

Trustees' Annual Report for the period

From	Period start date			To	Period end date		
	1	April	2024		31	March	2025

Section A Reference and administration details

Charity name NGMV – Medical Volunteers & Life Academy

Other names charity is known by

Registered charity number (if any) 1137730

Charity's principal address 30 Penners Gardens

Surbiton

Surrey

Postcode

KT6 6JW

Names of the charity trustees who manage the charity

	Trustee name	Office (if any)	Dates acted if not for whole year	Name of person (or body) entitled to appoint trustee (if any)
1	Deiary Kader	Chairman		
2	Paula Hetherington	Treasurer & Coordinator		
3	Gill Rhind	Trustee		
4	Paul Banaszekiewicz	Trustee		
5	Keith Johnston	Trustee		
6	Mohammed Bakhtiar	Trustee		
7				

Names of the trustees for the charity, if any, (for example, any custodian trustees)

Name	Dates acted if not for whole year

Names and addresses of advisers (Optional information)

Type of adviser	Name	Address

Name of chief executive or names of senior staff members (Optional information)

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Section B Structure, governance and management

Description of the charity's trusts

Type of governing document (eg. trust deed, constitution)	Constitution
How the charity is constituted (eg. trust, association, company)	Association consisting of approximately 10 active members
Trustee selection methods (eg. appointed by, elected by)	Trustees reviewed annually

Additional governance issues (Optional information)

You **may choose** to include additional information, where relevant, about:

- policies and procedures adopted for the induction and training of trustees;
- the charity's organisational structure and any wider network with which the charity works;
- relationship with any related parties;
- trustees' consideration of major risks and the system and procedures to manage them.

Trustees are all health care professionals or local government officers who can demonstrate CRB clearance via their current employer.

NGMV works closely with the community, charitable and health care organisations in Great Britain and Iraqi Kurdistan.

NGMV depend heavily on support and donations from the public and the health care community in England and in Kurdistan.

All Trustees give their time voluntarily and receive no remuneration or other benefits.

Section C Objectives and activities

Summary of the objects of the charity set out in its governing document

The Charity's object is to relieve sickness and promote the preservation of health by the provision of free orthopaedic service to local people in the Kurdistan region of Iraq by making numerous visits throughout the year in order to provide timely assessment, surgical treatment and follow up care. The Charity also prioritises the delivery of clinical educational events and Life Academy sessions to inspire, empower and educate communities. All of this is provided by small teams of volunteers.

Summary of the main activities undertaken for the public benefit in relation to these objects (include within this section the statutory declaration that trustees have had regard to the guidance issued by the Charity Commission on public benefit)

In planning the activities for the year NGMV keep in mind the Charity Commission's guidance on public benefit.

The focus of the work carried out by NGMV remains the delivery of Orthopaedic services and health care to the local people of Iraqi Kurdistan without discrimination and regardless of belief or ethnicity.

This is achieved by our Chairman and small teams of volunteer health care professionals making numerous trips per year to the Kurdistan region of Iraq to deliver timely assessment, treatment and review of patients.

The secondary focus of NGMV is to host Life Academy sessions and clinical educational events to inspire, empower, educate and upskill local and medical communities both in the UK and internationally.

Additional details of objectives and activities (Optional information)

You **may choose** to include further statements, where relevant, about:

- policy on grantmaking;
- policy programme related investment;
- contribution made by volunteers.

We are very grateful for the ongoing support and dedication shown by our volunteers at home, preparing for our trips, developing teaching material and helping with fundraising. We are also grateful for the time that our travelling members dedicate to support our educational events and our trips to Iraqi Kurdistan to help fulfil our objectives. We recognise that their contribution is essential for us to function as a charity and we are especially grateful to our Chairman who continues to make regular visits throughout the year to deliver and enhance Orthopaedic care in the region. Likewise, we acknowledge the support of our charitable and health care contacts in Erbil and Sulaymaniyah who support our trips and assist us with patient selection.

NGMV remain dedicated to the delivery of free medical care in Iraqi Kurdistan. Over the past 15 years we have transitioned from taking large groups of charity members to facilitate this to now taking only 2-3 clinical staff to work alongside our Chairman and other highly trained local healthcare professionals.

In addition to medical care, NGMV have successfully introduced a further faction to the Charity focusing on teaching a variety of life skills to young people at home and in Iraqi Kurdistan. The Life Academy aims to empower people to tackle challenging life topics that are rarely taught in traditional educational establishments. The sessions help to promote a cohesive society by increasing awareness of various aspects of life through innovative experience-based learning by providing a forum for knowledge exchange and self-development leading to self-actualisation.

NGMV also prioritises clinical education in the UK and Internationally. The charity has organised and hosted numerous events and forums that have attracted hundreds of participants. Many of these events are delivered using a hybrid model to provide virtual access for underprivileged individuals at no cost.

Through our efforts, NGMV has made a significant impact in providing free Orthopaedic care, delivering advanced education, organising and coordinating international health care conferences and hosting Life Academy sessions to upskill, inspire and empower communities alongside promoting the health of local residents.

Section D

Achievements and performance

Summary of the main achievements of the charity during the year

Activity

Our Chairman and a few of our charity members made numerous trips to Iraqi Kurdistan throughout the year where they performed a multitude of many orthopaedic surgical procedures. Our Chairman also worked alongside Swisscross and local health care teams to deliver a range of orthopaedic and musculo-skeletal services to the local population. He also organised, hosted and participated a number of international courses, seminars, webinars, research courses both in the UK and internationally over the year not least organising and coordinating the 1st International Artificial Intelligence Conference in Erbil with esteemed speakers from across the globe. There were also a number of Life Academy Forums held in London and in Iraqi Kurdistan.

Fund Raising

All funds raised this year have been from individual donations and loans.

Section E

Financial review

Brief statement of the charity's policy on reserves

At the end of the financial year 2023-24 the balance of the account was £11,794.99. It is noted that NGMV still has outstanding loan repayments to our chairman.

Details of any funds materially in deficit

Further financial review details (Optional information)

You may choose to include additional information, where relevant about:

- the charity's principal sources of funds (including any fundraising);
- how expenditure has supported the key objectives of the charity;
- investment policy and objectives including any ethical investment policy adopted.

Our main source of funds this year has been via donations, loans and VAT reclaim.

The majority of income is used to fund the trips to Iraq, buy essential equipment and funding educational events.

All travelling trustees, volunteers and speakers give their time freely.

Section F

Other optional information

The charity has organised and hosted numerous events and forums that have attracted hundreds of participants. Many of these events are delivered using a hybrid model to provide virtual access for underprivileged individuals at no cost.

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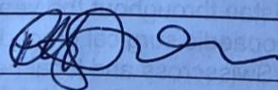
Section G

Declaration

The trustees declare that they have approved the trustees' report above.

Signed on behalf of the charity's trustees

Signature(s)



Full name(s)

Paula Hetherington

Position (eg Secretary, Chair, etc)

Treasurer and Coordinator

Date

24/11/2025

NGMV Accounts 2023-34

Transaction Date	Transaction Type	Purpose	Description	Debit Amount	Credit Amount	Balance
Brought forward						£ 8 385 72
15/04/2024	Bill Payment	Charity Expenses	Zoom.US 888-799-96	12 99		8372 73
25/04/2024	Debit Card	Travel Costs	Austrian Airlines Yi-Zhe Song	1860 09		6512 64
30/04/2024	Debit Card	Travel Costs	Austrian Airlines Kamal Beckhoum	467 39		6045 25
30/04/2024	Debit Card	Travel Costs	Austrian Airlines Al Al-Sherbaz	580 39		5464 86
30/04/2024	Debit Card	Travel Costs	Austrian Airlines Kamal Beckhoum	24 90		5439 96
30/04/2024	Debit Card	Travel Costs	Austrian Airlines Kamal Beckhoum	24 90		5415 06
30/04/2024	Debit Card	Travel Costs	Austrian Airlines Al Al-Sherbaz	24 90		5390 16
30/04/2024	Debit Card	Travel Costs	Austrian Airlines Al Al-Sherbaz	24 90		5365 26
30/04/2024	Debit Card	Travel Costs	Austrian Airlines Kamal Beckhoum	39 50		5325 76
30/04/2024	Debit Card	Travel Costs	Austrian Airlines Kamal Beckhoum	39 50		5286 26
30/04/2024	Debit Card	Travel Costs	Austrian Airlines Al Al-Sherbaz	39 50		5246 76
30/04/2024	Debit Card	Travel Costs	Austrian Airlines Al Al-Sherbaz	39 50		5207 26
30/04/2024	Debit Card	Travel Costs	Austrian Airlines Kamal Beckhoum	59 00		5148 26
30/04/2024	Debit Card	Travel Costs	Austrian Airlines Kamal Beckhoum	59 00		5089 26
30/04/2024	Debit Card	Travel Costs	Austrian Airlines Al Al-Sherbaz	59 00		5030 26
30/04/2024	Debit Card	Travel Costs	Austrian Airlines Al Al-Sherbaz	59 00		4971 26
02/05/2024	Debit Card	Travel Costs	Airport Parking Kamal Bechkoum	60 95		4910 31
02/05/2024	Debit Card	Travel Costs	Turkish Airlines Karwan Sinjari	779 27		4131 04
07/05/2024	Debit Card	Travel Costs	Austrian Airlines Serkawt Khola	605 46		3525 58
07/05/2024	Debit Card	Travel Costs	Austrian Airlines Serkawt Khola	17 60		3507 98
07/05/2024	Debit Card	Travel Costs	Austrian Airlines Serkawt Khola	17 63		3490 35
07/05/2024	Debit Card	Travel Costs	Austrian Airlines Serkawt Khola	20 32		3470 03
07/05/2024	Debit Card	Travel Costs	Austrian Airlines Serkawt Khola	20 32		3449 71
07/05/2024	Debit Card	Travel Costs	Turkish Airlines Mafalda Pacheco	770 70		2679 01
07/05/2024	Counter Credit	Fund raising	Deposit Richmond Property		10000 00	12679 01
13/05/2024	Debit Card	Travel Costs	Turkish Airlines Dhiya Al-Jumeily	2455 22		10223 79
14/05/2024	Bill Payment	Charity Expenses	Zoom.US 888-799-96	12 99		10210 80
15/05/2024	Debit Card	Travel Costs	Turkish Airlines Scott & Coppola	1644 18		8566 62
20/05/2024	Debit Card	Travel Costs	Turkish Airlines - later cancelled Mo Bakhtiar sister	565 79		8000 83
20/05/2024	Debit Card	Travel Costs	Turkish Airlines Mo Bakhtiar	971 89		7028 94
20/05/2024	Debit Card	Travel Costs	FlyDubai Abir Haddad	416 39		6612 55

NGMV Accounts 2023-34

21/05/2024	Counter Credit	Travel Costs	Refund Turkish Airlines Mo Bakhtiar sister		410 09	7022 64
14/06/2024	Bill Payment	Charity Expenses	Zoom.US 888-799-96	12 99		7009 65
24/06/2024	Bill Payment	Travel Costs	Reimbursement for flights Yasser Ibraheem	657 12		6352 53
15/07/2024	Bill Payment	Charity Expenses	Zoom.US 888-799-96	12 99		6339 54
22/07/2024	Bill Payment	Charity Expenses	Go Daddy Europe	115 10		6224 44
31/07/2024	Counter Credit	Fund raising	Amazon.co.uk.Ltd		2 14	6226 58
14/08/2024	Bill Payment	Charity Expenses	Zoom.US 888-799-96	12 99		6213 59
19/08/2024	Counter Credit	Fund raising	Deposit 200077 30666998 ?DFK		10000 00	16213 59
29/08/2024	Counter Credit	Fund raising	Deposit 200077 30666998 ?DFK		10000 00	26213 59
29/08/2024	Bill Payment	Equipment	Smith & Nephew	19199 98		7013 61
29/08/2024	Bill Payment	Loan	PH for Sara Nasser loan	2600 00		4413 61
02/09/2024	Debit Card	Travel Costs	Royal Jordan Airlines Mo Bakhtiar	517 59		3896 02
16/09/2024	Bill Payment	Charity Expenses	Zoom.US 888-799-96	12 99		3883 03
02/10/2024	Counter Credit	Fund raising	Amazon.co.uk.Ltd		2 14	3885 17
09/10/2024	Debit Card	Equipment	Williams Medical	364 33		3520 84
14/10/2024	Bill Payment	Charity Expenses	Zoom.US 888-799-96	12 99		3507 85
17/10/2024	Counter Credit	HMRC	VAT reclaim		3220 95	6728 80
14/11/2024	Bill Payment	Charity Expenses	Zoom.US 888-799-96	12 99		6715 81
16/12/2024	Bill Payment	Charity Expenses	Zoom.US 888-799-96	12 99		6702 82
20/12/2024	Counter Credit	HMRC	VAT reclaim		60 72	6763 54
14/01/2025	Bill Payment	Charity Expenses	Zoom.US 888-799-96	12 99		6750 55
29/01/2025	Bill Payment	Equipment	Tyneside Surgical Services	3318 62		3431 93
30/01/2025	Bill Payment	Charity Expenses	Go Daddy Europe	187 06		3244 87
14/02/2025	Bill Payment	Charity Expenses	Zoom.US 888-799-96	12 99		3231 88
03/03/2025	Counter Credit	Fund raising	Loan DFK		8000 00	11231 88
04/03/2025	Counter Credit	Fund raising	Amazon.co.uk.Ltd		2 14	11234 02
14/03/2025	Bill Payment	Charity Expenses	Zoom.US 888-799-96	12 99		11221 03
27/03/2025	Counter Credit	HMRC	VAT reclaim		573 96	11794 99

OUT	IN	Balance
£38 862 87	£42 272 14	£11 794 99



CHARITY COMMISSION
FOR ENGLAND AND WALES

Independent examiner's report on the accounts

Section A

Independent Examiner's Report

Report to the trustees	NGMV – Medical Volunteers & Life Academy		
On accounts for the year ended	2024-25	Charity no (if any)	1137730
Set out on pages	1 <small>(remember to include the page numbers of additional sheets)</small>		

Responsibilities and basis of report

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended 31 / 03/ 2025.

As the charity's trustees, you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ("the Act").

I report in respect of my examination of the Trust's accounts carried out under section 145 of the 2011 Act and in carrying out my examination, I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

Independent examiner's statement

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination which gives me cause to believe that in, any material respect:

- the accounting records were not kept in accordance with section 130 of the Charities Act; or
- the accounts did not accord with the accounting records; or
- the accounts did not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair' view which is not a matter considered as part of an independent examination.

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

Signed:

E Scott

Date: 24/11/2025

Name:

Elaine Scott

Relevant professional qualification(s) or body (if any):

N/A

Address:

36 Gardner Park, North Shields, NE29 0EA