

# THE VIRTUAL DOCTORS

England & Wales · Charity number 1129924

## Details

|                |                                                         |
|----------------|---------------------------------------------------------|
| Other names    | THE VIRTUAL DOCTORS LTD, VIRTUAL DEVELOPMENT UK         |
| Status         | Registered                                              |
| Legal form     | Charitable company                                      |
| Company number | <a href="#">06848059</a>                                |
| Registered     | 2009-06-01                                              |
| Register       | <a href="#">View on the Charity Commission register</a> |

## Contact

|         |                                                                                   |
|---------|-----------------------------------------------------------------------------------|
| Address | Sussex Innovation Centre<br>University Of Sussex<br>Falmer<br>Brighton<br>BN1 9SB |
| Phone   | 01273963887                                                                       |
| Email   | <a href="mailto:info@virtualdoctors.org">info@virtualdoctors.org</a>              |
| Website | <a href="http://www.virtualdoctors.org">www.virtualdoctors.org</a>                |

## Activities

**Objects:** THE CHARITY'S OBJECTS (THE OBJECTS) AREA) THE RELIEF OF SICKNESS AND ADVANCEMENT OF HEALTHB) THE PROMOTION OF EDUCATIONC) THE RELIEF OF NEEDTHESE OBJECTS WILL PRIMARILY BUT NOT EXCLUSIVELY BE UNDERTAKEN IN DEVELOPINGCOUNTRIES AND COMMUNITIES WHICH LACK EFFECTIVE GOVERNMENT SERVICES ORINFRASTRUCTURE"

**Activities:** The Virtual Doctors run by the charity aims to provide doctor-supported diagnostic assistance to remote communities in Africa, using telemedicine.

## Classification

- **How:** Provides Services, Provides Advocacy/advice/information, Other Charitable Activities
- **What:** The Advancement Of Health Or Saving Of Lives, Overseas Aid/famine Relief
- **Who:** People Of A Particular Ethnic Or Racial Origin

## Geography

- **Area of benefit:** UNDEFINED, IN PRACTICE, OVERSEAS
- Malawi
- Zambia
- Brighton And Hove

## Finances

| Period end | Income   | Expenditure | Assets | Employees |
|------------|----------|-------------|--------|-----------|
| 2024-12-31 | £243,395 | £285,689    | -      | -         |
| 2023-12-31 | £129,960 | £173,502    | -      | -         |
| 2022-12-31 | £188,369 | £192,382    | -      | -         |
| 2021-12-31 | £475,967 | £207,016    | -      | -         |
| 2020-12-31 | £304,872 | £311,078    | -      | -         |

## Trustees

| Name                         | Role  | Appointed  |
|------------------------------|-------|------------|
| <b>Naggib Chakhane</b>       | Chair | 2017-03-02 |
| David Callcott               |       | 2021-11-01 |
| David Dutton                 |       | 2014-09-09 |
| Dr Daniel William John Grace |       | 2024-06-05 |
| Kathy Burke                  |       | 2018-04-25 |

**THE VIRTUAL DOCTORS**

England & Wales - Charity number 1129924

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# Accounts

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REGISTERED COMPANY NUMBER: 06848059 (England and Wales)

REGISTERED CHARITY NUMBER: 1129924

**REPORT OF THE TRUSTEES AND  
UNAUDITED FINANCIAL STATEMENTS  
FOR THE YEAR ENDED 31ST DECEMBER 2024  
FOR  
THE VIRTUAL DOCTORS**



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# TRUSTEES REPORT 2024

The Trustees who are also directors of the Charity for the purposes of the Companies Act 2006, present their report with the financial statements of the Charity for the year ended 31st December 2024. The Trustees have adopted the provisions of Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019).

The Trustees are satisfied that they have complied with the duty in section 17(5) of the Charities Act 2011 to have due regard to public benefit guidance published by the Commission.

## 1. A Message from the Chair of the Board

As we close 2024, I remain deeply encouraged by the progress made by The Virtual Doctors in delivering our mission to improve access to quality primary healthcare in rural Zambia and Malawi. While the year brought expected challenges, including a major technology transition, it has also been marked by meaningful innovation, enduring partnerships, and the steady expansion of our impact.

A significant highlight was the successful launch of our new Virtual Doctors App. Though the transition phase briefly affected case volumes, this new platform represents an essential step forward in strengthening our service delivery, enabling better data, streamlined referrals, and a more scalable model for the future. Early signs of recovery are promising and point to the commitment and adaptability of the clinicians in country and volunteer doctors.

## Our Mission

Our mission remains the same: to improve access to primary healthcare in rural Africa, reduce unnecessary referrals to distant hospitals, and enhance the medical skills of

rural health workers. This is achieved by connecting clinical officers in Zambia and Malawi with UK volunteer doctors via our proprietary app.



## **Reflections on key achievements and challenges**

As always, our achievements are rooted in partnership. I would like to express heartfelt thanks to the Ministries of Health in both Zambia and Malawi, whose support and collaboration remain central to our work. The clinical officers on the ground continue to show inspiring dedication in serving remote communities, often in incredibly challenging conditions. Likewise, our UK-based volunteer doctors offer their time and expertise with generosity and professionalism, often responding to complex cases that would otherwise need referral to district health centres.

This year also saw the strengthening of collaborations with organisations such as Johnson & Johnson, AO Alliance, OnCall Africa, and several new technical and training partners, enabling us to deepen the scope and quality of our clinical support. These partnerships are essential to how we expand our reach and support remote clinical officers, as they serve patients in their care.

I would also like to acknowledge the steady and thoughtful leadership of our Executive Director, James Phiri, whose work in guiding the charity through change has been exemplary. My thanks extend equally to our small but dedicated team in Zambia, our committed Boards of Trustees in both Zambia and the UK, and our network of donors and supporters, each of whom plays a vital role in this shared effort.

## **Vision for the future**

Looking ahead to 2025, we are excited about the opportunities to enhance our telemedicine capabilities through the integration of tools like the Arclight device, strengthen district-level referral systems, and continue investing in the systems and people that make this work possible.

At its heart, The Virtual Doctors is a story of solidarity, of people working together across borders to close the gap in healthcare access. I remain humbled by the impact we are able to make, and hopeful about the path ahead.

**Naggib Chakhane**  
**Chair of the Board of Trustees**

## 2. Executive Director's Report

### Operational Overview

the Virtual Doctors continues to provide vital telemedicine services to isolated health centres in rural Zambia and Malawi. Through our smartphone app, local clinicians consult with volunteer doctors, ensuring better diagnosis and treatment in areas where medical support is limited. We remain focused on improving primary healthcare and reducing unnecessary hospital referrals by empowering local health workers with timely and expert advice.

### Significant Projects and Initiatives

The new Virtual Doctors App was launched in Q3 of 2024 and it has enabled us to onboard and communicate with clinicians much more easily than before. The process of distributing the software, onboarding clinicians and submitting cases is efficient and easier to manage for clinicians and doctors alike. We plan to provide mobile phone access for responding doctors as we continue to enhance the app. They are currently restricted to web-portal access.

We are very grateful to the volunteer IT team from Landmark Group, led by Ian Clark and Lavan Nallainathan, as well as Terry Cann, who tirelessly developed and supported the previous versions of the app over many years. Their efforts created the pathway for our volunteer doctors to support the lives of people who do not have direct access to a doctor in their communities.

I am pleased to report that the new app has significantly improved case management and data analytics, enhancing the quality of our services. Inevitably, we have had some teething problems with the new system, but we continue to be supported by our software development partners and, so far, the process has been highly positive.

## **Case Referrals**

In 2024, our volunteer doctors reviewed 2,586 medical cases, representing an 18% decrease compared to the previous year. In first half of the year the case numbers were 160% higher than the same period in 2023 but the second half, which has the transition project for the new app, was 55% lower. As I write this report, I can confirm that the recovery was evident in Q1 of 2025 (50% higher than Q1 of 2023), reflecting the successful completion of the transition phase and clinicians becoming more familiar with the new app.

- 2019: 2,049 cases
- 2020: 2,980 cases
- 2021: 3,142 cases
- 2022: 1,888 cases
- 2023: 3,162 cases
- 2024: 2,586 cases

## **Key Partnerships and Collaborations**

We continued to work closely with the J&J and AO Alliance to deliver specialized training for Orthopaedic Clinical Officers in Malawi throughout 2024.

We partnered with OnCall Africa in Zambia to expand to additional clinics that they support in Zambia's Southern province and we started conversations on partnering with the Health and Informatics Association of Malawi on working together on expansion in Malawi.

In August - September 2024 we took a team of medics on a 2,000km plus journey across Zambia visiting some of the clinics we support and delivering trauma training and snake-bite training to clinicians. To deliver this project we partnered with SOLIGHT, who helped us deliver solar lanterns to clinics. We also had several sponsoring organisations that included the Scientific Exploration Society, Prometheus Medical, CELLAED, GRAY, Proton DX and Barbet Zambia.

## **Plans for Next Year**

Looking ahead to 2025, we plan to strengthen our support for Ophthalmic and Ear Nose & Throat cases with the Arclight project, supported by the Sir Stewart Halley Trust and in partnership with the University of St. Andrews Arclight project, led by Dr Andrew Blaikie. The aim is to include the Arclight device, a medical diagnostic tool, that combines a direct ophthalmoscope, anterior segment loupe and otoscope, in the telemedicine toolkit of the Virtual Doctors telemedicine system.

The Arclight is an innovative device that is suited to low resource settings and can be used to send images for specialist diagnostic advice, enhancing the images that are currently only possible with a mobile phone camera on our standard service.

One of the benefits of having the new Virtual Doctor's app is that we can finally map our referral process onto the Zambia and Malawi Ministries of Health case escalation processes. This will enable us to onboard local doctors who, because of their heavy caseloads, might only be able respond to cases from their districts. Previously, our system could only triage cases by specialty not by district or province.

We believe this added functionality will support clinicians in treating more patients at the rural health centre or indeed to have them referred to a higher-level facility with better information for the receiving health practitioner.

**James R. Phiri**  
**Executive Director**  
**September 2025**

### **3. Structure, Governance, and Management**

James R. Phiri, the charity's Executive Director is supported by a contracted fundraiser and a Fundraising and Administration Assistant. The office is also supported by pro bono partners, volunteers, and consultants for specific engagements as required.

In Zambia there are 4 full time staff, supported by 2 interns and a team of volunteers.

Volunteer Trustees are also involved in providing extra time for fundraising, policy development and public speaking to support the Executive Director.

#### **Board Governance**

The Board of Trustees is responsible for overseeing governance, policy, strategy, and financial management of the charity. The appointment of new Trustees is at the discretion of the current Board, in accordance with the Charity's Constitution, which limits the number of new Trustees to two per year.

In 2024, the Board held six formal Trustee meetings, during which operational matters were regularly discussed with the Executive Director, Medical Director and fundraising team. The Board comprises Trustees with expertise in areas including non-profit management, finance, accountancy, medicine, public health, global business, and technology, and fundraising. Trustees typically serve a term of three years, subject to review.

The charity actively recruits Trustees with skills relevant to its work and priorities. All prospective Trustees are required to provide references, and a register of conflicts of interest is maintained to ensure transparency and integrity.

During the year, Mr Graham Precey and Dr Isabelle Widmer stepped down as Trustees, while Dr Daniel Grace joined the Board of Trustees. Mr Graham Precey served as Chair of the Board of Trustees until March 2024. During his tenure, the Charity was able to secure funding for developing The Virtual Doctors' software, navigate the risks associated with selecting a software partner and assemble a project

team to oversee and implement the project. Dr Widmer was pivotal to that project team, along with Mr Terry Cann and Mr David Holstead and Mr Sandy Johnston. Their contribution and leadership have provided a solid foundation on which to build the next phase of The Virtual Doctors service.

In March 2024, the Board Trustees appointed Mr Naggib Chakhane as Chair.

The following Trustees were in place throughout the year:

|                    |                                       |
|--------------------|---------------------------------------|
| Mr Graham Precey   | Trustee & Chair (resigned March 2024) |
| Mr David Dutton    | Trustee                               |
| Mrs Kathy Burke    | Trustee                               |
| Mr Naggib Chakhane | Trustee                               |
| Dr Isabelle Widmer | Trustee (resigned September 2024)     |
| Mr David Callcott  | Trustee & Treasurer                   |
| Dr Daniel Grace    | Trustee (appointed June 2024)         |

#### **Other Parties**

|                           |                                                                            |
|---------------------------|----------------------------------------------------------------------------|
| Independent Examiner:     | Parkers, Cornelius House, 178-180 Church Road<br>Hove, BN3 2DJ             |
| Bankers:                  | Co-operative Bank, PO Box 250,<br>Delf House, Skelmersdale, WN8 6WT        |
| Charity Registered Office | Sussex Innovation Centre, University of Sussex<br>Falmer, Brighton BN1 9SB |

## **Strategy and Management**

The Virtual Doctors remains committed to delivering high-quality telemedicine services to rural communities in Zambia and Malawi, aligned with our mission to improve access to healthcare in underserved regions. In 2024, we focused on completing our digital infrastructure enhancement project and rolling out our new telemedicine app, expanding partnerships with the Ministries of Health in Zambia and Malawi, local health professionals, and increasing the reach of our services to more remote areas. The new app will enhance our service by enabling our volunteer doctors to respond to cases using mobile phones and mapping the referral process to in-country practices. The latter will finally enable us to facilitate a tailored service for local doctors as well as our international volunteer doctors and specialists. We firmly believe that our service should be guided by the needs of the in-country Ministry of Health and their clinicians.

Our strategic goals include sustainable growth through collaboration with key stakeholders, continuous improvement of our technology, and ensuring the resilience of our services in the face of changing healthcare needs. The Board of Trustees actively monitors our performance and compliance with the Charity Commission's guidelines, ensuring strong governance and efficient use of resources to maximise our impact.

## **Risk Management**

Risk management is a key responsibility of the Board of Trustees of the Virtual Doctors, ensuring that potential risks to the charity's operations, finances, and reputation are identified, assessed, and mitigated in line with the guidance provided by the UK Charities Commission.

The Board regularly reviews both external and internal risks, including those related to the delivery of telemedicine services in rural Zambia and Malawi. Following best practice, we have established clear processes for risk identification, analysis, and monitoring, incorporating oversight into our strategic planning.

This approach ensures that we protect our beneficiaries, staff, and resources, while maintaining operational resilience and compliance with regulatory obligations. By embedding risk management into our governance framework, we aim to create a sustainable and secure future for our services.



## 4. FINANCIAL SUMMARY

### Financial Management

The Executive Director, in collaboration with the Treasurer and Board, ensures rigorous financial oversight and strong governance across all operations. A professional accountant maintains detailed, transparent records of all funds, including those allocated to our vital work in Zambia and Malawi.

Each month, the Executive Director and Treasurer provide the Board with a comprehensive operational scorecard, facilitating strategic review and proactive decision-making. These measures reinforce our commitment to

accountability, ensuring that every pound is effectively utilised to maximise our impact in the communities we serve.

## Key Financials

Income for the year totalled £243,395 while operating costs totalled £285,689 resulting in an operating deficit of £42,294.

The cost of raising those funds was 12% in 2024.

As at 31 December 2024 the Charity's free reserves were £94,152. Our Reserves Policy currently recommends the holding of free reserves greater than 26 weeks of operation costs, but less than 52 weeks. This policy is regularly reviewed to ensure it is appropriate.

This report has been prepared in accordance with the special provisions of Part 15 of the Companies Act 2006 relating to small companies.

Approved by the Board of Trustees on 24 SEPTEMBER 2025 and signed on its behalf by:



.....  
David Callcott - Trustee

## INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF THE VIRTUAL DOCTORS

### Independent examiner's report to the trustees of The Virtual Doctors ('the Company')

I report to the charity trustees on my examination of the accounts of the Company for the year ended 31st December 2023.

### Responsibilities and basis of report

As the charity's trustees of the Company (and also its directors for the purposes of company law) you are responsible for the preparation of the accounts in accordance with the requirements of the Companies Act 2006 ('the 2006 Act').

Having satisfied myself that the accounts of the Company are not required to be audited under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of your charity's accounts as carried out under Section 145 of the Charities Act 2011 ('the 2011 Act'). In carrying out my examination I have followed the Directions given by the Charity Commission under Section 145(5) (b) of the 2011 Act.

### Independent examiner's statement

I have completed my examination. I confirm that no matters have come to my attention in connection with the examination giving me cause to believe:

1. accounting records were not kept in respect of the Company as required by Section 386 of the 2006 Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the accounting requirements of Section 396 of the 2006 Act other than any requirement that the accounts give a true and fair view which is not a matter considered as part of an independent examination; or
4. the accounts have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities (applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)).

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

*Annette Watson*

Annette Watson PhD BSc FCA Parkers  
Cornelius House  
178-180 Church Road Hove  
East Sussex BN3 2DJ

Date: *24th September 2025*

**THE VIRTUAL DOCTORS**

**STATEMENT OF FINANCIAL ACTIVITIES**  
**(INCORPORATING AN INCOME AND EXPENDITURE ACCOUNT)**  
**FOR THE YEAR ENDED 31ST DECEMBER 2024**

|                                        | Notes | Unrestricted<br>fund<br>£ | Restricted<br>funds<br>£ | 2024<br>Total<br>funds<br>£ | 2023<br>Total<br>funds<br>£ |
|----------------------------------------|-------|---------------------------|--------------------------|-----------------------------|-----------------------------|
| <b>INCOME AND ENDOWMENTS FROM</b>      |       |                           |                          |                             |                             |
| Donations and legacies                 |       | 210,443                   | 32,323                   | 242,766                     | 128,605                     |
| Investment income                      | 2     | <u>629</u>                | <u>-</u>                 | <u>629</u>                  | <u>1,355</u>                |
| <b>Total</b>                           |       | <u>211,072</u>            | <u>32,323</u>            | <u>243,395</u>              | <u>129,960</u>              |
| <br><b>EXPENDITURE ON</b>              |       |                           |                          |                             |                             |
| Raising funds                          |       | 28,267                    | -                        | 28,267                      | 23,987                      |
| <b>Charitable activities</b>           |       |                           |                          |                             |                             |
| Virtual Doctors Service                |       | <u>179,289</u>            | <u>78,133</u>            | <u>257,422</u>              | <u>149,515</u>              |
| <b>Total</b>                           |       | <u>207,556</u>            | <u>78,133</u>            | <u>285,689</u>              | <u>173,502</u>              |
| <br><b>NET INCOME/(EXPENDITURE)</b>    |       | 3,516                     | (45,810)                 | (42,294)                    | (43,542)                    |
| <br><b>RECONCILIATION OF FUNDS</b>     |       |                           |                          |                             |                             |
| Total funds brought forward            |       | <u>92,223</u>             | <u>311,566</u>           | <u>403,789</u>              | <u>447,331</u>              |
| <br><b>TOTAL FUNDS CARRIED FORWARD</b> |       | <u>95,739</u>             | <u>265,756</u>           | <u>361,495</u>              | <u>403,789</u>              |

The notes form part of these financial statements

# THE VIRTUAL DOCTORS

## BALANCE SHEET 31ST DECEMBER 2024

|                                              | Notes | 2024<br>£             | 2023<br>£      |
|----------------------------------------------|-------|-----------------------|----------------|
| <b>FIXED ASSETS</b>                          |       |                       |                |
| Intangible assets                            | 6     | <b>200,340</b>        | 211,500        |
| Tangible assets                              | 7     | <b><u>1,587</u></b>   | <u>2,772</u>   |
|                                              |       | <b>201,927</b>        | 214,272        |
| <b>CURRENT ASSETS</b>                        |       |                       |                |
| Cash at bank                                 |       | <b>232,293</b>        | 221,675        |
| <b>CREDITORS</b>                             |       |                       |                |
| Amounts falling due within one year          | 8     | <b>(72,725)</b>       | (32,158)       |
| <b>NET CURRENT ASSETS</b>                    |       | <b><u>159,568</u></b> | <u>189,517</u> |
| <b>TOTAL ASSETS LESS CURRENT LIABILITIES</b> |       | <b>361,495</b>        | 403,789        |
| <b>NET ASSETS</b>                            |       | <b><u>361,495</u></b> | <u>403,789</u> |
| <b>FUNDS</b>                                 | 10    |                       |                |
| Unrestricted funds                           |       | <b>95,739</b>         | 92,223         |
| Restricted funds                             |       | <b><u>265,756</u></b> | <u>311,566</u> |
| <b>TOTAL FUNDS</b>                           |       | <b><u>361,495</u></b> | <u>403,789</u> |

The charitable company is entitled to exemption from audit under Section 477 of the Companies Act 2006 for the year ended 31st December 2024.

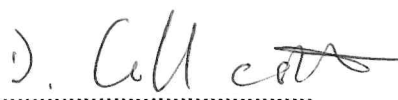
The members have not required the company to obtain an audit of its financial statements for the year ended 31st December 2024 in accordance with Section 476 of the Companies Act 2006.

The trustees acknowledge their responsibilities for

- (a) ensuring that the charitable company keeps accounting records that comply with Sections 386 and 387 of the Companies Act 2006 and
- (b) preparing financial statements which give a true and fair view of the state of affairs of the charitable company as at the end of each financial year and of its surplus or deficit for each financial year in accordance with the requirements of Sections 394 and 395 and which otherwise comply with the requirements of the Companies Act 2006 relating to financial statements, so far as applicable to the charitable company.

These financial statements have been prepared in accordance with the provisions applicable to charitable companies subject to the small companies regime.

The financial statements were approved by the Board of Trustees and authorised for issue on 24 September 2025 and were signed on its behalf by:



D Callcott - Trustee

The notes form part of these financial statements

**THE VIRTUAL DOCTORS**  
**NOTES TO THE FINANCIAL STATEMENTS**  
**FOR THE YEAR ENDED 31ST DECEMBER 2024**

**1. ACCOUNTING POLICIES**

**Basis of preparing the financial statements**

The financial statements of the charitable company, which is a public benefit entity under FRS 102, have been prepared in accordance with the Charities SORP (FRS 102) 'Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019)', Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and the Companies Act 2006. The financial statements have been prepared under the historical cost convention.

The charitable company has taken advantage of the following disclosure exemptions in preparing these financial statements, as permitted by FRS 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland':

- the requirements of Section 7 Statement of Cash Flows;
- the requirement of paragraph 3.17(d);
- the requirements of paragraphs 11.42, 11.44, 11.45, 11.47, 11.48(a)(iii), 11.48(a)(iv), 11.48(b) and 11.48(c);
- the requirements of paragraphs 12.26, 12.27, 12.29(a), 12.29(b) and 12.29A;
- the requirement of paragraph 33.7.

**Preparation of consolidated financial statements**

The figures for VDr's Zambia Ltd have not been consolidated into these accounts as the incomes are below required thresholds. Zambia is limited by guarantee, so VDr's UK holds no shares, but has a controlling interest through membership.

**Income**

All income is recognised in the Statement of Financial Activities once the charity has entitlement to the funds, it is probable that the income will be received and the amount can be measured reliably.

**Expenditure**

Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

Grants offered subject to conditions which have not been met at the year end date are noted as a commitment but not accrued as expenditure.

**Tangible fixed assets**

Depreciation is provided at the following annual rates in order to write off each asset over its estimated useful life.

|                       |               |
|-----------------------|---------------|
| Fixtures and fittings | - 33% on cost |
| Computer equipment    | - 33% on cost |

**Taxation**

The charity is exempt from corporation tax on its charitable activities.

**Fund accounting**

Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees.

Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

# THE VIRTUAL DOCTORS

## NOTES TO THE FINANCIAL STATEMENTS - continued FOR THE YEAR ENDED 31ST DECEMBER 2024

### 1. ACCOUNTING POLICIES - continued

#### Pension costs and other post-retirement benefits

The charitable company operates a defined contribution pension scheme. Contributions payable to the charitable company's pension scheme are charged to the Statement of Financial Activities in the period to which they relate.

### 2. INVESTMENT INCOME

|                          | 2024       | 2023         |
|--------------------------|------------|--------------|
|                          | £          | £            |
| Deposit account interest | <u>629</u> | <u>1,355</u> |

### 3. NET INCOME/(EXPENDITURE)

Net income/(expenditure) is stated after charging/(crediting):

|                                | 2024          | 2023     |
|--------------------------------|---------------|----------|
|                                | £             | £        |
| Depreciation - owned assets    | 1,185         | 1,032    |
| Computer software amortisation | <u>45,810</u> | <u>-</u> |

### 4. TRUSTEES' REMUNERATION AND BENEFITS

There were no trustees' remuneration or other benefits for the year ended 31st December 2024 nor for the year ended 31st December 2023.

#### Trustees' expenses

There were no trustees' expenses paid for the year ended 31st December 2024 nor for the year ended 31st December 2023.

### 5. STAFF COSTS

The average monthly number of employees during the year was as follows:

|         | 2024     | 2023     |
|---------|----------|----------|
|         | <u>1</u> | <u>1</u> |
| Project |          |          |

No employees received emoluments in excess of £60,000.

# THE VIRTUAL DOCTORS

## NOTES TO THE FINANCIAL STATEMENTS - continued FOR THE YEAR ENDED 31ST DECEMBER 2024

### 6. INTANGIBLE FIXED ASSETS

|                       |                        |
|-----------------------|------------------------|
|                       | Computer software<br>£ |
| <b>COST</b>           |                        |
| At 1st January 2024   | 211,500                |
| Additions             | <u>34,650</u>          |
| At 31st December 2024 | <u>246,150</u>         |
| <b>AMORTISATION</b>   |                        |
| Charge for year       | <u>45,810</u>          |
| <b>NET BOOK VALUE</b> |                        |
| At 31st December 2024 | <u>200,340</u>         |
| At 31st December 2023 | <u>211,500</u>         |

Computer software costs have not been amortised as the development of the underlying software application was not completed until the current year.

### 7. TANGIBLE FIXED ASSETS

|                                               | Fixtures<br>and<br>fittings<br>£ | Computer<br>equipment<br>£ | Totals<br>£   |
|-----------------------------------------------|----------------------------------|----------------------------|---------------|
| <b>COST</b>                                   |                                  |                            |               |
| At 1st January 2024 and<br>31st December 2024 | <u>385</u>                       | <u>16,560</u>              | <u>16,945</u> |
| <b>DEPRECIATION</b>                           |                                  |                            |               |
| At 1st January 2024                           | 385                              | 13,788                     | 14,173        |
| Charge for year                               | <u>-</u>                         | <u>1,185</u>               | <u>1,185</u>  |
| At 31st December 2024                         | <u>385</u>                       | <u>14,973</u>              | <u>15,358</u> |
| <b>NET BOOK VALUE</b>                         |                                  |                            |               |
| At 31st December 2024                         | <u>-</u>                         | <u>1,587</u>               | <u>1,587</u>  |
| At 31st December 2023                         | <u>-</u>                         | <u>2,772</u>               | <u>2,772</u>  |

**THE VIRTUAL DOCTORS**

**NOTES TO THE FINANCIAL STATEMENTS - continued  
FOR THE YEAR ENDED 31ST DECEMBER 2024**

**8. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR**

|                                 | 2024<br>£     | 2023<br>£     |
|---------------------------------|---------------|---------------|
| Social security and other taxes | -             | 170           |
| Other creditors                 | -             | 1,293         |
| Accrued expenses                | <u>72,725</u> | <u>30,695</u> |
|                                 | <u>72,725</u> | <u>32,158</u> |

**9. ANALYSIS OF NET ASSETS BETWEEN FUNDS**

|                     | Unrestricted<br>fund<br>£ | Restricted<br>funds<br>£ | 2024<br>Total<br>funds<br>£ | 2023<br>Total<br>funds<br>£ |
|---------------------|---------------------------|--------------------------|-----------------------------|-----------------------------|
| Fixed assets        | 1,587                     | 200,340                  | 201,927                     | 214,272                     |
| Current assets      | 166,877                   | 65,416                   | 232,293                     | 221,675                     |
| Current liabilities | <u>(72,725)</u>           | <u>-</u>                 | <u>(72,725)</u>             | <u>(32,158)</u>             |
|                     | <u>95,739</u>             | <u>265,756</u>           | <u>361,495</u>              | <u>403,789</u>              |

**10. MOVEMENT IN FUNDS**

|                           | At 1/1/24<br>£ | Net<br>movement<br>in funds<br>£ | At<br>31/12/24<br>£ |
|---------------------------|----------------|----------------------------------|---------------------|
| <b>Unrestricted funds</b> |                |                                  |                     |
| General fund              | 92,223         | 3,516                            | 95,739              |
| <b>Restricted funds</b>   |                |                                  |                     |
| Malawi Pilot Fund         | 310,905        | (45,810)                         | 265,095             |
| Bursary Fund              | <u>661</u>     | <u>-</u>                         | <u>661</u>          |
|                           | <u>311,566</u> | <u>(45,810)</u>                  | <u>265,756</u>      |
| <b>TOTAL FUNDS</b>        | <u>403,789</u> | <u>(42,294)</u>                  | <u>361,495</u>      |

Net movement in funds, included in the above are as follows:

|                           | Incoming<br>resources<br>£ | Resources<br>expended<br>£ | Movement<br>in funds<br>£ |
|---------------------------|----------------------------|----------------------------|---------------------------|
| <b>Unrestricted funds</b> |                            |                            |                           |
| General fund              | 211,072                    | (207,556)                  | 3,516                     |
| <b>Restricted funds</b>   |                            |                            |                           |
| Zambia Expansion Fund     | 32,323                     | (32,323)                   | -                         |
| Malawi Pilot Fund         | <u>-</u>                   | <u>(45,810)</u>            | <u>(45,810)</u>           |
|                           | <u>32,323</u>              | <u>(78,133)</u>            | <u>(45,810)</u>           |
| <b>TOTAL FUNDS</b>        | <u>243,395</u>             | <u>(285,689)</u>           | <u>(42,294)</u>           |

# THE VIRTUAL DOCTORS

## NOTES TO THE FINANCIAL STATEMENTS - continued FOR THE YEAR ENDED 31ST DECEMBER 2024

### 10. MOVEMENT IN FUNDS - continued

#### Comparatives for movement in funds

|                           | At 1/1/23<br>£        | Net<br>movement<br>in funds<br>£ | At<br>31/12/23<br>£   |
|---------------------------|-----------------------|----------------------------------|-----------------------|
| <b>Unrestricted funds</b> |                       |                                  |                       |
| General fund              | 99,139                | (6,916)                          | 92,223                |
| <b>Restricted funds</b>   |                       |                                  |                       |
| Zambia Expansion Fund     | 626                   | (626)                            | -                     |
| Malawi Pilot Fund         | 346,405               | (35,500)                         | 310,905               |
| Bursary Fund              | 661                   | -                                | 661                   |
| App Development Fund      | <u>500</u>            | <u>(500)</u>                     | <u>-</u>              |
|                           | <u>348,192</u>        | <u>(36,626)</u>                  | <u>311,566</u>        |
| <b>TOTAL FUNDS</b>        | <u><u>447,331</u></u> | <u><u>(43,542)</u></u>           | <u><u>403,789</u></u> |

Comparative net movement in funds, included in the above are as follows:

|                           | Incoming<br>resources<br>£ | Resources<br>expended<br>£ | Movement<br>in funds<br>£ |
|---------------------------|----------------------------|----------------------------|---------------------------|
| <b>Unrestricted funds</b> |                            |                            |                           |
| General fund              | 129,960                    | (136,876)                  | (6,916)                   |
| <b>Restricted funds</b>   |                            |                            |                           |
| Zambia Expansion Fund     | -                          | (626)                      | (626)                     |
| Malawi Pilot Fund         | -                          | (35,500)                   | (35,500)                  |
| App Development Fund      | <u>-</u>                   | <u>(500)</u>               | <u>(500)</u>              |
|                           | <u>-</u>                   | <u>(36,626)</u>            | <u>(36,626)</u>           |
| <b>TOTAL FUNDS</b>        | <u><u>129,960</u></u>      | <u><u>(173,502)</u></u>    | <u><u>(43,542)</u></u>    |

### 11. RELATED PARTY DISCLOSURES

There were no related party transactions for the year ended 31st December 2024.

**THE VIRTUAL DOCTORS**

England & Wales - Charity number 1129924

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# Accounts

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REGISTERED COMPANY NUMBER: 06848059 (England and Wales)

REGISTERED CHARITY NUMBER: 1129924

**REPORT OF THE TRUSTEES AND  
UNAUDITED FINANCIAL STATEMENTS  
FOR THE YEAR ENDED 31ST DECEMBER 2023  
FOR  
THE VIRTUAL DOCTORS**



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# TRUSTEES REPORT 2023

The Trustees who are also directors of the Charity for the purposes of the Companies Act 2006, present their report with the financial statements of the Charity for the year ended 31st December 2023. The Trustees have adopted the provisions of Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019).

The Trustees are satisfied that they have complied with the duty in section 17(5) of the Charities Act 2011 to have due regard to public benefit guidance published by the Commission.

## 1. A Message from the Chair of the Board

As we close 2023, I reflect on a year marked by growth, innovation, new opportunities and naturally, some challenges. The Virtual Doctors continued its vital work, expanding our telemedicine service in Zambia and Malawi, addressing healthcare inequalities by connecting rural health workers with expert doctors through our telemedicine app. The strides made this year are a testament to the resilience of our teams on the ground, dedicated clinical officers, and our partnerships with Ministries of Health, both in Zambia and Malawi, and the unwavering support from our volunteer doctors and donors.

### **Our Mission**

Our mission remains the same: to improve primary healthcare in rural Africa, reduce unnecessary referrals to distant hospitals, and enhance the medical skills of rural health workers. This is achieved by connecting clinical officers in Zambia and Malawi with UK volunteer doctors via our proprietary app.



## Reflections on key achievements and challenges

In 2023, The Virtual Doctors made significant strides in expanding our telemedicine services, reaching 29 new sites across Zambia and Malawi.

In Zambia, we onboarded 14 clinicians in the districts of Masaiti and Solwezi, while in Malawi, 15 Orthopaedic Clinical Officers were introduced to our platform at five new district hospitals in Salima, Ntcheu, Dowa, Zomba, and Machinga.

Our volunteer doctors reviewed 3,162 cases this year, a 67% increase from 2022, with the majority in general practice, general medicine, and paediatrics. These achievements underscore the dedication of our team and the success of new case submission monitoring strategies. Additionally, we continued our “Show-and-Tell” knowledge-sharing sessions, holding seven meetings with clinical officers across both countries.

A key technological milestone was the development of our new Virtual Doctors app, which will pilot in early 2024, poised to enhance case management, data analytics,

and reporting. However, challenges remain in sustaining service delivery growth and ensuring ongoing clinician engagement amidst technological advancements.

## **Vision for the future**

At The Virtual Doctors, our vision is to expand access to quality healthcare in rural communities in Zambia, Malawi and further afield in sub-Saharan Africa, by leveraging innovative telemedicine solutions.

As we look to the future, we are committed to reducing healthcare inequalities by enhancing our digital platforms, increasing the reach of our services, and strengthening partnerships with local healthcare providers. By integrating cutting-edge technology with local expertise, we aim to build a sustainable healthcare model that empowers local practitioners and improves patient outcomes.

Our work aligns with the strategic goals of the local Ministries of Health, our global partners, and our donors, in their mission to serve public benefit, and we remain focused on making a lasting impact on global health equity, bridging the gap between the healthcare systems of the West and the Global South.

**Naggib Chakhane**  
**Chair of the Board of Trustees**  
**October 2024**

## **2. Executive Director's Report**

### **Operational Overview**

the Virtual Doctors continues to provide vital telemedicine services to isolated health centres in rural Zambia and Malawi. Through our smartphone app, local clinicians consult with volunteer doctors, ensuring better diagnosis and treatment in areas where medical support is limited. We remain focused on improving primary healthcare and

reducing unnecessary hospital referrals by empowering local health workers with timely and expert advice.

## **Significant Projects and Initiatives**

2023 was a year of expansion and technological advancement. In Zambia, we onboarded 14 clinicians across 7 health facilities in the Masaiti and Solwezi districts, ensuring that our service now covers every province. In Malawi, we expanded our reach to 5 strategically located hospitals, training 15 Orthopaedic Clinical Officers.

## **Technology**

In the final quarter of 2022, we initiated the search for a new technology partner, issuing a Request for Proposal (RFP) that attracted over 23 responses from global providers. By January 2023, we appointed 3 Sided Cube to collaborate with us on the development of our 'Tech 4 Good' app. I am pleased to report that the project was a success, with the new app launched on time and within budget in the second quarter of 2024.

The development of our bespoke Virtual Doctors App has been completed, including user acceptance testing, and is now ready for its pilot phase in 2024. This app will significantly improve case management and data analytics, enhancing the quality of our services.

I would like to extend heartfelt thanks to our volunteers, clinical officers, donors, and supporters for their unwavering dedication to addressing healthcare inequalities.

## **Case Referrals**

In 2023, our volunteer doctors reviewed 3,162 medical cases, representing an increase of nearly 70% compared to the previous year.

- 2019: 2,049 cases
- 2020: 2,980 cases
- 2021: 3,142 cases
- 2022: 1,888 cases
- 2023: 3,162 cases

## **Key Partnerships and Collaborations**

Our partnerships played a crucial role in driving impact. We worked closely with the J&J and AO Alliance to deliver specialized training for Orthopaedic Clinical Officers in Malawi. Our collaboration with tech partner 3 Sided Cube culminated in the development of our new telemedicine app, a testament to our shared vision of 'tech for good.' The continued engagement of volunteer doctors from the UK, alongside local medical professionals, underscores the importance of our cross-border collaboration.

## **Challenges Faced**

One of the significant challenges faced this year was ensuring consistent case submissions and clinician engagement. To address this, we implemented closer monitoring through regular reporting and engagement with service users, which led to a 67% increase in case submissions compared to 2022. Access to stable internet connections and data costs remain obstacles for rural clinicians, which we aim to address through partnerships and potential donor support for data provision.

## **Plans for Next Year**

Looking ahead to 2024/5, we plan to roll out the new Virtual Doctors App across 60 sites in Malawi, further expanding our reach and impact. We will continue to strengthen our training programs and collaborations to ensure clinicians are well-equipped to handle diverse medical cases. Additionally, we aim to enhance our data analytics capabilities to better track service delivery and outcomes. By expanding our network of health facilities and focusing on long-term sustainability, we are confident in our ability to bring better healthcare to more communities.

**James R. Phiri**  
**Executive Director**  
**October 2024**

### **3. Structure, Governance, and Management**

James R. Phiri, the charity's Executive Director is supported by a contracted fundraiser and a Fundraising and Administration Assistant. The office is also supported by pro bono partners, volunteers, and consultants for specific engagements as required.

In Zambia there are 4 full time staff, supported by 2 interns and a team of volunteers.

Volunteer Trustees are also involved in providing extra time for fundraising, policy development and public speaking to support the Executive Director.

#### **Board Governance**

The Board of Trustees is responsible for overseeing governance, policy, strategy, and financial management of the charity. The appointment of new Trustees is at the discretion of the current Board, in accordance with the Charity's Constitution, which limits the number of new Trustees to two per year.

In 2023, the Board held six formal Trustee meetings, during which operational matters were regularly discussed with the Executive Director, Medical Director, fundraising team and the new App development third-party supplier. The Board comprises Trustees with expertise in areas including non-profit management, finance, accountancy, medicine, public health, global business, technology, and fundraising. Trustees typically serve a term of three years, subject to review.

The charity actively recruits Trustees with skills relevant to its work and priorities. All prospective Trustees are required to provide references, and a register of conflicts of interest is maintained to ensure transparency and integrity.

Mr Graham Precey served as Chair of the Board of Trustees until March 2024, when Mr Naggib Chakhane was appointed to succeed him.

The following Trustees were in place throughout the year:

|                    |                                       |
|--------------------|---------------------------------------|
| Mr Graham Precey   | Trustee & Chair (resigned March 2024) |
| Mr David Dutton    | Trustee                               |
| Mrs Kathy Burke    | Trustee                               |
| Mr Naggib Chakhane | Trustee                               |
| Dr Isabelle Widmer | Trustee (resigned September 2024)     |
| Mr David Callcott  | Trustee & Treasurer                   |
| Dr Daniel Grace    | Trustee (appointed June 2024)         |

### **Other Parties**

Independent Examiner: Parkers, Cornelius House, 178-180 Church Road  
Hove, BN3 2DJ

Bankers: Co-operative Bank, PO Box 250,  
Delf House, Skelmersdale, WN8 6WT

Charity Registered Office Sussex Innovation Centre, University of Sussex  
Falmer, Brighton BN1 9SB

### **Strategy and Management**

The Virtual Doctors remains committed to delivering high-quality telemedicine services to rural communities in Zambia and Malawi, aligned with our mission to improve access to healthcare in underserved regions. In 2023, we focused on enhancing our digital infrastructure, expanding partnerships with the Ministries of Health in Zambia and Malawi, local health professionals, and increasing the reach of our services to more remote areas. Our strategic goals include sustainable growth through collaboration with key stakeholders, continuous improvement of our technology, and ensuring the resilience of our services in the face of changing healthcare needs. The Board of Trustees actively monitors our performance and compliance with the Charity Commission's guidelines, ensuring strong governance and efficient use of resources to maximise our impact.

## **Risk Management**

Risk management is a key responsibility of the Board of Trustees of the Virtual Doctors, ensuring that potential risks to the charity's operations, finances, and reputation are identified, assessed, and mitigated in line with the guidance provided by the UK Charities Commission.

The Board regularly reviews both external and internal risks, including those related to the delivery of telemedicine services in rural Zambia and Malawi. Following best practice, we have established clear processes for risk identification, analysis, and monitoring, incorporating oversight into our strategic planning.

This approach ensures that we protect our beneficiaries, staff, and resources, while maintaining operational resilience and compliance with regulatory obligations. By embedding risk management into our governance framework, we aim to create a sustainable and secure future for our services.



## 4. FINANCIAL SUMMARY

### Financial Management

The Executive Director, in collaboration with the Treasurer and Board, ensures rigorous financial oversight and strong governance across all operations. A professional accountant maintains detailed, transparent records of all funds, including those allocated to our vital work in Zambia and Malawi.

Each month, the Executive Director and Treasurer provide the Board with a comprehensive operational scorecard, facilitating strategic review and proactive decision-making. These measures reinforce our commitment to accountability, ensuring that every pound is effectively utilised to maximise our impact in the communities we serve.

### Key Financials

Income for the year totalled £129,960 while operating costs totalled £173,501 resulting in an operating deficit of £43,542.

The cost of raising those funds was 19% in 2023.

We invested £211,500 in the development of our new technology platform.

As at 31 December 2023 the Charity's free reserves were £92,223. Our Reserves Policy currently recommends the holding of free reserves greater than 26 weeks of operation costs, but less than 52 weeks. This policy is regularly reviewed to ensure it is appropriate.

This report has been prepared in accordance with the special provisions of Part 15 of the Companies Act 2006 relating to small companies.

Approved by the Board of Trustees on 30 October 2024 and signed on its behalf by:



David Callcott - Trustee

## INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF THE VIRTUAL DOCTORS

### Independent examiner's report to the trustees of The Virtual Doctors ('the Company')

I report to the charity trustees on my examination of the accounts of the Company for the year ended 31st December 2023.

### Responsibilities and basis of report

As the charity's trustees of the Company (and also its directors for the purposes of company law) you are responsible for the preparation of the accounts in accordance with the requirements of the Companies Act 2006 ('the 2006 Act').

Having satisfied myself that the accounts of the Company are not required to be audited under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of your charity's accounts as carried out under Section 145 of the Charities Act 2011 ('the 2011 Act'). In carrying out my examination I have followed the Directions given by the Charity Commission under Section 145(5) (b) of the 2011 Act.

### Independent examiner's statement

I have completed my examination. I confirm that no matters have come to my attention in connection with the examination giving me cause to believe:

1. accounting records were not kept in respect of the Company as required by Section 386 of the 2006 Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the accounting requirements of Section 396 of the 2006 Act other than any requirement that the accounts give a true and fair view which is not a matter considered as part of an independent examination; or
4. the accounts have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities (applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)).

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

*Annette Watson*

Annette Watson PhD BSc FCA Parkers  
Cornelius House  
178-180 Church Road Hove  
East Sussex BN3 2DJ

Date: *31st October 2024*

**THE VIRTUAL DOCTORS**

**STATEMENT OF FINANCIAL ACTIVITIES**  
**(INCORPORATING AN INCOME AND EXPENDITURE ACCOUNT)**  
**FOR THE YEAR ENDED 31ST DECEMBER 2023**

|                                    | Notes | Unrestricted<br>fund<br>£   | Restricted<br>funds<br>£     | <b>2023<br/>Total<br/>funds<br/>£</b> | 2022<br>Total<br>funds<br>£ |
|------------------------------------|-------|-----------------------------|------------------------------|---------------------------------------|-----------------------------|
| <b>INCOME AND ENDOWMENTS FROM</b>  |       |                             |                              |                                       |                             |
| Donations and legacies             |       | <b>128,605</b>              | -                            | <b>128,605</b>                        | 188,069                     |
| Investment income                  | 2     | <u><b>1,355</b></u>         | <u>-</u>                     | <u><b>1,355</b></u>                   | <u>300</u>                  |
| <b>Total</b>                       |       | <u><b>129,960</b></u>       | <u>-</u>                     | <u><b>129,960</b></u>                 | <u>188,369</u>              |
| <b>EXPENDITURE ON</b>              |       |                             |                              |                                       |                             |
| Raising funds                      |       | <b>23,987</b>               | -                            | <b>23,987</b>                         | 38,550                      |
| <b>Charitable activities</b>       |       |                             |                              |                                       |                             |
| Virtual Doctors Service            |       | <u><b>112,889</b></u>       | <u><b>36,626</b></u>         | <u><b>149,515</b></u>                 | <u>153,832</u>              |
| <b>Total</b>                       |       | <u><b>136,876</b></u>       | <u><b>36,626</b></u>         | <u><b>173,502</b></u>                 | <u>192,382</u>              |
| <b>NET INCOME/(EXPENDITURE)</b>    |       | <b>(6,916)</b>              | <b>(36,626)</b>              | <b>(43,542)</b>                       | <b>(4,013)</b>              |
| <b>RECONCILIATION OF FUNDS</b>     |       |                             |                              |                                       |                             |
| Total funds brought forward        |       | <u><b>99,139</b></u>        | <u><b>348,192</b></u>        | <u><b>447,331</b></u>                 | <u>451,344</u>              |
| <b>TOTAL FUNDS CARRIED FORWARD</b> |       | <u><u><b>92,223</b></u></u> | <u><u><b>311,566</b></u></u> | <u><u><b>403,789</b></u></u>          | <u><u>447,331</u></u>       |

The notes form part of these financial statements

# THE VIRTUAL DOCTORS

## BALANCE SHEET 31ST DECEMBER 2023

|                                              | Notes | 2023<br>£       | 2022<br>£      |
|----------------------------------------------|-------|-----------------|----------------|
| <b>FIXED ASSETS</b>                          |       |                 |                |
| Intangible assets                            | 6     | 211,500         | -              |
| Tangible assets                              | 7     | <u>2,772</u>    | <u>503</u>     |
|                                              |       | 214,272         | 503            |
| <b>CURRENT ASSETS</b>                        |       |                 |                |
| Debtors                                      | 8     | -               | 73             |
| Cash at bank and in hand                     |       | <u>221,675</u>  | <u>452,004</u> |
|                                              |       | 221,675         | 452,077        |
| <b>CREDITORS</b>                             |       |                 |                |
| Amounts falling due within one year          | 9     | <u>(32,158)</u> | <u>(5,249)</u> |
| <b>NET CURRENT ASSETS</b>                    |       | <u>189,517</u>  | <u>446,828</u> |
| <b>TOTAL ASSETS LESS CURRENT LIABILITIES</b> |       | <u>403,789</u>  | <u>447,331</u> |
| <b>NET ASSETS</b>                            |       | <u>403,789</u>  | <u>447,331</u> |
| <b>FUNDS</b>                                 | 11    |                 |                |
| Unrestricted funds                           |       | 92,223          | 99,139         |
| Restricted funds                             |       | <u>311,566</u>  | <u>348,192</u> |
| <b>TOTAL FUNDS</b>                           |       | <u>403,789</u>  | <u>447,331</u> |

The charitable company is entitled to exemption from audit under Section 477 of the Companies Act 2006 for the year ended 31st December 2023.

The members have not required the company to obtain an audit of its financial statements for the year ended 31st December 2023 in accordance with Section 476 of the Companies Act 2006.

The trustees acknowledge their responsibilities for

- ensuring that the charitable company keeps accounting records that comply with Sections 386 and 387 of the Companies Act 2006 and
- preparing financial statements which give a true and fair view of the state of affairs of the charitable company as at the end of each financial year and of its surplus or deficit for each financial year in accordance with the requirements of Sections 394 and 395 and which otherwise comply with the requirements of the Companies Act 2006 relating to financial statements, so far as applicable to the charitable company.

The notes form part of these financial statements

**THE VIRTUAL DOCTORS**

**BALANCE SHEET - continued  
31ST DECEMBER 2023**

These financial statements have been prepared in accordance with the provisions applicable to charitable companies subject to the small companies regime.

The financial statements were approved by the Board of Trustees and authorised for issue on 30 October 2024 and were signed on its behalf by:

D. Callcott  
D Callcott - Trustee

**THE VIRTUAL DOCTORS**  
**NOTES TO THE FINANCIAL STATEMENTS**  
**FOR THE YEAR ENDED 31ST DECEMBER 2023**

**1. ACCOUNTING POLICIES**

**Basis of preparing the financial statements**

The financial statements of the charitable company, which is a public benefit entity under FRS 102, have been prepared in accordance with the Charities SORP (FRS 102) 'Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019)', Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and the Companies Act 2006. The financial statements have been prepared under the historical cost convention.

The charitable company has taken advantage of the following disclosure exemptions in preparing these financial statements, as permitted by FRS 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland':

- the requirements of Section 7 Statement of Cash Flows;
- the requirement of paragraph 3.17(d);
- the requirements of paragraphs 11.42, 11.44, 11.45, 11.47, 11.48(a)(iii), 11.48(a)(iv), 11.48(b) and 11.48(c);
- the requirements of paragraphs 12.26, 12.27, 12.29(a), 12.29(b) and 12.29A;
- the requirement of paragraph 33.7.

**Preparation of consolidated financial statements**

The figures for VDr's Zambia Ltd have not been consolidated into these accounts as the incomes are below required thresholds. Zambia is limited by guarantee, so VDr's UK holds no shares, but has a controlling interest through membership.

**Income**

All income is recognised in the Statement of Financial Activities once the charity has entitlement to the funds, it is probable that the income will be received and the amount can be measured reliably.

**Expenditure**

Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

Grants offered subject to conditions which have not been met at the year end date are noted as a commitment but not accrued as expenditure.

**Tangible fixed assets**

Depreciation is provided at the following annual rates in order to write off each asset over its estimated useful life.

|                       |               |
|-----------------------|---------------|
| Fixtures and fittings | - 33% on cost |
| Computer equipment    | - 33% on cost |

**Taxation**

The charity is exempt from corporation tax on its charitable activities.

**Fund accounting**

Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees.

Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

# THE VIRTUAL DOCTORS

## NOTES TO THE FINANCIAL STATEMENTS - continued FOR THE YEAR ENDED 31ST DECEMBER 2023

### 1. ACCOUNTING POLICIES - continued

#### Pension costs and other post-retirement benefits

The charitable company operates a defined contribution pension scheme. Contributions payable to the charitable company's pension scheme are charged to the Statement of Financial Activities in the period to which they relate.

### 2. INVESTMENT INCOME

|                          | 2023         | 2022       |
|--------------------------|--------------|------------|
|                          | £            | £          |
| Deposit account interest | <u>1,355</u> | <u>300</u> |

### 3. NET INCOME/(EXPENDITURE)

Net income/(expenditure) is stated after charging/(crediting):

|                             | 2023         | 2022       |
|-----------------------------|--------------|------------|
|                             | £            | £          |
| Depreciation - owned assets | <u>1,032</u> | <u>603</u> |

### 4. TRUSTEES' REMUNERATION AND BENEFITS

There were no trustees' remuneration or other benefits for the year ended 31st December 2023 nor for the year ended 31st December 2022.

#### Trustees' expenses

There were no trustees' expenses paid for the year ended 31st December 2023 nor for the year ended 31st December 2022.

### 5. STAFF COSTS

The average monthly number of employees during the year was as follows:

|             | 2023     | 2022     |
|-------------|----------|----------|
| Fundraising | -        | 1        |
| Project     | <u>1</u> | <u>1</u> |
|             | <u>1</u> | <u>2</u> |

No employees received emoluments in excess of £60,000.

**THE VIRTUAL DOCTORS**

**NOTES TO THE FINANCIAL STATEMENTS - continued  
FOR THE YEAR ENDED 31ST DECEMBER 2023**

**6. INTANGIBLE FIXED ASSETS**

|                       |                           |
|-----------------------|---------------------------|
|                       | Computer<br>software<br>£ |
| <b>COST</b>           |                           |
| Additions             | <u><b>211,500</b></u>     |
| <b>NET BOOK VALUE</b> |                           |
| At 31st December 2023 | <u><b>211,500</b></u>     |
| At 31st December 2022 | <u><b>-</b></u>           |

Computer software costs have not been amortised as the development of the underlying software application was not completed until the current year.

**7. TANGIBLE FIXED ASSETS**

|                       | Fixtures<br>and<br>fittings<br>£ | Computer<br>equipment<br>£ | Totals<br>£          |
|-----------------------|----------------------------------|----------------------------|----------------------|
| <b>COST</b>           |                                  |                            |                      |
| At 1st January 2023   | <b>385</b>                       | <b>13,259</b>              | <b>13,644</b>        |
| Additions             | <u>-</u>                         | <u><b>3,301</b></u>        | <u><b>3,301</b></u>  |
| At 31st December 2023 | <u><b>385</b></u>                | <u><b>16,560</b></u>       | <u><b>16,945</b></u> |
| <b>DEPRECIATION</b>   |                                  |                            |                      |
| At 1st January 2023   | <b>385</b>                       | <b>12,756</b>              | <b>13,141</b>        |
| Charge for year       | <u>-</u>                         | <u><b>1,032</b></u>        | <u><b>1,032</b></u>  |
| At 31st December 2023 | <u><b>385</b></u>                | <u><b>13,788</b></u>       | <u><b>14,173</b></u> |
| <b>NET BOOK VALUE</b> |                                  |                            |                      |
| At 31st December 2023 | <u><b>-</b></u>                  | <u><b>2,772</b></u>        | <u><b>2,772</b></u>  |
| At 31st December 2022 | <u><b>-</b></u>                  | <u><b>503</b></u>          | <u><b>503</b></u>    |

**8. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR**

|               | <b>2023</b><br>£ | <b>2022</b><br>£ |
|---------------|------------------|------------------|
| Other debtors | <u><b>-</b></u>  | <u><b>73</b></u> |

THE VIRTUAL DOCTORS

NOTES TO THE FINANCIAL STATEMENTS - continued  
FOR THE YEAR ENDED 31ST DECEMBER 2023

9. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

|                                 | 2023<br>£     | 2022<br>£    |
|---------------------------------|---------------|--------------|
| Trade creditors                 | -             | 2,754        |
| Social security and other taxes | 170           | -            |
| Other creditors                 | 1,293         | 1,295        |
| Accrued expenses                | <u>30,695</u> | <u>1,200</u> |
|                                 | <u>32,158</u> | <u>5,249</u> |

10. ANALYSIS OF NET ASSETS BETWEEN FUNDS

|                     | Unrestricted<br>fund<br>£ | Restricted<br>funds<br>£ | 2023<br>Total<br>funds<br>£ | 2022<br>Total<br>funds<br>£ |
|---------------------|---------------------------|--------------------------|-----------------------------|-----------------------------|
| Fixed assets        | 2,772                     | 211,500                  | 214,272                     | 503                         |
| Current assets      | 121,609                   | 100,066                  | 221,675                     | 452,077                     |
| Current liabilities | <u>(32,158)</u>           | <u>-</u>                 | <u>(32,158)</u>             | <u>(5,249)</u>              |
|                     | <u>92,223</u>             | <u>311,566</u>           | <u>403,789</u>              | <u>447,331</u>              |

11. MOVEMENT IN FUNDS

|                           | At 1/1/23<br>£ | Net<br>movement<br>in funds<br>£ | At<br>31/12/23<br>£ |
|---------------------------|----------------|----------------------------------|---------------------|
| <b>Unrestricted funds</b> |                |                                  |                     |
| General fund              | 99,139         | (6,916)                          | 92,223              |
| <b>Restricted funds</b>   |                |                                  |                     |
| Zambia Expansion Fund     | 626            | (626)                            | -                   |
| Malawi Pilot Fund         | 346,405        | (35,500)                         | 310,905             |
| Bursary Fund              | 661            | -                                | 661                 |
| App Development Fund      | <u>500</u>     | <u>(500)</u>                     | <u>-</u>            |
|                           | <u>348,192</u> | <u>(36,626)</u>                  | <u>311,566</u>      |
| <b>TOTAL FUNDS</b>        | <u>447,331</u> | <u>(43,542)</u>                  | <u>403,789</u>      |

Net movement in funds, included in the above are as follows:

|                           | Incoming<br>resources<br>£ | Resources<br>expended<br>£ | Movement<br>in funds<br>£ |
|---------------------------|----------------------------|----------------------------|---------------------------|
| <b>Unrestricted funds</b> |                            |                            |                           |
| General fund              | 129,960                    | (136,876)                  | (6,916)                   |
| <b>Restricted funds</b>   |                            |                            |                           |
| Zambia Expansion Fund     | -                          | (626)                      | (626)                     |
| Malawi Pilot Fund         | -                          | (35,500)                   | (35,500)                  |
| App Development Fund      | <u>-</u>                   | <u>(500)</u>               | <u>(500)</u>              |
|                           | <u>-</u>                   | <u>(36,626)</u>            | <u>(36,626)</u>           |
| <b>TOTAL FUNDS</b>        | <u>129,960</u>             | <u>(173,502)</u>           | <u>(43,542)</u>           |

# THE VIRTUAL DOCTORS

## NOTES TO THE FINANCIAL STATEMENTS - continued FOR THE YEAR ENDED 31ST DECEMBER 2023

### 11. MOVEMENT IN FUNDS - continued

#### Comparatives for movement in funds

|                           | At 1/1/22<br>£ | Net<br>movement<br>in funds<br>£ | Transfers<br>between<br>funds<br>£ | At<br>31/12/22<br>£ |
|---------------------------|----------------|----------------------------------|------------------------------------|---------------------|
| <b>Unrestricted funds</b> |                |                                  |                                    |                     |
| General fund              | 93,862         | (11,723)                         | 17,000                             | 99,139              |
| <b>Restricted funds</b>   |                |                                  |                                    |                     |
| Zambia Expansion Fund     | 2,516          | (1,890)                          | -                                  | 626                 |
| Malawi Pilot Fund         | 336,805        | 9,600                            | -                                  | 346,405             |
| Bursary Fund              | 661            | -                                | -                                  | 661                 |
| App Development Fund      | 500            | -                                | -                                  | 500                 |
| 1000 Club                 | 17,000         | -                                | (17,000)                           | -                   |
|                           | <u>357,482</u> | <u>7,710</u>                     | <u>(17,000)</u>                    | <u>348,192</u>      |
| <b>TOTAL FUNDS</b>        | <u>451,344</u> | <u>(4,013)</u>                   | <u>-</u>                           | <u>447,331</u>      |

Comparative net movement in funds, included in the above are as follows:

|                           | Incoming<br>resources<br>£ | Resources<br>expended<br>£ | Movement<br>in funds<br>£ |
|---------------------------|----------------------------|----------------------------|---------------------------|
| <b>Unrestricted funds</b> |                            |                            |                           |
| General fund              | 112,769                    | (124,492)                  | (11,723)                  |
| <b>Restricted funds</b>   |                            |                            |                           |
| Zambia Expansion Fund     | 60,000                     | (61,890)                   | (1,890)                   |
| Malawi Pilot Fund         | 15,600                     | (6,000)                    | 9,600                     |
|                           | <u>75,600</u>              | <u>(67,890)</u>            | <u>7,710</u>              |
| <b>TOTAL FUNDS</b>        | <u>188,369</u>             | <u>(192,382)</u>           | <u>(4,013)</u>            |

### 12. RELATED PARTY DISCLOSURES

There were no related party transactions for the year ended 31st December 2023.

**THE VIRTUAL DOCTORS**

England & Wales - Charity number 1129924

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# Accounts

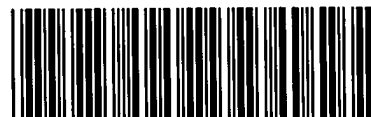
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REPORT OF THE TRUSTEES AND  
UNAUDITED FINANCIAL STATEMENTS FOR THE YEAR ENDED 31ST DECEMBER 2022  
FOR  
THE VIRTUAL DOCTORS



FRIDAY



A42 29/09/2023 #32  
COMPANIES HOUSE

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## TRUSTEES REPORT 2022

The Virtual Doctors is the UK's leading primary health care international telemedicine charity. Our principal aim is to improve primary healthcare and prevent unnecessary referrals to hospitals in Africa.

Using a proprietary Smartphone App, the service currently enhances the knowledge of clinical officers in isolated health centres in Zambia and Malawi with the advice of UK volunteer doctors.

The result is that the combined knowledge of our volunteer Doctors and the Clinical Officer on the ground improves the treatment options for the patient.

### Our Governance Structure

The Virtual Doctors UK Charity raises funds, manages volunteers, develops technology, and governs the mission and organisation. It then provides funds and direction to Virtual Doctors Zambia Ltd non-profit entity, to deliver the service on the ground in Zambia and Malawi.

For reporting purposes this report details the financial and impact performance of The Virtual Doctors UK through its activities and as sole funder of Virtual Doctors Zambia Ltd. Virtual Doctors Zambia Ltd submits its own accounts in country.

The UK Trustees who are also directors of the Charity for the purposes of the Companies Act 2006, present their report with the financial statements of the Charity for the year ended 31st December 2022. The Trustees have adopted the provisions of Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2015).

The Trustees are satisfied that they have complied with the duty in section 17(5) of the Charities Act 2011 to have due regard to public benefit guidance published by the Commission.

The following Trustees were in place throughout the year:

|                    |                     |
|--------------------|---------------------|
| Mr Graham Precey   | Trustee & Chair     |
| Mr David Dutton    | Trustee             |
| Mrs Kathy Burke    | Trustee             |
| Mr Naggib Chakhane | Trustee             |
| Dr Isabelle Widmer | Trustee             |
| Mr David Callcott  | Trustee & Treasurer |

### Other Parties

|                      |                                                                  |
|----------------------|------------------------------------------------------------------|
| Independent examiner | Parkers, Cornelius House<br>178-180 Church Road<br>Hove, BN3 2DJ |
|----------------------|------------------------------------------------------------------|

|         |                                                                      |
|---------|----------------------------------------------------------------------|
| Bankers | Co-operative Bank<br>PO Box 250 Delf House,<br>Skelmersdale, WN8 6WT |
|---------|----------------------------------------------------------------------|

|                           |                                                                              |
|---------------------------|------------------------------------------------------------------------------|
| Charity Registered Office | Sussex Innovation Centre<br>University of Sussex<br>Falmer, Brighton BN1 9SB |
|---------------------------|------------------------------------------------------------------------------|

## **Structure, Governance and Management**

James Phiri our CEO is supported by a contracted fundraiser and a Fundraising and Administration Assistant. The office is also supported by pro bono partners, volunteers, and consultants for specific engagements as required.

In Zambia there are 4 full time staff, supported by 2 interns and a team of volunteers.

Volunteer Trustees are also involved in providing extra time for fundraising, policy development and public speaking to support the CEO in his work.

### **Board Governance**

The Board of Directors and Trustees have responsibility for all governance, policy, strategy and financial matters. The appointment of new Trustees is at the discretion of the existing Board of Trustees.

The Board of Directors held 5 Trustee Meetings during the period 1 January to 31 December 2022. Operational issues were discussed with the CEO and fundraising team on a regular basis.

The Board includes Trustees with experience in not-for-profit management, finance and accountancy, medicine, public health, global business, technology, and fundraising. The normal term of office is three years before review. The Charity's Constitution dictates that only two Trustees may be appointed in any one year.

The Charity seeks to recruit based on relevant skills and expertise. Proposed members are expected to possess experience in a range of areas which are of relevance to the activities and priorities of the Charity. References are requested as a matter of routine and a conflict-of-interest register is maintained.

### **Strategy & Management**

During 2022 The Trustees and CEO reviewed our Mission which enabled us to sharpen our focus as set out below.

#### **Why are we here?**

The charity aims to:

- Improve the health care rural clinics can provide to their patients.
- Reduce unnecessary referrals to distant and hard to reach hospitals.
- Advance the medical skills and knowledge of rural health workers.

#### **What's still driving the need for our services?**

- **Health Inequality** - Medical knowledge is not in all the places it is needed around the world.
- **Climate Adjustments** - Climate change in rural Africa has exacerbated healthcare disparities for the less resourced communities we serve.
- **Health Budgets** – The increasing demand for health care services continues to challenge available budgets, particularly in the communities we serve.

**What remains unique about our service is that we are good at...**

- **Uniquely for a Tele-medicine organisations** we continue to believe that connecting clinician to clinician to build professional expertise and knowledge is more sustainable. Enhancing the knowledge of Clinical Officers directly impacts their ability to provide better healthcare and save more lives.
- **We excel at attracting and harnessing medical volunteers**, to review medical cases and provide educational content in support of the health workers we serve.
- **Keep it Simple Technology** - we do this with simple technology that works and is resource level realistic in the countries in which we operate.
- **We partner with select organisations** and leverage their expertise and influence to increase our capabilities and impact.

### **Financial Management**

The CEO has been responsible for the management of The Virtual Doctors financial and administrative procedures in close consultation with the Treasurer and other Board members. Book-keeping and financial records of funds sent overseas are managed by a professional accountant. A monthly operational scorecard is provided to the Board by the CEO and Treasurer for review.

### **Risk Management**

The Trustees have a risk management strategy which comprises:

- regular assessments to ensure sufficient funds are available to cover the unexpected variance of income and expenditure.
- a regular review of the risks facing the Charity.
- the establishment of systems and procedures to mitigate these risks; and
- the implementation of procedures designed to minimise any potential impact on the Charity should those risks materialise.

The risk areas identified are monitored at an appropriate level of responsibility by the Trustees.

### **2022 Summary from the Chair - Graham Precey**

We continued in 2022 to feel the effects of COVID and now climate change is impacting our ability to deliver our tele - medicine service in Sub-Saharan Africa. With our new CEO James Phiri in place, we took the opportunity to review: our volunteers; our impact in country; our income streams; and finally we kicked-off our work with Johnson & Johnson funding to build our new technology platform. We also took the opportunity to refine our mission as an organisation over the long term.

The following are some of the key things to highlight to our donors on how we performed and impacted the world positively with your funds in 2022.

### **Healthcare Case Reviews**

The core day-to-day way in which we help improve patient outcomes is via connecting our volunteer doctors in the UK with Clinical Officers in Africa through our two key activities:

- Our Case Review Virtual Doctors App.
- The Show and Tell Sessions we organise where learnings from cases are shared between medical professionals.

This is how those two activities performed in 2022.

### **Case Referrals**

The number of medical cases that have been reviewed by our volunteer doctors was 1,888 (2022) down from 3,100 in 2021.

2019: 2,049 cases  
2020: 2,980 cases  
2021: 3,142 cases  
2022: 1,888 cases  
2023: 4,500 cases projected

The reduction in cases in 2022 was a result of:

- The number of complex cases needing referral from our existing districts in Zambia fell as knowledge transfer increased (which is one of our success measures).
- The start on our work in Malawi was delayed as we worked on finalising the necessary agreements with the Ministry of Health.
- More positively, the number of clinical officers using our service went from **198** (2021) to **275** (2022). We know from past experience that these new service users take time to get up to full speed in case referrals and we should see the results in 2023.

During 2022 we held 4 knowledge-sharing "Show-and-Tell Sessions" with our Zambia Clinical Officers. The sessions proved popular and beneficial, so we intend to continue with them, on a monthly schedule, during 2023.

### **Resources to deliver our impact**

As part of our ongoing commitment to improve our service, we engaged our volunteer doctors to assess how best to support them and to get a better perspective on their capacity to continue to review cases. The result of this is that by the end of 2022, we had 225 committed and engaged volunteer doctors.

Thanks to the generosity of our donors, sponsors and supporters, we managed to generate **£188k** to fund our operations in 2022.

## **Technology**

The search for a new technology partner started in the last quarter of 2022 and an RFP was issued to the technology market. Over 23 providers responded from all parts of the world. A partner, 3 Sided Cube, was appointed in January 2023 to work alongside us in developing our Tech 4 Good new app. A big thanks to our team of volunteers involved in that process including Terry McCann, Sandy Johnson, Isabelle Widmer, Daniel Grace and David Horstead.

## **Thank you**

A big thank you to our volunteers, our clinical officers and our donors and supporters, for continuing to help us narrow the healthcare inequalities that exist in the world. If you have ideas, feedback, or connections to help us accelerate and maximize our impact, please don't hesitate to reach out to me and the Virtual Doctors team.

## **So where are we heading in 2023?**

We have a number of focus areas in 2023.

### **Countries of Impact**

- Zambia - maintain the clinics we have and deepen the knowledge and expertise of the clinicians we serve in those clinics.
- Malawi – Deploy our service more widely across the country and with a corresponding increase in cases received.
- Establish strategic partnerships with other organisations, to identify areas where our service is needed and Ministries of Health that would like to partner with us.

Having selected our key technology supplier for our J&J funded enhanced platform we will deploy the technology to all users by the end of 2023.

Together with an experienced technology vendor, we are redeveloping our proprietary technology. A pilot, with a select group of clinicians, of the new app, is scheduled to begin in Q4 2023.

We are currently exploring the incorporation of allied healthcare professionals with specialist skills, into our service.

## **8. Key Financials**

Income for the year totalled £188,369 while operating costs totalled £192,382 resulting in a small operating deficit of £4,013.

The Cost of raising those funds was 20% in 2022.

As at 31 December 2022 the Charity's free reserves were £99,139. Our Reserves Policy currently recommends the holding of free reserves greater than 26 weeks of operation costs, but less than 52 weeks. This policy is regularly reviewed to ensure it is appropriate.

This report has been prepared in accordance with the special provisions of Part 15 of the Companies Act 2006 relating to small companies.

Approved by the Board of Trustees on 25<sup>th</sup> September 2023 and signed on its behalf by:

A handwritten signature in black ink, appearing to read 'D. Callcott', with a stylized flourish at the end.

.....  
David Callcott - Trustee

## INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF THE VIRTUAL DOCTORS

### Independent examiner's report to the trustees of The Virtual Doctors ('the Company')

I report to the charity trustees on my examination of the accounts of the Company for the year ended 31st December 2022.

### Responsibilities and basis of report

As the charity's trustees of the Company (and also its directors for the purposes of company law) you are responsible for the preparation of the accounts in accordance with the requirements of the Companies Act 2006 ('the 2006 Act').

Having satisfied myself that the accounts of the Company are not required to be audited under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of your charity's accounts as carried out under Section 145 of the Charities Act 2011 ('the 2011 Act'). In carrying out my examination I have followed the Directions given by the Charity Commission under Section 145(5) (b) of the 2011 Act.

### Independent examiner's statement

I have completed my examination. I confirm that no matters have come to my attention in connection with the examination giving me cause to believe:

1. accounting records were not kept in respect of the Company as required by Section 386 of the 2006 Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the accounting requirements of Section 396 of the 2006 Act other than any requirement that the accounts give a true and fair view which is not a matter considered as part of an independent examination; or
4. the accounts have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities (applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)).

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

Annette Watson

Annette Watson PhD BSc FCA

Parkers  
Cornelius House  
178-180 Church Road  
Hove  
East Sussex  
BN3 2DJ

Date: 28th September 2023

**THE VIRTUAL DOCTORS**

**STATEMENT OF FINANCIAL ACTIVITIES  
(INCORPORATING AN INCOME AND EXPENDITURE ACCOUNT)  
FOR THE YEAR ENDED 31ST DECEMBER 2022**

|                                    | Notes | Unrestricted<br>fund<br>£ | Restricted<br>funds<br>£ | 2022<br>Total<br>funds<br>£ | 2021<br>Total<br>funds<br>£ |
|------------------------------------|-------|---------------------------|--------------------------|-----------------------------|-----------------------------|
| <b>INCOME AND ENDOWMENTS FROM</b>  |       |                           |                          |                             |                             |
| Donations and legacies             |       | <b>112,469</b>            | <b>75,600</b>            | <b>188,069</b>              | 475,937                     |
| Investment income                  | 2     | <u>300</u>                | <u>-</u>                 | <u>300</u>                  | <u>30</u>                   |
| <b>Total</b>                       |       | <b><u>112,769</u></b>     | <b><u>75,600</u></b>     | <b><u>188,369</u></b>       | <b><u>475,967</u></b>       |
| <b>EXPENDITURE ON</b>              |       |                           |                          |                             |                             |
| Raising funds                      |       | <b>23,050</b>             | <b>15,500</b>            | <b>38,550</b>               | 65,334                      |
| <b>Charitable activities</b>       |       |                           |                          |                             |                             |
| Virtual Doctors Service            |       | <u>101,442</u>            | <u>52,390</u>            | <u>153,832</u>              | <u>141,682</u>              |
| <b>Total</b>                       |       | <b><u>124,492</u></b>     | <b><u>67,890</u></b>     | <b><u>192,382</u></b>       | <b><u>207,016</u></b>       |
| <b>NET INCOME/(EXPENDITURE)</b>    |       | <b>(11,723)</b>           | <b>7,710</b>             | <b>(4,013)</b>              | 268,951                     |
| <b>RECONCILIATION OF FUNDS</b>     |       |                           |                          |                             |                             |
| Total funds brought forward        |       | <u>110,862</u>            | <u>340,482</u>           | <u>451,344</u>              | <u>182,393</u>              |
| <b>TOTAL FUNDS CARRIED FORWARD</b> |       | <b><u>99,139</u></b>      | <b><u>348,192</u></b>    | <b><u>447,331</u></b>       | <b><u>451,344</u></b>       |

The notes form part of these financial statements

## THE VIRTUAL DOCTORS

BALANCE SHEET  
31ST DECEMBER 2022

|                                              | Notes | 2022<br>£             | 2021<br>£      |
|----------------------------------------------|-------|-----------------------|----------------|
| <b>FIXED ASSETS</b>                          |       |                       |                |
| Tangible assets                              | 6     | 503                   | 1,106          |
| <b>CURRENT ASSETS</b>                        |       |                       |                |
| Debtors                                      | 7     | 73                    | 6              |
| Cash at bank and in hand                     |       | <u>452,004</u>        | <u>453,841</u> |
|                                              |       | <b>452,077</b>        | 453,847        |
| <b>CREDITORS</b>                             |       |                       |                |
| Amounts falling due within one year          | 8     | (5,249)               | (3,609)        |
| <b>NET CURRENT ASSETS</b>                    |       | <u><b>446,828</b></u> | <u>450,238</u> |
| <b>TOTAL ASSETS LESS CURRENT LIABILITIES</b> |       | <b>447,331</b>        | 451,344        |
| <b>NET ASSETS</b>                            |       | <u><b>447,331</b></u> | <u>451,344</u> |
| <b>FUNDS</b>                                 | 10    |                       |                |
| Unrestricted funds                           |       | 99,139                | 110,862        |
| Restricted funds                             |       | <u>348,192</u>        | <u>340,482</u> |
| <b>TOTAL FUNDS</b>                           |       | <u><b>447,331</b></u> | <u>451,344</u> |

The charitable company is entitled to exemption from audit under Section 477 of the Companies Act 2006 for the year ended 31st December 2022.

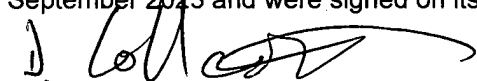
The members have not required the company to obtain an audit of its financial statements for the year ended 31st December 2022 in accordance with Section 476 of the Companies Act 2006.

The trustees acknowledge their responsibilities for

- ensuring that the charitable company keeps accounting records that comply with Sections 386 and 387 of the Companies Act 2006 and
- preparing financial statements which give a true and fair view of the state of affairs of the charitable company as at the end of each financial year and of its surplus or deficit for each financial year in accordance with the requirements of Sections 394 and 395 and which otherwise comply with the requirements of the Companies Act 2006 relating to financial statements, so far as applicable to the charitable company.

These financial statements have been prepared in accordance with the provisions applicable to charitable companies subject to the small companies regime.

The financial statements were approved by the Board of Trustees and authorised for issue on 25<sup>th</sup> September 2023 and were signed on its behalf by:



David Callcott - Trustee

The notes form part of these financial statements

## THE VIRTUAL DOCTORS

### NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31ST DECEMBER 2022

#### 1. ACCOUNTING POLICIES

##### **Basis of preparing the financial statements**

The financial statements of the charitable company, which is a public benefit entity under FRS 102, have been prepared in accordance with the Charities SORP (FRS 102) 'Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019)', Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and the Companies Act 2006. The financial statements have been prepared under the historical cost convention.

The charitable company has taken advantage of the following disclosure exemptions in preparing these financial statements, as permitted by FRS 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland':

- the requirements of Section 7 Statement of Cash Flows;
- the requirement of paragraph 3.17(d);
- the requirements of paragraphs 11.42, 11.44, 11.45, 11.47, 11.48(a)(iii), 11.48(a)(iv), 11.48(b) and 11.48(c);
- the requirements of paragraphs 12.26, 12.27, 12.29(a), 12.29(b) and 12.29A;
- the requirement of paragraph 33.7.

##### **Preparation of consolidated financial statements**

The figures for Virtual Doctors Zambia Ltd have not been consolidated into these accounts as the incomes are below required thresholds. Zambia is limited by guarantee, so Virtual Doctors UK holds no shares, but has a controlling interest through membership.

##### **Income**

All income is recognised in the Statement of Financial Activities once the charity has entitlement to the funds, it is probable that the income will be received and the amount can be measured reliably.

##### **Expenditure**

Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

Grants offered subject to conditions which have not been met at the year end date are noted as a commitment but not accrued as expenditure.

##### **Tangible fixed assets**

Depreciation is provided at the following annual rates in order to write off each asset over its estimated useful life as follows:

|                       |               |
|-----------------------|---------------|
| Fixtures and fittings | - 33% on cost |
| Computer equipment    | - 33% on cost |

##### **Taxation**

The charity is exempt from corporation tax on its charitable activities.

##### **Fund accounting**

Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees.

Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

# THE VIRTUAL DOCTORS

## NOTES TO THE FINANCIAL STATEMENTS - continued FOR THE YEAR ENDED 31ST DECEMBER 2022

### 1. ACCOUNTING POLICIES - continued

#### Hire purchase and leasing commitments

Rentals paid under operating leases are charged to the Statement of Financial Activities on a straight-line basis over the period of the lease.

#### Pension costs and other post-retirement benefits

The charitable company operates a defined contribution pension scheme. Contributions payable to the charitable company's pension scheme are charged to the Statement of Financial Activities in the period to which they relate.

### 2. INVESTMENT INCOME

|                          | 2022       | 2021      |
|--------------------------|------------|-----------|
|                          | £          | £         |
| Deposit account interest | <u>300</u> | <u>30</u> |

### 3. NET INCOME/(EXPENDITURE)

Net income/(expenditure) is stated after charging/(crediting):

|                             | 2022     | 2021         |
|-----------------------------|----------|--------------|
|                             | £        | £            |
| Depreciation - owned assets | 603      | 641          |
| Other operating leases      | <u>-</u> | <u>1,712</u> |

### 4. TRUSTEES' REMUNERATION AND BENEFITS

There were no trustees' remuneration or other benefits for the year ended 31st December 2022 nor for the year ended 31st December 2021.

#### Trustees' expenses

There were no trustees' expenses paid for the year ended 31st December 2022 nor for the year ended 31st December 2021.

### 5. STAFF COSTS

The average monthly number of employees during the year was as follows:

|             | 2022     | 2021     |
|-------------|----------|----------|
| Fundraising | 1        | 1        |
| Project     | <u>1</u> | <u>1</u> |
|             | <u>2</u> | <u>2</u> |

No employees received emoluments in excess of £60,000.

**THE VIRTUAL DOCTORS**

**NOTES TO THE FINANCIAL STATEMENTS - continued  
FOR THE YEAR ENDED 31ST DECEMBER 2022**

**6. TANGIBLE FIXED ASSETS**

|                                               | Fixtures<br>and<br>fittings<br>£ | Computer<br>equipment<br>£ | Totals<br>£   |
|-----------------------------------------------|----------------------------------|----------------------------|---------------|
| <b>COST</b>                                   |                                  |                            |               |
| At 1st January 2022 and<br>31st December 2022 | <u>385</u>                       | <u>13,259</u>              | <u>13,644</u> |
| <b>DEPRECIATION</b>                           |                                  |                            |               |
| At 1st January 2022                           | 331                              | 12,207                     | 12,538        |
| Charge for year                               | <u>54</u>                        | <u>549</u>                 | <u>603</u>    |
| At 31st December 2022                         | <u>385</u>                       | <u>12,756</u>              | <u>13,141</u> |
| <b>NET BOOK VALUE</b>                         |                                  |                            |               |
| At 31st December 2022                         | <u>-</u>                         | <u>503</u>                 | <u>503</u>    |
| At 31st December 2021                         | <u>54</u>                        | <u>1,052</u>               | <u>1,106</u>  |

**7. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR**

|               | 2022<br>£ | 2021<br>£ |
|---------------|-----------|-----------|
| Other debtors | 73        | -         |
| Prepayments   | <u>-</u>  | <u>6</u>  |
|               | <u>73</u> | <u>6</u>  |

**8. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR**

|                                 | 2022<br>£    | 2021<br>£    |
|---------------------------------|--------------|--------------|
| Trade creditors                 | 2,754        | 405          |
| Social security and other taxes | -            | 2,003        |
| Other creditors                 | 1,295        | -            |
| Accrued expenses                | <u>1,200</u> | <u>1,201</u> |
|                                 | <u>5,249</u> | <u>3,609</u> |

**9. ANALYSIS OF NET ASSETS BETWEEN FUNDS**

|                     | Unrestricted<br>fund<br>£ | Restricted<br>funds<br>£ | 2022<br>Total<br>funds<br>£ | 2021<br>Total<br>funds<br>£ |
|---------------------|---------------------------|--------------------------|-----------------------------|-----------------------------|
| Fixed assets        | 503                       | -                        | 503                         | 1,106                       |
| Current assets      | 103,885                   | 348,192                  | 452,077                     | 453,847                     |
| Current liabilities | <u>(5,249)</u>            | <u>-</u>                 | <u>(5,249)</u>              | <u>(3,609)</u>              |
|                     | <u>99,139</u>             | <u>348,192</u>           | <u>447,331</u>              | <u>451,344</u>              |

**THE VIRTUAL DOCTORS**  
**NOTES TO THE FINANCIAL STATEMENTS - continued FOR THE**  
**YEAR ENDED 31ST DECEMBER 2022**

**10. MOVEMENT IN FUNDS**

|                           | At 1/1/22<br>£ | Net<br>movement<br>in funds<br>£ | Transfers<br>between<br>funds<br>£ | At<br>31/12/22<br>£ |
|---------------------------|----------------|----------------------------------|------------------------------------|---------------------|
| <b>Unrestricted funds</b> |                |                                  |                                    |                     |
| General fund              | 93,862         | (11,723)                         | 17,000                             | 99,139              |
| <b>Restricted funds</b>   |                |                                  |                                    |                     |
| Zambia Expansion Fund     | 2,516          | (1,890)                          | -                                  | 626                 |
| Malawi Pilot Fund         | 336,805        | 9,600                            | -                                  | 346,405             |
| Bursary Fund              | 661            | -                                | -                                  | 661                 |
| App Development Fund      | 500            | -                                | -                                  | 500                 |
| 1000 Club                 | 17,000         | -                                | (17,000)                           | -                   |
|                           | 357,482        | 7,710                            | (17,000)                           | 348,192             |
| <b>TOTAL FUNDS</b>        | <b>451,344</b> | <b>(4,013)</b>                   | <b>-</b>                           | <b>447,331</b>      |

Net movement in funds, included in the above are as follows:

|                           | Incoming<br>resources<br>£ | Resources<br>expended<br>£ | Movement<br>in funds<br>£ |
|---------------------------|----------------------------|----------------------------|---------------------------|
| <b>Unrestricted funds</b> |                            |                            |                           |
| General fund              | 112,769                    | (124,492)                  | (11,723)                  |
| <b>Restricted funds</b>   |                            |                            |                           |
| Zambia Expansion Fund     | 60,000                     | (61,890)                   | (1,890)                   |
| Malawi Pilot Fund         | 15,600                     | (6,000)                    | 9,600                     |
|                           | 75,600                     | (67,890)                   | 7,710                     |
| <b>TOTAL FUNDS</b>        | <b>188,369</b>             | <b>(192,382)</b>           | <b>(4,013)</b>            |

**Comparatives for movement in funds**

|                           | At 1/1/21<br>£ | Net<br>movement<br>in funds<br>£ | At<br>31/12/21<br>£ |
|---------------------------|----------------|----------------------------------|---------------------|
| <b>Unrestricted funds</b> |                |                                  |                     |
| General fund              | 97,940         | 12,922                           | 110,862             |
| <b>Restricted funds</b>   |                |                                  |                     |
| Monitoring Report Fund    | 23,476         | (23,476)                         | -                   |
| Zambia Expansion Fund     | 36,597         | (34,081)                         | 2,516               |
| Malawi Pilot Fund         | 21,219         | 315,586                          | 336,805             |
| Bursary Fund              | 661            | -                                | 661                 |
| App Development Fund      | 2,500          | (2,000)                          | 500                 |
|                           | 84,453         | 256,029                          | 340,482             |
| <b>TOTAL FUNDS</b>        | <b>182,393</b> | <b>268,951</b>                   | <b>451,344</b>      |

# THE VIRTUAL DOCTORS

## NOTES TO THE FINANCIAL STATEMENTS - continued FOR THE YEAR ENDED 31ST DECEMBER 2022

### 10. MOVEMENT IN FUNDS - continued

Comparative net movement in funds, included in the above are as follows:

|                              | Incoming<br>resources<br>£ | Resources<br>expended<br>£ | Movement<br>in funds<br>£ |
|------------------------------|----------------------------|----------------------------|---------------------------|
| <b>Unrestricted funds</b>    |                            |                            |                           |
| General fund                 | 141,800                    | (128,878)                  | 12,922                    |
| <b>Restricted funds</b>      |                            |                            |                           |
| Monitoring Report Fund       | -                          | (23,476)                   | (23,476)                  |
| Zambia Expansion Fund        | -                          | (34,081)                   | (34,081)                  |
| Malawi Pilot Fund            | 318,167                    | (2,581)                    | 315,586                   |
| Fundraising Consultancy Fund | 12,000                     | (12,000)                   | -                         |
| COVID-19 Response Fund       | 4,000                      | (4,000)                    | -                         |
| App Development Fund         | -                          | (2,000)                    | (2,000)                   |
|                              | <u>334,167</u>             | <u>(78,138)</u>            | <u>256,029</u>            |
| <b>TOTAL FUNDS</b>           | <u>475,967</u>             | <u>(207,016)</u>           | <u>268,951</u>            |

### 11. RELATED PARTY DISCLOSURES

There were no related party transactions for the year ended 31st December 2022.

**THE VIRTUAL DOCTORS**

England & Wales - Charity number 1129924

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# Accounts

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## Trustees report and financial statements

for the year ending  
31<sup>st</sup> December 2021

*Registered Charity Number: 1129924*  
Company Registered Number (England and Wales) 06848059

TUESDAY



A13      \*ABDFMWB\*      27/09/2022      #181  
COMPANIES HOUSE

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# Trustees Report 2021

The Virtual Doctors is the UK's leading primary health care international telemedicine charity. Its principal aim is to improve primary healthcare and prevent unnecessary referrals to hospitals in Africa.

Using a proprietary Smartphone App, the service currently enhances the knowledge of clinical officers in isolated health centers in Zambia and Malawi with NHS (National Health Service) volunteer doctors.

The result is that the combined knowledge of the virtual NHS Doctors and the Clinical Officer on the ground improves the treatment options for the patient.

## Our Governance Structure

The Virtual Doctors UK Charity raises funds, manages volunteers, develops the technology, and governs the mission and organisation. It then provides funds and direction to Virtual Doctors Ltd Zambia a registered Virtual Doctors NGO in Zambia and a registered non-profit company to deliver the service on the ground in Zambia and Malawi.

For reporting purposes this report details the financial and impact performance of The Virtual Doctors UK through its activities and as sole funder of Virtual Doctors Zambia Ltd. Virtual Doctors Zambia Ltd also has to submit its own accounts in country.

The UK trustees who are also directors of the charity for the purposes of the Companies Act 2006, present their report with the financial statements of the charity for the year ended 31st December 2021. The trustees have adopted the provisions of Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2015).

The Trustees are satisfied that they have complied with the duty in section 17(5) of the Charities Act 2011 to have due regard to public benefit guidance published by the Commission.

The Virtual Doctors UK has the following Directors and Trustees in place

|                                          |         |
|------------------------------------------|---------|
| Mr Graham Precey                         | Chair   |
| Mr David Dutton                          | Trustee |
| Mr James Phiri                           | Trustee |
| Mrs Kathy Burke                          | Trustee |
| Mr Naggib Chakhane                       | Trustee |
| Mr David Callcott (appointed 01/11/2021) | Trustee |

We have two new additions to the Board providing us with deeper expertise into emerging technologies and the Pharmaceutical industries.

|                                        |         |
|----------------------------------------|---------|
| Ms Isabelle Widmer (appointed 10/3/21) | Trustee |
| Mr Jon Crouch (appointed 10/3/21)      | Trustee |

And three trustees stepped down in 2021. We would like to thank them for their support and work.

|                                                                 |         |
|-----------------------------------------------------------------|---------|
| Mr Ian Clarke (resigned 16/1/21)                                | Trustee |
| Dr D Forrest MB,CHB,DRCOG,MSC,FFP Retired DR (resigned 10/3/21) | Trustee |
| Mr Gary Larnder (resigned 19/11/21)                             | Trustee |

## Other Parties

Independent examiner

Parkers, Cornelius House  
178-180 Church Road  
Hove, BN3 2DJ

Bankers

Co-operative Bank  
PO Box 250 Delf House,  
Skelmersdale, WN8 6WT

Charity Registered Office

Sussex Innovation Centre  
University of Sussex  
Falmer, Brighton BN1 9SB

## Structure, Governance and Management Structure

In the UK there is one full time member of staff, the Executive Director / Founder (Huw Jones), and a part-time Executive Business Assistant. The Office is supported by several consultants, pro bono partners, and volunteers.

In Zambia there are 3 full time staff, supported by a team of volunteers.

## Board Governance

The Board of Directors and Trustees have the responsibility for all governance, policy, strategy and financial matters. Appointment of new trustees is at the discretion of the existing Board of trustees.

The Board of Directors held 4 Trustee Meetings during the period 1 January —31 December 2021. An annual general meeting was not convened during the period. Instead a number of Operational discussions with the CEO and Fundraising team on a regular basis.

The Board includes Trustees with experience in not-for-profit management, finance and accountancy, medicine, public health, global business, technology and fundraising. The normal term of office is two years before review. The Charity's Constitution dictates that only two Trustees may be appointed in any one year with term of office reviewable every two years from the anniversary date.

The Charity seeks to recruit based on relevant skills and expertise. Proposed members are expected to already possess experience in a range of areas which are of relevance to the activities and priorities of the charity. References are requested as a matter of routine and a conflict-of-interest register is maintained.

## Strategy & Management

Our mission by 2025 is to provide 750 rural health workers in Africa with access to medical knowledge that will improve the health of 18,000 people per year.

The Executive Director and Founder of the Charity, Huw Jones, has been responsible for the overall management and co-ordination of the Virtual Doctors activities in line with this mission in 2021.

In December 2021 the Founder and Executive Director (Huw Jones) initiated a succession plan with the Board to allow him to play a more ambassadorial role with the charity and to allow a new CEO to come in and run the organisation. James Phiri (Trustee) was asked by the Board to be Interim CEO from March 2022 because of his excellent management experience and work in Africa.

## Financial Management

The Executive Director has been responsible for the management of the Virtual Doctors financial and administrative procedures during the period in close consultation with the Honorary Treasurer and other Board members. Book-keeping and financial records of funds sent overseas are managed by a professional accountant in Zambia.

## Risk Management

The charity Trustees have considered the major risks to which the charity is exposed and have established systems and procedures to manage those risks. Regular assessments are undertaken to ensure sufficient funds are available to cover the unexpected variance of income and expenditure. The Risk register was reviewed at the Trustee meetings.

Our main risks as an organisation to be mitigated can be summarised as follows

- The risks associated with medical advice being used to improve patient health
- The risks associated with holding medical records
- The risks associated with keeping remote volunteers and clinical officers motivated and engaged
- The risks associated with keeping donors engaged
- The political and policy risks of ever changing healthcare standards by national governments.
- The emerging risks that climate change is playing in negatively impacting human health.

The trustees have a risk management strategy which comprises:

- a regular review of the risks the charity may face
- the establishment of systems and procedures to mitigate these risks in the plan; and
- the implementation of procedures designed to minimise any potential impact on the charity should those risks materialise.

The risk areas identified are monitored at an appropriate level of responsibility by the Trustees.

## Summary from the Chair - Graham Precey

I'm pleased to let you know that 2021 has been our biggest impact year ever as a charity thanks to you our donors, investors, volunteers, and our team led by Huw Jones your CEO and Founder.

With the backdrop of COVID travel restrictions, changing of governments in the countries in which we work in Africa and climate change impacting human health in our clinics the team have done an amazing job on your behalf. It's a good job we are the Virtual Doctors!

Together we have improved the health of over **3,100 patients** attending rural clinics in Zambia and Malawi this year, up by over **5% on 2020 numbers**. This is our bread and butter and it is great to see our impact continue to grow.

The stories of our NHS volunteers working together with Clinical Officers always puts our essential service and its impact into perspective. I keep in mind the families whose health outcomes were improved by the expertise of our volunteers and whose lives would have been significantly impacted by historically un-treated chronic conditions, snake bites, burns and complications in childbirth without that input.

Our doctor volunteers, many of them working in the NHS, have grown to **240** across the UK up from **191** in 2020. It continually amazes me that these professionals can finish their busy shifts in UK hospitals & GP surgeries then consult on cases via our Virtual Doctors telemedicine app to provide their advice and expertise to front line health workers in Africa. We are one of the biggest exporters of NHS knowledge and expertise out of the UK through our amazing volunteers. A massive thank you to Dr Daniel Grace and team who keep this wonderful volunteer workforce motivated, looked after, and growing in strength.

Thanks to you we have generated an income of **£475k in 2021, a 56% increase over the previous year**. This includes securing a major investment from Johnson & Johnson's Citizenship Foundation to revamp our technology and accelerate our work in 2022 - 2024 in Malawian Health Centres. We work very hard to ensure that everything that you invest in us makes a difference to real people's lives in rural Africa.

In 2021 we also secured funding from the Chalker Foundation for Africa to carry out a comprehensive evaluation of our service. This enabled us to ask our beneficiaries, clinical officers across Zambia and Malawi and the ministries of health, how we were doing in supporting them with patient cases & improving primary health care. The clear message came back that enhancing their knowledge with that of volunteer doctors in a timely manner on specific complex cases was key and we also know we have some adjustments to do on our processes and technologies to be even more effective going forward.

### **So where are we heading in 2022?**

We have a number of things to focus on in 2022

- Malawian expansion thanks to our donors, who have been patient as we transitioned out of the Covid related restrictions and our ongoing discussions with the new government in Malawi on how to proceed with the next stage of our efforts in Malawi.
- Our work in Zambia and expansion to additional districts.
- A strategy review by the Board to look at where next beyond Malawi and Zambia in terms of impact
- Revamping our technology to enhance the learning and development offering for our clinical officers
- Some opportunities to work with new partners alongside us, including <https://www.n50project.org> looking to bring new technology into difficult to reach parts of the world.
- An operational review of how we can support our NHS volunteers and Clinical Officers better in reviewing cases.

## **Key Operational Highlights from 2021**

Every day we match UK NHS Volunteer Doctors with Clinical Officers serving rural clinics in Africa. To do this we need to keep our volunteers and clinical officers motivated and provide technology to connect them together to improve patient outcomes.

Here are a few things we are proud of achieving in 2021 to make this happen.

### **1. Patient Case Reviews**

The result of all our work is that where we are involved patients in Africa benefit from the combined knowledge of our NHS volunteers and the local Clinical Officer in their treatment plans. The Virtual doctors handled the following case numbers over the last three years:

2019: 2,049 cases  
2020: 2,980 cases  
2021: 3,142 cases

In 2021 we increased the number of patient cases that our volunteer NHS doctors reviewed by another **5% on 2020 numbers and by 53% since 2019**. This represents our highest number ever of cases reviewed in one single year.

We continue to support 233 health facilities across 37 Districts in Zambia and six health facilities in Malawi with our telemedicine service covering a population catchment area of 3.5 million people. The service connects clinical officers (COs) faced with complex cases with over 240 volunteer Doctors, most of them UK based, who support them with diagnosis and treatment advice for their patients. This leads to more patients being treated in their own communities, a reduction in referrals to distant and hard to reach hospitals and improvement in the skills and knowledge of clinical officers. This means that the next time a complex case presents, they can deal with it on their own.

Over **10,000 patient cases** have been handled by our volunteer doctors, many of them life changing for the patients. The work of The Virtual Doctors continues to support the improvement of primary health care for rural communities.

Our team in Lusaka have been working very closely with the district health directors (DHDs) and clinical care offices (CCOs) of each district we work with in the process of change management to ensure they take on more responsibility for the operational oversight of the Virtual Doctors service in their Districts as well as training new COs onto the Virtual Doctors telemedicine platform. The team monitor the number of cases and the number of COs consulting on the platform weekly.

They share the monthly performance data of each District with the DHDs and CCOs keeping them up to date with the overall impact of the Virtual Doctors service in their Districts and where usage of the service is low for example. They can follow up with their COs to understand and address any issues. Technical issues are passed onto the team in Lusaka to address and the team continue to run a clinical officer and CCO support groups for both tech troubleshooting and solidarity building and sharing of non-case specific medical discussions.

## **2. Operational Challenges**

Our resolve has been tested but remains undaunted. However, some issues have been beyond our control:

- Concerns around Covid in Malawi set back considerably the expansion of our service in Malawi. We had planned to commence expansion into 56 health facilities in the Central Province of Malawi this year, however, this will now be commencing in early 2022.
- We had planned field visits to all the health facilities we support in Zambia, however, these were put on hold as Covid infection rates increased in Zambia and our Zambia board took the decision to restrict staff travel outside of Lusaka until infection rates dropped in keeping with Zambian government guidelines.

We are having some good conversations with potential new partners, including <https://www.n50project.org> and <https://www.pfp.global> that we believe can help us to put our service into deeper parts of Africa where data signals are poorer and electricity scarcer. These should start to see fruition in 2022.

## **3. Clinical Officer Innovation - Healthcare show and tell sessions (HCST)**

The HCST sessions ran until the end of October. We had a 60% turnout rate of COs taking part as well as several CCOs. This is where clinical officers showcase their referrals, interact and share their knowledge with colleagues from other districts across the country as well as benefitting from feedback from their peers and volunteer Doctors from Zambia and the UK.

The Lusaka team hosted 13 successful shows and plan to start them again in January 2022.

Participants look forward to the HCST because it gives them an opportunity to learn beyond their telemedicine consultations with doctors on how to better manage cases. Since users don't have access to each other's cases (that are consulted on via the telemedicine app), the HCST session helps them to see and learn about the conditions their peers are handling in other districts.

Some of the cases presented are very complex and new to the clinicians. The HCST sessions give them enough to be able to handle such cases when they are confronted with them.

It was during a case presentation about a breast abscess that clinicians learnt that they could use locally sourced honey to clean the wound because it has great antiseptic properties and promotes healing.

The HCST was also an opportunity for the team to encourage users to make better use of the telemedicine service for early treatment and diagnosis of complex patient conditions.

## 4. Technology update

Our volunteer tech development team has been working – harder than ever – in preparation for the handover to the Zambian MoH, more specifically to engineer the telemedicine app to be available via Google Play so that COs can download it on their personal devices. The team carried out a survey of the ownership of smartphones by COs with 90% of respondents stating they owned a smartphone. If we can achieve a shift from the provision of smartphones devices to providing the telemedicine app directly to COs own devices for future expansion it will not only save us considerable costs and logistical challenges of maintaining and replacing faulty devices, but it will allow considerable scaling up of the service.

In 2022 our work with Johnson & Johnson means that our technology can be upgraded and scaled to serve existing and future countries for expansion.

## 5. 2021 Independent Monitoring & Evaluation Results

In 2020 the Chalker Foundation for Africa kindly provided the finance for the VDr's to conduct a professional and comprehensive Monitoring and Evaluation (M&E) study of the service.

The Impact Evaluation was developed to assess the extent to which the VDr's service was Relevant, Effective, Efficient, Impactful, and Sustainable. Study Populations included Primary and Secondary Beneficiaries. Front line health care workers (FHCW) were the top recipients of the evaluation, and these included DHDs, CCOs, COs, and nurses. Patients were also interviewed. This is a summary of the results.

### Programme Relevance

Overall, the study found the Virtual Doctors (VDr's) service to be extremely relevant to humanity's needs, particularly in improving human health. The service was deemed well-aligned with national and global instruments on E-Health, inequality reduction, and high-quality Primary Health Care (PHC) services. The common occurrence of a lack of diagnostic equipment, qualified staff, and technology underscores the need for programme implementation in Sub-Saharan Africa.

### Programme Demand

There is sufficient demand for the VDr's service, according to nearly all the respondents. Non-participating Health Care Workers (HCWs) inquired (the bulk of which were not recorded) about joining the service, indicating a high level of interest. Further, nearly all the respondents feel other governments other than Zambia and Malawi should adopt the VDr's programme, thereby demonstrating the services usefulness once again. The number of community members who used the service in the year 2020 alone demonstrated demand. In the period under evaluation, the programme assisted 2,977 community members. It is reasonable to assume that the same number of community members (including their dependents) would suffer from ill health or worse if the service were to be terminated.

### Programme Effectiveness

At least 93 percent of HCWs have improved their ability to diagnose difficult and chronic cases through interaction with VDr's service, therefore showing effectiveness in this sector. Furthermore, results show that 92 percent of HCWs consulted on the initiative, leading to the treatment of complex chronic conditions for approximately 2,918 community members. Evaluation results further show that roughly 851 referrals to distant hospitals were prevented (in the visited locations only, otherwise the figure is greater at the programme level).

### Programme Impact

The service's impact has been positive. At least 91 percent of HCWs believe the program has aided in the provision of high- quality Health Care in Zambia and Malawi. The impact was measured in terms of the number of successful consultations, client satisfaction, and averted health care costs. Based on successful consultations, a 100% impact was realized. From the perspective of the HCWs, all consultations were successful.

Nevertheless, it was up to the community members to follow the supplied advice and obtain the essential medication, which proved to be difficult in most cases. Furthermore, 100% of the patients were satisfied with the healthcare

advice they received. They stated that they had been able to save resources by avoiding being referred and traveling vast distances to the hospital. HCWs gained expertise in diagnosing complex chronic situations, in addition to being satisfied that they had assisted their patients. Several situations were highlighted as some of the cases that HCWs have learned to diagnose, including general medicine, neurology, gynaecology, and paediatrics, 'among others.

**The Ministry of Health** defined satisfaction as the ability to reduce referral cases to the district hospital, which they asserted was being accomplished. 'We (the district hospital) used to receive 50 to 100 referrals every week, putting a strain on our staff and requiring a lot of resources, which have now been reduced to less than 10 thanks to the VDrS program', stated the Katete district CCO in Zambia. This comment from the Katete CCO demonstrates the program's importance, which cannot be emphasized enough.

### **Programme Sustainability**

The service is in the process of reinforcing its sustainability in its current operating countries. The evaluation highlighted how some actions were implemented, especially just before the period under investigation. These included holding meetings with the MoH & HQ to advocate for the programme. The VDrS board of directors' sustainability aspiration is to have the programme integrated into the mainstream MoH of the countries in which we operate.

Likewise, stakeholders' opinion of the programme's integration into the mainstream MoH in Zambia was 100% positive. Their rationale included the fact that the MoH is promoting E-Health through its E-Health strategy. The government's willingness to integrate Telemedicine technologies is evidenced by the integration of other programmes such as the University Teaching Hospitals ECHO health system.

### **Conclusions from our M&E Study**

The VDrS service is making a significant contribution to providing quality PHC, reducing referrals, and reducing isolation in Zambia and Malawi. Overall, the study found that the VDrS program is relevant, efficient, and effective, and that it has had a positive impact on the lives of HCWs and patients. While efforts to mainstream the program have begun, more work is needed in terms of advocacy and extension into other sectors.

The study also noted areas of improvement for the service. Turnaround time of case consultations, being in constant contact with the MoH, replacement of users' devices when they become faulty, and consolidation of governance manuals are some of the areas where the service needs improvement.

## **6. Feedback from our Clinical Officers**

During the year we were also happy to receive good feedback from our beneficiaries on the impact that our NHS volunteers knowledge and expertise is having on their lives and their patients. Here are just a few comments that highlight our work.

**Musampi Zulu**, registered Nurse at Kabunda Rural Health Centre in Mansa District, Luapula province

"I remember seeking consultation on this platform on how to manage a patient who came in with pus discharge from the nose which was foul smelling. Previously the patient was put on various medication which included antifungals and both oral and intravenous antibiotics, despite being on that treatment regime, the patient's condition did not improve. But after consulting the Virtual Doctors platform I was advised to start the patient on doxycycline which was to be given 100 mg once a day for 6-weeks and to do nasal washout with normal saline or salty water. After using those recommendations from this platform, the patient is now fine. Thanks to Virtual Doctors platform for the help."

**Purity Wambinji**, Clinical Nurse at Golden Valley Rural Health Centre in Chibombo District, Central province. Purity has been in the service for 4 years and a VDrS beneficiary since March 2020. She is currently working in all departments at her facility such as OPD and MCH because she's alone. When asked about the importance of the service and her experience consulting on it, this is what she said...

"The virtual doctors services helps me to gain more knowledge and understanding on how to manage conditions that I have little or no knowledge about, especially that I am alone at my facility, indeed the service is important, I

remember seeking consultation on how to manage a patient who came with complaints of foul vaginal discharge which was long standing, gravindex was negative and she had used several antifungal medications before but not responding to treatment, after consulting from the VDr's I was guided on how to manage the condition and type of counselling to give the patient, after following the advice I was given, the patient is now completely fine. I am appreciating the VDr's for the selfless support that they are offering to us health providers and the Zambian Community at large".

**Joel Buleya**, Registered Nurse at Luili Rural Health Centre in Mumbwa District, Central Province.

"A few months ago, I had an opportunity to attend to a patient who had male urethral discharge for a long period of time, and I had to give him some antibiotics. but the problem couldn't resolve. So, I had to consult from the Virtual Doctors platform and I was advised to put the patient on triple therapy and ceftriaxone injection, later on I had an opportunity to review the patient and he was completely healed... thanks a lot to the Virtual Doctors for the wonderful responses they have been giving on the platform."

## 7. Our NHS Volunteers

We have welcomed **34** new medical volunteers into our ranks since the beginning of the year. As of November 2021, patient cases from Zambia and Malawi are now handled by more than **240** volunteer doctors across the UK, covering 25 medical specialties.

The virtual community platform Slack has recently been introduced to improve the way we connect the volunteers, so they can interact with each other and share interesting learning points and information.

All of the volunteer doctors received a COVID update in the middle of October and are aware of what to do if they are referred a potential COVID case through the VDr's system.

The Medical Team have successfully recruited several ENT consultants and have also been targeting paediatricians, obstetricians, gynaecologists, and sexual health specialists. They are working to mobilise more volunteers for the medical specialties that need more Doctors. This has been harder because of the added demands placed upon all NHS staff with the ongoing pandemic.

With expansion and growing case numbers come an urgent need to recruit more volunteer doctors. We appreciate this challenge as a collateral of growth and extend our heartfelt gratitude to the Virtual Doctors old and new who make our telemedicine service possible.

We know that from our M&E study and talking to our advisors that the COVID pandemic and technology adoption curve and it's associated drop off will put pressure on case numbers and volunteer numbers in 2022.

More than ever, we want to thank our volunteer doctors for their indefatigable support at an unprecedentedly challenging time for the NHS. They are the backbone of our free telemedicine service; we could not bring it to rural communities without them.

Two final year Cambridge University medical students have been taking their electives with us. In a normal year, final year medical students often take up the opportunity to travel abroad for their electives, which has not been possible under current Covid travel restriction. Our Medical Governance team focused their electives on supporting our research and education projects for Zambia and Malawi.

One of the students, Moe Takenoshita, embarked on a research project on infectious diseases mentored by Dr Graziella Quattrocchi from our Medical Governance team & Dr David Hettle an infectious disease consultant and a VDr's volunteer doctor. Moe's paper is on antimicrobial resistance (AMR) and is titled: 'Antibiotic prescribing practices in primary healthcare in sub-Saharan Africa: A systematic review and our experience on the use of telemedicine in Zambia'. The paper has been accepted by the British Society for Antimicrobial Chemotherapy and was presented at their annual conference in London on December 10th. The team also hope to publish the paper in a medical journal or similar.

In 2022 our team are planning to work very closely with our NHS volunteers and Clinical Officers to look at cases submitted, active users and further support needed in 2022 to see if we can slow this down and further grow our impact.

## 8. Key Financials

Our patient cases reviewed increased to 3142 in 2021 which was our highest number ever and was up 5% on 2020 levels. In the context of this and looking to fuel further investment in 2022 and beyond in impact here are how the financial supported our work.

Our generated income increased by 156% between 2020 and 2021 from (£304,845 to £475,937). This was mainly due to the Johnson & Johnson Citizenship Foundation funding our project to enhance our technology platform and thus improve our technology to serve our beneficiaries in Zambia, Malawi and beyond.

The Cost of Fundraising reduced from 26% in 2020 to 13% in 2021 because of the hard work from the team to secure further funding. Both are well within good practice for charities looking to fund medium term expansion plans.

The cost of running our service got more efficient in 2021 as we worked every more virtually between our teams and our volunteers and beneficiaries to deploy our service. In 2020 we invested £232,261 in our service (Excluding Fundraising) and in 2021 this reduced to £141,682.

Going into 2022 we have £451,344 to invest in our mission of which £357,482 is reserved for expansion in Zambia and Malawi representing 71% of our funds available.

As at 31 December 2021 the charity's free reserves are £93,862. The Reserves Policy currently recommends the holding of free reserves greater than 26 weeks but less than 52 weeks of operation. This policy will be reviewed at regular intervals to ensure it is adequate and may be increased in the future if the Trustees deem appropriate.

This report has been prepared in accordance with the special provisions of Part 15 of the Companies Act 2006 relating to small companies.

Approved by order of the board of trustees on 26th September 2022 and signed on its behalf by:



David Callcott - Trustee

## INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF THE VIRTUAL DOCTORS

### Independent examiner's report to the trustees of The Virtual Doctors ('the Company')

I report to the charity trustees on my examination of the accounts of the Company for the year ended 31st December 2021.

### Responsibilities and basis of report

As the charity's trustees of the Company (and also its directors for the purposes of company law) you are responsible for the preparation of the accounts in accordance with the requirements of the Companies Act 2006 ('the 2006 Act').

Having satisfied myself that the accounts of the Company are not required to be audited under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of your charity's accounts as carried out under section 145 of the Charities Act 2011 ('the 2011 Act'). In carrying out my examination I have followed the Directions given by the Charity Commission under section 145(5) (b) of the 2011 Act.

### Independent examiner's statement

Since your charity's gross income exceeded £250,000 your examiner must be a member of a listed body. I can confirm that I am qualified to undertake the examination because I am a registered member of FCA which is one of the listed bodies.

I have completed my examination. I confirm that no matters have come to my attention in connection with the examination giving me cause to believe:

1. accounting records were not kept in respect of the Company as required by section 386 of the 2006 Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the accounting requirements of section 396 of the 2006 Act other than any requirement that the accounts give a true and fair view which is not a matter considered as part of an independent examination; or
4. the accounts have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities (applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)).

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

*Annette Watson*

Annette Watson PhD BSc FCA  
FCA  
Parkers  
Cornelius House  
178-180 Church Road  
Hove  
East Sussex  
BN3 2DJ

Date: 26th September 2022

**THE VIRTUAL DOCTORS**  
**STATEMENT OF FINANCIAL ACTIVITIES**  
**(INCORPORATING AN INCOME AND EXPENDITURE ACCOUNT)**  
**FOR THE YEAR ENDED 31ST DECEMBER 2021**

|                                    | Notes | Unrestricted<br>fund<br>£   | Restricted<br>funds<br>£     | 2021<br>Total<br>funds<br>£  | 2020<br>Total<br>funds<br>£  |
|------------------------------------|-------|-----------------------------|------------------------------|------------------------------|------------------------------|
| <b>INCOME AND ENDOWMENTS FROM</b>  |       |                             |                              |                              |                              |
| Donations and legacies             |       | 124,770                     | 351,167                      | 475,937                      | 304,845                      |
| Investment income                  | 2     | <u>30</u>                   | <u>-</u>                     | <u>30</u>                    | <u>25</u>                    |
| <b>Total</b>                       |       | <b><u>124,800</u></b>       | <b><u>351,167</u></b>        | <b><u>475,967</u></b>        | <b><u>304,870</u></b>        |
| <b>EXPENDITURE ON</b>              |       |                             |                              |                              |                              |
| Raising funds                      |       | 65,334                      | -                            | 65,334                       | 78,815                       |
| <b>Charitable activities</b>       |       |                             |                              |                              |                              |
| Virtual Doctors Service            |       | <u>63,544</u>               | <u>78,138</u>                | <u>141,682</u>               | <u>232,261</u>               |
| <b>Total</b>                       |       | <b><u>128,878</u></b>       | <b><u>78,138</u></b>         | <b><u>207,016</u></b>        | <b><u>311,076</u></b>        |
| <b>NET INCOME/(EXPENDITURE)</b>    |       | <b>(4,078)</b>              | <b>273,029</b>               | <b>268,951</b>               | <b>(6,206)</b>               |
| <b>RECONCILIATION OF FUNDS</b>     |       |                             |                              |                              |                              |
| <b>Total funds brought forward</b> |       | <b><u>97,940</u></b>        | <b><u>84,453</u></b>         | <b><u>182,393</u></b>        | <b><u>188,599</u></b>        |
| <b>TOTAL FUNDS CARRIED FORWARD</b> |       | <b><u><u>93,862</u></u></b> | <b><u><u>357,482</u></u></b> | <b><u><u>451,344</u></u></b> | <b><u><u>182,393</u></u></b> |

The notes form part of these financial statements

THE VIRTUAL DOCTORS

COMPANY NUMBER

BALANCE SHEET  
31ST DECEMBER 2021

0684 8059

|                                              | Notes | 2021<br>£             | 2020<br>£             |
|----------------------------------------------|-------|-----------------------|-----------------------|
| <b>FIXED ASSETS</b>                          |       |                       |                       |
| Tangible assets                              | 6     | 1,106                 | 888                   |
| <b>CURRENT ASSETS</b>                        |       |                       |                       |
| Debtors                                      | 7     | 6                     | 4,105                 |
| Cash at bank                                 |       | <u>453,841</u>        | <u>180,874</u>        |
|                                              |       | <b>453,847</b>        | <b>184,979</b>        |
| <b>CREDITORS</b>                             |       |                       |                       |
| Amounts falling due within one year          | 8     | <u>(3,609)</u>        | <u>(3,474)</u>        |
| <b>NET CURRENT ASSETS</b>                    |       | <u><b>450,238</b></u> | <u><b>181,505</b></u> |
| <b>TOTAL ASSETS LESS CURRENT LIABILITIES</b> |       | <u><b>451,344</b></u> | <u><b>182,393</b></u> |
| <b>NET ASSETS</b>                            |       | <u><b>451,344</b></u> | <u><b>182,393</b></u> |
| <b>FUNDS</b>                                 | 10    |                       |                       |
| Unrestricted funds                           |       | <b>93,862</b>         | 97,940                |
| Restricted funds                             |       | <u><b>367,482</b></u> | <u><b>84,453</b></u>  |
| <b>TOTAL FUNDS</b>                           |       | <u><b>451,344</b></u> | <u><b>182,393</b></u> |

The charitable company is entitled to exemption from audit under Section 477 of the Companies Act 2006 for the year ended 31st December 2021.

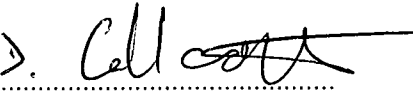
The members have not required the company to obtain an audit of its financial statements for the year ended 31st December 2021 in accordance with Section 476 of the Companies Act 2006.

The trustees acknowledge their responsibilities for

- ensuring that the charitable company keeps accounting records that comply with Sections 386 and 387 of the Companies Act 2006 and
- preparing financial statements which give a true and fair view of the state of affairs of the charitable company as at the end of each financial year and of its surplus or deficit for each financial year in accordance with the requirements of Sections 394 and 395 and which otherwise comply with the requirements of the Companies Act 2006 relating to financial statements, so far as applicable to the charitable company.

These financial statements have been prepared in accordance with the provisions applicable to charitable companies subject to the small companies regime.

The financial statements were approved by the Board of Trustees and authorised for issue on 26th September 2022 and were signed on its behalf by:

  
David Callcott - Trustee

The notes form part of these financial statements

**THE VIRTUAL DOCTORS**  
**NOTES TO THE FINANCIAL STATEMENTS**  
**FOR THE YEAR ENDED 31ST DECEMBER 2021**

**1. ACCOUNTING POLICIES**

**Basis of preparing the financial statements**

The financial statements of the charitable company, which is a public benefit entity under FRS 102, have been prepared in accordance with the Charities SORP (FRS 102) 'Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019)', Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and the Companies Act 2006. The financial statements have been prepared under the historical cost convention.

The charitable company has taken advantage of the following disclosure exemptions in preparing these financial statements, as permitted by FRS 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland':

- the requirements of Section 7 Statement of Cash Flows;
- the requirement of paragraph 3.17(d);
- the requirements of paragraphs 11.42, 11.44, 11.45, 11.47, 11.48(a)(iii), 11.48(a)(iv), 11.48(b) and 11.48(c);
- the requirements of paragraphs 12.26, 12.27, 12.29(a), 12.29(b) and 12.29A;
- the requirement of paragraph 33.7.

**Preparation of consolidated financial statements**

The figures for VDr's Zambia Ltd have not been consolidated into these accounts as the incomes are below required thresholds. Zambia is limited by guarantee, so VDr's UK holds no shares, but has a controlling interest through membership.

**Income**

All income is recognised in the Statement of Financial Activities once the charity has entitlement to the funds, it is probable that the income will be received and the amount can be measured reliably.

**Expenditure**

Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

Grants offered subject to conditions which have not been met at the year end date are noted as a commitment but not accrued as expenditure.

**Tangible fixed assets**

Depreciation is provided at the following annual rates in order to write off each asset over its estimated useful life.

|                       |               |
|-----------------------|---------------|
| Fixtures and fittings | - 33% on cost |
| Computer equipment    | - 33% on cost |

**Taxation**

The charity is exempt from corporation tax on its charitable activities.

**Fund accounting**

Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees.

Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

# THE VIRTUAL DOCTORS

## NOTES TO THE FINANCIAL STATEMENTS - continued FOR THE YEAR ENDED 31ST DECEMBER 2021

### 1. ACCOUNTING POLICIES - continued

#### Hire purchase and leasing commitments

Rentals paid under operating leases are charged to the Statement of Financial Activities on a straight line basis over the period of the lease.

#### Pension costs and other post-retirement benefits

The charitable company operates a defined contribution pension scheme. Contributions payable to the charitable company's pension scheme are charged to the Statement of Financial Activities in the period to which they relate.

### 2. INVESTMENT INCOME

|                          | 2021<br>£ | 2020<br>£ |
|--------------------------|-----------|-----------|
| Deposit account interest | <u>30</u> | <u>25</u> |

### 3. NET INCOME/(EXPENDITURE)

Net income/(expenditure) is stated after charging/(crediting):

|                                     | 2021<br>£ | 2020<br>£  |
|-------------------------------------|-----------|------------|
| Depreciation - owned assets         | 641       | 3,641      |
| Other operating leases              | 1,712     | 4,666      |
| Deficit on disposal of fixed assets | <u>-</u>  | <u>133</u> |

### 4. TRUSTEES' REMUNERATION AND BENEFITS

There were no trustees' remuneration or other benefits for the year ended 31st December 2021 nor for the year ended 31st December 2020.

#### Trustees' expenses

There were no trustees' expenses paid for the year ended 31st December 2021 nor for the year ended 31st December 2020.

### 5. STAFF COSTS

The average monthly number of employees during the year was as follows:

|             | 2021     | 2020     |
|-------------|----------|----------|
| Fundraising | 1        | 1        |
| Project     | <u>1</u> | <u>1</u> |
|             | <u>2</u> | <u>2</u> |

No employees received emoluments in excess of £60,000.

**THE VIRTUAL DOCTORS**

**NOTES TO THE FINANCIAL STATEMENTS - continued  
FOR THE YEAR ENDED 31ST DECEMBER 2021**

**6. TANGIBLE FIXED ASSETS**

|                       | Fixtures<br>and<br>fittings<br>£ | Computer<br>equipment<br>£ | Totals<br>£   |
|-----------------------|----------------------------------|----------------------------|---------------|
| <b>COST</b>           |                                  |                            |               |
| At 1st January 2021   | 385                              | 12,400                     | 12,785        |
| Additions             | <u>-</u>                         | <u>859</u>                 | <u>859</u>    |
| At 31st December 2021 | <u>385</u>                       | <u>13,259</u>              | <u>13,644</u> |
| <b>DEPRECIATION</b>   |                                  |                            |               |
| At 1st January 2021   | 203                              | 11,694                     | 11,897        |
| Charge for year       | <u>128</u>                       | <u>513</u>                 | <u>641</u>    |
| At 31st December 2021 | <u>331</u>                       | <u>12,207</u>              | <u>12,538</u> |
| <b>NET BOOK VALUE</b> |                                  |                            |               |
| At 31st December 2021 | <u>54</u>                        | <u>1,052</u>               | <u>1,106</u>  |
| At 31st December 2020 | <u>182</u>                       | <u>706</u>                 | <u>888</u>    |

**7. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR**

|               | 2021<br>£ | 2020<br>£    |
|---------------|-----------|--------------|
| Other debtors | -         | 1,200        |
| Prepayments   | <u>6</u>  | <u>2,905</u> |
|               | <u>6</u>  | <u>4,105</u> |

**8. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR**

|                                 | 2021<br>£    | 2020<br>£    |
|---------------------------------|--------------|--------------|
| Trade creditors                 | 405          | 188          |
| Social security and other taxes | 2,003        | 1,784        |
| Accrued expenses                | <u>1,201</u> | <u>1,502</u> |
|                                 | <u>3,609</u> | <u>3,474</u> |

**9. ANALYSIS OF NET ASSETS BETWEEN FUNDS**

|                     | Unrestricted<br>fund<br>£ | Restricted<br>funds<br>£ | 2021<br>Total<br>funds<br>£ | 2020<br>Total<br>funds<br>£ |
|---------------------|---------------------------|--------------------------|-----------------------------|-----------------------------|
| Fixed assets        | 1,106                     | -                        | 1,106                       | 888                         |
| Current assets      | 96,365                    | 357,482                  | 453,847                     | 184,979                     |
| Current liabilities | <u>(3,609)</u>            | <u>-</u>                 | <u>(3,609)</u>              | <u>(3,474)</u>              |
|                     | <u>93,862</u>             | <u>357,482</u>           | <u>451,344</u>              | <u>182,393</u>              |

**THE VIRTUAL DOCTORS**

**NOTES TO THE FINANCIAL STATEMENTS - continued  
FOR THE YEAR ENDED 31ST DECEMBER 2021**

**10. MOVEMENT IN FUNDS**

|                           | At 1/1/21<br>£ | Net<br>movement<br>in funds<br>£ | At<br>31/12/21<br>£ |
|---------------------------|----------------|----------------------------------|---------------------|
| <b>Unrestricted funds</b> |                |                                  |                     |
| General fund              | 97,940         | (4,078)                          | 93,862              |
| <b>Restricted funds</b>   |                |                                  |                     |
| Monitoring Report Fund    | 23,476         | (23,476)                         | -                   |
| Zambia Expansion Fund     | 36,597         | (34,081)                         | 2,516               |
| Malawi Pilot Fund         | 21,219         | 315,586                          | 336,805             |
| Bursary Fund              | 661            | -                                | 661                 |
| App Development Fund      | 2,500          | (2,000)                          | 500                 |
| 1000 Club                 | -              | 17,000                           | 17,000              |
|                           | <u>84,453</u>  | <u>273,029</u>                   | <u>357,482</u>      |
| <b>TOTAL FUNDS</b>        | <u>182,393</u> | <u>268,951</u>                   | <u>451,344</u>      |

Net movement in funds, included in the above are as follows:

|                              | Incoming<br>resources<br>£ | Resources<br>expended<br>£ | Movement<br>in funds<br>£ |
|------------------------------|----------------------------|----------------------------|---------------------------|
| <b>Unrestricted funds</b>    |                            |                            |                           |
| General fund                 | 124,800                    | (128,878)                  | (4,078)                   |
| <b>Restricted funds</b>      |                            |                            |                           |
| Monitoring Report Fund       | -                          | (23,476)                   | (23,476)                  |
| Zambia Expansion Fund        | -                          | (34,081)                   | (34,081)                  |
| Malawi Pilot Fund            | 318,167                    | (2,581)                    | 315,586                   |
| Fundraising Consultancy Fund | 12,000                     | (12,000)                   | -                         |
| COVID-19 Response Fund       | 4,000                      | (4,000)                    | -                         |
| App Development Fund         | -                          | (2,000)                    | (2,000)                   |
| 1000 Club                    | 17,000                     | -                          | 17,000                    |
|                              | <u>351,167</u>             | <u>(78,138)</u>            | <u>273,029</u>            |
| <b>TOTAL FUNDS</b>           | <u>475,967</u>             | <u>(207,016)</u>           | <u>268,951</u>            |

**THE VIRTUAL DOCTORS**

**NOTES TO THE FINANCIAL STATEMENTS - continued  
FOR THE YEAR ENDED 31ST DECEMBER 2021**

**10. MOVEMENT IN FUNDS - continued**

**Comparatives for movement in funds**

|                           | At 1/1/20<br>£ | Net<br>movement<br>in funds<br>£ | At<br>31/12/20<br>£ |
|---------------------------|----------------|----------------------------------|---------------------|
| <b>Unrestricted funds</b> |                |                                  |                     |
| General fund              | 146,434        | (48,494)                         | 97,940              |
| <b>Restricted funds</b>   |                |                                  |                     |
| Monitoring Report Fund    | -              | 23,476                           | 23,476              |
| Zambia Expansion Fund     | 38,261         | (1,664)                          | 36,597              |
| Malawi Pilot Fund         | 3,423          | 17,796                           | 21,219              |
| Bursary Fund              | 481            | 180                              | 661                 |
| App Development Fund      | -              | 2,500                            | 2,500               |
|                           | <u>42,165</u>  | <u>42,288</u>                    | <u>84,453</u>       |
| <b>TOTAL FUNDS</b>        | <u>188,599</u> | <u>(6,206)</u>                   | <u>182,393</u>      |

Comparative net movement in funds, included in the above are as follows:

|                              | Incoming<br>resources<br>£ | Resources<br>expended<br>£ | Movement<br>in funds<br>£ |
|------------------------------|----------------------------|----------------------------|---------------------------|
| <b>Unrestricted funds</b>    |                            |                            |                           |
| General fund                 | 127,694                    | (176,188)                  | (48,494)                  |
| <b>Restricted funds</b>      |                            |                            |                           |
| Monitoring Report Fund       | 30,000                     | (6,524)                    | 23,476                    |
| Zambia Expansion Fund        | 64,840                     | (66,504)                   | (1,664)                   |
| Malawi Pilot Fund            | 17,796                     | -                          | 17,796                    |
| Fundraising Consultancy Fund | 12,000                     | (12,000)                   | -                         |
| Bursary Fund                 | 180                        | -                          | 180                       |
| COVID-19 Response Fund       | 42,360                     | (42,360)                   | -                         |
| App Development Fund         | 10,000                     | (7,500)                    | 2,500                     |
|                              | <u>177,176</u>             | <u>(134,888)</u>           | <u>42,288</u>             |
| <b>TOTAL FUNDS</b>           | <u>304,870</u>             | <u>(311,076)</u>           | <u>(6,206)</u>            |

**THE VIRTUAL DOCTORS**

**NOTES TO THE FINANCIAL STATEMENTS - continued  
FOR THE YEAR ENDED 31ST DECEMBER 2021**

**11. RELATED PARTY DISCLOSURES**

There were no related party transactions for the year ended 31st December 2021.

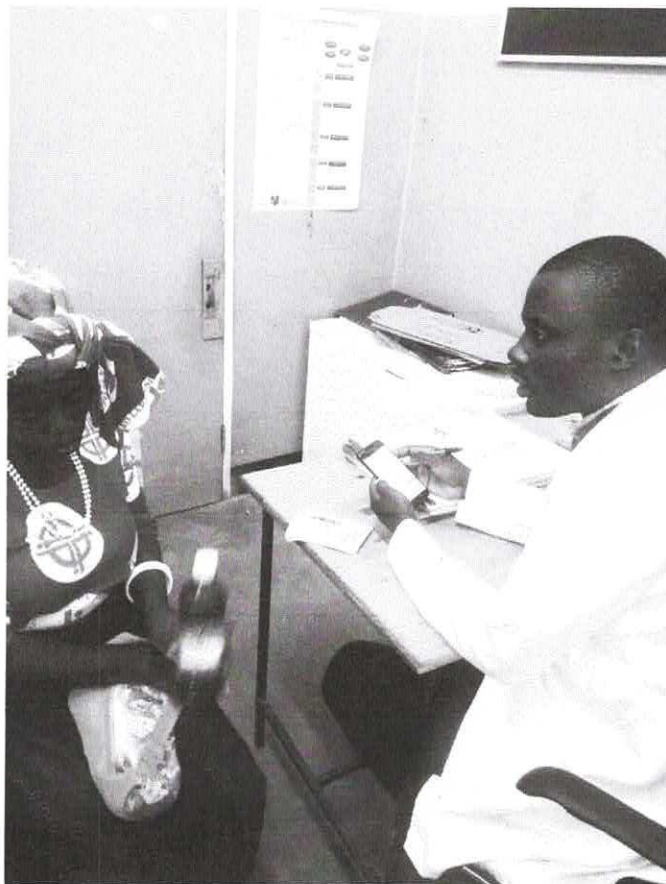
**THE VIRTUAL DOCTORS**

England & Wales - Charity number 1129924

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# Accounts

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## **Trustees Report and Financial Statements**

for the year ending  
31<sup>st</sup> December 2020

Registered Charity Number: 1129924  
Company Registered Number (England and Wales) 06848059

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## Trustees Report

The Virtual Doctors is the UK's leading primary health care international telemedicine charity. Its principal aim is to improve primary healthcare and prevent unnecessary referrals to hospitals in Africa.

Using a proprietary Smartphone App, the service currently enhances the knowledge of clinical officers in isolated health centers in Zambia and Malawi with NHS (National Health Service) volunteer doctors.

The result is that the combined knowledge of the virtual NHS Doctors and the Clinical Officer on the ground improves the treatment options for the patient.

### Our Governance Structure

The Virtual Doctors UK Charity raises funds, manages volunteers, develops the technology, and governs the mission and organisation. It then provides funds and direction to Virtual Doctors Ltd Zambia a registered Virtual Doctors NGO in Zambia and a registered non-profit company to deliver the service on the ground in Zambia and Malawi.

For reporting purposes this report details the financial and impact performance of Virtual Doctors UK through its activities and as sole funder of Virtual Doctors Ltd Zambia. Virtual Doctors Zambia Ltd also has to submit its own accounts in country.

The UK trustees who are also directors of the charity for the purposes of the Companies Act 2006, present their report with the financial statements of the charity for the year ended 31st December 2020. The trustees have adopted the provisions of Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2015).

The Trustees are satisfied that they have complied with the duty in section 17(5) of the Charities Act 2011 to have due regard to public benefit guidance published by the Commission.

### Organisation Trustees and Staff Names/Details

The Virtual Doctors UK has the following Trustees

|                                           |                     |
|-------------------------------------------|---------------------|
| Mr Graham Precey (Appointed 26.02.2020)   | Chairman            |
| Mr Ian Kerr (Stood down 26.02.2020)       | (Outgoing Chairman) |
| Mr David Dutton                           | Trustee             |
| Mrs Diana Forrest (Stood down 10.03.2021) | Trustee             |
| Dr Mike Thompson (stood down 16.09.2020)  | Trustee             |
| Mr Ian Clarke (stood down 16.01.2021)     | Trustee             |
| Mr James Phiri                            | Trustee             |
| Mrs Kathy Burke                           | Trustee             |
| Mr Naggib Chakhane                        | Trustee             |
| Mr Gary Larnder (Appointed 10.06.2020)    | Trustee             |

## Zambian Trustees & Directors

The Virtual Doctors Zambia Ltd has the following directors

|                        |                              |
|------------------------|------------------------------|
| Mr Boniface Fundafunda | Director                     |
| Mr Ngenda Nyambe       | Director                     |
| Dr Phallon Mwabe       | Director                     |
| Mr Muyunda Munyinda    | Director                     |
| Mr Huw Jones           | Founder & Executive Director |
| Mr James Phiri         | Chairman                     |
| Ms Patricia Banda      | Director                     |

## Other Parties

|                                            |                                                                              |
|--------------------------------------------|------------------------------------------------------------------------------|
| Volunteer Medical Professionals in the NHS | 200 (as of end 2020)                                                         |
| Independent examiner                       | Parkers, Cornelius House<br>178-180 Church Road                              |
| Bankers                                    | Co-operative Bank<br>PO Box 250 Delf House,<br>Skelmersdale, WN8 6WT         |
| Charity Registered Office                  | Sussex Innovation Centre<br>University of Sussex<br>Falmer, Brighton BN1 9SB |

## Structure, Governance and Management

### Structure

In the UK there is one full time member of staff, the Executive Director, and a part-time Executive Business Assistant. The Office is supported by several consultants, pro bono partners, and volunteers.

In Zambia there are 4 full time staff: the Regional Operations Director and 3 clinical Liaison staff.

### Governance

The Board of Directors and Trustees have the responsibility for all governance, policy, strategy and financial matters. Appointment of new trustees is at the discretion of the existing Board of trustees.

The Board of Directors held 4 Trustee Meetings during the period 1 January —31 December 2020. An annual general meeting was not convened during the period.

The Board includes Trustees with experience in not-for-profit management, finance and accountancy, medicine, public health, global business, technology and fundraising. The normal term of office is two years before review. The Charity's Constitution dictates that only two Trustees may be appointed in any one year with term of office reviewable every two years from the anniversary date.

The Charity seeks to recruit based on relevant skills and expertise. Proposed members are expected to already possess experience in a range of areas which are of relevance to the activities and priorities of the charity. References are requested as a matter of routine and a conflict-of-interest register is maintained.

## Management

The Executive Director has been responsible for the overall management and co-ordination of the Virtual Doctors activities, assisted on occasion by several honorary consultants. He has acted as advisor to the Board and implemented decisions taken by Trustees. The 2016-2019 strategy document and business plan has been a guiding operational practice. A new 3-year strategy was developed by a Strategy Sub-Group for 2020 with a business plan.

## Financial Management

The Executive Director has been responsible for the management of the Virtual Doctors financial and administrative procedures during the period in close consultation with the Honorary Treasurer and other Board members. Book-keeping and financial records of funds sent overseas are managed by a professional accountant in Zambia.

## Risk Management

The charity Trustees have considered the major risks to which the charity is exposed and have established systems and procedures to manage those risks. Regular assessments are undertaken to ensure sufficient funds are available to cover the unexpected variance of income and expenditure. The Trustees had previously identified the need for internal controls and are satisfied that appropriate authorisations have been put in place. The Risk register was reviewed at the Trustee December 2020 meeting.

Our main risks as an organisation to be mitigated can be summarised as follows

- The risks associated with medical advice being used to improve patient health
- The risks associated with holding medical records
- The risks associated with keeping remote volunteers and clinical officers motivated and engaged
- The risks associated with keeping donors engaged
- The political and policy risks of ever changing healthcare standards by national governments.

The trustees have a risk management strategy which comprises:

- a regular review of the risks the charity may face
- the establishment of systems and procedures to mitigate these risks in the plan; and
- the implementation of procedures designed to minimise any potential impact on the charity should those risks materialise.

The risk areas identified are monitored at an appropriate level of responsibility by the Trustees.

## Policy on Reserves

As at 31 December 2020 the charity's free reserves are £97,940, which represents 16 weeks or 4 months operating using free cash reserves alone. The Reserves Policy currently recommends the holding of free reserves greater than 26 weeks but less than 52 weeks of operation. This policy will be reviewed at regular intervals to ensure it is adequate and may be increased in the future if the Trustees deem appropriate.

## Message from the Chair – Graham Precey

What a year 2020 was! The year that the world realised that we were so interdependent in so many ways. The year that technology finally showed its ability to be right at the heart of healthcare. And what a year for the Virtual Doctors teams that have been on this mission for a decade and more. A massive thank you to the 200+ NHS volunteers who not only served the UK but after a long shift then supported rural communities in Zambia and Malawi with their knowledge and expertise.

The Clinical Officers we support with telemedicine in 233 front line healthcare centers in Zambia this year have requested support for over 3,000 complex patient cases from our Virtual Doctors Service. This is the largest number of cases answered in our history and the highest number of volunteers serving the most patients in a single year. The Virtual Doctors teams have been simply amazing, it's been our best year to date for impact, income and volunteering.

So what will 2021 bring? Respite? - No, we have more healthcare inequalities to right. More people to help, more volunteers to support and new areas to understand including a focus on the increasing number of Gynecological and Obstetric cases and the increasing impact of Climate Change on rural patients' lives. Our aim by 2025 is to provide 750 rural health workers in Africa with access to medical knowledge that will improve the health of 18,000 people per year.

So, can you do something to help us get to our mission quicker? If you have supported us in 2020, thank you. If you like what we do: please tell people around you. And finally, if you have ideas, contacts or views on what we could do differently or better, then please let us know.

Graham, Chair, the Virtual Doctors

## Activities and Key Achievements 2020



### Patient Case Reviews

The result of all our work is that patient cases in Africa have been provided with the best knowledge from our NHS volunteers and combined with the expertise of their Clinical Officers in their treatment plans.

2019 cases = 2049

2020 cases = 2980

In 2020 we increased the number of patient cases that our volunteer NHS doctors reviewed by 45% which is our highest percentage increase in a year ever.

Here is some of the ways we achieved this.....

### Expansion in Zambia

The end of 2020 saw the Virtual Doctors service set up in 233 health facilities (rural health centres and some district hospitals) in 37 Districts across 5 Provinces in Zambia, covering a population catchment of about 3.5 million people (20% of the population).

Many of the Districts are in deep rural areas where access to primary health care is most challenged. We had a target of 268 centers set up with our service by the end of 2020, which would mean the Virtual Doctors presence in every province in Zambia, translating to full countrywide coverage of our service. However, with the increase in the number of sites, comes the increase in the number of patient cases being handled by our volunteer Doctors. Recruiting more volunteer Doctors is challenging, especially during the pandemic when workloads for some hospital Doctors and GPs were uncertain. We therefore decided to set up remaining sites in stages with some set up in December and the rest in January 2021 next year. This allows time for us to spread the word and recruit more volunteer Doctors to meet the increase in demand.

## Responding to the Covid-19 Pandemic

When the Covid-19 pandemic struck, an unprecedented crisis began. We proactively surveyed over 100 of the health centers using our service to assess their ability to respond to Covid-19 and devised a plan to further support the Ministry of Health's strategy to keep health workers safe, enabling them to continue providing their essential primary healthcare services in the districts.



We identified the needs of the health workers' access to access simple hand washing facilities.

*WASH kits are well-received at Fishing Camps Health Post, Siavonga District, Southern Province, Zambia*

Our Covid-19 response comprised two initiatives: Water, Sanitation and Hygiene (WASH) and a our educational initiative to increase the capacity of medical personnel to prepare and respond to Covid -19 ensuring primary health care continued to be available in their communities. The WASH kits were funded through a special appeal to donors. They are simple foot-operated hand-wash stations and were issued with hygiene supplies along with information posters in multiple languages setting out approved Zambian government guidelines on Covid-19 prevention. We also produced videos available to rural clinic staff on how to use the equipment.

Our educational initiative also helped to alert the communities to the threat of Covid-19 and spotlighted how to help prevent infection and the spread of Covid. Our messaging inspired some Clinical Officers who have shared their own experiences of working with our service by making their own videos, focusing on themes such as infection control. This also helps raise prevention awareness in their communities as part of their frontline healthcare provision. Beyond helping to contain the spread of the virus, our WASH initiative has helped to improve general sanitation in the health facilities we support which translates to a positive impact on patient and health worker wellbeing.

Our Zambia Team also digitised COVID-19 Zambian MoH infection control curriculum in partnership with the Zambia Institute of Public Health (ZNPHI). In October our team started a series of monthly Virtual Healthcare Show & Tell broadcasts, as a platform for front-line health workers to interact and share their knowledge and to receive feedback from peers and specialists in the UK and Zambia. In an effort to facilitate feedback and data for decision making, we have created a feedback cycle that incorporates the Clinical Care Officers and provides them with metric data for management decision making. This approach has been very successful; Clinical Officers (COs) engage with senior management about digital health and our telemedicine solution. We have also introduced Quality Metric Assessments or QMA indicators that are geared toward increasing positive clinical outcomes and decreasing counterproductive behaviour in case management.

On the Medical Team side, the clinical forum, which is a set of educational resources designed to support the COs ongoing professional development, has been re-designed as a mobile phone app so that it can be used seamlessly on devices alongside the VDRs consultation app. The Team has also been providing weekly educational case reports directly to the COs via their WhatsApp group to help stimulate discussion and enhance their learning; these have been well received. Further building on the peer-community WhatsApp group, Educational Lead Dr Jo Loveridge has been producing new practical documents for the exclusive use of the CO Support Group.

## Malawi - From Pilot to Full Rollout

We signed a Memorandum of Understanding with the Ministry of Health in April to extend our service beyond the current 5 pilot health facility sites in Lilongwe District. However, in June the country held national elections resulting in a change of government. This required that we temporarily cease engagement whilst allowing for the bedding-in process of the new government. Discussions have only just begun again with the new team at the Ministry of Health and we have agreed as part of the next steps to develop a plan for significant expansion into all nine Districts of Central Province of Malawi in 2021.

### Our Impact

The impact of what we do can not only be measured in numbers of patients in Africa upon whom we have a positive impact but also the lives and experience of our NHS volunteers and the stories that can be told. In 2021 we have commissioned a comprehensive M&E evaluation of our work. In the meantime, here is what we have heard in terms of our impact.

### Clinical Officer Spotlight

Pecidah Chikonde is a Clinical Officer at Nampundwe Rural Health Centre since 2017, this being her first station since completing school in 2015. She started benefitting from the Virtual Doctors Service in 2018 and says: *"it has been a tremendous journey. The Virtual Doctors have given me more confidence because working in a rural area is not easy. They have also added to my skills and knowledge, that is why I rely on the VDr's consultations."* *The WASH commodities that were distributed to us have really helped the facility. We are really grateful for all the things you gave us to help fight the coronavirus. This shows us that you really care about us".*

When she is not treating patients and discussing cases with Volunteer Virtual Doctors, Pecidah loves to cook and try out new recipes!



### Case study: Poisoning

We received a referral from one of our new sites, Silverland Rural Health District, in Serenje District, Central Province. They were faced with a 47-year old gentleman who was extremely unwell. His wife reported that he had taken 'an unknown poison'. On assessment they found that his heart rate was very slow, his blood pressure was dangerously low, and he was only semi-conscious. They had performed some immediate resuscitation measures but contacted the Virtual Doctors for further support and assistance.

The case came through to one of our Emergency Medicine Volunteers who works in toxicology. The mainstay of treatment in cases of poisoning is supportive; there are very few antidotes available. However, the Virtual Doctor answering this case recognised from this man's presentation that he may well have ingested a compound containing organophosphates (found in certain insecticides). In such cases there is a specific treatment, which can be lifesaving. The Virtual Doctor gave advice about general care and management of the patient and also shared how to administer the treatment drug in small, repeated doses. With this vital intervention the patient made a dramatic improvement over the next few hours. We were pleased to learn that by the following day the patient was stable, though he still remained under observation.

The Virtual Doctors 'input did not end there. The volunteer was able to share information about potential signs of ongoing complications post treatment and during the recovery period.

This case study demonstrates that our work is valuable and not just about the immediate case management but also about ongoing learning and sharing of best practise.

## What our Stakeholders say (verbatim)

*"Congratulations VDRs. You are an inspiration for the Clinicians in the country! We Thank God for the service. " Victor Mulenga, **Zambian Helpers, Chilanga District, Lusaka Province**, in response to one of our monthly newsletters.*

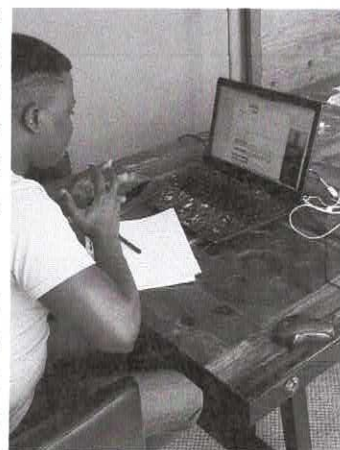
*"am really enjoying the VDRs network. The doctors are quick to respond to the referrals and their advice are great, very helpful and educative. The VDRs are super fantastic." Serah Chibale, **Mawanda Zonal Health Centre, Lusangazi District, Eastern Province**.*

*"Virtual doctors as an organisation is a true and dedicated partner in fight against the disease burden in our communities. It feels so great to be part of this organization and thank u for making our work much lighter as clinicians." Lawrence Shawa, **Chibombo Rural Health Centre, Chibombo District, Central Province**.*

## Virtual Training for Virtual Doctors

We have also developed a **new, virtual, training model** based on a "Training the Trainers" concept: Clinical Care Officers (CCOs) (the most senior Clinical Officers (COs) responsible for managing all COs in their district) are trained remotely over Zoom by the VDRs team in Lusaka, so that they are able to train COs in their Districts to use the VDRs telemedicine service. On the day of training, 6-10 COs are trained together at the District Health Office by the CCOs. The training is backed up with support from our team in Lusaka via Zoom.

This new model not only allows us to by-pass Coronavirus-related obstacles but is a another step towards our ultimate aim of institutionalising the service into the Zambian health system, it will also enable us to redirect cost savings towards COVID-19 prevention activities and beyond – an exciting development and direction for the Virtual Doctors: turning a threat into an opportunity and going further virtually while continuing to enrich the quality of healthcare service delivery where it's needed most.



*Clinical Liaison Specialist Pralin Koongo dispensing virtual training from the VDRs Lusaka office.*

## Monitoring & Evaluation

After securing transformational funding for our impact assessment, we have recruited the services of a Zambian Monitoring, Evaluation and Learning team who will spend the next 6 months carrying out internal and external Monitoring and Evaluation (M&E). This includes designing the VDRs M&E framework, training the VDRs Zambia team for improved M&E skills and higher quality M&E continuity, and finally writing the comprehensive evaluation report which we expect will be complete by late May 2021. This will be invaluable for the consolidation of our growing service and to provide our donors and stakeholders comprehensive evidence of the impact of their investment for our beneficiaries and their communities.

## Medical Team & other Volunteers



As of December 2020, patient cases from Zambia and Malawi are now handled by more than **200 volunteer doctors** across the UK (see left), covering 25 medical specialities.

The virtual community platform Slack has recently been introduced to improve the way we connect the volunteers, so they can interact with each other and share interesting learning points and information.

All of the volunteer doctors received a COVID update in the middle of October and are aware of what to do if they are referred a potential Covid case through the VDRs system.

The Medical Team have successfully recruited several ENT consultants and have also been targeting paediatricians, obstetricians, gynaecologists, and sexual health specialists. They are working to mobilise more volunteers for the medical specialties that need more Doctors. This has been harder because of the added demands placed

upon all NHS staff with the ongoing pandemic.

With expansion and growing case numbers come an urgent need to recruit more volunteer doctors. We appreciate this challenge as a collateral of growth and extend our heartfelt gratitude to the Virtual Doctors old and new who make our telemedicine service possible.

## Plans for 2021

We look forward to the year ahead in 2021. With talks with the Malawi Ministry on-going, we hope to take our service beyond the current 5 pilot sites and expand to all nine Districts of Central Province, ensuring we adapt our service to the needs of the Malawi health system and health workers in the Districts.

In Zambia we continue to gradually transition to an institutionalised service in the Ministry of Health with on-going change management in the Districts as a key component of the transition as well as on-going show and tell to strengthen relationships with our COs and CCOs who use our service. If funding allows, we will continue to expand our service in Zambia to new health facilities and Districts in deep rural communities with the most challenged access to primary health care. Our current Monitoring and Evaluation exercise will culminate with a comprehensive evaluation report by May next year and we look forward to sharing the outcomes.

## Financial review

Our generated income increased from the end of 2019 (£206,664) to finish the year at £304,872, which represents a 46% increase in income. This is the highest year ever and reflects the sentiment that donors had

towards the impacts of COVID19 on health inequality around the world. We see this as an exceptional year as a consequence of short-term donor sentiment towards COVID response and the return of investment in an experienced fundraiser. This also explains why our cost of fundraising which went from 16% in 2019 to 25.8% in 2020. As money gets harder to raise in a post COVID world an invest £1 to raise £4 is something we aim to reduce but also feels realistic.

We believe that this was an exceptional year of exceptional circumstances as many donors and investors saw the need to put short term healthcare systems in place to deal with COVID 19.

In 2021 we believe that the realities of a global slowdown precipitated by the COVID pandemic and asset values dropping that we will need to work harder to secure funding for our service and expansion plans. Precipitated by the Covid 19 pandemic.

Expenditure 2020 was £311,078 compared to £161,515 in 2019 enabling a increase in the number of patient cases reviewed, more virtual doctors volunteers than ever to support and an increase in the number of healthcare centres we serve.

In 2020, as in previous years, the charity has benefitted from the exceptional generosity of a handful of core funders who share the vision of what can be done with the Virtual Doctors service. This includes four key donors (who wish to remain anonymous) who, once again, contributed significantly to our UK core and fundraising costs.

The pro bono support we receive is inspiring and enables cost savings. We extend our gratitude once again to the three volunteers who continued to work on our core technology platform to keep our technology up to date, secure and meeting the demands of the users and Ministries of Health.

We also extend our thanks to the 200+ NHS Doctors who volunteer their knowledge and expertise day in day out in support of better healthcare. We have estimated that this knowledge if paid for at Private Healthcare rates would be worth £0.5m to the countries where we deploy our service and technology per annum.

At the end of the year free reserves carried forward were at £97,940

This report has been prepared in accordance with the special provisions of Part 15 of the Companies Act 2006 relating to small companies.

Approved by order of the board of trustees on 27 September 2021 and signed on its behalf by:

A handwritten signature in black ink, appearing to read 'G Larnder', with a stylized flourish at the end.

**G Larnder**

## INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF THE VIRTUAL DOCTORS

### Independent examiner's report to the trustees of The Virtual Doctors ('the Company')

I report to the charity trustees on my examination of the accounts of the Company for the year ended 31st December 2020.

### Responsibilities and basis of report

As the charity's trustees of the Company (and also its directors for the purposes of company law) you are responsible for the preparation of the accounts in accordance with the requirements of the Companies Act 2006 ('the 2006 Act').

Having satisfied myself that the accounts of the Company are not required to be audited under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of your charity's accounts as carried out under section 145 of the Charities Act 2011 ('the 2011 Act'). In carrying out my examination I have followed the Directions given by the Charity Commission under section 145(5) (b) of the 2011 Act.

### Independent examiner's statement

Since your charity's gross income exceeded £250,000 your examiner must be a member of a listed body. I can confirm that I am qualified to undertake the examination because I am a registered member of FCA which is one of the listed bodies.

I have completed my examination. I confirm that no matters have come to my attention in connection with the examination giving me cause to believe:

1. accounting records were not kept in respect of the Company as required by section 386 of the 2006 Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the accounting requirements of section 396 of the 2006 Act other than any requirement that the accounts give a true and fair view which is not a matter considered as part of an independent examination; or
4. the accounts have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities (applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)).

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

Annette Watson

Annette Watson PhD BSc FCA  
FCA  
Parkers  
Cornelius House  
178-180 Church Road  
Hove  
East Sussex  
BN3 2DJ

Date: 27th September 2021

**THE VIRTUAL DOCTORS**

**STATEMENT OF FINANCIAL ACTIVITIES  
(INCORPORATING AN INCOME AND EXPENDITURE ACCOUNT)  
FOR THE YEAR ENDED 31ST DECEMBER 2020**

|                                    | Notes | Unrestricted<br>funds<br>£ | Restricted<br>funds<br>£ | 2020<br>Total<br>funds<br>£ | 2019<br>Total<br>funds<br>£ |
|------------------------------------|-------|----------------------------|--------------------------|-----------------------------|-----------------------------|
| <b>INCOME AND ENDOWMENTS FROM</b>  |       |                            |                          |                             |                             |
| Donations and legacies             |       | <b>127,671</b>             | <b>177,176</b>           | <b>304,847</b>              | 206,639                     |
| Investment income                  | 2     | <u>25</u>                  | <u>-</u>                 | <u>25</u>                   | <u>25</u>                   |
| <b>Total</b>                       |       | <b>127,696</b>             | <b>177,176</b>           | <b>304,872</b>              | 206,664                     |
| <b>EXPENDITURE ON</b>              |       |                            |                          |                             |                             |
| Raising funds                      |       | <b>66,817</b>              | <b>12,000</b>            | <b>78,817</b>               | 34,281                      |
| <b>Charitable activities</b>       |       |                            |                          |                             |                             |
| Virtual Doctors Service            |       | <b>109,373</b>             | <b>122,888</b>           | <b>232,261</b>              | 127,234                     |
| <b>Total</b>                       |       | <b>176,190</b>             | <b>134,888</b>           | <b>311,078</b>              | 161,515                     |
| <b>NET INCOME/(EXPENDITURE)</b>    |       | <b>(48,494)</b>            | <b>42,288</b>            | <b>(6,206)</b>              | 45,149                      |
| <b>RECONCILIATION OF FUNDS</b>     |       |                            |                          |                             |                             |
| <b>Total funds brought forward</b> |       | <b>146,434</b>             | <b>42,165</b>            | <b>188,599</b>              | 143,450                     |
| <b>TOTAL FUNDS CARRIED FORWARD</b> |       | <u><b>97,940</b></u>       | <u><b>84,453</b></u>     | <u><b>182,393</b></u>       | <u>188,599</u>              |

**THE VIRTUAL DOCTORS  
FORMERLY VIRTUAL DEVELOPMENT UK**

**BALANCE SHEET  
31ST DECEMBER 2020**

|                                              | Notes | 2020<br>£             | 2019<br>£      |
|----------------------------------------------|-------|-----------------------|----------------|
| <b>FIXED ASSETS</b>                          |       |                       |                |
| Tangible assets                              | 6     | 888                   | 4,262          |
| <b>CURRENT ASSETS</b>                        |       |                       |                |
| Debtors                                      | 7     | 4,105                 | 1,200          |
| Cash at bank                                 |       | <u>180,874</u>        | <u>186,060</u> |
|                                              |       | <b>184,979</b>        | 187,260        |
| <b>CREDITORS</b>                             |       |                       |                |
| Amounts falling due within one year          | 8     | <b>(3,474)</b>        | (2,923)        |
| <b>NET CURRENT ASSETS</b>                    |       | <u><b>181,505</b></u> | <u>184,337</u> |
| <b>TOTAL ASSETS LESS CURRENT LIABILITIES</b> |       | <u><b>182,393</b></u> | <u>188,599</u> |
| <b>NET ASSETS</b>                            |       | <u><b>182,393</b></u> | <u>188,599</u> |
| <b>FUNDS</b>                                 | 10    |                       |                |
| Unrestricted funds                           |       | <b>97,940</b>         | 146,434        |
| Restricted funds                             |       | <u><b>84,453</b></u>  | <u>42,165</u>  |
| <b>TOTAL FUNDS</b>                           |       | <u><b>182,393</b></u> | <u>188,599</u> |

The charitable company is entitled to exemption from audit under Section 477 of the Companies Act 2006 for the year ended 31st December 2020.

The members have not required the company to obtain an audit of its financial statements for the year ended 31st December 2020 in accordance with Section 476 of the Companies Act 2006.

The trustees acknowledge their responsibilities for

- (a) ensuring that the charitable company keeps accounting records that comply with Sections 386 and 387 of the Companies Act 2006 and
- (b) preparing financial statements which give a true and fair view of the state of affairs of the charitable company as at the end of each financial year and of its surplus or deficit for each financial year in accordance with the requirements of Sections 394 and 395 and which otherwise comply with the requirements of the Companies Act 2006 relating to financial statements, so far as applicable to the charitable company.

These financial statements have been prepared in accordance with the provisions applicable to charitable companies subject to the small companies regime.

The financial statements were approved by the Board of Trustees and authorised for issue on 27th September 2021 and were signed on its behalf by:

  
.....  
G Larnder - Trustee

**THE VIRTUAL DOCTORS  
FORMERLY VIRTUAL DEVELOPMENT UK**

**NOTES TO THE FINANCIAL STATEMENTS  
FOR THE YEAR ENDED 31ST DECEMBER 2020**

**1. ACCOUNTING POLICIES**

**Basis of preparing the financial statements**

The financial statements of the charitable company, which is a public benefit entity under FRS 102, have been prepared in accordance with the Charities SORP (FRS 102) 'Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019)', Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and the Companies Act 2006. The financial statements have been prepared under the historical cost convention.

The charitable company has taken advantage of the following disclosure exemptions in preparing these financial statements, as permitted by FRS 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland':

- the requirements of Section 7 Statement of Cash Flows;
- the requirement of paragraph 3.17(d);
- the requirements of paragraphs 11.42, 11.44, 11.45, 11.47, 11.48(a)(iii), 11.48(a)(iv), 11.48(b) and 11.48(c);
- the requirements of paragraphs 12.26, 12.27, 12.29(a), 12.29(b) and 12.29A;
- the requirement of paragraph 33.7.

**Preparation of consolidated financial statements**

The figures for VDr Zambia Ltd have not been consolidated into these accounts as the incomes are below required thresholds. Zambia is limited by guarantee, so VDr UK holds no shares, but has a controlling interest through membership.

**Income**

All income is recognised in the Statement of Financial Activities once the charity has entitlement to the funds, it is probable that the income will be received and the amount can be measured reliably.

**Expenditure**

Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

Grants offered subject to conditions which have not been met at the year end date are noted as a commitment but not accrued as expenditure.

**Tangible fixed assets**

Depreciation is provided at the following annual rates in order to write off each asset over its estimated useful life.

|                       |               |
|-----------------------|---------------|
| Fixtures and fittings | - 33% on cost |
| Computer equipment    | - 33% on cost |

**Taxation**

The charity is exempt from corporation tax on its charitable activities.

**Fund accounting**

Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees.

Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

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FORMERLY VIRTUAL DEVELOPMENT UK**

**NOTES TO THE FINANCIAL STATEMENTS - continued  
FOR THE YEAR ENDED 31ST DECEMBER 2020**

**1. ACCOUNTING POLICIES - continued**

**Hire purchase and leasing commitments**

Rentals paid under operating leases are charged to the Statement of Financial Activities on a straight line basis over the period of the lease.

**Pension costs and other post-retirement benefits**

The charitable company operates a defined contribution pension scheme. Contributions payable to the charitable company's pension scheme are charged to the Statement of Financial Activities in the period to which they relate.

**2. INVESTMENT INCOME**

|                          | <b>2020</b> | 2019      |
|--------------------------|-------------|-----------|
|                          | £           | £         |
| Deposit account interest | <u>25</u>   | <u>25</u> |

**3. NET INCOME/(EXPENDITURE)**

Net income/(expenditure) is stated after charging/(crediting):

|                                     | <b>2020</b>       | 2019     |
|-------------------------------------|-------------------|----------|
|                                     | £                 | £        |
| Depreciation - owned assets         | <b>3,641</b>      | 3,903    |
| Other operating leases              | <b>4,666</b>      | 5,232    |
| Deficit on disposal of fixed assets | <u><b>133</b></u> | <u>-</u> |

**4. TRUSTEES' REMUNERATION AND BENEFITS**

There were no trustees' remuneration or other benefits for the year ended 31st December 2020 nor for the year ended 31st December 2019.

**Trustees' expenses**

Trustees' expenses were £844 for the year ended 31st December 2020 and £2,306.86 for the year ended 31st December 2019.

**5. STAFF COSTS**

The average monthly number of employees during the year was as follows:

|             | <b>2020</b>     | 2019     |
|-------------|-----------------|----------|
| Fundraising | <b>1</b>        | 1        |
| Project     | <u><b>1</b></u> | <u>1</u> |
|             | <u><b>2</b></u> | <u>2</u> |

No employees received emoluments in excess of £60,000.

**THE VIRTUAL DOCTORS  
FORMERLY VIRTUAL DEVELOPMENT UK**

**NOTES TO THE FINANCIAL STATEMENTS - continued  
FOR THE YEAR ENDED 31ST DECEMBER 2020**

**6. TANGIBLE FIXED ASSETS**

|                        | Fixtures<br>and<br>fittings<br>£ | Computer<br>equipment<br>£ | Totals<br>£     |
|------------------------|----------------------------------|----------------------------|-----------------|
| <b>COST</b>            |                                  |                            |                 |
| At 1st January 2020    | 385                              | 29,377                     | 29,762          |
| Additions              | -                                | 401                        | 401             |
| Disposals              | <u>-</u>                         | <u>(17,378)</u>            | <u>(17,378)</u> |
| At 31st December 2020  | <u>385</u>                       | <u>12,400</u>              | <u>12,785</u>   |
| <b>DEPRECIATION</b>    |                                  |                            |                 |
| At 1st January 2020    | 75                               | 25,425                     | 25,500          |
| Charge for year        | 128                              | 3,513                      | 3,641           |
| Eliminated on disposal | <u>-</u>                         | <u>(17,244)</u>            | <u>(17,244)</u> |
| At 31st December 2020  | <u>203</u>                       | <u>11,694</u>              | <u>11,897</u>   |
| <b>NET BOOK VALUE</b>  |                                  |                            |                 |
| At 31st December 2020  | <u>182</u>                       | <u>706</u>                 | <u>888</u>      |
| At 31st December 2019  | <u>310</u>                       | <u>3,952</u>               | <u>4,262</u>    |

**7. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR**

|               | 2020<br>£    | 2019<br>£    |
|---------------|--------------|--------------|
| Other debtors | 1,200        | 1,200        |
| Prepayments   | <u>2,905</u> | <u>-</u>     |
|               | <u>4,105</u> | <u>1,200</u> |

**8. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR**

|                                 | 2020<br>£    | 2019<br>£    |
|---------------------------------|--------------|--------------|
| Trade creditors                 | 188          | 830          |
| Social security and other taxes | 1,784        | 1,012        |
| Other creditors                 | -            | 82           |
| Accrued expenses                | <u>1,502</u> | <u>999</u>   |
|                                 | <u>3,474</u> | <u>2,923</u> |

**THE VIRTUAL DOCTORS  
FORMERLY VIRTUAL DEVELOPMENT UK**

**NOTES TO THE FINANCIAL STATEMENTS - continued  
FOR THE YEAR ENDED 31ST DECEMBER 2020**

**9. ANALYSIS OF NET ASSETS BETWEEN FUNDS**

|                     | Unrestricted<br>fund<br>£ | Restricted<br>funds<br>£ | 2020<br>Total<br>funds<br>£ | 2019<br>Total<br>funds<br>£ |
|---------------------|---------------------------|--------------------------|-----------------------------|-----------------------------|
| Fixed assets        | 888                       | -                        | 888                         | 4,262                       |
| Current assets      | 100,526                   | 84,453                   | 184,979                     | 187,260                     |
| Current liabilities | (3,474)                   | -                        | (3,474)                     | (2,923)                     |
|                     | <u>97,940</u>             | <u>84,453</u>            | <u>182,393</u>              | <u>188,599</u>              |

**10. MOVEMENT IN FUNDS**

|                           | At 1/1/20<br>£ | Net<br>movement<br>in funds<br>£ | At<br>31/12/20<br>£ |
|---------------------------|----------------|----------------------------------|---------------------|
| <b>Unrestricted funds</b> |                |                                  |                     |
| General fund              | 146,434        | (48,494)                         | 97,940              |
| <b>Restricted funds</b>   |                |                                  |                     |
| Monitoring Report Fund    | -              | 23,476                           | 23,476              |
| Zambia Expansion Fund     | 38,261         | (1,664)                          | 36,597              |
| Malawi Pilot Fund         | 3,423          | 17,796                           | 21,219              |
| Bursary Fund              | 481            | 180                              | 661                 |
| App Development Fund      | -              | 2,500                            | 2,500               |
|                           | <u>42,165</u>  | <u>42,288</u>                    | <u>84,453</u>       |
| <b>TOTAL FUNDS</b>        | <u>188,599</u> | <u>(6,206)</u>                   | <u>182,393</u>      |

Net movement in funds, included in the above are as follows:

|                              | Incoming<br>resources<br>£ | Resources<br>expended<br>£ | Movement<br>in funds<br>£ |
|------------------------------|----------------------------|----------------------------|---------------------------|
| <b>Unrestricted funds</b>    |                            |                            |                           |
| General fund                 | 127,696                    | (176,190)                  | (48,494)                  |
| <b>Restricted funds</b>      |                            |                            |                           |
| Monitoring Report Fund       | 30,000                     | (6,524)                    | 23,476                    |
| Zambia Expansion Fund        | 64,840                     | (66,504)                   | (1,664)                   |
| Malawi Pilot Fund            | 17,796                     | -                          | 17,796                    |
| Fundraising Consultancy Fund | 12,000                     | (12,000)                   | -                         |
| Bursary Fund                 | 180                        | -                          | 180                       |
| COVID-19 Response Fund       | 42,360                     | (42,360)                   | -                         |
| App Development Fund         | 10,000                     | (7,500)                    | 2,500                     |
|                              | <u>177,176</u>             | <u>(134,888)</u>           | <u>42,288</u>             |
| <b>TOTAL FUNDS</b>           | <u>304,872</u>             | <u>(311,078)</u>           | <u>(6,206)</u>            |

**THE VIRTUAL DOCTORS  
FORMERLY VIRTUAL DEVELOPMENT UK**

**NOTES TO THE FINANCIAL STATEMENTS - continued  
FOR THE YEAR ENDED 31ST DECEMBER 2020**

**10. MOVEMENT IN FUNDS - continued**

**Comparatives for movement in funds**

|                              | At 1/1/19<br>£ | Net<br>movement<br>in funds<br>£ | At<br>31/12/19<br>£ |
|------------------------------|----------------|----------------------------------|---------------------|
| <b>Unrestricted funds</b>    |                |                                  |                     |
| General fund                 | 122,229        | 24,205                           | 146,434             |
| <b>Restricted funds</b>      |                |                                  |                     |
| Zambia Expansion Fund        | 4,000          | 34,261                           | 38,261              |
| Malawi Pilot Fund            | 10,700         | (7,277)                          | 3,423               |
| Fundraising Consultancy Fund | 6,521          | (6,521)                          | -                   |
| Bursary Fund                 | -              | 481                              | 481                 |
|                              | <u>21,221</u>  | <u>20,944</u>                    | <u>42,165</u>       |
| <b>TOTAL FUNDS</b>           | <u>143,450</u> | <u>45,149</u>                    | <u>188,599</u>      |

Comparative net movement in funds, included in the above are as follows:

|                              | Incoming<br>resources<br>£ | Resources<br>expended<br>£ | Movement<br>in funds<br>£ |
|------------------------------|----------------------------|----------------------------|---------------------------|
| <b>Unrestricted funds</b>    |                            |                            |                           |
| General fund                 | 142,832                    | (118,627)                  | 24,205                    |
| <b>Restricted funds</b>      |                            |                            |                           |
| Zambia Expansion Fund        | 52,428                     | (18,167)                   | 34,261                    |
| Malawi Pilot Fund            | 5,423                      | (12,700)                   | (7,277)                   |
| Fundraising Consultancy Fund | 5,500                      | (12,021)                   | (6,521)                   |
| Bursary Fund                 | 481                        | -                          | 481                       |
|                              | <u>63,832</u>              | <u>(42,888)</u>            | <u>20,944</u>             |
| <b>TOTAL FUNDS</b>           | <u>206,664</u>             | <u>(161,515)</u>           | <u>45,149</u>             |

**11. RELATED PARTY DISCLOSURES**

There were no related party transactions for the year ended 31st December 2020.