, SGBV,



Child Marriage as well as the complementarities of the GIFTS programme, Safety Nets and Adolescent Corners. Their capacities were also built to deal with harmful cultural practices, gender norms and stereotypes which empowered them to actualize the protection of adolescent boys and girls in their respective communities.

INGH also leveraged on the further easing of restrictions on social gatherings by the government to hold in-person engagements with parents and caregivers in all the 55 project communities. Parents and caregivers were engaged on adolescent pregnancy, SGBV, ASRH&R and positive parenting. The sessions were held with strict adherence to the safety protocols on COVID-19. The interventions achieved its aim of increasing understanding on adolescent pregnancy, harmful practices that affect adolescent girls and boys and positive parenting to end adolescent pregnancy in SPREAD communities.

Many parents expressed their satisfaction on the various topics discussed, shared some lessons they have learnt and pledged to practise positive parenting.

INGH also undertook some mentorship sessions with adolescents in project communities. Following the outbreak of the COVID-19 pandemic, the physical meetings were replaced by mentorship engagements on radio. Listeners were sensitized on child rights and responsibilities, menstrual hygiene management, adolescent pregnancy among others. These sessions were facilitated by INGH in collaboration with district level stakeholders.

The radio programmes were also used to educate the target listeners on the COVID-19 prevention protocols. Further easing of restrictions on social gatherings enabled INGH to hold 187 community-based mentorship sessions. 17,809 adolescents were engaged through the mentorship sessions.

This activity sought to increase their knowledge on issues of sexual and gender-based violence, child abuse, child online protection, menstrual health and hygiene management, birth registration, reporting channels, child marriage, adolescent pregnancy, positive attitudes and behaviours, STIs, and adolescent risks and opportunities. The INGH Child and Adolescent Protection Manual (It shouldn't hurt to be young) was used during the engagements. About 4,000 manuals were distributed to adolescents along with face masks and hand sanitizers to ensure compliance with the COVID-19 protocols during the meetings.

The manuals served as reference materials during and after the engagements. The interactive sessions gave participants a deeper understanding of the issues and made them more confident to participate in their own protection to end adolescent pregnancies, control their sexual urges and handle other protection violations that affect them. Parents and caregivers present at the mentorship sessions indicated that the SPREAD project had impacted their communities positively as their adolescents demonstrated some positive attitudes including not staying out late or loitering at night, listening to advice from their parents which is resulting in no pregnancy cases recorded in some communities.

5,000 dignity kits (3-month supply of sanitary pads and soaps) were distributed as an emergency intervention to adolescent girls from less-privileged homes to reduce their vulnerabilities especially during the COVID-19 crisis. The support empowered adolescent girls to

gain agency to prevent adolescent pregnancy and practice good hygiene management. Some adolescent girls were equipped with the skill in making reusable pads from local materials.

INGH also worked with state institutions and strengthened collaboration with them to ensure the sustainability of the interventions beyond the life of the project. Officers of these state institutions also served as key referral points for issues from all the communities and continuously provided the needed support to adolescents. INGH referred 54 adolescent protection cases to the relevant state institutions during the period under review and followed these cases.

2,666 men and boys were separately engaged in collaboration with some district level stakeholders. The engagements sought to mobilize and engage men and boys on adolescent pregnancy, harmful stereotypes, gender and power inequalities, sexual and gender based-violence, ASRH and how they affect the protection and development of children and adolescents in their communities.

INGH joined District level state institutions with protection mandate to undertake monitoring visits in the Central, Volta and Oti Regions. They were organised to establish close working relationships, ownership and sustainability of the project in target communities. INGH facilitated these continuous engagements between the formal and informal child protection structures in promoting a favourable

environment for adolescent boys and girls. INGH commemorated Menstrual Hygiene Day, World Day Against Child Labour, 16 days of activism against Gender-Based Violence (GBV) and African Union (AU Day) of the African Child in the project communities through radio programmes. Community members were sensitized on the importance of celebrating these internationally recognized days and how they could contribute to promoting a safe and protective environment for adolescent boys and girls.

Results of a baseline study undertaken at the start of the project showed that underlying causes of adolescent pregnancy are:

- i) parental poverty and negligence, often exacerbated by broken homes, leaving adolescents to fend for themselves;
- ii) negative role modeling by some single mothers reportedly bringing home multiple male friends or sexual partners;
- iii) disrespect by adolescents fending for themselves, reinforced by peer pressure, and/or substance abuse.

An end line study will be conducted to evaluate project performance by April 2021.



TRANSFORMATION STORY

BETTY FREED AND EMPOWERED

The intervention by INGH and subsequent engagement with the Department of Social Welfare (DSW) has set a 16-year-old free from cohabitation.

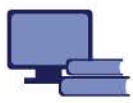
It all started when the survivor was defiled when she was 14 years old. The father reported the case to the Domestic Violence and Victims' Support Unit (DOVVSU)

"After reporting to DOVVSU that my 14-year-old daughter has been defiled and impregnated, I was asked to bring the perpetrator who fled from the community. I was then advised to meet with the family of the perpetrator and settle on a fine which I did and they made a part payment".

Betty then moved in to live with her peer who impregnated her in his mother's house until she gave birth to a baby boy who is almost two (2) years now.

"My daughter was asked to remain there to support the in-laws raise money to pay the outstanding balance"

The DSW followed up and after engaging both families on the case, a final decision was reached for Betty's return home. Betty is now back to her parents and has also been enrolled in the master craft hairdressing with support from DSW.



Education

INTRODUCTION

The goal of INGH's Education Programme is to contribute to the holistic development of deprived children and the transformation of their communities. It is driven by the International Needs Child Assistance Programme (INCAP) which creates the platform for Global Partners to assist child-centered development programmes to achieve four outcomes.

EDUCATION DEVELOPMENT OUTCOME

The Education Development Outcome focuses on the education of the child from pre-school to Senior High School. The closure of schools in Ghana affected both private and public schools.

School enrolment in Basic Schools prior to the closure in March 2020 was 5,576 made up of 2,856 boys and 2,720 girls. INGH schools attained gender parity with 1.05. UNESCO defines gender parity as having been achieved when the Gender Parity Index (GPI) is between 0.97 and 1.03. Compared to 2019, 2020's GPI showed an increase of 0.2, indicating an almost balance retention of boys and girls. INGH supported 66 trainees in apprenticeship. This number was made up of 24 boys and 42 girls. 54 of the trainees understudied master craft persons within their communities while 12 were in formal vocational schools.



In response to the protracted closure of schools due to COVID-19, INGH in June commenced reading clinics in its operating communities in the Volta, Greater Accra and Central regions. 1,300 children (585 males and 715 females) in 11 communities benefited from the intervention. 1,350 grade-appropriate supplementary readers were made available for the reading clinics. The reading clinics equipped participants with basic reading, comprehension and spelling skills while sustaining their interest in education. They were climaxed with a successful inter-group spelling challenge. Participants' cited confidence in reading, mastery of vocabulary and improved spelling as some of the benefits derived from the clinics.

318 students wrote the Basic Education Certificate Examination (BECE) in September 2020. INGH provided boarding support for 69 candidates who lived far from the examination centre. 350 INCAP beneficiaries in Senior High School were provided with termly support (groceries and toiletries). 115 INCAP participants consisting of (48 males and 67 females) completed their

West African Senior Secondary Certificate Examination (WASSCE). INGH organised a four-day mentorship and coaching programme for 400 graduates on INCAP, to prepare them for the future.

HEALTH AND PHYSICAL DEVELOPMENT

278,800 plates of hot balanced meals were served to children in all INGH schools. A growth monitoring assessment done in Kuve and Kebenu Schools, showed a positive impact of the school feeding programme with a few cases of stunting and underweight. (See detailed report under the health programme)

INGH partnered with Ghana Health Service (GHS) and traditional leaders to organize a Health talk for 854 children (352 males and 502 females) during the reading clinic. Samuel

Odartey-Lamptey, an INCAP beneficiary and a student of the University of Ghana Medical School who took part in the health talk, encouraged the children to adhere to safety protocols on COVID 19. 2,400 locally-made nose masks, gallons of liquid soap and sanitizers were provided to all communities that participated in the reading clinic.

LIFE SKILLS AND SOCIAL DEVELOPMENT

Life Skills and Social development outcome area seeks to promote an



environment that strengthens and sustains the systems that support the welfare and protection of children and their families. It allows communities to play their roles in reducing social exclusion, poverty and vulnerability using the education of the child as the catalyst.

Follow-up visits were made to Community Child Protection Committees (CCPCs) in eight communities. The CCPCs organized series of activities to raise awareness on child protection violations, importance of education, teenage pregnancy, child marriage and education on the COVID-19 pandemic through one-on-one counseling, durbars and Community Public Address Systems (COMPAS).

One key emerging outcome for these activities was the increased knowledge on COVID-19 among the CCPC's and community members specifically on the symptoms, prevention protocols and

emergency approaches to handle a suspected case.

ENGAGEMENT WITH ADOLESCENT GIRLS AND BOYS

INGH collaborated with the Department of Social Welfare and Community Development (DSW&CD) and the Ghana Health Service to interact with adolescents in eight (8) communities. A total number of 946 adolescents (105 males and 841 females) were engaged on teenage pregnancy, child marriage, child on-line protection and Menstrual Hygiene Management.

The participants pledged to protect themselves and support other adolescent boys and girls within the community so they could achieve their future aspirations.

SPIRITUAL DEVELOPMENT OUTCOME

Spiritual development outcome focuses on promoting positive behaviour and value formation of the child through discipleship programmes.

176 copies of devotional material, were procured and supplied to all INGH, model and partnership schools as well as some Senior High school students on the INCAP programme.

This was to help them develop a close relationship with Jesus.

293 primary four pupils of Dago and Doblo Gonno were provided with Bibles and encouraged school to read them. 516 children in 9 communities were disciplined through Community-based Bible studies in the Volta and Central Regions.

TRANSFORMATION STORY

AN ASPIRING AGRIC ECONOMIST YEARN'S TO GIVE BACK

"I look forward with great joy to have the opportunity to show love to people in the same manner International Needs Ghana (INGH) came to my aid when I needed help".

Christopher Nyarkotey, a 23-year-old level 400 student of the University of Ghana declared in an interaction with INGH. Christopher was enrolled on INCAP while in class 2 at the Bubiashie 2 D/A School.

"Life was tough. I lost my father when I was very young. My mother struggled to meet our basic needs".

INGH supported Christopher through the provision of educational materials and stipend till he completed Senior High School.

Unfortunately, Christopher lost his mother and bread winner while at Senior High School. He recalls that his elder sister and INGH were his pillar of support.

Christopher asserts that the support he received from INCAP motivated him to study assiduously culminating in his success at the Junior and Senior High Schools' final examinations. He is studying for a Bachelor of Science Degree in Agriculture and is hopeful of graduating with very impressive grades so he can obtain a scholarship for postgraduate studies. Christopher aspires to be an Agric Economist and is yearning to see the day he can also give back to society.





Health

The Health Unit facilitates programmes that contribute to improvements in the health of underserved communities. The unit runs curative health, preventive health and health promotive interventions that seek to treat morbid conditions, reduce the burden of specific diseases in specific communities and empower people to have better control over their health respectively.

MEDICAL OUTREACH

The Medical Outreach which run from the 17th-21st February, 2020 was held in collaboration with International Needs

USA. A medical team from International Needs USA joined hands with their Ghanaian counterparts to execute the outreach. About 2,527 people from 5 communities and students of the Centre for Empowerment and Enterprise Development (CEED) in the Volta Region were attended to. Participants benefitted from free screening, deworming and medications.

SCHOOL HEALTH PROGRAMME

School Health Interventions were undertaken in two schools; Lasivenu D/A Global Basic School and the Kuve D/A Global Basic School. The pupils were engaged on personal hygiene with a

focus on effective handwashing. There was a practical session where pupils took turns to practice effective hand washing.

NUTRITIONAL GROWTH MONITORING

Nutritional Growth Monitoring was carried out at the Kuve and Togbe Aho Memorial DA Global Basic Schools. The team collated anthropometric indicators of randomly selected pupils to provide a general view of the nutritional status of pupils in the two Schools. The weight, height and age of all randomly selected pupils (about 30% of pupils) were taken. The weight and heights of pupils was compared to the WHO's nutritional growth standards. This was carried out to give INGH an idea of possible outcomes of the school feeding programme in the 2 schools. Baseline anthropometric data was collected from these schools in 2015.

KUVE D/A GLOBAL BASIC SCHOOL

Height

In 2015, about 37% of pupils had good heights for their age; growth monitoring results in 2020 showed that 70% of pupils had good heights for their age. The proportion of students who were stunted dropped from 17% to 7%. The proportion of students who were severely stunted dropped from 13% to nil. There was a drop in pupils at risk of stunting from 33% to 23%.

Weight

There was an increase in pupils with good weight from 65% to 67% between 2015 and 2020. The number of

underweight pupils dropped from 8% to 4%. Pupils with possible risk of overweight increased from 2% to 13%. There was a drop in pupils at risk of underweight from 25% to 16%.

TOGBE AHO MEMORIAL D/A GLOBAL BASIC SCHOOL

Height

There was an increase in pupils with good heights for their age – from 30% to 65%. The proportion of pupils with stunted growth saw a reduction from 27% to 9%. Additionally, the proportion of pupils who were severely stunted, had dropped from 10 to 3%. There was a drop in pupils at risk of stunting from 33% to 24%.

Weight

There was a drop in pupils with good weight for height from 76% to 53%. The number of underweight pupils increased from 6% to 17%. The number of pupils who were severely underweight dropped from 12% to nil. Pupils at possible risk of overweight increased from nil to 3%. There was an increase in pupils at possible risk of underweight from 6% to 28%.

WATER PROJECTS

Togbe Aho Memorial School

Work on the first phase of the Kebenu Water Project comprising the construction of a concrete platform with a 10,000 litre capacity reservoir; two standing pipes to serve the Primary School block, Junior High School (JHS)





and kitchen was completed during the period under review. The project was undertaken with support from International Needs Canada in collaboration with Women Making a Difference. Prior to the execution of this project, the school relied on two unreliable water sources; the Kebenu community pipe, with its frequent interruptions in water flow and the often-polluted Kebe stream.

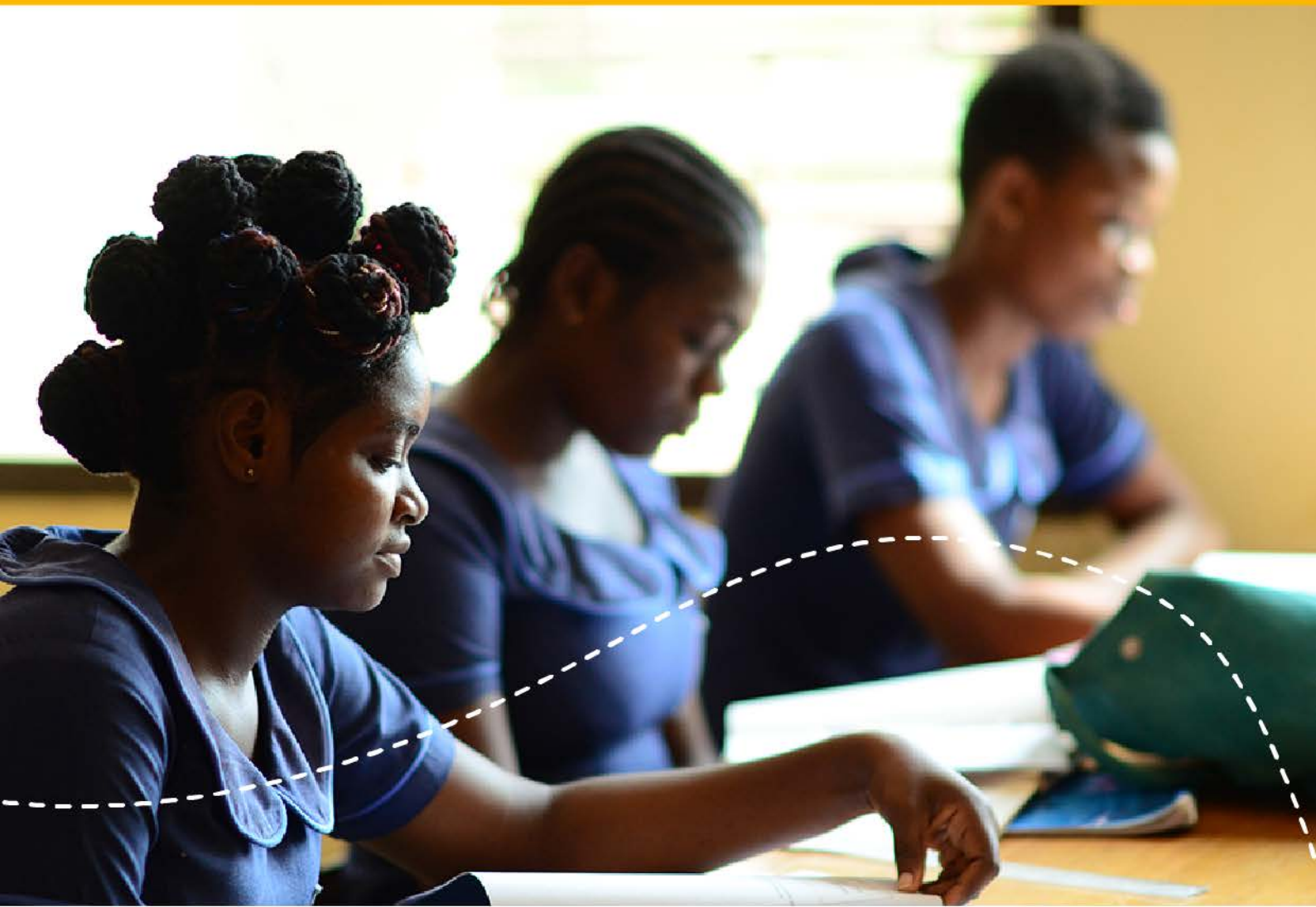
Nanankor

With support from International Needs Canada (INCA), and a native of Nanankor, INGH completed the first phase of a Water Project at Nanankor, a farming community in the Suhum Municipality of the Eastern Region. The first phase comprised the drilling of a borehole; water testing, construction of concrete platform; provision of reservoir and the

extension of water to the school in the community.

Lasivenu Sanitation Project

Construction work on an 8-unit Biofil Sanitation Facility for the Lasivenu Community begun during the year under review. The project being executed with funding from Northbrook Church is to provide safe and decent sanitation facilities for most households and curb the prevalence of open defecation. As their contribution to the Project, the Lasivenu Community shall be responsible for electrical installations and the provision of interior and exterior lighting as well as painting. This move is to create a sense of ownership which will contribute to the long-term sustainability of the project.



Gender & Empowerment

INTRODUCTION

The report covers the programmes and activities of the Centre for Empowerment and Enterprise Development (CEED). The Centre seeks to empower young women through skills training in order to be economically and socially independent. This will enable them build a sustainable future to support their families and communities.

ENROLMENT

During the year, CEED recorded a total enrolment of 115 trainees. The breakdown of this figure on unit basis is as follows:

No.	Unit	No. on roll
1	Fashion Design	73
2	Hospitality Management	32
3	Cosmetology	10
4	Total	115

20 trainees participated in the National Vocational Training Institute (NVTI) Examinations at different levels. Below is the breakdown of candidates who wrote the examinations.

No.	Course	No. of Trainees	Foundation Examinations	Proficiency 1 Examinations	Proficiency 2 Examinations
1	Fashion	13	8	3	2
2	Hospitality	6	2	4	0
3	Cosmetology	1	0	1	0
4	Total	20	10	8	2

A number of social and life skills activities were organized in the course of the year. These included:

HEALTH EDUCATION

Students at the Centre were educated on COVID-19 Prevention and Personal Hygiene.

CELEBRATION OF INTERNATIONAL WOMEN'S DAY

CEED joined women all over the globe to celebrate achievements made by women all over the world. The ladies were empowered with knowledge and challenged to excel in their chosen fields.

SPORTS

CEED and Compassion International met in a friendly volleyball match at Adidome. The CEED team was victorious.

INCOME GENERATING ACTIVITIES

A number of income generating activities were undertaken during the period. CEED produced reusable face masks, liquid soap and other detergents which were on high demand because of the COVID-19 pandemic for sale. The Centre also produced school uniforms, house dresses and church dresses which will be sold to trainees when school resumes. Meals were also served upon request by persons who rented the Centre's facilities for their programmes.



The Christian Witness Programme seeks to address the spiritual and moral development of persons in INGH project communities as well as staff in their daily walk with Jesus Christ.

COMMUNITY OUTREACHES

During the period 28 communities were reached through house-to-house evangelism, Jesus film evangelism and Home Bible studies. 3,173 persons heard the salvation

message of Jesus Christ preached during the year. 511 persons publicly made a decision for Christ. There were 175 converts while 139 converts were baptized.

The church planters concentrated on developing leaders due to the spread of COVID-19 and ban on mass gatherings. 19 revival meetings were however conducted with strict adherence to COVID-19 safety protocols.

SCHOOL OUTREACHES / COMMUNITY BIBLE STUDIES

To continue with discipling students as schools remained closed, Community-Based Bible Studies was introduced. 516 students in 9 communities (Kebenu, Agortorme, Kuve, Torve, Anawoekope, Lasivenu, Mepe, Dago and Kanuwloe) took part in the Community Bible Studies. INGH provided 400 copies of devotional guide to SHS students on INCAP in INGH Model and Partner Schools to make their devotional periods very effective. A half-hour period is set aside on Wednesdays in which teachers meet with Upper Primary and JHS students for brief study of the scriptures and prayer. 293 Holy Bibles were distributed to primary 4 students in Gomoa Dago D/A Basic School and Doblogonno D/A Methodist School.

OUTREACH TO LEAST REACHED PEOPLE GROUPS

INGH organized a training programme for 20 volunteers from four communities (Old Agou, Keri, Kue and Odormi) in the Oti Region in May 2020. The training was facilitated by staff from Approved Workmen Are Not Ashamed (AWANA) Ghana. The volunteers had formed INGH-AWANA Bible clubs in their respective communities. Follow-up reports showed that all the 20 clubs were thriving. Both children and leaders demonstrated keen interest, seriousness and love for club meetings. 498 children enrolled in INGH/ AWANA Bible Clubs at Kue, (205) Odormi, (103) Old Agou, (85) and Keri (105). Many parents have testified to the transformation they have seen in their children due to their membership of the INGH/AWANA Clubs.



INGH also provided toothpaste and clothing to 151 children in Odormi, Old Agou and Keri. An Officer from the Nkwanta Government Hospital educated the children on oral hygiene.

Church Leaders & Lay Leaders

Leadership training sessions were organized for 166 Lay Leaders and Church Leaders. Participants were taken through servant leadership, church administration and communication skills. The leaders also used the platform to discuss church growth, church administration, and personal life of the leader. The two field officers implementing “The Gospel, My Life, My All Project” participated in a 2-day training on effective report writing.

TRAINING FOR CHILDREN’S SERVICE TEACHERS

INGH collaborated with International Needs USA (IN USA) for the training of Children’s Service Teachers via zoom in November 2020. 30 persons benefitted from the training session. Topics treated include leading children to Christ through the Wordless Book and Managing Discipline in Class.

LITERACY CLASSES

174 children (5 – 15 years) begun literacy classes in the Challa language at Old Agou and Keri. Some of the participants have started reading and writing confidently in the language.



DISTRIBUTION OF MOTORBIKES

10 Motorbikes were distributed to church planters to facilitate their field trips.

CHAPEL PROJECTS AKATSI

A plot of Land was purchased for the Evangelical Family Church (EFC) at Akatsi. Documentation on the land has been completed pending the construction of a Pavilion in 2021.

NEW SHED AT TSIVOLI

A new shed has been constructed for the EFC at Tsvoli. A severe rainstorm led to the collapse of the first place of worship in 2018.

YOUTH CAMP

35 youth attended the Annual Youth Camp at Doblogonno on the theme “Born of God, a new beginning” (John 1: 12 – 13 & 1 John 3: 9). Activities organized include Bible Studies, Bible Quiz, Bible Exposition, Evangelism and Games.



COVID-19 RELIEF PACKAGES

Ghana experienced a fair share of challenges associated with the COVID-19 Pandemic.

On the outbreak of the disease in Ghana in March 2020, the government closed down schools and imposed other restrictions as part of measures to curtail the spread. These restrictions adversely affected the socio-economic life of people in INGH project communities.

To ease the burden on families, INGH provided 1,100 households with relief packages. These households were made up of school children and their families, the sick and the aged members of the church across 9 communities. About 4,400 individuals benefitted from the support.

OUR PROJECTS HAVE BEEN SUPPORTED AND FUNDED BY:

CURRENT PARTNER ORGANIZATIONS



PAST PARTNER ORGANIZATIONS



Empowered lives.
Resilient nations.





FINANCIAL STATEMENTS

2020

International Needs Ghana

Annual Report and Financial Statements for the year ended 31 December 2020

Directors' Report

In accordance with the requirements of section 136 of the Companies Act, 2019 (Act 992), we the Board of Directors of International Needs Ghana submit our report with the audited financial statements of the Company for the year ended 31 December 2020.

Statement of Directors' Responsibilities

The Directors are required to maintain adequate accounting records and are responsible for the content and integrity of the annual financial statements and related financial information included in this report. It is their responsibility to ensure that the annual financial statements satisfy the financial reporting standards as to form and content and present fairly the statement of financial position, results of operations and business of the Organisation, and explain the transactions and financial position of the business of the Organisation at the end of the financial year. The annual financial statements are based on appropriate accounting policies consistently applied throughout the Organisation and supported by reasonable and prudent judgements and estimates.

The Directors acknowledge that they are ultimately responsible for the system of internal controls established by the Organisation and place considerable importance on maintaining a strong

control environment. To enable the Directors to meet these responsibilities, the Board of Directors sets standards for internal controls aimed at reducing the risk of error or loss in a cost effective manner. The standards include the proper delegation of responsibilities within a clearly defined framework, effective accounting procedures and adequate segregation of duties to ensure an acceptable level of risk. These controls are monitored throughout the Organisation and all employees are required to maintain the highest ethical standards in ensuring the organisation's business is conducted in a manner that in all reasonable circumstances is above reproach.

The focus of risk management in the Organisation is on identifying, assessing, managing and monitoring all known forms of risk across the Organisation. While operating risks cannot be fully eliminated, the Organisation endeavours to minimise it by ensuring that appropriate infrastructure, controls, systems and ethical behaviour are applied and managed within predetermined procedures and constraints.

The Directors are of the opinion, based on the information and explanations given by management, that the system of internal control provides reasonable assurance that the financial records may be relied on for the preparation of the

International Needs Ghana

Annual Report and Financial Statements for the year ended 31 December 2020

annual financial statements. However, any system of internal financial control can provide only reasonable, and not absolute, assurance against material misstatement or loss. The going concern basis has been adopted in preparing the financial statements. Based on forecasts and available cash resources the directors have no reason to believe that the organisation will not be a going concern in the foreseeable future. The financial statements support the viability of the organisation. The annual financial statements have been audited by the independent auditing firm, Intellisys. The external auditor's unqualified audit report is presented on pages 49 to 51.

Review Of Activities

Main Business And Operations

The organisation International Needs Ghana is a not-for-profit development organization and Global Partner of International Needs Incorporated, a worldwide partnership of Christian organizations fulfilling the commission of Jesus Christ, supporting each other to see transformed lives, families and communities. There were no major changes herein during the year. The operating results and statement of financial position of the organisation are fully set out in the attached financial statements and do not in our opinion require any further comment.

Operating Results

The Surplus of the Organisation for the financial year ended December 2020 amounted to GHS1,711,926 (2019: Surplus GHS994,018).

Going Concern

The annual financial statements have been prepared on the basis of accounting policies applicable to a going concern. This basis presumes that funds will be available to finance future operations and that the realisation of assets and settlement of liabilities, contingent obligations and commitments will occur in the ordinary course of business.

Impact of COVID-19

INGH responded proactively to the COVID 19 pandemic by seeking approval of donors and partners to realign program activities to be COVID 19 compliant. Physical meetings were changed to other activities such as radio programs and distribution of menstrual hygiene kits to adolescent girls. This resulted in the continuous flow of funds assigned prior to the pandemic. Additionally, INGH received a total of GHS 145,469 as COVID 19 relief to community members, children on our programs, the aged and churches reaching over 1,200 households. Cumulatively, the effect of COVID 19 on our organization has been minimal.

International Needs Ghana

Annual Report and Financial Statements for the year ended 31 December 2020

Events After Reporting Date

All events subsequent to the date of the annual financial statements and for which the applicable financial reporting framework requires adjustment or disclosure have been adjusted or disclosed. The Directors are not aware of any matter or circumstance arising since the end of the financial year to the date of this report that could have a material effect on the financial position of the organisation.

Directors' interest in contracts

To our knowledge none of the Directors had any interest in contracts entered into during the year under review.

Directors

The Directors of the organisation during the year and up to the date of this report are as follows:

Prof. Kobina Nkyekyer
Mrs. Awurabena Okrah
Mr. Charles Otoo
Mr. Cromwell Awadey
Mrs. Zuta Plahar
Mrs. Susan Sabaa
Very Rev. Mrs. Naana Dannyame
Very Rev. Walter Pimpong
Dr. Charity Binka
Mr. Alex Leslie Ayeh
Mrs. Christabel Mills

Secretary

The Organisation's designated secretary is Joseph Gordon-Mensah.

Audit fees

The audit fee payable for the year under review is GHS20,000 (Prior year: GHS20,000)

Independent Auditors

Intellisys were the independent auditors for the year under review.

The annual financial statements set out on pages 46 to 70 were approved by the Directors and were signed on their behalf by:

Cromwell Awadey

Signature

Prof. Kobina Nkyekyer

Signature

Date 2nd June 2021

Independent Auditor's Report

To the Members of International Needs Ghana



Opinion

We have audited the financial statements of International Needs Ghana set out on pages 52 to 70, which comprise the statement of financial position as at 31 December 2020, and the statement of income and expenditure, the statement of changes in funds and the statement of cash flows for the year then ended, and notes to the financial statements, including a summary of significant accounting policies.

In our opinion the accompanying financial statements give a true and fair view of the financial position of the organisation as at 31 December 2020 and its financial performance and cash flows for the year then ended in accordance with the International Financial Reporting Standard for Small and Medium-sized Entities and the requirements of the Companies Act, 2019 (Act 992).

Basis for Opinion

We conducted our audit in accordance with International Standards on Auditing (ISAs). Our responsibilities under those standards are further described in the Auditor's Responsibilities for the Audit of the Financial Statements section of our report. We are independent of the organisation in accordance with the International Ethics Standards Board for Accountants' Code of Ethics for

Professional Accountants (IESBA Code) together with the ethical requirements that are relevant to our audit of the financial statements in Ghana, we have fulfilled our ethical responsibilities in accordance with these requirements and the IESBA Code. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Other Information

The Directors are responsible for the other information. The other information comprises the information included in the Annual Report, but does not include the financial statements and our auditor's report thereon. Our opinion on the financial statements does not cover the other information and we do not and will not express any form of assurance conclusion thereon. In connection with our audit of the financial statements, our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the audit or otherwise appears to be materially misstated. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact. We have nothing to report in this regard.

Directors' Responsibility For The Financial Statements

The directors are responsible for the preparation and fair presentation of the financial statements that give a true and fair view in accordance with the International Financial Reporting Standard for Small and Medium-sized Entities and the requirements of the Companies Act, 2019 (Act 992), and for such internal control as the directors determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, the directors are responsible for assessing the organisation's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the directors either intend to liquidate the organisation or to cease operations, or have no realistic alternative but to do so.

Auditor's Responsibilities For The Audit Of The Financial Statements

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion.

Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with ISAs will always detect a material

misstatement when it exists.

Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

As part of an audit in accordance with ISAs, we exercise professional judgement and maintain professional scepticism throughout the audit.

We also:

- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations or the override of internal control.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the organisation's internal control.

- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by the directors.
- Conclude on the appropriateness of the directors' use of the going concern basis of accounting and based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the organisation's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the organisation to cease to continue as a going concern.
- Evaluate the overall presentation, structure and content of the financial statements, including the disclosures, and whether the financial statements represent the underlying transactions and events in a manner that achieves fair presentation.
- We communicate with the directors regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies

in internal control that we identify during our audit.

Report on Other Legal Requirements

The Companies Act 2019, (Act 992) requires that in carrying out our audit work, we consider and report to you on the following matters. We confirm that:

- we have obtained all the information and explanations which to the best of our knowledge and belief were necessary for the purposes of our audit;
- in our opinion proper books of account have been kept by the organisation, so far as appears from our examination of those books; and
- the organisation's statement of financial position and statement of income and expenditure are in agreement with the books of account.

The engagement partner on the audit resulting in this independent auditor's report is Theresa Ampadu-Boateng (ICAG/P/1050).

For and on behalf of Intellisys -
(ICAG/F/2021/078)
Chartered Accountants

Intellisys
No. 2 Lardzeh Crescent
North Dzorwulu, Accra



4th June 2021

International Needs Ghana

Financial Statements for the year ended 31 December 2020

Statement of Income and Expenditure

Figures in GHS	Notes	2020	2019
Income			
Grants	4.1	9,056,336	7,505,863
Donations	4.2	414,493	474,964
Social Enterprise	4.3	177,360	184,949
Other Income	4.4	141,471	294,010
Total Income		9,789,660	8,459,786
Expenditure			
Programs and Projects Cost			
Child Rights Program	5.1	(1,517,398)	(1,102,135)
Gender and Empowerment Program	5.2	(1,391,703)	(555,364)
Education Program	5.3	(1,874,942)	(2,342,913)
Christian Witness Program	5.4	(887,123)	(901,266)
Health Program	5.5	(220,043)	(292,722)
		(5,891,209)	(5,194,400)
Project Management Cost			
Monitoring, Evaluation and Learning	6	(263,515)	(414,046)
Business Development and Communication	7	(349,249)	(339,189)
Estate Management	8	(209,132)	(130,285)
Accountability and Administration	9	(1,364,629)	(1,387,848)
		(2,186,525)	(2,271,368)
Total Expenditure		(8,077,734)	(7,465,768)
Surplus for the year		1,711,926	994,018

International Needs Ghana

Financial Statements for the year ended 31 December 2020

Statement of Financial Position

Figures in GHS	Notes	2020	2019
Assets			
Non-current assets			
Property, plant and equipment	13	<u>7,108,004</u>	<u>7,359,202</u>
Current assets			
Receivables	12	<u>225,622</u>	<u>416,206</u>
Cash and cash equivalents	11	<u>6,176,169</u>	<u>2,729,351</u>
Total current assets		<u>6,401,791</u>	<u>3,145,557</u>
Total assets		<u>13,509,795</u>	<u>10,504,759</u>
Funds and liabilities			
Funds			
Restricted funds			
Designated fund	10a	<u>2,994,513</u>	<u>2,528,462</u>
Development fund		<u>185,866</u>	<u>185,866</u>
Unrestricted funds			
General fund	10b	<u>3,583,202</u>	<u>2,337,327</u>
Revaluation reserve		<u>4,846,514</u>	<u>4,846,514</u>
Total funds		<u>11,610,095</u>	<u>9,898,169</u>
Liabilities			
Non-current liabilities			
Capital Grant	14	<u>-</u>	<u>3,367</u>
Current liabilities			
Payables	16	<u>1,899,700</u>	<u>603,223</u>
Total liabilities		<u>1,899,700</u>	<u>606,590</u>
Total funds and liabilities		<u>13,509,795</u>	<u>10,504,759</u>

The annual financial statements set out on pages 52 to 70 were approved by the Directors and were signed on their behalf by:

Cromwell Awadey
 Director

Prof. Kobina Nkyekyer
 Director

Date 2nd June 2021

International Needs Ghana

Financial Statements for the year ended 31 December 2020

Statement of Changes in Funds

Figures in GHS	Restricted Funds		Unrestricted Funds		Total
	Development fund	Designated fund	Revaluation reserve	General fund	
Balance at 1 January 2020	185,866	2,528,462	4,846,514	2,337,327	9,898,169
Surplus for the year	-	472,388	-	1,239,538	1,711,926
Balance at 31 December 2020	185,866	3,000,850	4,846,514	3,576,865	11,610,095
Balance at 1 January 2019	185,866	1,588,734	4,846,514	2,283,037	8,904,151
Surplus for the year	-	939,728	-	54,290	994,018
Balance at 31 December 2019	185,866	2,528,462	4,846,514	2,337,327	9,898,169

International Needs Ghana

Financial Statements for the year ended 31 December 2020

Statement of Cash Flows

Figures in GHS	Notes	2020	2019
Cash flows from operations			
Surplus for the year		1,711,926	994,018
Adjustments to reconcile surplus			
(Increase)/Decrease in Receivables	12	190,584	419,836
(Increase)/Decrease in Payables	16	1,296,477	(499,394)
Release of Deferred Income		(3,367)	(8,851)
Depreciation charge for the year	13	251,198	340,469
Profit on disposal of property, plant and equipment	13	-	(39,000)
Total adjustments to reconcile surplus		1,734,892	213,060
Net cash flows from operations		3,446,818	1,207,078
Cash flows used in investing activities			
Proceeds from sales of property, plant and equipment	13	-	39,000
Purchase of property, plant and equipment	13	-	(381,701)
Cash flows used in investing activities		-	(342,701)
Cash flows used in financing activities			
Loan repayment	15	-	(80,912)
Cash flows used in financing activities		-	(80,912)
Net increase in cash and cash equivalents		3,446,818	783,465
Cash and cash equivalents at beginning of the year		2,729,351	1,945,886
Cash and cash equivalents at end of the year	11	6,176,169	2,729,351

International Needs Ghana

Financial Statements for the year ended 31 December 2020

Accounting Policies

1. General information

International Needs Ghana is an Organisation limited by guarantee, incorporated and domiciled in Ghana. The Organisation is an global partner of the worldwide partnership of International Needs Incorporated in 34 countries and headquarters in New Zealand. The address of its registered office and principal place of business is B 520/12 Atiwiredu Street, North Odorkor, Accra.

The nature of the operations and principal activities of the Organisation are as follows:

- a. To undertake projects for social and spiritual development with concern for the relief of poverty and economic distress both in the case of individuals and communities.
- b. To support Christian workers engaged in Christian work.
- c. To reach out to the youth of the world with the Gospel of Jesus Christ.
- d. To be involved in Christian outreach programmes and evangelism which are the main task of the church.
- e. To encourage and challenge people to live a balanced Christian life with a responsibility to engage in church and community development and growth and to be involved in evangelism and in addressing social concerns world-wide.

2. Basis of preparation and summary of significant accounting policies

The financial statements of International Needs Ghana have been prepared in accordance with International Financial

Reporting Standards (IFRS) for Small and Medium-sized Entities (SMEs) and the Companies Act, 2019 (Act 992). The financial statements have been prepared under the historical cost convention, as modified by the revaluation of investment property, certain property, plant and equipment, biological assets and derivative financial instruments at fair value. They are presented in Cedi. The preparation of financial statements in conformity with International Financial Reporting Standards (IFRS) for Small and Medium-sized Entities (SMEs) requires the use of certain critical accounting estimates. It also requires management to exercise its judgement in the process of applying the Organisation's accounting policies. The areas involving a higher degree of judgement or complexity, or areas where assumptions and estimates are significant to the financial statements are disclosed in note 3.

The principal accounting policies applied in the preparation of these annual financial statements are set out below. These policies have been consistently applied to all the years presented, unless otherwise stated.

2.1 Grants

The Organisation received grants through some of the global partners of International Needs Incorporation during the year. Grants are recognised once the Organisation has been notified of the successful outcome of a grant application and a specific grant agreement is signed where necessary.

2.1.1 Donation

Donations collected including cash and goods for resale, are recognised as revenue when the organisation gains control, economic benefits are probable and the amount of the donation can be measured reliably.

International Needs Ghana

Financial Statements for the year ended 31 December 2020

2.1.2 Sale of Vocational Products

Revenue from sale of vocational products are recognised net of returns, discounts and allowances and when the control over the goods sold passes to the customer.

2.1.3 Investment Income

Investment income relates to interest on short-term bank deposits. Interest income is recognised as it accrues, using the effective interest method.

2.1.4 Gain or Loss on Disposal

The gain or loss on disposal of all non-current assets is determined as the difference between the carrying amount of the asset as at the time of disposal and the net proceeds on disposal.

2.1.5 In-kind Donations

In-kind donations are included at fair value to the organization; where this can be quantified and a third party is bearing the cost. No amounts are included in the financial statements for services donated by volunteers.

2.2 Foreign currency translation

2.2.1 Functional and presentation currencies

Items included in the financial statements of the Organisation is measured using the currency of the primary economic environment in which the Organisation operates (functional currency). The financial statements are presented in Ghana Cedis (GHS), which is the Organisation's presentation currency.

2.2.2 Transactions and balances

Foreign currency transactions are translated into the functional currency using the exchange rates prevailing at the dates of the transactions. Foreign exchange gains and losses resulting from the settlement of such

transactions and from the translation at year-end exchange rates of monetary assets and liabilities denominated in foreign currencies are recognised in the statement of surplus or deficit and other comprehensive income.

All expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all costs related to the thematic area. Where costs cannot be directly attributed to a particular thematic area they have been allocated to activities on a basis consistent with the use of the resource. Fundraising costs are those incurred in seeking voluntary contributions by donators and do not include costs of disseminating information relating to the activities carried on by the organization.

Support costs are those costs directly incurred in supporting the objects of the organization and include project management carried out by central administration. Management and administration costs are those incurred in connection with administration and compliance with regulatory and statutory requirements.

2.3 Property, plant and equipment

Basis of measurement of carrying amount

Items of property, plant and equipment are stated at cost less accumulated depreciation and any accumulated impairment losses. An impairment loss is recognized whenever the carrying amount of an asset exceeds its recoverable amount. The recoverable amount of assets is the greater of their net selling price and value in use. Impairment losses are recognized in the statement of comprehensive income. Property, plant and equipment donated to the organization or acquired for nominal cost are recognized at fair value at the date the organization obtains control of the assets.

International Needs Ghana

Financial Statements for the year ended 31 December 2020

Costs include Costs incurred initially to acquire or construct an item of property, plant and equipment and Costs incurred subsequently to add to, replace part of, or service it. If a replacement cost is recognised in the carrying amount of an item of property, plant and equipment, the carrying amount of the replaced part is derecognised.

Depreciation

Depreciation is charged so as to allocate the cost of assets less their residual values over their estimated useful lives, using the straight-line method. The following rates are used for the depreciation of property, plant and equipment:

The residual value, depreciation method and useful life of each asset are reviewed at each annual reporting period if there are indicators present that there has been significant change from the previous estimates.

Asset class	Depreciation rate
Buildings	2%
Motor vehicles	25%
Furniture and Fittings	25%
Office Equipment	25%
Computer and Accessories	25%
New Office Complex	2%

An item of property, plant and equipment is derecognized upon disposal, when the item is no longer used in the operations of the organization or when it has no sale value. Any gain or loss arising on derecognition of the asset (calculated as the difference between the net disposal proceeds and the carrying amount of the asset) is included in profit or loss in the year the asset is derecognized. Any part of revaluation reserve attributable to the asset disposed of or derecognized is transferred to general funds at the date of disposal.

2.3.1 The development fund has been set up to finance items of capital expenditure and is funded by annual allocation of not more than 20% of net surplus from the General fund.

2.4 Receivables

Receivable comprise amounts due from prepayments for services yet to be consumed, and for staff advances released for project implementation activities. The carrying amount of the receivable is deemed to reflect fair value. An allowance for doubtful debt is made when there is objective evidence that the organization will not be able to collect the debt. Bad debts are written off when identified.

2.5 Cash and cash equivalents

Cash and cash equivalents in the statement of financial position comprise cash at bank and in hand and short-term deposits with an original maturity of three months or less where the investment is convertible to known amounts of cash and is subject to insignificant risk of changes in value. For the purposes of the statement of cash flow, cash and cash equivalents consist of cash and cash equivalents as defined above, net of any outstanding bank overdrafts.

2.6 Payables

Payables represent liabilities for goods and services provided to the organization before the end of the financial year that are unpaid. These amounts are usually settled within 7 to 15 days. The carrying amount of the payables is deemed to reflect their fair value.

International Needs Ghana

Financial Statements for the year ended 31 December 2020

2.7 Deferred Income

The liability for deferred income is the unutilized amounts of grants received on the condition that specified services are delivered or conditions are fulfilled. The services are usually provided or the conditions usually fulfilled within 12 months of receipt of the grant. Where the amount received is in respect of services to be provided over a period that exceeds 12 months after the reporting date or the conditions will only be satisfied more than 12 months after the reporting date, the liability is discounted and presented as noncurrent.

Donations of capital nature are treated as deferred income and released in tandem with depreciation charges on related assets or the entry of related expenditure into the income statement.

2.8 Employee benefits

The liability for employee benefit obligations relates to government-mandated payments under the National Pensions Act, 2008 (Act 766). All full-time employees are covered by the programme. The Bureau makes a contribution of 13% of employee's basic salary in addition to 5.5% contribution by the employee towards pension as defined under the National Pensions Act.

3. Critical accounting estimates and judgements

The Directors of the organization are required to make judgements and estimates about the carrying amounts of assets and liabilities that are not readily apparent from the sources. Estimates and judgements are continually evaluated and are based on historical experience and other factors, including expectations of future events believed to be reasonable under the circumstances.

Critical accounting estimates and assumptions

The organization makes estimates and assumptions concerning the future. The resulting accounting estimates will, by definition, seldom equal the related actual results. The estimates and underlying assumptions are reviewed on an ongoing basis. Revisions to accounting estimates are recognized in the period in which the estimate is revised if the revision affects only that period or in the period of the revision and future periods if the revision affects both current and future periods.

The estimates and assumptions that have a significant risk of causing a material adjustment to the carrying amounts of assets and liabilities within the next financial year are addressed below.

3.1.1 Useful lives of property, plant and equipment

The organization determines the estimated useful lives and related depreciation charges for its property, plant and equipment. The directors will increase the depreciation charge where useful lives are less than previously estimated lives, or it will write-off or write-down technically obsolete or non-strategic assets that have been abandoned or sold. The rates used are set out in note 2.6.2

3.1.2 Receivables

Critical judgements is made by the directors in determining the recoverable amount on receivables.

International Needs Ghana

Financial Statements for the year ended 31 December 2020

Notes to the Financial Statements

Figures in GHS	2020	2019
4. Income Summary		
4.1 Grants		
Centre for Empowerment and Enterprise Development	738,172	270,533
GUF/JTIP Project-Growing Up Free	479,423	584,390
Medical Outreach	98,460	154,777
IN Group Assistance Program (INGAP)-Global Partners	273,255	-
IN Child Assistance Program (INCAP)-Global Partners	2,210,926	2,797,811
Micro Projects	1,296,146	707,827
Accounting Services-International Office	64,490	53,025
Monitoring Services-International Office	39,700	-
Management Fees (Gifts)	73,109	57,385
Management Fees (INCAP)	1,169,888	1,009,990
Management Fees (Projects)	1,614,105	584,167
Contributions from INCAP Beneficiaries	4,955	21,783
Partnership for Community Development	35,499	376,908
IN Child Assistance Program (INCAP) - In Country	37,634	59,428
SPREAD Project	572,487	517,365
PASS Project	348,087	310,474
	9,056,336	7,505,863
4.2 Donations		
Personnal Support	414,493	474,964
4.3 Social Enterprise		
Sale of Vocational Products	34,298	19,579
Net Returns from Guest House Operations	28,565	88,351
Training Fees (CEED)	33,978	48,688
Facility User Fee	-	2,200
Net Returns from Photography	-	2,317
Project vehicle income	60,160	-
Church contribution	2,073	2,436
Fruits and vegetables income	7,951	3,100
Utility income/sale of INGH branded files	10,335	18,278
	177,360	184,949
4.4 Other Income		
Interest Income	66,765	77,368
Exchange Gain	71,339	168,791
Gain-Disposal of fixed assets	-	39,000
Transfer from deferred income	3,367	8,851
	141,471	294,010
Total income	9,789,660	8,459,786

International Needs Ghana

Financial Statements for the year ended 31 December 2020

Notes to the Financial Statements

Figures in GHS	2020	2019
5. Programs and Projects Expenditure		
5.1 Child Rights Program		
J/TIP Project-Growing Up Free	429,341	640,401
SPREAD Project	741,082	150,910
PASS Project	346,975	310,824
	1,517,398	1,102,135
5.2 Gender and Empowerment Program		
Centre for Empowerment and Enterprise Development	690,653	427,751
Ghana TVET Voucher Project	49,345	127,613
Partnership for Transformational Growth	651,705	-
	1,391,703	555,364
5.3 Education Program		
IN Child Assistance Program (INCAP)	1,340,315	2,285,853
Micro Projects	220,901	57,060
Partnership for Transformational Growth	313,726	-
	1,874,942	2,342,913
5.4 Christian Witness Program		
Church Planters Support	235,809	194,956
Partnership Community Development	100,000	8,296
One Child, One Bible Project	1,401	20,639
The Gospel, My Life, My All Project	268,870	95,660
Micro Projects	281,043	581,715
	887,123	901,266
5.5 Health Program		
Micro Project (Schistosomiasis treatment)	160,777	95,360
Medical Outreaches to Communities and Schools	59,266	197,362
	220,043	292,722
Total Programs and Projects Cost	5,891,209	5,194,400

International Needs Ghana

Financial Statements for the year ended 31 December 2020

Notes to the Financial Statements

Figures in GHS

Project Management Cost

6. Monitoring, Evaluation and Learning

Staff Cost	151,487	356,995
Vehicle running expenses	112,028	57,051
	263,515	414,046

7. Business Development and Communication

Staff cost	187,485	175,484
Media & Public Relations	-	5,139
Fruits and vegetables	4,000	21,778
Global Partner Membership Fees	125,831	114,019
Branding & Resource Development	31,933	22,769
	349,249	339,189

8. Estate Management

Electricity and water	17,034	18,131
Rent, rates and insurance	75,916	42,837
Repairs and Maintenance	116,182	69,317
	209,132	130,285

9. Accountability and Administration

Staff Cost	804,467	639,318
Stationery and Telecommunication	90,300	63,876
Travelling and Transport-Local	31,382	19,309
Bank Charges	11,796	23,638
Medical Expenses	90,084	93,446
Audit Fees	20,000	20,000
Donations	1,421	37,242
Health and Fitness	6,550	7,800
Staff Training and Development	16,102	61,579
Meetings and Protocol	17,809	42,869
Professional and Consultancy Fees	23,520	38,301
Depreciation	251,198	340,470
	1,364,629	1,387,848

Total Project Management Cost

2,186,525	2,271,368
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Total expenditure

8,077,734	7,465,768
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International Needs Ghana

Financial Statements for the year ended 31 December 2020

Notes to the Financial Statements

Figures in GHS

2020

2019

10. Schedule of Funds Analyzed by Designated and General Funds

10a	Restricted Funds	At January	Received	Utilized	At December
	Designated Funds (Current projects)				
	Child Right Program				
	J/TIP Project-Growing Up Free	35,686	479,423	429,341	85,768
	PASS Project	(1,112)	348,087	346,975	-
	SPREAD Project	366,455	572,487	741,082	197,860
		<u>401,029</u>	<u>1,399,997</u>	<u>1,517,398</u>	<u>283,628</u>
	Gender & Empowerment Program				
	Centre for Empowerment & Enterprise Development	1,573	738,172	690,653	49,092
	Ghana TVET	(10,413)	95,444	49,345	35,686
	Partnership for Transformational Growth	8,661	638,376	651,705	(4,668)
		<u>(179)</u>	<u>1,471,992</u>	<u>1,391,703</u>	<u>80,110</u>
	Educational Program				
	IN Child Assistance Program (INCAP)	725,917	2,257,830	1,340,315	1,643,432
	IN Group Assistance Program (INGAP)	-	273,255	-	273,255
	Partnership for Transformational Growth	648,228	-	313,726	334,502
	Micro Projects	229,645	19,545	220,901	28,289
		<u>1,603,790</u>	<u>2,550,630</u>	<u>1,874,942</u>	<u>2,279,478</u>
	Christian Witness Program				
	Church Planters Support	256,860	139,226	235,809	160,277
	Partnership for Community Development	79,537	46,983	100,000	26,520
	One Child, One Bible Project	1,401	-	1,401	-
	Church Projects	724	224,655	222,247	3,132
	The Gospel, My Life, My All Project	10,165	316,815	268,870	58,110
	Church Planters Motor Cycles	89,961	-	58,796	31,165
		<u>438,648</u>	<u>727,679</u>	<u>887,123</u>	<u>279,204</u>
	Health Program				
	Medical Outreach	8,235	98,460	59,266	47,429
	Partnership for Community Development	31,467	-	-	31,467
	Micro Projects-Schistomiasi and Water Projects	45,474	114,839	160,777	(464)
		<u>85,176</u>	<u>213,299</u>	<u>220,043</u>	<u>78,432</u>
	Total Designated funds	<u>2,528,464</u>	<u>6,363,597</u>	<u>5,891,209</u>	<u>3,000,852</u>

International Needs Ghana

Financial Statements for the year ended 31 December 2020

Notes to the Financial Statements

Figures in GHS

2020

2019

Schedule of Funds Analyzed by Designated and General Funds continued...

10b Other Funds

General Fund

2,337,327

3,426,063

2,186,525

3,576,865

Total Funds

4,865,791

9,789,660

8,077,734

6,577,717

Funds for water projects under Health Program and Partnership for transformational growth under Gender and Empowerment are expected in the subsequent year.

International Needs Ghana

Financial Statements for the year ended 31 December 2020

Notes to the Financial Statements

Figures in GHS	2020	2019
11. Cash and cash equivalents		
Balances with banks	5,354,375	2,087,112
Short term deposits	821,794	642,239
	<u>6,176,169</u>	<u>2,729,351</u>
12. Trade and other receivables		
Sundry debtors	<u>225,622</u>	<u>416,206</u>

International Needs Ghana

Financial Statements for the year ended 31 December 2020

Notes to the Financial Statements

Figures in GHS

13. Property, plant and equipment

	Land	Buildings	Motor vehicles	Furniture and fittings	Office Equipment	Computer and Accessories	New Office Complex	Total
Reconciliation for the year ended 31 December 2020								
Balance at 1 January 2020								
At cost	1,152,000	3,719,000	912,772	268,480	162,017	249,521	2,259,999	8,723,789
Accumulated depreciation	-	(74,380)	(657,092)	(226,451)	(153,557)	(207,908)	(45,199)	(1,364,587)
Net book value	1,152,000	3,644,620	255,680	42,029	8,460	41,613	2,214,800	7,359,202
Movements for the year ended 31 December 2020								
Depreciation	-	(74,380)	(85,226)	(21,557)	(4,730)	(20,105)	(45,200)	(251,198)
Revaluation increase (decrease)	-	-	-	-	-	-	-	-
Property, plant and equipment at the end of the year	1,152,000	3,570,240	170,454	20,472	3,730	21,508	2,169,600	7,108,004
Closing balance at 31 December 2020								
At cost	1,152,000	3,719,000	912,772	268,480	162,017	249,521	2,259,999	8,723,789
Accumulated depreciation	-	(148,760)	(742,318)	(248,008)	(158,287)	(228,013)	(90,399)	(1,615,785)
Net book value	1,152,000	3,570,240	170,454	20,472	3,730	21,508	2,169,600	7,108,004

International Needs Ghana

Financial Statements for the year ended 31 December 2020

Notes to the Financial Statements

Figures in GHS

Property, plant and equipment continued...

Movements for the year ended 31

December 2019									
Additions from acquisitions	-	-	340,907	19,879	-	20,915	-	381,701	
Depreciation	-	(74,380)	(85,227)	(64,487)	(24,075)	(47,101)	(45,200)	(340,471)	
Property, plant and equipment at the end of the year	1,152,000	3,644,620	255,680	42,029	8,460	41,613	2,214,800	7,359,202	

Disposal Schedule

2019	Cost	Accumulated depreciation	Carrying value	Proceeds from disposal	Gain/Loss
Motor Vehicle	83,336	83,336	-	39,000	39,000

International Needs Ghana

Financial Statements for the year ended 31 December 2020

Notes to the Financial Statements

Figures in GHS	2020	2019
14. Capital Grant		
At 31 December	177,017	177,017
Amortization		
At 1 January	173,650	164,799
Transfer to income	3,367	8,851
At 31 December	-	173,650
Net Capital Grant	-	3,367

This represents donations for capital expenditure. The income is written-off over the life of the asset by means of transferring an amount equivalent to the depreciation charge for the year.

15. Borrowings

Loan drawn-down	-	80,912
Repayment	-	(80,912)
At 31 December	-	-

The tenure of the Loan is 36 months at an interest of 11.25% per annum. It is secured by a legal mortgage over the office building at Odorkor, Accra.

16. Trade and other payables

Sundry Payables	1,823,864	520,700
Accruals	75,836	82,523
	1,899,700	603,223

17. Confirmation of Partner Remittance

INGH received remittances for the year 2020 amounting to US\$1,262,265 (2019: US\$1,172,054) from its partners equivalent to GHS5,324,414 (2019: GHS4,559,698).

International Needs Ghana

Financial Statements for the year ended 31 December 2020

Notes to the Financial Statements

Figures in GHS	2020	2019
18. Schedule of funds received from partner countries and other sources		
	Remitted	Equivalent
	2020	2019
	US\$	GHS
18.1 From Partner Countries:		
Designated Projects and Personal Support		
18.1.1 IN-Australia	9,252	51,625
18.1.2 IN-Canada	303,124	1,309,437
18.1.3 IN-Netherlands		
18.1.4 IN-New Zealand	28,180	118,286
18.1.5 IN-United Kingdom	37,286	165,745
18.1.6 IN-United States of America	884,423	3,679,321
	<u>1,262,265</u>	<u>5,324,414</u>
		71,804
		1,020,145
		494
		171,954
		144,542
		3,150,759
		4,559,698
18.2 From Funding Partners:		
18.2.1 Free The Slaves-GUF/J-TIP Project		479,423
18.2.2 UNFPA-PASS Project		348,087
18.2.3 UNICEF-SPREAD Project		572,487
		<u>1,399,998</u>
		584,390
		310,474
		517,365
		1,412,229
Total from Partner Organizations		<u>6,724,411</u>
		5,971,927
18.3 From IN Ghana Sources:		
18.3.1 Management fees		2,961,292
18.3.2 Social Enterprises		159,074
18.3.3 Other Income		141,471
18.3.4 Grants		138,033
18.3.5 Donations		140,985
		<u>3,540,855</u>
		1,713,418
		201,024
		285,159
		176,628
		474,964
		2,851,193
Total received from Partner Organizations and Ghana		
Less: Receipts on behalf of other beneficiaries transferred		
Total income for operations	10,265,267	8,823,120
	(475,607)	(387,029)
	<u>9,789,660</u>	<u>8,436,091</u>

Contingent liabilities and contingent assets

No known contingent liabilities existed at 31 December 2020 that would have a material impact on the results of the Financial Statements as set out on pages 52 to 70 or the continued existence of the organisation as a going concern.

20. Events after the reporting date

No events occurred between 31 December 2020 and the date the Directors approved the Financial Statements that would have a material impact on the results as disclosed in the Financial Statements set out on pages 52 to 70 or the continued existence of the organisation as a going concern.

International Needs Ghana

Financial Statements for the year ended 31 December 2020

Notes to the Financial Statements

Figures in GHS	2020	2019
21. Related parties		
21.1 Directors Compensation		
The Directors act in an honorary capacity and received no compensation for their services. During the year expenses amounting to GHS9,121 (GHS17,282) incurred by the Directors in fulfilling their role was reimbursed.		
21.2 Executive Management Compensation		
Gross remuneration	102,355	169,658
Pension related cost	33,189	25,813
Total compensation	135,544	195,471

22. Going concern

The annual financial statements have been prepared on the basis of accounting policies applicable to a going concern. This basis presumes that funds will be available to finance future operations and that the realisation of assets and settlement of liabilities, contingent obligations and commitments will occur in the ordinary course of business.

Impact of COVID-19

INGH responded proactively to COVID 19 pandemic by seeking approval of donors and partners to realign program activities to be COVID 19 compliant. Physical meetings were changed to other activities such as radio programs and menstrual hygiene kits to adolescent girls. This resulted in the continuous flow of funds as signed prior to the pandemic. Additionally, INGH received a total amount of GHS 145,469.00 from their donors as COVID 19 relief to community members, children on our programs, the aged and churches reaching over 1,200 households. Cumulatively, the effect of COVID 19 on our organization has been minimal.

COVID-19 Financials

PARTNER	DESCRIPTION	USDS	RECEIVED	EXPENDITURE	BALANCE
INUS	COVID Relief-Food Basket	8,000	44,800	44,667	134
INUS	COVID Relief-Northern Team	1,000	5,600	5,188	412
INUS	COVID Relief-Lasivenu	5,400	30,240	29,633	607
INUK	COVID Relief-Mitigation & Recovery Program	4,751	26,606	24,464	2,142
INCA	Veronica Bucket	706	3,955	3,239	716
INUS	COVID Relief-Food Basket	4,000	22,560	26,741	(4,181)
INUS	COVID Relief	2,083	11,708	11,303	405
TOTAL		25,941	145,469	145,235	234

Management Team



MR. CROMWELL AWAHEY
Executive Director



MR. FRED HARLEY
People & Culture
Manager



EV. ISAAC QUARCOO
Education Manager



REV. PROSPER KUMADO
Christian Witness Manager



MR. JOSEPH GORDON-MENSAH
Business Development &
Communications Manager



MRS. PRISCILLA APPIAH
Finance Manager



2020

ANNUAL REPORT

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