

GGAA National Board of Directors Budget and Finance Committee Investigative Report

*Property of Grand Gedeh Association in the Americas, INC
(GGAA)*

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Presented on this December 11, 2016

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Acknowledgement

Dear Chairman Bull Yonly,

On behalf of the Budget and Finance Committee, I would like to thank you for the confidence reposed in this committee to perform the duty in carrying out the mandate as stipulated in Article V Section 3(g) of the Constitution of the Grand Gedeh Association in the Americas.

The committee has worked diligently to compile this report and submit same to the GGAA National Board of Directors through your honorable office. Members of this committee deserve a great deal of credit for volunteering their time and talent in gathering this valuable information from the documents secured for this investigation. Recommendations in this report are based on the documents received and use in this investigation.

It is our hope that the National Board of Directors will take these recommendations seriously and act in a timely manner. We are fully aware of the challenges facing our union, and this report will lead to a stronger institution.

The Budget and Finance Committee is grateful for the opportunity to serve and perform our constitutional duties, and we are available to discuss this report for any questions or concerns you may have.

Best regards,
Mr. Zinnah

Members of the Budget and Finance Committee

Columbus Zinnah	Chairman	Indiana Chapter
Richard Banto	Co-Chairman	Ohio Chapter
S. Janyene Glay	Member	Maryland Chapter
James Saydee	Member	South Dakota Chapter
Sampson Tarr	Member	North Dakota Chapter

Executive Summary

Article V, Section 3(b) of the Constitution of the Grand Gedeh Association in the Americas (GGAA), clearly defines one of the main functions of the GGAA National Board of Directors (NBOD). It authorizes the Board to provide and serve as CHECK and BALANCE to the National Administration of the GGAA.

On September 19, 2016, the NBOD through its Executives empowered a five-person Budget and Finance Committee to establishing an investigation into the financial operation of the National Administration.

The NBOD specifically mandated the committee to investigate alleged multiple constitution violations and financial improprieties committed by the National Administration.

The mandate of the committee was instituted when the Administration failed to adhere to ARTICLE VII, Section 4(d) and the discovery of irregular banking transactions noticed by the Chairman (Hon. I. Bull Yonly), of the NBOD when his signature was added to the GGAA account at Bank of America.

The Budget and Finance Committee was specifically instructed to do the following:

- a) Compile and analyze all financial activities and reports of the National Administration;
- c) Reconcile all expenditures and revenues of GGAA; including, but not limited to the 2016 Virginia Convention, Gwyan-Kahn Inauguration, GGAA Women Fashion Show, Grand Gedeh/Nimba Reconciliation Ball and GGAA Awards Program.
- d) Report all findings to the NBOD through the Executive Committee for deliberations and further action as per ARTICLE VIII: Section 5(a) of the GGAA Constitution.

In carrying out the mandate to investigate the financial operation of the National Administration, the Budget and Finance committee did not receive any cooperation from Mr. Fred Gwyan and Mr. Jeremiah Shar. Both men refused to acknowledge letters and telephone calls from the committee making it difficult for the team to meet its initial deadline.

The Budget and Finance Committee discovered that Mr. Fred Gwyan grossly violated the following constitutional provisions stipulated in Article X Section 1(c) and Section 1(e), and Article VII Section 4(d).

Background and Motivation of the Investigation

The preparation of this financial investigative report is aligned with GGAA constitution acknowledging that the National Board of Directors is the highest decision making body outside the National Conference. Article V Section 3(g) gives the Board the authority to investigate and reprimand any elected officer or a board member for serious breach of trust such as:

Embezzlement and, or misappropriation of the Association's funds; 2) Prolonged (inactivity and gross ineptitude in the discharge of duty; 3) bribery; 4) habitual drunkenness; 5) conviction by a competent court of jurisdiction of a criminal charge and other irregularities that might be detrimental to the smooth operation of the Association.

In early October of 2016, the National Board of Directors of the Grand Gedeh Association instructed its Budget and Finance committee to review the Gwyan-Khan Quarterly report submitted for the period April 2016 – June 2016 as mandated by Article VII Section 4(d). In undertaking this responsibility, the committee discovered that financial report submitted by the administration was incomplete. Specifically, some pages of the accompanying document (bank statement) were missing.

Because of the incomplete financial information, on October 8, 2016, the Budget and Finance committee wrote Chairman Yonly and requested additional information. See below excerpt of the committee's letter to Chairman Yonly.

“To fully exhaust this mandate as assigned, to compile and analyze all financial activities and reports of the National Administration and reconcile all expenditures and revenues of the GGAA Inc. to include the Virginia Convention, Inauguration, Texas Women Program, Grand Gedeh/Nimba Reconciliation Ball, Awards Program, etc., we find it mandatory to urgently request the following documentation from your office:

- *Wells Fargo Bank Statements from May 2015 – present*
- *Bank of America Statements from May 2015 – present; and*
- *Gwyan-Khan Administration Quarterly Reports from May 2015 – March 2016.*

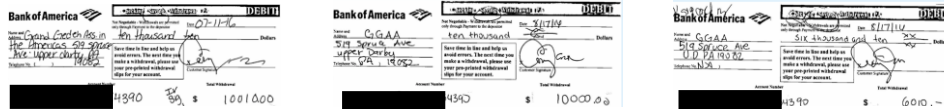
We hope this process can be expedited for timely completion per the October 15th deadline.”

On October 14, the Budget and Finance committee received Bank statements from the Chairman of Board. However, quarterly reports from May 2015 – March 2016, as requested by the Committee were not included in the document submitted by Chairman Yonly.

In reviewing the accounts balances on the bank statements and comparing same to the inherited amount (\$71, 806.08), as per the Collins-Poah transition financial report (see attachment), the committee discovered that all GGAA bank accounts were nearly depleted; and numerous unreported financial transactions were also discovered based on the documents received by the committee from the Board Chairman. The Committee discovered that Wells Fargo Checking

account balance was \$1,450.14, and the saving balance was \$46.12. Also, Bank of America Saving account balance was \$14,854.24.

The Budget and Finance committee discovered three over-the-counter withdrawals of \$10,000.00 on July 11, 2016, and \$10,000.00 and \$6,000.00 on August 17, 2016, totaling \$26,000.00 withdrawal from the GGAA Saving Account at Bank of America from the period of July 11– August 17, 2016. And, with only Mr. Gwyan’s signature affixed to the three withdrawal slips. (See attached withdrawal slips).



Additionally, the committee discovered that \$5,000.00 was wired from Wells Fargo Checking account to Ecobank Account in Liberia, on September 8, 2016, and another \$5,250 wired on September 14, 2016 to the same Ecobank (see copy of transaction attached).

Account reflects \$5,000 wired to Liberia on 9/8/16

Account reflects \$5,250 wired to Liberia on 9/14/16

Sheet 001 of 0100103
September 01, 2016 - September 30, 2016

Account number [REDACTED] ■ September 1, 2016 - September 30, 2016 ■ Page 2 of 4

WELLS FARGO

Interest summary

Interest paid this statement	\$0.00
Average collected balance	\$4,465.34
Annual percentage yield earned	0.00%
Interest earned this statement period	\$0.00
Interest paid this year	\$4.48

Transaction history

Date	Check Number	Description	Deposits/ Credits	Withdrawals/ Debits	Ending daily balance
9/8	1088	Check		100.00	4,365.34
9/8		Deposit Made in a Branch/Store	2,200.00		4,565.34
9/8		Wire Trans Svc Charge - Sequence: 160900027734 SWP		45.00	4,520.34
9/8		WF FedRes1940 Ecobank Liberia LI FR(Br)Caj General Merchandise Constructo S#M 0068006252892589 Trans#0314038620 R#84		5,000.00	4,320.34
9/12		Deposit Made in a Branch/Store	2,300.00		5,370.34
9/12		Deposit Made in a Branch/Store	1,360.00		5,370.34
9/14		Deposit Made in a Branch/Store	1,250.00		5,370.34
9/14		Wire Trans Svc Charge - Sequence: 160900027734 SWP		45.00	5,325.34
9/14		WF FedRes1940 Ecobank Liberia LI FR(Br)Caj General Merchandise Constructo S#M 0068006254249130 Trans#0314038620 R#84		5,250.00	5,325.34
9/19		Deposit Made in a Branch/Store	60.00		1,835.34
9/20	1089	Check		250.00	1,585.34
9/27	1072	Cashed Check		125.00	1,460.34
9/30		Cash Deposited Fee		10.20	1,450.14
Ending balance on 9/30					1,450.14
Totals			\$7,810.00	\$16,825.20	

The Ending Daily Balance does not reflect any pending withdrawals or holds on deposited funds that may have been outstanding on your account when your transactions posted. If you had insufficient available funds when a transaction posted, fees may have been assessed.

Summary of checks written (checks listed are also displayed in the preceding Transaction history)

Number	Date	Amount	Number	Date	Amount	Number	Date	Amount
1072	9/27	125.00	1088 *	9/8	100.00	1089	9/20	250.00

* Gap in check sequence.

The discovery of such huge withdrawal (\$36,250.00) within the short period of two months, couple with the administration refusal to submit all outstanding quarterly reports, the Budget and Finance committee deemed it necessary to safeguard GGAA financial assets. Hence, on October 16, 2016, the Budget and Finance committee wrote (see letter attached) the National Board and recommended spending freeze on the organization’s bank accounts, until all the outstanding quarterly reports are submitted and satisfactorily reviewed.



GRAND GEDEH ASSOCIATION IN THE AMERICAS INC.
The National Board of Directors
Office of the Chairman of the Budget and Finance Committee
 Tel: (317) 437-7420 Email: cczinnah@yahoo.com

October 16, 2016

Honorable Isaac Bull Yonly
 National Chairman
 Grand Gedeh Association in the Americas Inc.
 Wesley Chapel, Florida

RE: Current Update

Dear Honorable Isaac Bull Yonly,

We the Budget and Finance Committee are pleased to report receipt of the Wells Fargo Bank Statements from May 2015 – present and Bank of America Statements from May 2015 – September 2016. We also have in our possession the quarterly report submission from the Gwyan-Khan Administration from April – June 2016. We have not received the quarterly report submissions from May 2015 – March 2016 as earlier requested.

In analyzing the financial activities to inform our comprehensive report we find it necessary to recommend the following action to the Board:

- Temporarily place a spending freeze on the organization accounts until the quarterly reports are submitted.

The Finance Committee makes this recommendation as a safeguard to our assets in recognition of our present bank balances as of the most recent statements. The GGAA Checking Account from Wells Fargo Bank as of September 30, 2016 indicates a balance of \$1,450.14. The GGAA Savings Account from Wells Fargo Bank as of October 13, 2016 indicates a balance of \$46.12. Additionally the GGAA Checking Account from Bank of America as of September 30, 2016 indicates a balance of \$14854.24. This brings the total in our accounts for which we are knowledgeable to \$16350.50.

We hope to receive full endorsement from the board for this recommendation while we continue to carry out the duties as assigned. Please let me know if you need further clarification.

Thank you and kind regards.

Sincerely,

Columbus C. Zinnah

Columbus C. Zinnah, Chairman
 Budget and Finance Committee

In response to the Committee’s recommendation, the GGAA National Board of Directors met on October 18, 2016, through its Executive and voted to uphold the Budget and Finance Committee’s recommendation to place a temporary spending freeze on all GGAA Bank Accounts. On October 19, 2016, the National Board of Directors met and unanimously voted to uphold the action taken by the Board Executive by placing a temporary freeze on all GGAA accounts. Despite the spending freeze placed on these Accounts, Mr. Gwyan went into GGAA Savings Account at Bank of America and withdrew \$14,020.00 on October 20, 2016 (See attached withdrawal slip).



On October 21, 2016, a day after the unauthorized withdrawal by Mr. Gwyan, the Chairman called an emergency meeting of the Board members to report Mr. Gwyan’s action. During the emergency meeting, the Board unanimously termed Mr. Gwyan’s action as greave and unsafe for the financial solvency of the organization. The Board unanimously voted and suspended President Fred Gwyan, which temporarily relieved him of performing all official duties and responsibilities afforded him as president, pending a launch and satisfactory completion of an investigation. An excerpt of the letter highlighting the merits of the Board’s action is provided below:



**THE NATIONAL BOARD OF DIRECTORS
OFFICE OF THE NATIONAL CHAIRMAN**
Grand Gedeh Association in the Americas Inc.
Tel: 813-438-3902, Fax: 813-925-0098
Wesley Chapel, Florida
mailto:grandgedehboard@gmail.com



October 23, 2016

Mr. Fred Tarlue Gwyan
National President
Grand Gedeh Association in the Americas Inc.
Philadelphia, PA

RE: NOTICE OF SUSPENSION AND LAUNCH OF OFFICIAL BOARD INVESTIGATION

Dear President Gwyan,

On behalf of the GGAA Inc. National Board of Directors, I present compliments to you and members of the Gwyan-Khan national executive administration. Under the National Constitution of this noble institution, the Board of Directors is empowered as the highest decision-making body of the National Association in the absence of the National Convention.

Pursuant to Article V section (3) (b):

b) The Board shall serve as a check and balance to the powers of the national administration and shall not assume any of the functions delegated to any of the other constituted bodies, except as provided for in this constitution and by-laws.

Pursuant to Article V section (3) (g):

g) It shall have the power to investigate and reprimand any elected officer or a board member for serious breach of trust such as: 1) embezzlement and/or misappropriation of the Association’s funds, 2) prolonged inactivity and gross ineptitude in the discharge of duty, 3) bribery, 4) habitual drunkenness, 5) conviction by a competent court of jurisdiction of a criminal charge and other irregularities that might be detrimental to the smooth operation of the Association.

In upholding its fiduciary responsibilities, this Board communication formally apprises you that at an emergency meeting held Saturday, October 22, 2016, the Board unanimously voted to temporarily suspend you effective immediately from the Office of the President, thereby relieving you temporarily of performing all official duties and responsibilities afforded you as president of this noble institution pending the launch and satisfactory completion of an investigation. The merit of this action is based on violations of the below constitutional provisions.

Pursuant to Article X: Section (1) (d) of the national Association in the Americas, Inc.:

d) Withdrawal of funds from the Association’s upon duly executed vouchers and only for approved purposes.

To date, the Board has no executed vouchers on record issued by your Administration, particularly your \$14,020.00 from the GGAA Bank Account ending in 20, 2016. To date, there is a credit pending for \$12,000 outstanding, which is a clear indicator of misappropriation.

Pursuant to Article X: section (1) (e) of the national constitution Association, Inc.:

(e) The signatories to the Association’s accounts of Treasurer, the National Secretary, the Chairman (Board). The signature of the National President and the National Administration shall be required to meet

In the above mentioned transaction, the Board noticed 1 identification card number were affixed to the withdrawal slip.

Pursuant to Article V section (3) (g) mentioned supra, referenced above constitute a breach of fiduciary trust (misappropriation of Association funds and gross ineptitude).

Under Article VII section (2) (a):

a) The National Vice President shall act in the permanent disability, resignation, impeachment or removal of the President as a

Pursuant to Article VII section (2) (a), the Board unanimously provision empowering the National Vice President to serve investigation is underway. The preformation of the National Vice President shall succeed the President as a

For record keeping purposes, the following chapters were a meeting and a record of votes as recorded is provided to majority vote required by the constitution (represented by 11

PENNSYLVANIA Curtis Smith Baker (YES)	NEW YORK James Jackson (YES)
MISSOURI Eric Funn (YES)	OHIO Moses Dwayne (YES)
TEXAS Isaac Vines (YES)	OHIO Isaac Mowen (ABSENT)
INDIANAPOLIS (YES)	INDONESIA (YES)
MARYLAND Augustine Tedy (YES)	TEXAS Vince Chain-Guise (YES)
INDONESIA (YES)	VIRGINIA Terry Dwyer (ABSENT)
ARIZONA Craig Lane (YES)	WASHINGTON Sylvester Marice (YES)
MISSOURI BAKER (YES)	

Consequently, the Board has referred this investigation to the National Secretary for the purpose of conducting an investigation. The National Secretary is authorized to conduct the investigation and report back to the Board. The National Secretary is also authorized to refer the matter to the National President for the purpose of recommending the Finance Committee and successful completion of the investigation will be commensurate.

Writing on behalf of the National Board of Directors, I remain

Signed:
Hon. Larry Beldish
National Secretary

On October 30, 2016, as a way to begin the investigation process, the Budget and Finance Committee wrote the National Treasurer, Mr. Jeremiah P. Shar, informing him that an official investigation has been launched against his administration, to allow an in-depth understanding of GGAA finances. The Budget and Finance Committee requested a meeting with Mr. Shar, to review reports submitted for the period of April 2016 to June 2016. In the letter dated October 30, 2016, the committee also requested for all outstanding financial records that have not already been submitted by the Gwyan-Khan administration. The Committee asked the Treasurer to furnish all required documents within the period of ten (10) days. Unfortunately, the communication sent to Mr. Shar was not acknowledged, neither did the administration respond to the committee's requests. (Copy of letter attached)

GRAND GEDEH ASSOCIATION IN THE AMERICAS INC.
The National Board of Directors
Office of the Chairman of the Budget and Finance Committee
Tel: (317) 437-7420 Email: cczinnah@yahoo.com

October 30, 2016

Honorable Jeremiah P. Shar
National Treasurer
Grand Gedeh Association in the Americas Inc.

RE: REQUEST OF MATERIALS FOR BOARD INVESTIGATION

Dear Honorable Jeremiah P. Shar,

I write to inform you that the Budget and Finance Committee has commenced an official investigation into the financial Activities of the Gwyan-Kahn Administration. For the initial phase, the Committee is currently reviewing the latest quarterly report submission for the period April 2016 – June 2016. The Committee is requesting your presence on Tuesday, November 1 at 8:00 PM EST or 9:00 PM EST with supporting documentation for the material covered in the report. We welcome all receipts or other proof and proper justification for the expenditure and income received during this period. We also ask that you come prepared to discuss the transactions listed on the bank statements for this period.

As part of Phase II, we are asking that you forward complete quarterly reports for the period May 2015 – March 2016 and related bank statements to our attention from Wells Fargo Bank and Bank of America. The Committee also welcomes reports from these activities: GGAA 2016 Virginia Convention, Gwyan-Khan Presidential Inauguration, Texas Women Program, Grand Gedeh/Nimba Reconciliation Ball and the Gedeh Oscar Awards Program. This information can be submitted within the next 10 days.

We hope to receive your fullest cooperation in this time. Please let me know if you need further clarification.

Thank you and kind regards.

Sincerely,



Columbus C. Zinnah, Chairman
Budget and Finance Committee

Cc: Honorable Levi Khan, Vice President
Honorable Rancy Wright, National Secretary

At the end of the ten (10) days grace period, a second letter of reminder was sent to Treasurer Jeremiah Shar, on November 6, 2016. The Budget and Finance Committee did not receive an acknowledgment or a reply from Treasurer Shar (See second letter to Mr. Shar attached).



GRAND GEDEH ASSOCIATION IN THE AMERICAS INC.
The National Board of Directors
Office of the Chairman of the Budget and Finance Committee
 Tel: (317) 437-7429 Email: cczinnah@yahoo.com

November 6, 2016

Honorable Jeremiah P. Shar
 National Treasurer
 Grand Gedeh Association in the Americas Inc.

RE: REQUEST OF MATERIALS FOR BOARD INVESTIGATION

Dear Honorable Jeremiah P. Shar,

I write again to inform you that the Budget and Finance Committee has commenced an official investigation into the financial activities of the Gwyan-Khan Administration. For the initial phase, the Committee is currently reviewing the latest quarterly report submission for the period April 2016 – June 2016. The Committee requested your presence on Tuesday, November 1 at 8:00 PM EST or 9:00 PM EST with supporting documentation for the material covered in the report. From contact with your office, the timing was not good for you. We are making another request for a meeting this Wednesday, November 9, 2016 at 8:00 PM EST or 9:00 PM EST. Please bring with you all receipts, other proof and proper justification for the expenditures made and income received during this period. We also ask that you come prepared to discuss the transactions listed on the bank statements for this period.

As part of Phase II, we are asking that you forward complete quarterly reports for the period May 2015 – March 2016 and related bank statements to our attention from Wells Fargo Bank and Bank of America. The Committee also welcomes reports from these activities: GGAA 2016 Virginia Convention, Gwyan-Khan Presidential Inauguration Texas Women Program, Grand Gedeh/Nimba Reconciliation Ball and the Gedeh Oscar Awards Program. In our October 30th communication, we asked for this information to be submitted in 10 days. Please inform us of the status to date. If this is not feasible, please communicate such to this Committee with an explanation.

We hope to receive your fullest cooperation in this time. Please let me know if you need further clarification.

Thank you and kind regards.

Sincerely,

Columbus C. Zinnah

Columbus C. Zinnah, Chairman
 Budget and Finance Committee

Cc: Honorable Rancy Wright, Acting President
 Honorable Levi Khan, Vice President

Chapter 1: Transition Report and Budget Review

1.1 The Transition Report

According to documents accompanied by report submitted by the transition team of the Gwyan-Khan Administration, the administration inherited three (3) bank accounts at Wells Fargo (Checking & Savings Accounts) and Bank of America (Savings Account), with the total amount of \$71,806.08. The transition team report also reflects an amount of \$12,000.00 in a fourth account (GGAA Women Initiative Restricted Account) at Wells Fargo Bank, including the amount of \$2,000.00 account receivable. (See Transition Team report attached)

Prior to the GGAA 2015 National Convention held in Phoenix, Arizona, which ushered in the Gwyan/Kahn administration, the organization's Checking, Savings and Restricted accounts at Wells Fargo had the balances of \$14,391.08, \$2,317.18 and \$10,000.00, respectively. And, the GGAA Savings Account at Bank of America had a balance of \$5,675.02. This brings the total amount of money in GGAA's name to \$32,383.28, before the 2015 Convention.

Table 1: Financial Report for GGAA 2015 Convention held in Phoenix

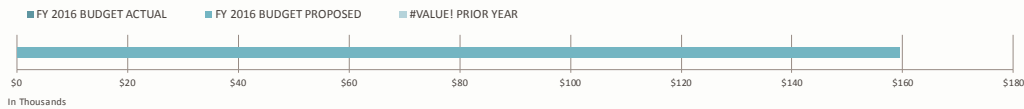
Gate Intake/ticket sales-Net Sales	\$ 56,062.00
Cost of convention:	
Arizona's contribution	\$ 5,537.50
National administration's contribution	\$ 16,612.50
Additional charges for Convention Center	\$ 1,000.00
New Hall for counting ballots	\$ 250.00
Electoral Staff expense	\$ 50.00
Deposit- New Hall for counting ballots	\$ 75.00
Total cost	\$ 23,525.00
Net Income	\$ 32,537.00
Arizona Chapter's 10 % share of the net income.	\$ 3,253.70
National Administration's 90 % share of the net income.	\$ 29,283.30
Arizona Chapter's 25 % of Convention contribution	\$ 5,537.50
National Administration's 75 % of Convention contribution	\$ 16,612.50
Arizona Chapter's total calculated reimbursement	\$ 8,791.20
Arizona Chapter's financial obligation	\$ (2,000.00)
Increase in cash to the National Administration from the AZ financial obligation	\$ 2,000.00
Arizona Chapter's net reimbursement	\$ 6,791.20
National Administration's payout from calculation	\$ 47,895.80
Additional Convention Income from Souvenir and drinks sale	\$ 1,527.00
Total cash deposited from the Convention	\$ 49,422.80
Amount in account before convention:	
Wells Fargo Checking	\$ 14,391.08
Wells Fargo Savings	\$ 2,317.18
Bank Of America	\$ 5,675.02
Well Fargo Savings -GGAA Women's Initiatives(restricted)	\$ 10,000.00
Total	\$ 32,383.28
Total bank balances	\$ 81,806.08
Pledge from the Guest Speaker to GGAA Women's initiative project	\$ 2,000.00
The total restricted funds available to GGAA Women's initiatives	\$ 12,000.00
The total funds available to GGAA	\$ 83,806.08
Note:	
\$71,806.08 available for the new administration	
\$ 12, 000 available as restricted fund to the GGAA Women's Initiatives	

1.2 Budget for 2015-2016 fiscal year

The GGAA National Board of Directors received the Gwyan-Khan administration's budget for the fiscal year of 2015/2016, on October 31, 2015. The Board Budget and Finance Committee reviewed the budget and requested for clarity on the proposed budget. In response to the Board request, the administration submitted a letter to justify and provides clarity for each expense and projected revenue: (See attached copy of budget, breakdown per project and explanation).

GGAA INC. GWYAN-KHAN FISCAL YEAR 2016 BUDGE'

REVENUE



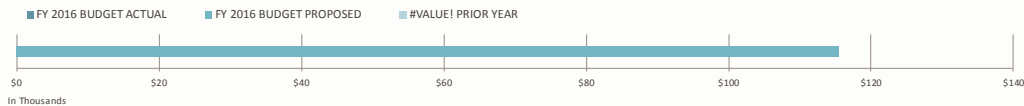
REVENUE	#VALUE! PRIOR YEAR	FY 2016 BUDGET / 2016 BUDGET PROPOSED	FY 2016 BUDGET ACTUAL	FY 2016 BUDGET VARIANCE	FY 2016 BUDGET RECOMMENDED FOR APPROVAL
Fundraisers and events		67000.00		(5010.00)	67000.00
Foundation Membership and Registration Dues & Fees		63875.00		(4200.00)	59675.00
Donations					0.00
Program Obligations		26000.00			26000.00
Special Projects					0.00
Interest Income					0.00
Miscellaneous		2500.00			2500.00
TOTALS	\$0.00	\$159,375.00	\$0.00	(\$9,210.00)	\$155,175.00

Inaugural Revenue projected income was estimated at \$29,375; **\$5K plus total deficiency includes outstanding Iappa sales**

If funds are not recovered, we anticipate a \$9K plus risk and a yield in revenue, approx.

\$150,165.00

EXPENSES



EXPENSES	#VALUE! PRIOR YEAR	FY 2016 BUDGET / 2016 BUDGET PROPOSED	FY 2016 BUDGET ACTUAL	FY 2016 BUDGET VARIANCE	FY 2016 BUDGET Column 1
Fundraisers and events		50000.00		(5,074.00)	44,926.00
Foundation Membership and Registration Dues & Fees		3000.00			3,000.00
Donations					0.00
Program Obligations		15600.00			15,600.00
Humanitarian & Other Programs (non income generating)		33,500.00			33,500.00
Board of Directors		2,500.00			2,500.00
Miscellaneous/Contingency Fund/Bereavement		5,075.00			5,075.00
Travel and meetings					0.00
Marketing/Advertising/ Media		1,200.00			1,200.00
Cell Phone Costs					0.00
Website Reconstruction & Maintenance		1,200.00			1,200.00
Administrative		3,500.00		(3,500.00)	3,500.00
TOTALS	\$0.00	\$115,575.00	\$0.00	(\$8,574.00)	\$110,501.00

Spent \$5,064 over approved \$11,510K for Inaugural Expenses

\$ 119,075.00

Admin Expense Contingent on Budget Performance

Table 2.2 Budget Breakdown per Project

Grand Gedeh Association in the Americas Proposed 2015 National Budget					
	Unit	Price	Total	FY 2015	FY 2014
General Funding Revenues					
African Fashion Attire			3,500.00		
Awards Committee			15,000.00		
Board Member Registration	42	100.00	4,200.00		
Chapter Registration	21	300.00	6,300.00		
Convention Income			38,500.00		
Education Rally	1		5,000.00		
Inaugural Ball & Fundraiser	1		20,000.00		
Membership Dues	600	25.00	15,000.00		
Miscellaneous Income			2,500.00		
Ways & Means Committee			6,000.00		
Youth Com.			5,500.00		
Total Projected Revenues				121,500.00	31,546.65
Expenses					
Administrative Expenses			3,500.00		
African Attire			3,000.00		
Awards Committee			7,600.00		
Bereavement Fund			2,100.00		
Board of Directors			2,500.00		
Convention Expenses			18,000.00		
Education Committee			17,500.00		
Health & Sanitation Committee			3,000.00		
Inaugural Ball and Festivities			11,500.00		
Legal Defense Fund			5,000.00		
Membership Committee			3,000.00		
Miscellaneous Expenses/Contingency Fund			2,975.00		
Multipurpose Assessment Trip			3,500.00		
News Media Support			1,200.00		
Rental Expense/Monrovia			2,000.00		
Special Projects Committee			5,000.00		
Strategic District Development Fund			5,000.00		
Ways & Means Committee			3,000.00		
Website Reconstruction/Maintenance			1,200.00		
Women's I project			10,000.00		
Youth Development Committee			5,000.00		
Total Projected Annual Expenses				115,575.00	54,599.11
Total Budget Profit/Loss					5,925.00
Bank of America Checking			6,000.00		
Special Project Account			10,000.00		
Wells Fargo Checking			62,161.88		
Wells Fargo Savings			2,117.17		
Total Cash On Hand as of May 31, 2015				80,279.05	37,477.00
Total Net Profit/Loss					
Total Revenues		201,779.05			
Total Expenses		(115,575.00)			
Total Profit/Loss per Budget Period		86,204.05			

Budget Explanation

“Administrative Expense: This expense will cover travel, stationery and any additional expenses that the administration will incur that may or may not be budgeted in the fiscal period. Standard accounting practices assume a minimum of 5% of all expenses to be administrative expenses. Here, we are proposing about 3% of the total expenses.

Awards Show: As one of GGAA’s biggest fundraisers, this line item includes costs for a party hall for the Annual Awards Program where we recognize those members and community leaders for their services to the association and the people of Grand Gedeh County. It will cover food, drinks, program planning and publicity, well-crafted awards and prizes to given during the program.

This mega-fundraiser is expected to bring in about \$15,000.00 from tickets, drinks and other creative activities, with margins expected to be around \$7,800.00. A complimentary budget will be submitted in reference to this line item as the time for the program approaches.

African Attire Show: A first of its kind to be held, this is a fundraiser program designed to empower the GGAA Women’s Wing. The estimated cost of the program is put at \$3,800.00. The Texas Chapter of GGAA is underwriting the cost for food which is projected to be about \$800.00. The National Administration will pay for the event hall, assorted prizes, drinks and entertainment like DJ services and other expenses relevant to the program. This program is expected to bring in a income of at least \$500.00. Experts of the area even predict more than \$5,000.00. But we will remain conservative at the level of projecting at least \$500.00-\$2,500 intake.

Convention Expenses: The administration asks the Board to budget \$18,000.00 for this annual event which is the single most attended fundraiser for the association. Given the current awareness within the GGAA community, expectations are that over 6000 Grand Gedeans will attend the convention. The budget includes convention hall expenses (\$6,000.00 for 3 nights), food (\$5,000.00) and other convention-related expenses like guest speaker, transportation and DJ services that will be clearly documented in the convention’s detailed budget we plan to submit shortly before the festivities in April this year.

The convention is predicted to bring in about \$38,000.00 in income from gate intake, queen contest, drink sales and other fundraising activities.

Membership Committee Expenses: The requested \$3000.00 will enable the membership committee to produce membership ID cards, create a GGAA membership database to facilitate a professional and proactive communication system with members and the public, laying the foundation for future projects. It is hoped that through a well-defined membership database, donors and other charitable institutions will see the strength of our association and give us a helping hand.

The membership committee and the national administration, collaborating with chapter leaders, will encourage and mobilize the GGAA membership to pay its constituted annual due of \$25.00 per member. The target for the fiscal year will be about 600 registered members (600 x \$25.00 = \$15,000.00).

Multipurpose Assessment Trip. The National Administration hopes to mobilize Grand Gedeans from all backgrounds to travel along with the Nation President to Grand Gedeh to conduct a comprehensive need-

based and people-centered assessment in order to better understand the needs of the county and of our people to better serve them. The proposed \$3,500.00 is for expenses we anticipate to incur in Liberia which may include transportation from Monrovia to and around the county. This may involve renting vehicles for 2 weeks and paying for expenses to assess the needs of our people.

Office Rental in Monrovia: The national administration is proposing to allocate about \$2,000.00 for rent and operational expenses for an office space in Monrovia. The rent is \$100.00 per month, totaling \$1,200.00 per year and another \$800.00 for operational costs. This office will coordinate administrative activities between the national administration and the local membership.

District Development Fund: \$5,000.00 is being requested in this budget to promote collaboration within GGAA and the 3 sub-district associations in implementing meaningful joint projects. If a project is proposed by any district association, the administration will evaluate and decide if we can be a partner after consulting the Board. A project proposal will be submitted to the Board indicating the administration's share of responsibility.

Youth Development Fund: The national youth will undertake a mini-conference in Des Moines, Iowa, to work on how the youth can be a vital part of this union. This program will also be used as a fundraiser. A 5,500.00 is proposed to pay for a hall, buy food and entertain the young people of GGAA.

We anticipate the program will generate between \$5,500.00 - \$7,500.00 from gate intake, beauty pageant and other activities.

Ways & Means Committee: The Ways & Means Committee is requesting \$3,000 to undertake various projects including printing and resale of calendars, T-shirts for the convention and facilitate other projects to bring in funds. It is estimated that net margins will exceed the budgeted \$3,000.

Legal Defense Fund: As you may know, there are Grand Gedeans still lingering behind bars in Monrovia. The administration hopes to embark upon a special legal team to fight for the release of those brothers. The logic behind this is self-explanatory. We have campaigned about this issue and we want to implement this kind gesture for those Grand Gedeans.

News Media Support: This line item is being requested to support the various news organizations within our community. We use these institutions to get out the administration's message and also for publicity whenever we have programs."

Based on the budget explanation, the finance and budget committee recommended approval of the following budgetary items. Here is the letter from the Finance and Budget letter recommending fund release. However, the administration has over spent its approved budget by more than \$25,742.42 evident by withdrawal on GGAA accounts.

After the Board Finance and Budget Committee perused the budget, the budget per project and the budget explanation, the Committee recommended the approval of \$110,501.00 for expenditure against a projected revenue forecast of \$159,375.00 (See attached the Committee letter of recommendation to the Board)



GRAND GEDEH ASSOCIATION IN THE AMERICAS, INC.
BOARD OF DIRECTORS
BUDGET AND FINANCE COMMITTEE

February 21, 2016

The Honorable GGAA Inc. Board of Directors
c/o Honorable Joseph Dueh
Chairman of the National Board of Directors
Grand Gedeh Association in the Americas, Inc.
130 Laurel Road
Sharon Hill, PA 19023

RE: GWYAN-KHAN GGAA INC. FY2016 BUDGET ANALYSIS AND RECOMMENDATION

Per the appointment made by Chairman Dueh and the mandate entrusted to the Finance Committee to conduct a review of the proposed FY2016 budget presented by the Gwyan-Khan Administration, the Finance and Budget Committee is pleased to make the following recommendations to the GGAA Inc. National Board of Directors:

- That the Board of Directors approve the Gwyan-Khan Administration totaling \$ 110,501K in expenses against a projected revenue forecast of \$ 159,375K.
- That the Board of Directors delay the release of funds which have been approved on a contingent basis (totaling \$27,400K) for the following budget Components at this time, pending further review early June 2016. Based on budget performance and submission of a proper justification for each item, funds may be released in these categories:

➢ News Media Support	\$1200
➢ Website Reconstruction & Maintenance	\$1200
➢ Youth Development Committee	\$5K
➢ Strategic District Development Fund	\$5K
➢ Special Projects Committee	\$5K
➢ Womens Initiative	\$10K

The Committee wishes to highlight the following material facts:

- That this budget does not include professional fees for internal controls services, donations or potential sources of donations, interest income on investments;
- That to realize the revenue as projected, the board is encouraged to take appropriate action to oversee implementation of the constitutional mandate to collect the \$25 per individual member implicit in Article IX, Section 4.

On behalf of the Finance Committee, I want to thank the Board for the confidence reposed in this office to carry forth this mandate. We make ourselves available should you need further information or other action from this Committee.

Respectfully Yours,
Columbus C. Zinnah, Chair
GGAA Board Finance Committee

Encl: Proposed 2015 National Budget, Budget Narrative, Membership List, Excel Spreadsheet

Based upon the recommendation of the Budget and Finance Committee, the GGAA Nation Board approved the amount \$110,501.00 for expenditure with the projected gross revenue of \$159,375.00. Thus, expecting a net revenue of \$48,874.00. As of October 31, 2016, which marks the end of the fiscal year of 2015/2016, the Budget and Finance Committee discovered that the Administration has expended \$136,243.41, putting the administration over the approved spending limit in the amount \$25, 742.42.

Chapter 2: Quarterly Reports

After a careful reviewed of the Administration financial records, the committee discovered that the following reports were not available.


- Quarterly report for April 2015 – June 2015
- Quarterly report for July 2015 – September 2015
- Quarterly report for January 2016 – March 2016
- Quarterly report for July 2016 – September 2016


According to our constitution, Article VII Section 4 (d), which states in part the national administration through its treasurer, shall submit quarterly financial reports to the National President who shall furnish copies of same to the local chapters and the chairman of the National Board of Directors. The above findings show that the national administration has not fulfilled this constitutional provision.

2.1 Financial Activities for the period of April 2015 – June 2015

Activities on Saving Account at Bank of America:

The balance in the Saving Account at Bank of America as per April 2015 bank statement was \$5,975.02. In May of 2015, the bank statement reflected a \$900 deposit and a \$300 withdrawal. In June of 2015, the bank statement reflected a deposit of \$627.11. Therefore, the total amount deposited from the period April to June was \$1,527.11 and \$300 was withdrawn. (See attached Bank Statements)

 <small>P.O. Box 15284 Wilmington, DE 19850</small>	
<small>GRAND GEDEH ASSOCIATION IN THE AMERICAS INC. 1710 121ST AVE NW APT 2 COON RAPIDS, MN 55448-7508</small>	
Your Business Interest Maximizer for May 1, 2015 to May 31, 2015 <small>GRAND GEDEH ASSOCIATION IN THE AMERICAS INC.</small>	
Account summary	
Beginning balance on May 1, 2015	\$5,975.02
Deposits and other credits	900.10
Withdrawals and other debits	-300.00
Service fees	-0.00
Ending balance on May 31, 2015	\$6,575.12

 <small>P.O. Box 15284 Wilmington, DE 19850</small>	
<small>GRAND GEDEH ASSOCIATION IN THE AMERICAS INC. 1710 121ST AVE NW APT 2 COON RAPIDS, MN 55448-7508</small>	
Your Business Interest Maximizer for June 1, 2015 to June 30, 2015 <small>GRAND GEDEH ASSOCIATION IN THE AMERICAS INC.</small>	
Account summary	
Beginning balance on June 1, 2015	\$6,575.12
Deposits and other credits	627.11
Withdrawals and other debits	-0.00
Service fees	-0.00
Ending balance on June 30, 2015	\$7,202.23

Activities on the Checking Account at Wells Fargo

The balance as per June 2015 bank statement was \$62,161.88. There was a \$400.00 deposit and \$14.00 withdrawal. (See bank statement attached)

GRAND GEDEH ASSOCIATION PO BOX 191 UPPER DARBY PA 19082-0191	
<hr/>	
Your Business and Wells Fargo	
The plans you establish today will shape your business far into the future. The heart of the planning process is your business plan. Take the time now to build a strong foundation. Find out more at wellsfargoworks.com/business-plan-center	
<hr/>	
Activity summary	
Beginning balance on 6/1	\$62,161.88
Deposits/Credits	400.00
Withdrawals/Debits	- 14.00
Ending balance on 6/30	\$62,547.88
Average ledger balance this period	\$62,225.21

2.2 Financial Activities for the period of July 2015 – September 2015

Activities on Saving Account at Bank of America:

No activity was noticed for the period of July to September 2015. However, \$0.12 was credited to the account for July, August, and September, bringing the total credit to \$0.36 for the period under review. (See bank statement attached)



GRAND GEDEH ASSOCIATION
IN THE AMERICAS INC.
1710 121ST AVE NW APT 2
COON RAPIDS, MN 55448-7508



GRAND GEDEH ASSOCIATION
IN THE AMERICAS INC.
1710 121ST AVE NW APT 2
COON RAPIDS, MN 55448-7508

Please see the Account Changes section of your statement for details regard

Your Business Interest Maximizer

for July 1, 2015 to July 31, 2015

GRAND GEDEH ASSOCIATION IN THE AMERICAS INC.

Account summary

Beginning balance on July 1, 2015	\$7,202.23
Deposits and other credits	0.12
Withdrawals and other debits	-0.00
Service fees	-0.00
Ending balance on July 31, 2015	\$7,202.35

Your Business Interest Maximizer

for August 1, 2015 to August 31, 2015

GRAND GEDEH ASSOCIATION IN THE AMERICAS INC.

Account summary

Beginning balance on August 1, 2015	\$7,202.35
Deposits and other credits	0.12
Withdrawals and other debits	-0.00
Service fees	-0.00
Ending balance on August 31, 2015	\$7,202.47

Your Business Interest Maximizer
for September 1, 2015 to September 30, 2015
GRAND GEDEH ASSOCIATION IN THE AMERICAS INC.

Account summary

Beginning balance on September 1, 2015	\$7,202.47
Deposits and other credits	0.12
Withdrawals and other debits	-0.00
Service fees	-0.00
Ending balance on September 30, 2015	\$7,202.59



GRAND GEDEH ASSOCIATION
IN THE AMERICAS INC.
1710 121ST AVE NW APT 2
COON RAPIDS, MN 55448-7508

Activities on the Checking Account at Wells Fargo

The following activities were noticed: A withdrawal of \$2,725.65 in July; a withdrawal of \$5,500 in August; a bank service fee of \$17.00; and a deposit of \$100 was deposit. In September, there was a withdrawal of \$4,000.00; a bank service fee of \$14.00 and a deposit of \$100.00. The total of \$200 was deposited and \$12,256.65 was withdrawn for the period under review. (See bank statement attached)

<p>GRAND GEDEH ASSOCIATION PO BOX 191 UPPER DARBY PA 19082-0191</p>	<p>GRAND GEDEH ASSOCIATION PO BOX 191 UPPER DARBY PA 19082-0191</p>	<p>Questic Available i Telecomm 1-800-4 TTY: 1-81 En espa Online: ww Write: We P.O. Po</p>								
<hr style="border: 1px solid black;"/>										
<p>Your Business and Wells Fargo The plans you establish today will shape your business far into the future. The heart of the planning process is your business plan. Take the time now to build a strong foundation. Find out more at wellsfargoworks.com/business-plan-center.</p>	<p>Your Business and Wells Fargo The plans you establish today will shape your business far into the future. The heart of the planning process is your business plan. Take the time now to build a strong foundation. Find out more at wellsfargoworks.com/business-plan-center.</p>	<p>Accour A check ma services wit call the num like to add r Business O Online Stat Business B Business S Overdraft P</p>								
<hr style="border: 1px solid black;"/>										
<p>Activity summary</p> <table border="0" style="width: 100%;"> <tr> <td style="width: 70%;">Beginning balance on 7/1</td> <td style="text-align: right;">\$62,547.88</td> </tr> <tr> <td>Deposits/Credits</td> <td style="text-align: right;">0.00</td> </tr> <tr> <td>Withdrawals/Debits</td> <td style="text-align: right;">- 2,725.65</td> </tr> <tr> <td>Ending balance on 7/31</td> <td style="text-align: right;">\$59,822.23</td> </tr> </table> <p>Average ledger balance this period \$60,085.21</p>	Beginning balance on 7/1	\$62,547.88	Deposits/Credits	0.00	Withdrawals/Debits	- 2,725.65	Ending balance on 7/31	\$59,822.23	<p>The Wells Fargo Mobile App is now available in Spanish!</p> <p>You can securely manage your finances virtually anytime, anywhere in Spanish. Once you have downloaded the latest version of the Wells Fargo Mobile® App from Google Play or the Apple App Settings and set your language preference to Spanish.</p>	<p>Account nu GRAND GI Minnesota For Direct I Routing Nu For Wire Tr Routing Nu</p>
Beginning balance on 7/1	\$62,547.88									
Deposits/Credits	0.00									
Withdrawals/Debits	- 2,725.65									
Ending balance on 7/31	\$59,822.23									
<p>Overdraft Protection This account is not currently covered by Overdraft Protection. If you would like more information re please call the number listed on your statement or visit your Wells Fargo store.</p>	<p>Activity summary</p> <table border="0" style="width: 100%;"> <tr> <td style="width: 70%;">Beginning balance on 8/1</td> <td style="text-align: right;">\$59,822.23</td> </tr> <tr> <td>Deposits/Credits</td> <td style="text-align: right;">100.00</td> </tr> <tr> <td>Withdrawals/Debits</td> <td style="text-align: right;">- 5,517.00</td> </tr> <tr> <td>Ending balance on 8/31</td> <td style="text-align: right;">\$54,405.23</td> </tr> </table> <p>Average ledger balance this period \$58,758.81</p>	Beginning balance on 8/1	\$59,822.23	Deposits/Credits	100.00	Withdrawals/Debits	- 5,517.00	Ending balance on 8/31	\$54,405.23	
Beginning balance on 8/1	\$59,822.23									
Deposits/Credits	100.00									
Withdrawals/Debits	- 5,517.00									
Ending balance on 8/31	\$54,405.23									

2.3 Financial Activities for the period of October 2015 – December 2015

In fulfillment of Article VII Section 4(e), the administration wrote a letter to Mr. Joseph Dueh, then Chairman of the Board, outlining the quarterly financial activities for the period of October to December. (See letter attached)



Office of the National Treasure
Grand Gedeh Association in the Americas
P.O BOX 191, Upper Darby, Pennsylvania 19082



Hon. Joseph Dueh
Chairman of the Board
Grand Gedeh Association in the Americas
Philadelphia, Pennsylvania

December 31, 2015

Dear Hon. Dueh:

In fulfillment of Article VII Section 4 (e) of the constitution and on behalf of the members of the Executive Committee of the Grand Gedeh Association in the Americas, I am pleased to present to you and the honorable Board the first quarterly report of the Gwyan/Khan Administration.

The quarterly report covers the financial activities of the administration's first quarter from October 1, 2015 and concludes on December 31, 2015.

Although it is a quarterly report covering the first quarter, for transparency and complete accountability we have decided to cover financial activities for the last six months because of the way our system is set up. GGAA's calendar starts from October 1st of a calendar year and ends the following year's October. With this arrangement it creates a gap of almost 3 or 4 months for any administration that assumes the leadership of the organization.

During the period under review, we have had a total gross cash flow of **\$101,514.19** with a net cash income of **\$20,659.77**.

Our total expenses amounted to **\$14,981.65**.

Simple calculation will therefore give you a net of **\$86,532.54**.

Our biggest expense during the period was the holding of the inauguration in Philadelphia, when we can proudly say was the largest contributor to income and awareness. We spent more than **\$12,000.00** and brought in more than \$19,185.00. So our return this particular line item was more than **\$7,185.00**.

The most frequent expense was the Bereavement Benefit, which cost us more than **\$900** during the period.

The following report will detail the large items on the list for which we have both copies of checks and vouchers available. Attached also are the summaries of the monthly statements for your convenience. We are always available to answer your questions when it comes to our finances.

Please feel free to contact the Treasurer or the President should you have any questions.

Thanks,


Jeremiah P. Shar
Treasurer/GGAA

Approved:
Fred Gwyan

Activities on Saving Account at Bank of America:

There were no withdrawals in October and November 2015. However, there was \$0.12 credit noticed in both October and November. In December, the amount of \$2,900 was withdrawn and \$0.11 was credited. Therefore, the total amount of \$0.35 was deposited and \$2,900.00 was withdrawn during period under review (See bank statement attached).

 <small>P.O. Box 15284 Wilmington, DE 19850</small>		 <small>P.O. Box 15284 Wilmington, DE 19850</small>	
GRAND GEDEH ASSOCIATION IN THE AMERICAS INC. 1710 121ST AVE NW APT 2 COON RAPIDS, MN 55448-7508		GRAND GEDEH ASSOCIATION IN THE AMERICAS INC. 1710 121ST AVE NW APT 2 COON RAPIDS, MN 55448-7508	
Your Business Interest Maximizer for October 1, 2015 to October 31, 2015 GRAND GEDEH ASSOCIATION IN THE AMERICAS INC.		Your Business Interest Maximizer for November 1, 2015 to November 30, 2015 GRAND GEDEH ASSOCIATION IN THE AMERICAS INC.	
Account summary		Account summary	
Beginning balance on October 1, 2015	\$7,202.59	Beginning balance on November 1, 2015	\$7,202.71
Deposits and other credits	0.12	Deposits and other credits	0.12
Withdrawals and other debits	-0.00	Withdrawals and other debits	-0.00
Service fees	-0.00	Service fees	-0.00
Ending balance on October 31, 2015	\$7,202.71	Ending balance on November 30, 2015	\$7,202.83
<small>Annual Percentage Yield Earned this statement period: 0.02% Interest Paid Year To Date: \$1.04.</small>		<small>Annual Percentage Yield Earned this statement period: 0.02% Interest Paid Year To Date: \$1.16.</small>	

 <small>P.O. Box 15284 Wilmington, DE 19850</small>	
GRAND GEDEH ASSOCIATION IN THE AMERICAS INC. PO BOX 191 UPPER DARBY, PA 19082-0191	
Your Business Interest Maximizer for December 1, 2015 to December 31, 2015 GRAND GEDEH ASSOCIATION IN THE AMERICAS INC.	
Account summary	
Beginning balance on December 1, 2015	\$7,202.83
Deposits and other credits	0.11
Withdrawals and other debits	-2,900.00
Service fees	-0.00
Ending balance on December 31, 2015	\$4,302.94
<small>Annual Percentage Yield Earned this statement period: 0.02% Interest Paid Year To Date: \$1.27.</small>	

Activities on the Checking Account at Wells Fargo

In October there was 17,071.09 deposited, and \$555.0 withdrawn. In November, the amount of \$241.68 was deposited, and \$1,553.00 withdrawn. In December, the amount of \$125.67 was deposited and \$5,159 withdrawn. The total amount deposited was \$17,867.77 and \$7,267 was withdrawn during the period under review (See bank statement attached).

GRAND GEDEH ASSOCIATION
PO BOX 191
UPPER DARBY PA 19082-0191

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Your Business and Wells Fargo

Cash flow is one of the most critical components of success for a small or mid-sized business. Achieving a positive cash flow does not come by chance. Learn more about managing cash flow by visiting wellsfargoworks.com.

Activity summary

Beginning balance on 10/1	\$50,491.23
Deposits/Credits	17,071.09
Withdrawals/Debits	- 555.00
Ending balance on 10/31	\$67,007.32
Average ledger balance this period	\$60,687.19

Activity summary

Beginning balance on 11/1	\$67,007.32
Deposits/Credits	241.68
Withdrawals/Debits	- 1,553.00
Ending balance on 11/30	\$65,696.00
Average ledger balance this period	\$65,925.12

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GRAND GEDEH ASSOCIATION
PO BOX 191
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Platinum Business Checking
Account number: 7348890772 ■ December 1, 2015 - December 31, 2015

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Activity summary

Beginning balance on 12/1	\$65,696.00
Deposits/Credits	125.67
Withdrawals/Debits	- 5,159.00
Ending balance on 12/31	\$60,662.67
Average ledger balance this period	\$64,427.38

Overdraft Protection
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Overdraft Protection
This account is not currently covered by Overdraft Protection. If you would like more information please call the number listed on your statement or visit your Wells Fargo store.

2.4 Financial Activities for the period of January 2016 – March 2016

Activities on Saving Account at Bank of America:

There was \$0.07 credited in January, and \$1,400.00 withdrawn. In February, the amount of \$50.03 was deposited and \$1,000.00 was withdrawn; a \$15.00 bank service fees charged. In March, the amount of \$50.03 was deposited; the amount of \$300 withdrawn and a \$15.00 bank service fees charged. The total amount deposited was \$100.13 and \$3,700.30 was withdrawn during the period under review (See bank statement attached).

Bank of America		Bank of America	
P.O. Box 15284 Wilmington, DE 19850		P.O. Box 15284 Wilmington, DE 19850	
GRAND GEDEH ASSOCIATION IN THE AMERICAS INC. PO BOX 191 UPPER DARBY, PA 19082-0191		GRAND GEDEH ASSOCIATION IN THE AMERICAS INC. PO BOX 191 UPPER DARBY, PA 19082-0191	
Your Business Interest Maximizer for January 1, 2016 to January 31, 2016 GRAND GEDEH ASSOCIATION IN THE AMERICAS INC.		Your Business Interest Maximizer for February 1, 2016 to February 29, 2016 GRAND GEDEH ASSOCIATION IN THE AMERICAS INC.	
Account summary		Account summary	
Beginning balance on January 1, 2016	\$4,302.94	Beginning balance on February 1, 2016	\$2,903.00
Deposits and other credits	0.07	Deposits and other credits	50.00
Withdrawals and other debits	-1,400.00	Withdrawals and other debits	-1,000.00
Service fees	-0.00	Service fees	-15.00
Ending balance on January 31, 2016	\$2,903.01	Ending balance on February 29, 2016	\$1,938.00
Annual Percentage Yield Earned this statement period: 0.02% Interest Paid Year To Date: \$0.07.		Annual Percentage Yield Earned this statement period: 0.02% Interest Paid Year To Date: \$0.10.	

Bank of America	
P.O. Box 15284 Wilmington, DE 19850	
GRAND GEDEH ASSOCIATION IN THE AMERICAS INC. PO BOX 191 UPPER DARBY, PA 19082-0191	
Your Business Interest Maximizer for March 1, 2016 to March 31, 2016 GRAND GEDEH ASSOCIATION IN THE AMERICAS INC.	
Account summary	
Beginning balance on March 1, 2016	\$1,938.04
Deposits and other credits	50.03
Withdrawals and other debits	-300.00
Service fees	-15.00
Ending balance on March 31, 2016	\$1,673.07
Annual Percentage Yield Earned this statement period: 0.02% Interest Paid Year To Date: \$0.13.	

Activities on the Checking Account at Wells Fargo

In January 2016, \$291.45 was deposited and \$2,980.00 was withdrawn. In February, the amount of \$2,888.24 was deposited and \$4,756.00 was withdrawn. In March, the amount of \$101.25 was deposited and \$2,350 was withdrawn. The total amount deposited was \$3,280.94 and \$10,086.00 was withdrawn during the period under review (See bank statement attached).

GRAND GEDEH ASSOCIATION
PO BOX 191
UPPER DARBY PA 19082-0191

Your Business and Wells Fargo

Cash flow is one of the most critical components of success for a small or mid-sized business. Achieving a positive cash flow does not come by chance. Learn more about managing cash flow by visiting wellsfargoworks.com.

Activity summary

Beginning balance on 1/1	\$60,662.67
Deposits/Credits	291.45
Withdrawals/Debits	- 2,980.00
Ending balance on 1/31	\$57,974.12
 Average ledger balance this period	 \$59,031.60

Overdraft Protection
This account is not currently covered by Overdraft Protection. If you would like more info please call the number listed on your statement or visit your Wells Fargo store.

GRAND GEDEH ASSOCIATION
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UPPER DARBY PA 19082-0191

Your Business and Wells Fargo

Cash flow is one of the most critical components of success for a small or mid-sized business. Achieving a positive cash flow does not come by chance. Learn more about managing cash flow by visiting wellsfargoworks.com.

IMPORTANT ACCOUNT INFORMATION

Periodically, we may evaluate the timing of statements, monthly service fee assessment may adjust the timing in order to align your statement, monthly service fee assessment another. You may receive a partial statement that reflects activity and interest payment the change. No monthly service fees will be assessed during a partial statement period or compounding frequency.

Activity summary

Beginning balance on 2/1	\$57,974.12
Deposits/Credits	2,888.24
Withdrawals/Debits	- 4,756.00
Ending balance on 2/29	\$56,106.36
 Average ledger balance this period	 \$56,309.29

GRAND GEDEH ASSOCIATION
PO BOX 191
UPPER DARBY PA 19082-0191

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Activity summary

Beginning balance on 3/1	\$61,106.36
Deposits/Credits	101.25
Withdrawals/Debits	- 2,350.00
Ending balance on 3/31	\$58,857.61
 Average ledger balance this period	 \$54,401.52

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Activity summary

Beginning balance on 3/1	\$61,106.36
Deposits/Credits	101.25
Withdrawals/Debits	- 2,350.00
Ending balance on 3/31	\$58,857.61
 Average ledger balance this period	 \$54,401.52

2.5 Financial Activities for the period of April 2016 – June 2016

Activities on Saving Account at Bank of America:

In April, the amount of \$26,190.10 was deposited. This includes \$25,000.00 singlehandedly withdrawn from the Checking Account at Wells Fargo Bank. There was a \$15 bank service fee charged to the account. In May, the amount of \$18,750.69 was deposited, and \$5,710 was withdrawn. In addition, a \$1.80 bank service fees was charged to the account. In June, the amount of \$0.67 in interest was credited to the account, and a \$14.70 bank service fees was charged to the account. The total amount deposited was \$44,941.46 and \$5,741.5 was withdrawn during the period under review (See bank statement & withdrawal slip with single signature attached).

 <p>P.O. Box 15284 Wilmington, DE 19850</p> <p>GRAND GEDEH ASSOCIATION IN THE AMERICAS INC. PO BOX 191 UPPER DARBY, PA 19082-0191</p>	<p>Customer service information</p> <p>1.888.BUSINESS (1.888.287.6371)</p> <p>bankofamerica.com Bank of America, N.A. P.O. Box 25118 Tampa, FL 33622-0118</p>	 <p>P.O. Box 15284 Wilmington, DE 19850</p> <p>GRAND GEDEH ASSOCIATION IN THE AMERICAS INC. PO BOX 191 UPPER DARBY, PA 19082-0191</p>																								
<p>Your Business Interest Maximizer for April 1, 2016 to April 30, 2016 GRAND GEDEH ASSOCIATION IN THE AMERICAS INC.</p> <p>Account summary</p> <table border="0"> <tr> <td>Beginning balance on April 1, 2016</td> <td style="text-align: right;">\$1,673.67</td> <td># of deposits/credits: 3</td> </tr> <tr> <td>Deposits and other credits</td> <td style="text-align: right;">26,190.10</td> <td># of withdrawals/debits: 1</td> </tr> <tr> <td>Withdrawals and other debits</td> <td style="text-align: right;">-0.00</td> <td># of days in cycle: 30</td> </tr> <tr> <td>Service fees</td> <td style="text-align: right;">-15.00</td> <td>Average ledger balance: \$6,970.74</td> </tr> <tr> <td>Ending balance on April 30, 2016</td> <td style="text-align: right;">\$27,848.77</td> <td>Average collected balance: \$6,077.40</td> </tr> </table> <p>Annual Percentage Yield Earned this statement period: 0.02% Interest Paid Year To Date: \$0.23</p>	Beginning balance on April 1, 2016	\$1,673.67	# of deposits/credits: 3	Deposits and other credits	26,190.10	# of withdrawals/debits: 1	Withdrawals and other debits	-0.00	# of days in cycle: 30	Service fees	-15.00	Average ledger balance: \$6,970.74	Ending balance on April 30, 2016	\$27,848.77	Average collected balance: \$6,077.40	<p>Your Business Interest Maximizer for May 1, 2016 to May 31, 2016 GRAND GEDEH ASSOCIATION IN THE AMERICAS INC.</p> <p>Account summary</p> <table border="0"> <tr> <td>Beginning balance on May 1, 2016</td> <td style="text-align: right;">\$27,848.77</td> </tr> <tr> <td>Deposits and other credits</td> <td style="text-align: right;">18,750.69</td> </tr> <tr> <td>Withdrawals and other debits</td> <td style="text-align: right;">-5,710.00</td> </tr> <tr> <td>Service fees</td> <td style="text-align: right;">-1.80</td> </tr> <tr> <td>Ending balance on May 31, 2016</td> <td style="text-align: right;">\$40,887.76</td> </tr> </table> <p>Annual Percentage Yield Earned this statement period: 0.02% Interest Paid Year To Date: \$0.30</p>	Beginning balance on May 1, 2016	\$27,848.77	Deposits and other credits	18,750.69	Withdrawals and other debits	-5,710.00	Service fees	-1.80	Ending balance on May 31, 2016	\$40,887.76
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IN THE AMERICAS INC.
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Your Business Interest Maximizer

for June 1, 2016 to June 30, 2016

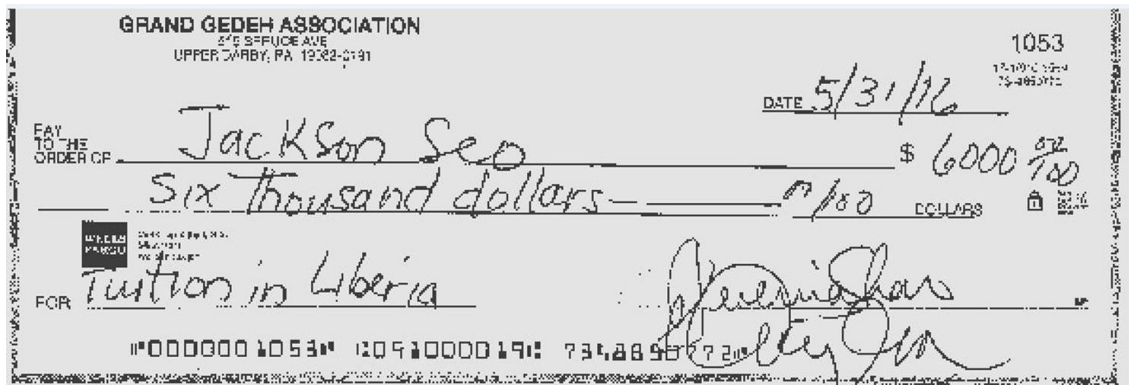
GRAND GEDEH ASSOCIATION IN THE AMERICAS INC.

Account summary

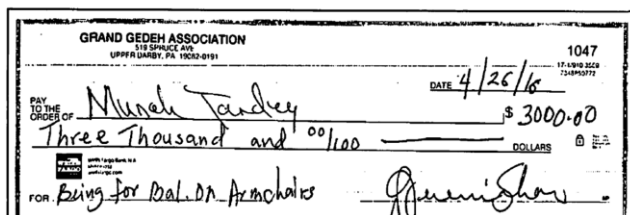
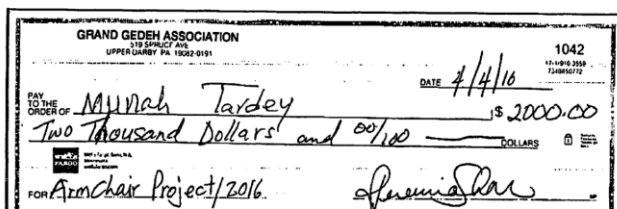
Beginning balance on June 1, 2016	\$40,887.06
Deposits and other credits	0.67
Withdrawals and other debits	-0.00
Service fees	-14.70
Ending balance on June 30, 2016	\$40,873.03

Annual Percentage Yield Earned this statement period: 0.02%
Interest Paid Year To Date: \$1.59.

A reported breakdown of the \$4,300 in scholarship fund reflects: three (3) medical students received \$500.00 each, and Seventy (70) undergraduate students received \$40.00 each. However, the Budget and Finance Committee discovered a check with #1053 in the amount of \$6000 payable to Mr. Jackson Seo (Chairman of the Education Committee) for tuition payment in Liberia. The April 2016 – June 2016 financial report reflects a \$4,300.00 in tuition disbursement paid-out to scholarship beneficiaries (3 Medical students & 70 undergraduate students). After the Committee deducted the actual and reported expenses (\$4,300.00) on tuition from the discovered amount (\$6,000.00) paid to Mr. Seo for tuition, there was a difference of \$1,700.00. This amount was not accounted for nor reflected in the report. (See attached copy of check #1053).



The administration reported a total expenditure of \$4,700.00 on Armchair Project. The Budget & Finance Committee discovered check # 1042 in the amount of \$2,000.00 and check # 1047 in the amount of \$3,000.00. Both checks totaled \$5,000.00 paid to Mrs. Munah Tardey (Chairman for Women Committee), for Armchair Project. After the Committee deducted the actual and reported expenses (\$4,700.00) on Armchair Project from the discovered amount (\$5,000.00) paid to Mrs. Tardey for Armchair Project, there was a difference of \$300.00. This amount was not accounted for nor reflected in the report. (See attached copies of check #1042 & #1047).



2.6 Financial Activities for the period of July 2016 – September 2016

Activities on Saving Account at Bank of America:

In July, the amount of \$0.58 in interest was credited to the account, and \$10,010 was withdrawn. In August, the amount of \$0.39 in interest was credited to the account, and \$16,010 was withdrawn. In September, the amount of \$0.24 in interest was credited to the account. The total amount deposited was \$1.21 and \$26,020 was withdrawn during the period under review (See bank statement & withdrawal slip with single signature attached).



101, Six Rivers
Wilmington, DE 19808

GRAND GEDEH ASSOCIATION
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Please see the Account Changes section of your statement for details regarding

Your Business Interest Maximizer

for July 1, 2016 to July 31, 2016
GRAND GEDEH ASSOCIATION IN THE AMERICAS INC.

Account summary	
Beginning balance on July 1, 2016	\$40,873.03
Deposits and other credits	0.58
Withdrawals and other debits	-10,010.00
Service fees	-0.00
Ending balance on July 31, 2016	\$30,863.61



101, Six Rivers
Wilmington, DE 19808

GRAND GEDEH ASSOCIATION
IN THE AMERICAS INC.
PO BOX 191
UPPER MERSEY, PA 19082-0191

Your Business Interest Maximizer

for August 1, 2016 to August 31, 2016
GRAND GEDEH ASSOCIATION IN THE AMERICAS INC.

Account summary	
Beginning balance on August 1, 2016	\$30,863.61
Deposits and other credits	0.39
Withdrawals and other debits	-16,010.00
Service fees	-0.00
Ending balance on August 31, 2016	\$14,854.00

Your Business Interest Maximizer

for September 1, 2016 to September 30, 2016

GRAND GEDEH ASSOCIATION IN THE AMERICAS INC.

Account summary

Beginning balance on September 1, 2016	\$14,854.00
Deposits and other credits	0.24
Withdrawals and other debits	-0.00
Service fees	-0.00
Ending balance on September 30, 2016	\$14,854.24

Activities on Checking Account at Wells Fargo:

In July, the amount of \$10,000 was deposited, and \$3,543 was withdrawn. In August, the amount of \$6,200.00 was deposited, and \$8,772.00 was withdrawn. In September, the amount of \$7,810.00 deposited, and \$10,825.20 was withdrawn. The total amount deposited was \$24,010 and \$23,140.40 was withdrawn during the period under review (See bank statement & withdrawal slip with single signature attached).

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Your Business and Wells Fargo

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Your Business and Wells Fargo

Get a clear look at the business financing process to decide if and when business credit is right for you. Visit wellsfargoworks.com/credit to find out more.

Credit decisions subject to credit qualification.

Activity summary

Beginning balance on 7/1	\$500.34
Deposits/Credits	10,000.00
Withdrawals/Debits	- 3,543.00
Ending balance on 7/31	\$7,007.34
Average ledger balance this period	\$5,510.79

Activity summary

Beginning balance on 8/1	\$7,007.34
Deposits/Credits	6,200.00
Withdrawals/Debits	- 8,772.00
Ending balance on 8/31	\$4,465.34
Average ledger balance this period	\$4,327.50

Activity summary

Beginning balance on 9/1	\$4,465.34
Deposits/Credits	7,810.00
Withdrawals/Debits	- 10,825.20
Ending balance on 9/30	\$1,450.14
Average ledger balance this period	\$2,491.00

Chapter 3: Fundraising Events

The administration held five (5) major fundraising events since inception into office in May of 2015. Of these five (5) events, the administration submitted financial report for one (1) event (Inaugural Ball held in Philadelphia, Pennsylvania). There were no financial reports submissions on file for the following fundraising events held by this administration:

- GGAA 2016 National Convention held in Richmond, VA,
- GGAA Women Wing African Fashion Show held in Austin, TX
- Grand Gedeh and Nimba Reconciliation Ball held in Philadelphia, PA
- GGAA Annual Award Program held in Baltimore, MD

Section 3.1 – 3.4 No Financial Record available for this investigation

3.5 The Gwyan-Khan Inauguration

The administration reported an expenditure of \$16,574.00 on planning and execution of GGAA 2015 Inauguration Ball held in Pennsylvania. The report reflects a \$4,220.00 of the total expenditure underwritten by Grand Gedehs and sympathizers of the Gwyan-Khan administration. The report reflects a net surplus of \$7,791. (See attachment copy of Gwyan-Khan Inaugural Committee's report).

Grand Gedeh Association in the Americas Inc. 2015 Inaugural Income and Expenditure Statement December 4, 2015		
INCOME:		
Sources of Income:		
Admissions/Gate Intake/Tickets sales	\$17,025.00	
Lappers Sale (Bundle)		
Lappers Sale (Single)	2,520.00	
Donations	4,220.00	
Drinks Sales	<u>600.00</u>	
Gross Income		<u>\$24,365.00</u>
EXPENDITURE:		
Inaugural Lappers (210 pes x \$18)	\$3,780.00	
Shipping & Handling to Chapters	220.00	
Drinks	1,200.00	
Decoration & Accessories	1,374.00	
Food	2,500.00	
Hall Rental	4,500.00	
Deejay Services	500.00	
Videographer & Live You Tube Streaming	600.00	
Silverwares	300.00	
Publicity	100.00	
Musicians	1,500.00	
• Inaugural Brochure & Tickets		
• Honoraria (Plaques)		
• Miscellaneous		
Total Expenditure		\$16,574.00
To balance Excess of Income over Expenditure		<u>\$7,791.00</u>
		<u>\$24,365.00</u>
Capital Fund	\$11,510.00	
Change in Asset	10,345.00	
Accounts Receivable	2,510.00	
Total		<u>\$24,365.00</u>
Total Liabilities	\$16,574.00	
Net Surplus/Income	<u>7,791.00</u>	
Total		<u>\$24,365.00</u>

Notes to the Inaugural Financial Report:

- Cash Deposit:** A total of \$19,100.00 has been deposited into the National Treasury by the Inaugural Committee in close collaboration with the National Administration. This amount accounts for the initial/preliminary report made immediately following the successful hosting of the inaugural in the amount of \$17,025.00 that was reported. An additional \$2,075.00 was collected from a cross section of Grand Gedehs who were part of our Accounts Receivables
- Net Surplus:** The amount of \$7,791.00 is our Net Surplus.
- Accounts Receivable:** The Committee was involved with purchasing and reselling of lappers/costumes for the program. As such, the lappers were distributed in the following fashions: Single = \$40 and Couples = \$125.00 including two admission tickets. A total of 33 pieces of lappers at the rate of \$40.00 or \$1,320.00 are with Grand Gedehs who have yet to pay. Also 14 Tickets at the rate of \$85.00 or \$1,190 total is also outstanding. This represents a portion of the bundle category. The lappers were paid for without the tickets.
- Donations:** Grand Gedehs and Friends of the Gwyan Khan Administration were very generous during the entire planning process of the inaugural. The Committee received donations in cash and kinds for the program. While some donors did not want cost associated with their donations, the Committee was able to quantify and monetize the donations to the tune of \$4,220.00.
- Gross Income:** The Gross Income for the Inaugural Ball was a combination of many sources; ie: Lappers Sales, Tickets Sales, Gate Intake, donations and Drinks Sales among many others. The amount of \$24,365.00 is our Gross Income.
- Total Expenditure:** The Total Expenditure for the Inaugural Ball was far greater than anticipated after factoring the many activities both budgeted and not budgeted for or reduction in the allotment. \$16,574.00 represents the total expenditure for the Inaugural.

The Committee avails herself for any concerns or sought clarity. Congratulations and thanks for allowing us to be of service to our people, community and county.

In reviewing the accompanied bank statements, the Committee discovered that checking account number ending in 7761 at Bank of America was used in carrying out financial activities relating

4.2 Conclusion

After a careful reviewed of documents available to the Budget and Finance Committee for this investigation, the Committee discovered that Mr. Fred Gwyan grossly violated the GGAA Constitution on Sixty-one (61) counts. See below the following constitution violations and the number of counts:

Violation (1) – Failure to submit Financial reports for four quarters

There are four (4) counts violation of Article VII Section 4(d) of the GGAA Constitution. *This article mandates the National Administration to submit financial report to the National Board of Directors per quarter (every three months). Excerpt from Article VII, Section 4(d) read “ He/she shall submit quarterly financial reports to the National President who shall furnish copies of same to the local chapters and the chairman of the Board of Directors.”* The Budget and Finance Committee discovered that there is no financial report submitted on file for the following periods:

- a) Financial Report for the period April 2015 – June 2015
- b) Financial Report for the period July 2015 – September 2015
- c) Financial Report for the period January 2016 – March 2016
- d) Financial Report for the period July 2016 – September 2016

**Additionally, the administration failed to submit comprehensive financial report for the following fundraising events:

- a) GGAA 2015 National Convention held in Richmond, VA
- b) GGAA Women’s Wing Fashion held Austin, TX
- c) Grand Gedeh and Nimba Reconciliation ball held in Philadelphia, PA
- d) GGAA 2015 Annual Award Program held in Baltimore, MD

Violation (2) – Using an unapproved Bank Account for GGAA transaction

There is One (1) violation of Article X Section 1(c) of the GGAA Constitution. This article prohibits establishing bank accounts without the National Board approval. *Excerpt from Article X reads: “The Association shall establish and maintain bank account(s) at recognized bank(s) or financial institution(s), subject to the approval of the Board of Directors. In opening each account, the names of the leaders of the National Administration (President, Treasurer, and Secretary) and the National Board of Directors (Chairman and Secretary), shall be provided to the financial institution(s)”.*

**The Inaugural Committee appointed by Mr. Fred Gwyan used a non-approved Checking Account ending in 7761 to collect funds for GGAA, and from which GGAA funds were expended. The account in question was established at Bank of America with the sole signature of Mrs. Vera Davis Okyne, who was also the Chairperson of the Inaugural Committee. It was

discovered that Grand Geddeans and other well-wishers of GGAA were directed to deposit funds into the non-approved account.

Violation (3) –Withdrawing Funds from the association bank accounts with a single signature

There are fifty-four (54) counts violation of Article X Section 1(e) of the GGAA Constitution. This article and section require two (2) signatures be affixed to all check or slips for withdrawal purposes. *Excerpts from Article X Section 1(e) reads: “The signatories to the Association's account(s) shall be the National President, the National Treasurer, the National Secretary, the Chairman of the Board, and the Secretary of the Board. The signature of the National President and one of the other designated signatories of the National Administration shall be required to make a withdrawal from the account(s). The signatures of the Chairman of the Board and the Secretary of the Board shall be valid for withdrawal only during the transitional period specified in Section 4 of this Article X”*

**The Budget and Finance Committee discovered that twenty-five (25) checks and five (5) withdrawal slips were singlehandedly signed by Mr. Gwyan

**The Budget and Finance Committee discovered that twenty-four (24) checks were singlehandedly signed by Treasurer Jeremiah Shar. (See attached checks and withdrawal slips in Appendix A and Appendix B)

Violation (4) – Financial Malpractices (spending more than the approved budget)

There is one (1) count violation of Article X Section 1(d) of the GGAA Constitution. This article requires that withdrawal of funds shall be for only approved budgetary appropriation. *Excerpt from Article X Section 1 (d) “Withdrawal of funds from the Association's account(s) shall be made based only upon duly executed vouchers and only for approved budgetary appropriations”.*

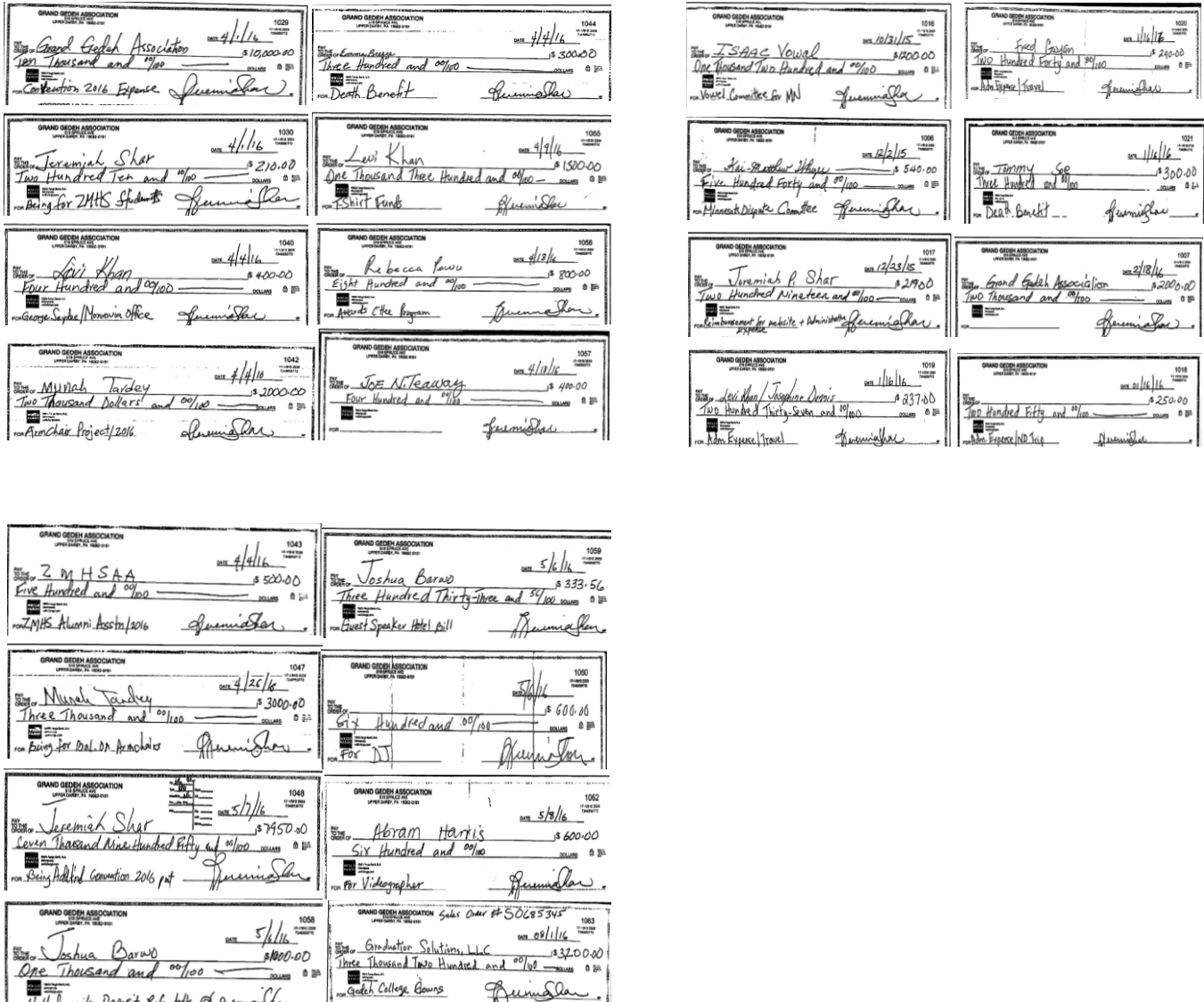
**The Budget and Finance Committee discovered that the administration expended \$136,243.41 against the approved expenditure of \$110,501.00. This means that the administration spent \$25,742.42 more than its approved budget.

4.3 Recommendations

- The Budget & Finance Committee recommends that the Board Grievance and Ethics Committee summons Mr. Gwyan & Mr. Shar for detail explanation on the Sixty-one (61) counts of constitution violation relating to the GGAA finances
- The Budget & Finance Committee recommends that the Board Grievance and Ethics Committee conducts a detailed inquiry about the statuses of the following project:

- 1) The opening of new websites;
- 2) The opening of the a new office space in Monrovia, Liberia;
- 3) A market building projects in Zwedru;

Appendix A: Checks singlehandedly signed by Jeremiah Shar



Appendix B: Checks and withdrawal slips singlehandedly signed by Fred Gwyan

The image displays a collection of 30 checks and withdrawal slips, all signed by Fred Gwyan. The checks are from the Grand Green Association and Wells Fargo Bank, dated between 7/15/15 and 7/23/16. The checks are for various amounts and purposes, including:

- 1004: Vera Davis O'Keefe, \$2000, Inaugural
- 1013: Jash Bhatta, \$100, Contribution
- 1028: Fatma Dumbaya, \$300, Inaugural dinner
- 1011: Fred Gwyan, \$3510, Inaugural dinner
- 1010: Joseph Doh, \$355, Board expenses being sent
- 1014: D. Elake, \$122, Campaign contribution
- 1027: Keane Weeks, \$600, Website upgrade
- 1012: Vera Davis O'Keefe, \$2000, Inauguration
- 1011: Jaela Phelps Anala, \$300, Death Benefit
- 1025: Devine Mercy Parsh, \$400, Inauguration
- 1003: Fred Gwyan, \$2000, Inauguration
- 1012: SSMB C, \$100, Delegates to SSMB C
- 1022: Devine Mercy Parsh, \$3000, Drafts for Grand Green Association
- 1001: Wells Fargo Bank, \$1000, Devine Mercy Parsh
- 1002: Anna Barlee, \$410, Death Benefit
- 1004: Nathaniel Poux, \$300, Death Benefit
- 1007: Imran Ahmed, \$250, Attorney printing (receipt book)
- 1003: Sughai Kai, \$1000, Kai's Death Benefit
- 1004: Nathaniel Poux, \$100, Death Benefit
- 1070: Imran Ahmed, \$250, Letter head envelopes - receipt book
- 1034: Sughai Kai, \$1000, Kai's Death Benefit
- 1005: Nathaniel Poux, \$100, Death Benefit
- 1030: Fred Gwyan, \$850, Fight Herkes & fight
- 1068: LUNIP, \$200, Contribution
- 1039: Theresa G. See, \$350, Visit the Priest of Gibson det.
- 1073: McArthur Parlea, \$200, Trip to VA for Fred's finding