

# St. Mark Universal Care

England & Wales · Charity number 1155451

## Details

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**Other names** ST. MARK UNIVERSAL COPTS CARE

**Status** Registered

**Legal form** Charitable company

**Company number** [08747202](#)

**Registered** 2014-01-23

**Register** [View on the Charity Commission register](#)

## Contact

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**Address** Werneth Grange  
Grange Avenue  
Oldham  
OL8 4EL

**Phone** 01616525600

**Email** [naser.fouad@stmarkuniversalcare.org](mailto:naser.fouad@stmarkuniversalcare.org)

**Website** [www.stmarkuniversalcare.org](http://www.stmarkuniversalcare.org)

## Activities

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**Objects:** The relief of need and advancement of health and education worldwide for the public benefit as are exclusively charitable according to the laws of England and Wales as the trustees may from time to time determine. The advancement of heritage, through securing the future of our listed heritage building, Werneth Grange.

**Activities:** Our charity provides improved access to healthcare and education, poverty relief and socio-economic development in the Middle East and North Africa through delivery of hospitals, clinics, prescriptions, operations, training and education. We deliver projects for personal development, education and community development in the UK at our base in Oldham, with a strong youth focus.

## Classification

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- **How:** Makes Grants To Organisations, Provides Other Finance, Provides Buildings/facilities/open Space, Provides Services, Provides Advocacy/advice/information, Other Charitable Activities
- **What:** General Charitable Purposes, Education/training, The Advancement Of Health Or Saving Of Lives, Disability, The Prevention Or Relief Of Poverty, Overseas Aid/famine Relief, Accommodation/housing, Religious Activities, Arts/culture/heritage/science, Environment/conservation/heritage, Economic/community Development/employment, Recreation
- **Who:** The General Public/mankind

## Geography

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- Egypt
- Greece
- Jordan
- Kenya
- Sudan
- Syria
- Thailand
- Turkey
- Bolton
- Cheshire East
- Cheshire West & Chester
- Manchester City
- Oldham
- Stockport
- Trafford

## Finances

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Period end	Income	Expenditure	Assets	Employees
2025-03-31	£201,539	£200,473	-	-
2024-03-31	£171,481	£193,688	-	-
2023-03-31	£142,612	£214,765	-	-
2022-03-31	£233,251	£273,923	-	-
2021-03-31	£400,164	£426,689	-	-

## Trustees

Name	Role	Appointed
Amira Shawky Nessim Dimetrios		2024-03-25
Arsany Kanawaty		2024-03-25
Dr Demiana Lenzi Lewis Hanna		2024-03-25
Dr NASER MICHEL FOUAD		2013-11-07
HALA ELNARSHY FOUAD		2013-11-07
Lourence Hanna		2017-10-10

**St. Mark Universal Care**

England & Wales - Charity number 1155451

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# Accounts

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Company no :  
Charity no :

08747202  
1155451

## St Mark Universal Care

Trustees' Report and Financial Statements  
For the year ended 31 March 2025



# St Mark Universal Care

Trustees' Report and Financial Statements  
For the year ended 31 March 2025

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Contents	Page
<b>STRATEGIC REPORT</b>	
Our mission	1
Our values	1
Achievements during the period	2
Financial review	2
<b>GOVERNANCE</b>	
Reference and administrative details	3
Structure, governance and management	4
Governing Document	4
Recruitment and appointment of Trustees	4
Organisational Structure	4
Public benefit	4
Equality	4
Statement of trustees' responsibilities	5
Compliance with accounting standards	5
<b>FINANCIAL STATEMENTS</b>	
Independent Examiner's report	6
Statement of financial activities	7
Balance sheet	8
Statement of cash flows	9
Notes to the financial statements	10

**Trustees' Report and Financial Statements  
For the year ended 31 March 2025**

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The Trustees, who are also Directors of the company, present their Directors' report and financial statements for the year ending 31 March 2025 which are also prepared to meet the requirements for a Directors' report and financial statements for Companies Act purposes.

The financial statements comply with the Charities Act 2011, the Companies Act 2006, the Memorandum and Articles of Association, and Accounting and Reporting by Charities : Statement of Recommended Practice applicable to charities preparing their financial statements in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) issued in October 2019, the Charities Act 2011 and UK Generally Accepted Practice as it applies from 1 January 2019.

**STRATEGIC REPORT****Our mission**

St Mark Universal Care is a UK based charity with a strong track record in helping to transform healthcare and wellbeing outcomes in the communities where we operate. These include projects overseas and in the UK, in Oldham and Warrington.

The charity supports disadvantaged people in all the work it undertakes and ensures that our services are there for all, regardless of any characteristic.

Overseas, our primary focus is on improving access to high quality healthcare in Egypt and the Middle East. By combating disease, we recognise the fundamental link between good health and people's ability to work and generate income.

In the UK, we also work in partnership with other community groups to provide health and wellbeing benefits. We operate the St Mark Youth Centre from our fundraising base in Werneth Grange, Oldham. This heritage building also enables us to provide a range of spaces and opportunities to the local community.

In short, we exist to further the following charitable objects.

1. The relief of need and the advancement of health and education worldwide for the public benefit
2. The advancement of heritage, through securing the future of our listed heritage building and youth centre, Werneth Grange

**Our values**

- Excellence in services
- Respect
- Dignity
- Compassion
- Collaboration
- Sustainability

Trustees' Report and Financial Statements  
For the year ended 31 March 2025

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### Achievements during the period

Over the past year, the charity has continued its strong commitment to delivering healthcare and humanitarian projects in Egypt, while also progressing the development and long-term planning of our work at Werneth Grange in Oldham.

Through our medical aid programme in Egypt, the charity supported 4,692 patients, providing access to essential prescription medications for individuals who would otherwise have been unable to obtain the treatment they require.

During the summer, youth volunteers from the UK served in Qus, Upper Egypt, where they delivered a Foundation English language course to 200 students, supporting both educational development and cultural exchange. Each student also received a fully equipped school bag containing essential educational supplies and hygiene products.

Also during the same trip, the charity further extended its outreach by supporting 60 families in need through home visits. During these visits, families were provided with food boxes, electric fans, and household bed warmers, helping to meet urgent living needs.

At Christmas, volunteers organised and delivered a festive celebration for 94 orphaned children, providing a joyful and meaningful experience during the holiday period. In addition, the charity supported 200 children and their families in El Nassarah village, Egypt, through the provision of winter clothing and food assistance.

Good progress has also been made on the renovation of the main Werneth Grange building. The Trustees remain encouraged by developments to date and anticipate that the renovation works will be completed by the end of the third quarter of 2026, subject to ongoing project timelines.

The charity has continued to expand its involvement in the Oldham Table Tennis League. We now field two teams within the league, with the A Team achieving promotion to Division 2. This initiative continues to attract strong engagement from participants across a wide range of age groups. Additionally, the refurbishment of the dining hall has enabled the charity to host an additional league team, which now uses our facilities for its home fixtures.

Our youth provision has also continued to grow, with weekly activities now established for children and young people. These sessions offer a varied programme supported by visiting speakers and facilitators, catering for participants from primary school through to secondary school age.

In addition, the charity hosted a community garage sale at Werneth Grange, aimed at engaging and supporting the local community. The event was well attended by local residents and provided an opportunity to strengthen community connections, promote reuse and sustainability, and raise awareness of the charity's wider activities at the site.

Throughout the year, the charity has remained focused on delivering services that are relevant, accessible, and responsive to the needs of the local Oldham community, while also offering activities that attract participants from further afield.

Looking ahead, the Trustees' priority at Werneth Grange is the successful completion of the renovation project, which will enable the expansion of our facilities and the further development of services for those we support.

On behalf of the Trustees, I would like to express our sincere gratitude to our donors, volunteers, and supporters. Their continued generosity and commitment enable the charity to carry out its work both in the UK and overseas. We remain dedicated to providing high-quality care, support, and opportunities to all those we serve.

### Financial review

A summary of the results is shown below :

	2025	2024
	£	£
Income	<b>201,539</b>	171,481
Expenditure	<b>(200,473)</b>	(193,688)
Net income (expenditure) and movement in funds	<b>1,066</b>	(22,207)

### Reserves Policy

The Charity has received significant funding by way of donations and loans by the founder. The target is for the charity to achieve free reserves equivalent to a minimum of 3 months running costs.

**GOVERNANCE**

**Reference and administrative details**

St Mark Universal Care was incorporated on 24 October 2013 (Company registration number : 08747202) as a company limited by guarantee and registered as a charity on 23 January 2014 (Charity registration number : 1155451).

***Trading name***

St Mark Universal Care

***Registered office***

Werneth Grange  
Grange Avenue  
Oldham  
England  
OL8 4EL

***Directors & trustees***

The Directors and Trustees of the charity who served during the period and up to the date of this report were:

Dr Naser Fouad  
Mrs Hala Elnarshy-Fouad (Treasurer)  
Miss Mariam Ibrahim  
Dr Lourence Lenzi Lewis-Hanna  
Miss Amira Dimetrios  
Dr Demiana Lenzi Lewis  
Mr Arsany Kanawaty

***Chief executive***

Dr Naser Fouad

***Independent Examiner***

Mike Garrett  
Xeinaadin North West Limited  
100 Barbirolli Square  
Manchester  
M2 3BD

**Web-site**

[www.stmarkuniversalcare.org](http://www.stmarkuniversalcare.org)

**Trustees' Report and Financial Statements  
For the year ended 31 March 2025**

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**Structure, governance and management****Governing Document**

St Mark Universal Care is a company limited by guarantee and is governed by its Memorandum and Articles of Association dated 9 October 2019. It is a charity registered with the Charity Commission on 23 January 2014.

In the event of the company winding-up, the members have guaranteed the liabilities of the company to the sum not exceeding one pound each.

**Auditing**

All our programmes are audited on a monthly basis to ensure money is invested as pledged, that projects are managed efficiently and that medicines are reaching people in line with our commitments to fulfil prescriptions.

**Recruitment and appointment of Trustees**

Those persons notified to the Registrar of Companies as the first directors of the Charity are the first Trustees. The Trustees have power to appoint any person to be a Trustee. The Members may remove or appoint trustees by passing a Special Resolution and if there is a conflict between the Members and the Trustees, the Members decision is final.

The Members are the subscribers to the Memorandum and such persons as are approved by the Members to become new members.

**Organisational Structure**

St Mark Universal Care is governed by its Trustee Board which is responsible for setting the strategic direction of the organisation and the policy of the charity. The trustees carry the ultimate responsibility for the conduct of St Mark Universal Copts Care and for ensuring that the charity satisfies its legal and contractual obligations. The trustees may delegate the implementation of their decisions or day-to-day management of the affairs of the Charity to any employee of the Charity, person or committee as they think fit. Any committee must include at least one Trustee.

Decisions are determined by a simple majority of votes. In the case of an equality of votes the Chairman of the meeting has the casting vote.

**Public benefit**

The Trustees of St Mark Universal Care believe they have complied with the duty in section 17 of the Charities Act 2011 to have due regard to the public benefit guidance published by the Charity Commission.

**Equality**

The charity being founded on Christian principles, positively affirms its support of the Equality Act 2010, whereby the support, services and facilities provided by the charity both in the UK and overseas are available to all, regardless of age, disability, gender, reassignment, marriage and civil partnership, pregnancy and maternity, race, religion or belief, sex or sexual orientation.

More information is provided on our web-site at : [www.stmarkuniversalcare.org](http://www.stmarkuniversalcare.org)

**Statement of trustees' responsibilities**

The Trustees (who are also the Directors of St Mark Universal Care for the purpose of company law) are responsible for preparing the Trustees' Annual Report and financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

Company law requires the Trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charitable company and of the incoming resources and application of resources, including the income and expenditure, of the charitable company for that period. In preparing these financial statements, the Trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charities SORP;
- make judgements and estimates that are reasonable and prudent; and
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charitable company will continue in business.

The Trustees are responsible for keeping adequate accounting records that disclose with reasonable accuracy at any time the financial position of the charitable company and enable them to ensure that the financial statements comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the charitable company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

The financial statements comply with current statutory requirements, the company's Memorandum and Articles of Association and the Charities SORP.

**Compliance with accounting standards**

The Trustees confirm that the financial statements comply with current statutory requirements, the requirements of the company's Memorandum and Articles of Association and the requirements of the Charities SORP.

*Hala Elnarshy Fouad*  
Hala Elnarshy Fouad (Jan 14, 2026 16:50:18 GMT)

Mrs H Elnarshy-Fouad  
Trustee

Date: Jan 14, 2026

**Independent Examiner's Report  
For the year ended 31 March 2025**

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I report to the trustees on my examination of the financial statements of St Mark Universal Care ('the charity') for the year ended 31 March 2025 which comprise the Statement of Financial Activities, the Balance Sheet, the Statement of Cash Flows and related notes.

**Responsibilities and basis of report**

As the trustees of the charity you are responsible for the preparation of the financial statements in accordance with the requirements of the Charities Act 2011 ('the Act').

Having satisfied myself that the financial statements of the charitable company are not required to be audited under Part 16 of the Act and are eligible for independent examination, I report in respect of my examination of the charitable company's financial statements carried out under section 145 of the Charities Act 2011 ('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 2011 Act.

An independent examination does not involve gathering all the evidence that would be required in an audit and consequently does not cover all the matters that an auditor considers in giving their opinion on the financial statements. The planning and conduct of an audit goes beyond the limited assurance that an independent examination can provide. Consequently I express no opinion as to whether the financial statements present a 'true and fair' view and my report is limited to those specific matters set out in the independent examiner's statement.

**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 giving me cause to believe that in any material respect:

- accounting records were not kept in respect of the charity as required by section 130 of the Act; or
- the financial statements do not accord with those records; or
- the financial statements do not comply with the accounting requirements of section 396 of the 2006 Act other than any requirement that the financial statements give a 'true and fair view which is not a matter considered as part of an independent examination; or
- the financial statements 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 financial statements to be reached.

**Use of my report**

This report is made solely to the charity's trustees, as a body, in accordance with section 145 of the Charities Act 2011. My work has been undertaken so that I might state to the charity's trustees those matters I am required to state to them in this report and for no other purpose. To the fullest extent permitted by law, I do not accept or assume responsibility to anyone other than the charity and the charity's trustees as a body, for my work, for this report, or for the opinions I have formed.

**Michael Garrett FCA**

For and on behalf of

**Xeinadin North West Limited**100 Barbirolli Square  
Manchester  
M2 3BD

Date: Jan 14, 2026

Statement of Financial Activities  
(including Income and Expenditure Account)  
For the year ended 31 March 2025

	Note	2025 £	2024 £
<b>INCOME</b>			
Donations and legacies	3	193,339	135,017
Income from other trading activities			
- Rental income		8,200	13,350
- Other income		-	23,114
<b>Total income</b>		<b>201,539</b>	<b>171,481</b>
<b>EXPENDITURE</b>			
<b>Expenditure on charitable activities</b>			
- Overseas aid		2,173	3,255
- Medical treatment costs		44,595	33,015
- Wages & salaries		26,696	22,590
- Operating costs	4	104,686	126,478
- Governance costs	5	22,323	8,350
<b>Total expenditure</b>		<b>200,473</b>	<b>193,688</b>
<b>Net income (expenditure) and movement in funds</b>		<b>1,066</b>	<b>(22,207)</b>
Fund balance at 1 April 2024		606,826	629,033
<b>Fund balance at 31 March 2025</b>		<b>607,892</b>	<b>606,826</b>

The statement of financial activities includes all gains and losses in the year.

All income and expenditure derive from continuing activities.

Balance Sheet  
For the year ended 31 March 2025

	Note	2025 £	2024 £
<b>Fixed assets</b>			
Tangible assets	10	1,331,953	1,017,149
<b>Current assets</b>			
Other debtors	11	9,915	12,546
Cash & bank balances		13,638	4,086
		23,553	16,632
<b>Creditors : amounts falling due within one year</b>	12	(58,414)	(73,255)
<b>Net current (liabilities) assets</b>		(34,861)	(56,623)
<b>Creditors : amounts falling due after more than one year</b>	13	(689,200)	(353,700)
<b>Net assets</b>		607,892	606,826
<b>FUNDS</b>			
<b>Unrestricted funds</b>		607,892	606,826

The Directors consider that the company is entitled to exemption from the requirement to have an audit under the provisions of section 477 the Companies Act 2006 ("the Act") and members have not required the company to obtain an audit for the year in question in accordance with section 476 of the Act. The Directors acknowledge their responsibility for ensuring that the company keeps accounting records which comply with section 386 of the Act and for preparing financial statements which give a true and fair view of the state of affairs of the company as at 31 March 2025 and of its net income and movement in funds for the year then ended in accordance with the requirements of sections 394 and 395 of the Act and which otherwise comply with the requirements of the Companies Act 2006 relating to the financial statements so far as applicable to the company.

The financial statements have been prepared in accordance with the special provisions relating to companies subject to the small companies regime within Part 15 of the Companies Act 2006.

The financial statements on pages 7 to 13 were approved by the Board of Trustees and signed on its behalf by:

*Hala Elnarshy Fouad*  
Hala Elnarshy Fouad (Jan 14, 2026 16:50:18 GMT)

Mrs H Elnarshy-Fouad  
Trustee

Date : Jan 14, 2026

Statement of Cash Flows  
For the year ended 31 March 2025

	2025	2024
	£	£
<b>Cash generated from operating activities</b>	<b>30,775</b>	15,321
<b>Cash flows from investing activities</b>		
Purchase of tangible fixed assets	<b>(356,723)</b>	(44,888)
<b>Cash flows from financing activities</b>		
Loans received	<b>335,500</b>	28,500
<b>Increase in cash and cash equivalents</b>	<b>9,552</b>	(1,067)
Cash and cash equivalents at the beginning of the year	<b>4,086</b>	5,153
<b>Cash and cash equivalents at the end of the year</b>	<b>13,638</b>	4,086
<b>Represented by :</b>		
Cash & bank balances	<b>13,638</b>	4,086
<b>Cash generated from operating activities</b>		
Net movement in funds	<b>1,066</b>	(22,207)
Depreciation	<b>41,919</b>	34,444
(Increase) decrease in debtors	<b>2,631</b>	(5,371)
Increase (decrease) in creditors	<b>(14,841)</b>	8,455
	<b>30,775</b>	15,321

Notes to the Financial Statements  
For the year ended 31 March 2025

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**1 General information**

St Mark Universal Care is a registered charity and a company limited by guarantee in the United Kingdom. In the event of the Charity being wound up, the liability in respect of the guarantee is limited to £1 per member of the Charity. The address of the registered office is given in the charity information on page 1 of these financial statements. The Charity's operations and principal activities are the relief of poverty initially in Egypt in Sudan through healthcare, economic and social development.

The Charity constitutes a public benefit entity as defined by FRS 102. The financial statements have been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standards applicable in the UK and Republic of Ireland (FRS 102) issued in October 2019, the Charities Act 2011 and UK Generally Accepted Practice as it applies from 1 January 2019.

**2 Accounting policies**

The principal accounting policies adopted, judgements and key sources of estimation uncertainty in the preparation of the financial statements are as follows :

**Basis of preparation**

These financial statements are prepared on a going concern basis under the historical cost convention, modified to include certain items at fair value. The financial statements are prepared in the functional currency of the Charity which is pounds sterling.

**Income**

All income is recognised once the charity has entitlement to the funds, it is certain that the resources will be received and the monetary value can be measured with sufficient reliability.

Income received in advance of a specified service is deferred until the criteria for income recognition are met.

Interest on funds held is included when receivable and the amount can be measured reliably which is normally on notification of the amount by the bank.

**Expenditure**

Liabilities are recognised as soon as there is a legal or constructive obligation committing the charity to the expenditure, it is probable that settlement will be required and the amount of the obligation can be measured reliably. All expenditure is accounted for on an accruals basis.

Expenditure on charitable activities comprise the costs incurred by the charity where the primary aim is the delivery of activities and services within the objects of the charity.

Governance costs include those costs associated with meeting the constitutional and statutory requirements of the charity and include the costs linked to the strategic management of the charity.

Irrecoverable VAT is charged as a cost against the activity for which the expenditure was incurred.

**Tax**

The Charity is an exempt charity within the meaning of schedule 3 of the Charities Act 2011 and is considered to pass the tests set out in Paragraph 1 Schedule 6 Finance Act 2010 and therefore it meets the definition of a charitable company for UK corporation tax purposes.

Notes to the Financial Statements  
For the year ended 31 March 2025

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**Tangible fixed assets and depreciation**

Tangible fixed assets are stated at cost less accumulated depreciation and accumulated impairment losses.

Fixed assets are depreciated so as to write off the cost or valuation, less anticipated residual value, over their anticipated useful lives, subject to annual review, as follows:

Property	2% straight line
Fixtures & Fittings	15% straight line
Computer equipment	33.3% straight line

Depreciation methods, useful lives and residual values are reviewed if there is an indication of a significant change since the last annual reporting date.

Residual value is based on prices prevailing at the date of acquisition or subsequent valuation. Where, because of high estimated residual value, depreciation is immaterial, no depreciation is charged but an annual review for impairment is performed. Both residual values and useful lives are reviewed and adjusted, if appropriate, at each financial year end.

The carrying amounts of the charity's assets are reviewed for impairment when events or changes in circumstances indicate that the carrying amount of the fixed asset may not be recoverable. If any such indication exists, the asset's recoverable amount is estimated.

**Fund accounting**

Unrestricted funds comprise those funds which the trustees are free to use in accordance with the charitable objects.

Restricted funds are funds which have been given for a particular purpose.

Designated funds comprise those funds which the trustees periodically set aside for specific projects including future projects and property refurbishments.

**Debtors**

Debtors are recognised at the settlement amount due. Prepayments are valued at the amount prepaid.

**Creditors and provisions**

Creditors and provisions are recognised where the charity has a present obligation resulting from a past event that will probably result in a transfer of funds to a third party and the amount can be measured or estimated reliably. Creditors and provisions are normally measured at their settlement amount.

**Financial instruments**

The charity only has financial assets and financial liabilities of a kind that qualify as basic financial instruments. Basic financial instruments are initially recorded at transaction value and subsequently measured at their settlement value.

**Going concern**

The financial statements have been prepared on a going concern basis as the Trustees believe that no material uncertainties exist. The Trustees have considered the level of funds held and the expected level of income and expenditure for 12 months from authorising these financial statements. The budgeted income and expenditure is sufficient with the level of reserves for the Charity to be able to continue as a going concern.

**Government grants**

Government grants are recognised on the accrual model and are measured at fair value of the asset receivable. Grants are classified as relating either to other income or to assets. Grants related to other income are recognised in profit or loss over the period in which the related costs are recognised. Grants relating to assets are recognised over the expected useful life of the asset. Where part of a grant relating to an asset is deferred, it is recognised as deferred income.

Notes to the Financial Statements  
For the year ended 31 March 2025

<b>3 Donations and legacies</b>	<b>2025</b>	<b>2024</b>
	£	£
Corporate	60	140
Other	193,159	134,857
St Mark Gold Card	120	20
	<b>193,339</b>	<b>135,017</b>
<b>4 Operating costs</b>	<b>2025</b>	<b>2024</b>
	£	£
Sundry expenses	740	1,086
Insurance	10,935	8,027
Rent & Rates	44,017	52,585
Maintenance & cleaning	6,891	29,465
Bank charges	185	871
Depreciation	41,918	34,444
	<b>104,686</b>	<b>126,478</b>
<b>5 Governance costs</b>	<b>2025</b>	<b>2024</b>
	£	£
Audit / Independent examiner's fees	6,582	5,688
Legal and professional fees	15,741	2,662
	<b>22,323</b>	<b>8,350</b>
<b>6 Taxation</b>		
The company is a registered charity and does not pay corporation tax.		
<b>7 Staff Costs</b>	<b>2025</b>	<b>2024</b>
	£	£
Wages and salaries	26,328	22,237
Pension costs	368	353
	<b>26,696</b>	<b>22,590</b>

The average number of employees during the year was 3 (2023: 4)

**8 Trustee remuneration and expenses**

No remuneration has been paid to the trustees during this period. Travel expenses have been re-imbursed.

**9 Pension Commitments**

The company operates a defined contributions scheme. The assets of the scheme are held separately from those of the company in an independently administered fund. The pension cost charge represents contributions payable by the company to the fund and amounted to £353 (2023: £423).

Notes to the Financial Statements  
For the year ended 31 March 2025

10 Tangible fixed assets	<i>Property</i>	<i>Fixtures &amp; Fittings</i>	<i>Computer equipment</i>	<i>TOTAL</i>
	£		£	£
<b>Cost</b>				
At 1 April 2024	1,101,010	89,750	20,771	1,211,531
Additions	356,723	-	-	356,723
Disposals	-	-	-	-
At 31 March 2025	1,457,733	89,750	20,771	1,568,254
<b>Depreciation</b>				
At 1 April 2024	110,550	63,061	20,771	194,382
Charge for the year	28,456	13,463	-	41,919
Disposals	-	-	-	-
At 31 March 2025	139,006	76,524	20,771	236,301
<b>Net book value</b>				
<b>At 31 March 2025</b>	<b>1,318,727</b>	<b>13,226</b>	<b>-</b>	<b>1,331,953</b>
At 31 March 2024	990,460	26,689	-	1,017,149
11 Debtors			2025	2024
			£	£
Trade debtors			2,500	4,560
Other debtors			809	354
Prepayments			6,606	7,632
			<b>9,915</b>	<b>12,546</b>
12 Creditors : amounts falling due within one year			2025	2024
			£	£
Trade creditors			25,767	64,447
Other taxes and social security costs			104	209
Other creditors			21,136	79
Accruals			11,407	8,520
			<b>58,414</b>	<b>73,255</b>
13 Creditors : amounts falling due after more than one year			2025	2024
			£	£
Loan			689,200	353,700
14 Related party transactions				

Dr Fouad has provided funding to the Charity of £689,200 (2024 - £353,700) by way of loan. The loan is interest free and has no fixed repayment date.

**St. Mark Universal Care**

England & Wales - Charity number 1155451

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# Accounts

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Company no :  
Charity no :

08747202  
1155451

## St Mark Universal Care

Trustees' Report and Financial Statements  
For the year ended 31 March 2024



# St Mark Universal Care

Trustees' Report and Financial Statements  
For the year ended 31 March 2024

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Contents	Page
<b>STRATEGIC REPORT</b>	
Our mission	1
Our values	1
Achievements during the period	2
Financial review	2
<b>GOVERNANCE</b>	
Reference and administrative details	3
Structure, governance and management	4
Governing Document	4
Recruitment and appointment of Trustees	4
Organisational Structure	4
Public benefit	4
Equality	4
Statement of trustees' responsibilities	5
Compliance with accounting standards	5
<b>FINANCIAL STATEMENTS</b>	
Independent Examiner's report	6
Statement of financial activities	7
Balance sheet	8
Statement of cash flows	9
Notes to the financial statements	10

**Trustees' Report and Financial Statements  
For the year ended 31 March 2024**

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The Trustees, who are also Directors of the company, present their Directors' report and financial statements for the year ending 31 March 2024 which are also prepared to meet the requirements for a Directors' report and financial statements for Companies Act purposes.

The financial statements comply with the Charities Act 2011, the Companies Act 2006, the Memorandum and Articles of Association, and Accounting and Reporting by Charities : Statement of Recommended Practice applicable to charities preparing their financial statements in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) issued in October 2019, the Charities Act 2011 and UK Generally Accepted Practice as it applies from 1 January 2019.

**STRATEGIC REPORT****Our mission**

St Mark Universal Care is a UK based charity with a strong track record in helping to transform healthcare and wellbeing outcomes in the communities where we operate. These include projects overseas and in the UK, in Oldham and Warrington.

The charity supports disadvantaged people in all the work it undertakes and ensures that our services are there for all, regardless of any characteristic.

Overseas, our primary focus is on improving access to high quality healthcare in Egypt and the Middle East. By combating disease, we recognise the fundamental link between good health and people's ability to work and generate income.

In the UK, we also work in partnership with other community groups to provide health and wellbeing benefits. We operate the St Mark Youth Centre from our fundraising base in Werneth Grange, Oldham. This heritage building also enables us to provide a range of spaces and opportunities to the local community.

In short, we exist to further the following charitable objects.

1. The relief of need and the advancement of health and education worldwide for the public benefit
2. The advancement of heritage, through securing the future of our listed heritage building and youth centre, Werneth Grange

**Our values**

- Excellence in services
- Respect
- Dignity
- Compassion
- Collaboration
- Sustainability

Trustees' Report and Financial Statements  
For the year ended 31 March 2024

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### Achievements during the period

This past year, the charity has continued its strong focus on delivering health care projects in Egypt, alongside continuing to develop and plan for the future at our base in Oldham.

We have supported 5266 patients in Egypt through our medical aid scheme, providing access to prescription medications to those unable to otherwise access the care they need.

In the summer, our youth volunteers from the UK spent two weeks in Upper Egypt to deliver an English course for 140 students.

At Christmas another group of volunteers prepared a Christmas party for 240 deprived Children.

In Oldham, our "City Mission" Shared Meal for homeless people and people in need in Oldham, continued to grow in capacity and offering throughout the year, though this provision has now paused during the renovation of Werneth Grange, and the Trustees will look at options to restart the Mission once the renovations are complete. Over the year we have served over 1000 hot meals and provided weekly food aid parcels to those in need.

Preparations for the renovation work of the main Werneth Grange building continued over the year, with specialist architects and consultants working to deliver the best outcome for our fantastic heritage building.

Our dining rooms were completely redecorated and had new flooring fitted to enable our charity to participate in the Oldham Table Tennis League, and we have had a great uptake in interest in the team from people of all ages.

Our youth activities have moved from monthly to weekly and continue to deliver a wide range of activities to the young people who attend. We often have visiting speakers on these days who enable us to deliver a varied programme from primary school age children, all the way through to post-graduate students.

The charity has worked hard to provide services that are useful and relevant to the local community we serve in Oldham, while also offering activities that are attended by those farther afield.

Moving into the next year, our focus at Werneth Grange is to ensure the renovation project moves ahead to enable us to increase the charity's services and spaces.

As always, we are incredibly grateful for the support of our donors who enable the charity to deliver our works in the UK and overseas. We will continue to provide excellent care and support to all those we serve.

### Financial review

A summary of the results is shown below :

	<b>2024</b>	2023
	£	£
Income	<b>171,481</b>	142,612
Expenditure	<b>(193,688)</b>	(214,765)
Net income (expenditure) and movement in funds	<b>(22,207)</b>	(72,153)

### Reserves Policy

As the charity becomes more established it is anticipated that significant donations will be received. Where possible the charity will retain around 25% for future investment with the aim of establishing an investment portfolio to provide longer term secured funding to support its projects.

**Trustees' Report and Financial Statements  
For the year ended 31 March 2024**

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**GOVERNANCE****Reference and administrative details**

St Mark Universal Care was incorporated on 24 October 2013 (Company registration number : 08747202) as a company limited by guarantee and registered as a charity on 23 January 2014 (Charity registration number : 1155451).

**Trading name**

St Mark Universal Care

**Registered office**

Werneth Grange  
Grange Avenue  
Oldham  
England  
OL8 4EL

**Directors & trustees**

The Directors and Trustees of the charity who served during the period and up to the date of this report were:

Dr Naser Fouad

Mrs Hala Elnarshy-Fouad (Treasurer)

Miss Mariam Ibrahim

Dr Lourence Lenzi Lewis-Hanna

Miss Amira Dimetrios

appointed 25 March 2024

Dr Demiana Lenzi Lewis

appointed 30 October 2024

Mr Arsany Kanawaty

appointed 30 October 2024

Mrs Maha Hamer

resigned 12 November 2023

Mr Pola Baskharoun

resigned 29 September 2023

Miss Shery Ibrahim

resigned 12 November 2023

**Chief executive**

Dr Naser Fouad

**Independent Examiner**

Mike Garrett

Xeinadin North West Limited

100 Barbirolli Square

Manchester

M2 3BD

**Web-site**

[www.stmarkuniversalcare.org](http://www.stmarkuniversalcare.org)

**Trustees' Report and Financial Statements  
For the year ended 31 March 2024**

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**Structure, governance and management****Governing Document**

St Mark Universal Care is a company limited by guarantee and is governed by its Memorandum and Articles of Association dated 9 October 2019. It is a charity registered with the Charity Commission on 23 January 2014.

In the event of the company winding-up, the members have guaranteed the liabilities of the company to the sum not exceeding one pound each.

**Auditing**

All our programmes are audited on a monthly basis to ensure money is invested as pledged, that projects are managed efficiently and that medicines are reaching people in line with our commitments to fulfil prescriptions.

**Recruitment and appointment of Trustees**

Those persons notified to the Registrar of Companies as the first directors of the Charity are the first Trustees. The Trustees have power to appoint any person to be a Trustee. The Members may remove or appoint trustees by passing a Special Resolution and if there is a conflict between the Members and the Trustees, the Members decision is final.

The Members are the subscribers to the Memorandum and such persons as are approved by the Members to become new members.

**Organisational Structure**

St Mark Universal Care is governed by its Trustee Board which is responsible for setting the strategic direction of the organisation and the policy of the charity. The trustees carry the ultimate responsibility for the conduct of St Mark Universal Copts Care and for ensuring that the charity satisfies its legal and contractual obligations. The trustees may delegate the implementation of their decisions or day-to-day management of the affairs of the Charity to any employee of the Charity, person or committee as they think fit. Any committee must include at least one Trustee.

Decisions are determined by a simple majority of votes. In the case of an equality of votes the Chairman of the meeting has the casting vote.

**Public benefit**

The Trustees of St Mark Universal Care believe they have complied with the duty in section 17 of the Charities Act 2011 to have due regard to the public benefit guidance published by the Charity Commission.

**Equality**

The charity being founded on Christian principles, positively affirms its support of the Equality Act 2010, whereby the support, services and facilities provided by the charity both in the UK and overseas are available to all, regardless of age, disability, gender, reassignment, marriage and civil partnership, pregnancy and maternity, race, religion or belief, sex or sexual orientation.

More information is provided on our web-site at : [www.stmarkuniversalcare.org](http://www.stmarkuniversalcare.org)

**Trustees' Report and Financial Statements  
For the year ended 31 March 2024**

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**Statement of trustees' responsibilities**

The Trustees (who are also the Directors of St Mark Universal Care for the purpose of company law) are responsible for preparing the Trustees' Annual Report and financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

Company law requires the Trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charitable company and of the incoming resources and application of resources, including the income and expenditure, of the charitable company for that period. In preparing these financial statements, the Trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charities SORP;
- make judgements and estimates that are reasonable and prudent; and
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charitable company will continue in business.

The Trustees are responsible for keeping adequate accounting records that disclose with reasonable accuracy at any time the financial position of the charitable company and enable them to ensure that the financial statements comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the charitable company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

The financial statements comply with current statutory requirements, the company's Memorandum and Articles of Association and the Charities SORP.

**Compliance with accounting standards**

The Trustees confirm that the financial statements comply with current statutory requirements, the requirements of the company's Memorandum and Articles of Association and the requirements of the Charities SORP.

  
[Hala Elnarshy Fouad \(Dec 24, 2024 14:58 GMT+2\)](#)

Mrs H Elnarshy-Fouad  
Trustee

Date: 24-Dec-2024

**Independent Examiner's Report  
For the year ended 31 March 2024**

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I report to the trustees on my examination of the financial statements of St Mark Universal Care ('the charity') for the year ended 31 March 2024 which comprise the Statement of Financial Activities, the Balance Sheet, the Statement of Cash Flows and related notes.

**Responsibilities and basis of report**

As the trustees of the charity you are responsible for the preparation of the financial statements in accordance with the requirements of the Charities Act 2011 ('the Act').

Having satisfied myself that the financial statements of the charitable company are not required to be audited under Part 16 of the Act and are eligible for independent examination, I report in respect of my examination of the charitable company's financial statements carried out under section 145 of the Charities Act 2011 ('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 2011 Act.

An independent examination does not involve gathering all the evidence that would be required in an audit and consequently does not cover all the matters that an auditor considers in giving their opinion on the financial statements. The planning and conduct of an audit goes beyond the limited assurance that an independent examination can provide. Consequently I express no opinion as to whether the financial statements present a 'true and fair' view and my report is limited to those specific matters set out in the independent examiner's statement.

**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 giving me cause to believe that in any material respect:

- accounting records were not kept in respect of the charity as required by section 130 of the Act; or
- the financial statements do not accord with those records; or
- the financial statements do not comply with the accounting requirements of section 396 of the 2006 Act other than any requirement that the financial statements give a 'true and fair view which is not a matter considered as part of an independent examination; or
- the financial statements 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 financial statements to be reached.

**Use of my report**

This report is made solely to the charity's trustees, as a body, in accordance with section 145 of the Charities Act 2011. My work has been undertaken so that I might state to the charity's trustees those matters I am required to state to them in this report and for no other purpose. To the fullest extent permitted by law, I do not accept or assume responsibility to anyone other than the charity and the charity's trustees as a body, for my work, for this report, or for the opinions I have formed.

**Michael Garrett FCA**

For and on behalf of

**Xeinadin North West Limited**100 Barbirolli Square  
Manchester  
M2 3BD

Date: 24-Dec-2024

Statement of Financial Activities  
(including Income and Expenditure Account)  
For the year ended 31 March 2024

	Note	2024 £	2023 £
<b>INCOME</b>			
Donations and legacies	3	135,017	130,644
Income from other trading activities			
- Fundraising and events		-	261
- Rental income		13,350	11,210
- Other income		23,114	497
Government grants		-	-
<b>Total income</b>		<b>171,481</b>	<b>142,612</b>
<b>EXPENDITURE</b>			
<b>Expenditure on charitable activities</b>			
- Overseas aid		3,255	1,656
- Medical treatment costs		33,015	54,056
- Wages & salaries		22,590	29,400
- Operating costs	4	126,478	123,239
- Governance costs	5	8,350	6,414
<b>Total expenditure</b>		<b>193,688</b>	<b>214,765</b>
<b>Net income (expenditure) and movement in funds</b>		<b>(22,207)</b>	<b>(72,153)</b>
Fund balance at 1 April 2023		629,033	701,186
<b>Fund balance at 31 March 2024</b>		<b>606,826</b>	<b>629,033</b>

The statement of financial activities includes all gains and losses in the year.

All income and expenditure derive from continuing activities.

Balance Sheet  
For the year ended 31 March 2024

	Note	2024 £	2023 £
<b>Fixed assets</b>			
Tangible assets	10	1,017,149	1,006,705
<b>Current assets</b>			
Other debtors	11	12,546	7,175
Cash & bank balances		4,086	5,153
		16,632	12,328
<b>Creditors : amounts falling due within one year</b>	12	(73,255)	(64,800)
<b>Net current (liabilities) assets</b>		(56,623)	(52,472)
<b>Creditors : amounts falling due after more than one year</b>	13	(353,700)	(325,200)
<b>Net assets</b>		606,826	629,033
<b>FUNDS</b>			
<b>Unrestricted funds</b>		606,826	629,033

The Directors consider that the company is entitled to exemption from the requirement to have an audit under the provisions of section 477 the Companies Act 2006 ("the Act") and members have not required the company to obtain an audit for the year in question in accordance with section 476 of the Act. The Directors acknowledge their responsibility for ensuring that the company keeps accounting records which comply with section 386 of the Act and for preparing financial statements which give a true and fair view of the state of affairs of the company as at 31 March 2024 and of its net income and movement in funds for the year then ended in accordance with the requirements of sections 394 and 395 of the Act and which otherwise comply with the requirements of the Companies Act 2006 relating to the financial statements so far as applicable to the company.

The financial statements have been prepared in accordance with the special provisions relating to companies subject to the small companies regime within Part 15 of the Companies Act 2006.

The financial statements on pages 7 to 13 were approved by the Board of Trustees and signed on its behalf by:

*Hala Elnarshy Fouad*  
Hala Elnarshy Fouad (Dec 24, 2024 14:58 GMT+2)

Mrs H Elnarshy-Fouad  
Trustee

Date : 24-Dec-2024

Statement of Cash Flows  
For the year ended 31 March 2024

	2024	2023
	£	£
<b>Cash generated from operating activities</b>	<b>15,321</b>	(19,334)
<b>Cash flows from investing activities</b>		
Purchase of tangible fixed assets	<b>(44,888)</b>	(47,117)
<b>Cash flows from financing activities</b>		
Loans received	<b>28,500</b>	69,700
<b>Increase in cash and cash equivalents</b>	<b>(1,067)</b>	3,249
Cash and cash equivalents at the beginning of the year	<b>5,153</b>	1,904
<b>Cash and cash equivalents at the end of the year</b>	<b>4,086</b>	5,153
<b>Represented by :</b>		
Cash & bank balances	<b>4,086</b>	5,153
<b>Cash generated from operating activities</b>		
Net movement in funds	<b>(22,207)</b>	(72,153)
Depreciation	<b>34,444</b>	34,585
(Increase) decrease in debtors	<b>(5,371)</b>	(1,868)
Increase (decrease) in creditors	<b>8,455</b>	20,102
	<b>15,321</b>	(19,334)

Notes to the Financial Statements  
For the year ended 31 March 2024

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**1 General information**

St Mark Universal Care is a registered charity and a company limited by guarantee in the United Kingdom. In the event of the Charity being wound up, the liability in respect of the guarantee is limited to £1 per member of the Charity. The address of the registered office is given in the charity information on page 1 of these financial statements. The Charity's operations and principal activities are the relief of poverty initially in Egypt in Sudan through healthcare, economic and social development.

The Charity constitutes a public benefit entity as defined by FRS 102. The financial statements have been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standards applicable in the UK and Republic of Ireland (FRS 102) issued in October 2019, the Charities Act 2011 and UK Generally Accepted Practice as it applies from 1 January 2019.

**2 Accounting policies**

The principal accounting policies adopted, judgements and key sources of estimation uncertainty in the preparation of the financial statements are as follows :

**Basis of preparation**

These financial statements are prepared on a going concern basis under the historical cost convention, modified to include certain items at fair value. The financial statements are prepared in the functional currency of the Charity which is pounds sterling.

**Income**

All income is recognised once the charity has entitlement to the funds, it is certain that the resources will be received and the monetary value can be measured with sufficient reliability.

Income received in advance of a specified service is deferred until the criteria for income recognition are met.

Interest on funds held is included when receivable and the amount can be measured reliably which is normally on notification of the amount by the bank.

**Expenditure**

Liabilities are recognised as soon as there is a legal or constructive obligation committing the charity to the expenditure, it is probable that settlement will be required and the amount of the obligation can be measured reliably. All expenditure is accounted for on an accruals basis.

Expenditure on charitable activities comprise the costs incurred by the charity where the primary aim is the delivery of activities and services within the objects of the charity.

Governance costs include those costs associated with meeting the constitutional and statutory requirements of the charity and include the costs linked to the strategic management of the charity.

Irrecoverable VAT is charged as a cost against the activity for which the expenditure was incurred.

**Tax**

The Charity is an exempt charity within the meaning of schedule 3 of the Charities Act 2011 and is considered to pass the tests set out in Paragraph 1 Schedule 6 Finance Act 2010 and therefore it meets the definition of a charitable company for UK corporation tax purposes.

Notes to the Financial Statements  
For the year ended 31 March 2024

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**Tangible fixed assets and depreciation**

Tangible fixed assets are stated at cost less accumulated depreciation and accumulated impairment losses.

Fixed assets are depreciated so as to write off the cost or valuation, less anticipated residual value, over their anticipated useful lives, subject to annual review, as follows:

Property	2% straight line
Fixtures & Fittings	15% straight line
Computer equipment	33.3% straight line

Depreciation methods, useful lives and residual values are reviewed if there is an indication of a significant change since the last annual reporting date.

Residual value is based on prices prevailing at the date of acquisition or subsequent valuation. Where, because of high estimated residual value, depreciation is immaterial, no depreciation is charged but an annual review for impairment is performed. Both residual values and useful lives are reviewed and adjusted, if appropriate, at each financial year end.

The carrying amounts of the charity's assets are reviewed for impairment when events or changes in circumstances indicate that the carrying amount of the fixed asset may not be recoverable. If any such indication exists, the asset's recoverable amount is estimated.

**Fund accounting**

Unrestricted funds comprise those funds which the trustees are free to use in accordance with the charitable objects.

Restricted funds are funds which have been given for a particular purpose.

Designated funds comprise those funds which the trustees periodically set aside for specific projects including future projects and property refurbishments.

**Debtors**

Debtors are recognised at the settlement amount due. Prepayments are valued at the amount prepaid.

**Creditors and provisions**

Creditors and provisions are recognised where the charity has a present obligation resulting from a past event that will probably result in a transfer of funds to a third party and the amount can be measured or estimated reliably. Creditors and provisions are normally measured at their settlement amount.

**Financial instruments**

The charity only has financial assets and financial liabilities of a kind that qualify as basic financial instruments. Basic financial instruments are initially recorded at transaction value and subsequently measured at their settlement value.

**Going concern**

The financial statements have been prepared on a going concern basis as the Trustees believe that no material uncertainties exist. The Trustees have considered the level of funds held and the expected level of income and expenditure for 12 months from authorising these financial statements. The budgeted income and expenditure is sufficient with the level of reserves for the Charity to be able to continue as a going concern.

**Government grants**

Government grants are recognised on the accrual model and are measured at fair value of the asset receivable. Grants are classified as relating either to other income or to assets. Grants related to other income are recognised in profit or loss over the period in which the related costs are recognised. Grants relating to assets are recognised over the expected useful life of the asset. Where part of a grant relating to an asset is deferred, it is recognised as deferred income.

Notes to the Financial Statements  
For the year ended 31 March 2024

<b>3 Donations and legacies</b>	<b>2024</b>	<b>2023</b>
	£	£
Corporate	140	5,299
Other	134,857	125,345
St Mark Gold Card	20	-
	<b>135,017</b>	<b>130,644</b>
<b>4 Operating costs</b>	<b>2024</b>	<b>2023</b>
	£	£
Vehicle hire	-	7,484
Sundry expenses	1,086	1,615
Insurance	8,027	6,918
Rent & Rates	52,585	65,895
Maintenance & cleaning	29,465	6,360
Bank charges	871	382
Depreciation	34,444	34,585
	<b>126,478</b>	<b>123,239</b>
<b>5 Governance costs</b>	<b>2024</b>	<b>2023</b>
	£	£
Audit / Independent examiner's fees	5,688	6,138
Legal and professional fees	2,662	276
	<b>8,350</b>	<b>6,414</b>
<b>6 Taxation</b>		
The company is a registered charity and does not pay corporation tax.		
<b>7 Staff Costs</b>	<b>2024</b>	<b>2023</b>
	£	£
Wages and salaries	22,237	28,977
Pension costs	353	423
	<b>22,590</b>	<b>29,400</b>

The average number of employees during the year was 3 (2023: 4)

**8 Trustee remuneration and expenses**

No remuneration has been paid to the trustees during this period. Travel expenses have been re-imbursed.

**9 Pension Commitments**

The company operates a defined contributions scheme. The assets of the scheme are held separately from those of the company in an independently administered fund. The pension cost charge represents contributions payable by the company to the fund and amounted to £353 (2023: £423).

Notes to the Financial Statements  
For the year ended 31 March 2024

10 Tangible fixed assets	<i>Property</i>	<i>Fixtures &amp; Fittings</i>	<i>Computer equipment</i>	<i>TOTAL</i>
	£		£	£
<b>Cost</b>				
At 1 April 2023	1,056,122	89,750	20,771	1,166,643
Additions	44,888	-	-	44,888
Disposals	-	-	-	-
At 31 March 2024	<b>1,101,010</b>	<b>89,750</b>	<b>20,771</b>	<b>1,211,531</b>
<b>Depreciation</b>				
At 1 April 2023	89,569	49,598	20,771	159,938
Charge for the year	20,981	13,463	-	34,444
Disposals	-	-	-	-
At 31 March 2024	<b>110,550</b>	<b>63,061</b>	<b>20,771</b>	<b>194,382</b>
<b>Net book value</b>				
<b>At 31 March 2024</b>	<b>990,460</b>	<b>26,689</b>	<b>-</b>	<b>1,017,149</b>
At 31 March 2023	966,553	40,152	-	1,006,705
11 Debtors			<b>2024</b>	2023
			£	£
Trade debtors			<b>4,560</b>	1,440
Other debtors			<b>354</b>	1,057
Prepayments			<b>7,632</b>	4,678
			<b>12,546</b>	7,175
12 Creditors : amounts falling due within one year			<b>2024</b>	2023
			£	£
Trade creditors			<b>64,447</b>	34,880
Other taxes and social security costs			<b>209</b>	973
Other creditors			<b>79</b>	23,120
Accruals			<b>8,520</b>	5,827
			<b>73,255</b>	64,800
13 Creditors : amounts falling due after more than one year			<b>2024</b>	2023
			£	£
Loan			<b>353,700</b>	325,200
14 Related party transactions				

Dr Fouad has provided funding to the Charity of £353,700 (2023 - £325,200) by way of loan. The loan is interest free and has no fixed repayment date.

**St. Mark Universal Care**

England & Wales - Charity number 1155451

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# Accounts

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Company no :  
Charity no :

08747202  
1155451

## St Mark Universal Care

Trustees' Report and Financial Statements  
For the year ended 31 March 2023



# St Mark Universal Care

Trustees' Report and Financial Statements  
For the year ended 31 March 2023

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Contents	Page
<b>STRATEGIC REPORT</b>	
Our mission	1
Our values	1
Achievements during the period	2
Financial review	2
<b>GOVERNANCE</b>	
Reference and administrative details	3
Structure, governance and management	4
Governing Document	4
Recruitment and appointment of Trustees	4
Organisational Structure	4
Public benefit	4
Equality	4
Statement of trustees' responsibilities	5
Compliance with accounting standards	5
<b>FINANCIAL STATEMENTS</b>	
Independent Examiner's report	6
Statement of financial activities	7
Balance sheet	8
Statement of cash flows	9
Notes to the financial statements	10

## Trustees' Report and Financial Statements For the year ended 31 March 2023

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The Trustees, who are also Directors of the company, present their Directors' report and financial statements for the year ending 31 March 2023 which are also prepared to meet the requirements for a Directors' report and financial statements for Companies Act purposes.

The financial statements comply with the Charities Act 2011, the Companies Act 2006, the Memorandum and Articles of Association, and Accounting and Reporting by Charities : Statement of Recommended Practice applicable to charities preparing their financial statements in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) issued in October 2019, the Charities Act 2011 and UK Generally Accepted Practice as it applies from 1 January 2019.

## STRATEGIC REPORT

### Our mission

St Mark Universal Care is a UK based charity with a strong track record in helping to transform healthcare and wellbeing outcomes in the communities where we operate. These include projects overseas and in the UK, in Oldham and Warrington.

The charity supports disadvantaged people in all the work it undertakes and ensures that our services are there for all, regardless of any characteristic.

Overseas, our primary focus is on improving access to high quality healthcare in Egypt and the Middle East. By combating disease, we recognise the fundamental link between good health and people's ability to work and generate income.

In the UK, we also work in partnership with other community groups to provide health and wellbeing benefits. We operate the St Mark Youth Centre from our fundraising base in Werneth Grange, Oldham. This heritage building also enables us to provide a range of spaces and opportunities to the local community.

In short, we exist to further the following charitable objects.

1. The relief of need and the advancement of health and education worldwide for the public benefit
2. The advancement of heritage, through securing the future of our listed heritage building and youth centre, Werneth Grange

### Our values

- Excellence in services
- Respect
- Dignity
- Compassion
- Collaboration
- Sustainability

Trustees' Report and Financial Statements  
For the year ended 31 March 2023

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### Achievements during the period

The past year has seen the charity continue its focus on healthcare projects in Egypt and the furtherance of youth charity work in the UK at its base in the heritage building of Werneth Grange in Greater Manchester.

In Egypt, our medication programme funded 5,640 prescriptions for those in need, up from 4,712 prescriptions in the previous year. By maintaining this focus, we are able to achieve an economy of scale and secure a 29% discount on medication costs; this year we funded medication worth over LE 2 million.

We also supported families in poverty at Christmas, funding gifts for 210 orphans and hosting a celebration for 60 children from an orphanage in Cairo. We also helped fund Christmas meals for 1,150 families in need in four villages in Tamouh, Beni Suef and Menia.

The 'My Health' programme continued to serve the healthcare needs of deprived communities, including the completed Faqous polyclinic and to fundraise for the fit-out of the Faqous international hospital, which is set to open in 2024.

In the UK, we continued to run the City Mission service, serving a weekly hot meal to the homeless and those in housing crisis in Oldham. We strengthened our links with other charities supporting this demographic and saw demand for the shared meal increase as our partners helped signpost our services. We served over 1,000 meals during the year and provided weekly food parcels.

Youth volunteers were instrumental to the success of this service and over 500 hours were volunteered to support the City Mission service. Inevitably, attracting new volunteers is an ongoing necessity as young people move on, so we continue to run regular recruitment drives. The service also attracted donations and grants from the local community, including a £1,000 grant from Action Together and food donations from local businesses.

Our volunteers also contributed to fundraising, most notably a Tough Mudder event which raised £700, while in other grant news, the gazebo funded by a £20,000 grant from The Postcode Lottery in the previous year was installed. It seats 29 people and has already been put to use in our youth events programme.

Youth activities were held on a monthly basis during 2022/23 covering a range of ages from primary up to students and postgraduates and a range of formats, from palm weaving to personality profiling and from Bonfire Night firework celebrations to Queen's Jubilee parties.

We were grateful for the ongoing support of our patron, His Eminence Archbishop Angaelos, who led a number of online talks for the charity during the year and whose contribution is invaluable in raising the profile of our work.

As always, it was humbling to be able to serve through our activities programmes and I would like to take this opportunity to thank all our donors, volunteers and supporters, whose time, resources and support make our work possible.

### Financial review

A summary of the results is shown below :

	2023	2022
	£	£
Income	<b>142,612</b>	233,251
Expenditure	<b>(214,765)</b>	(273,923)
Net income (expenditure) and movement in funds	<b>(72,153)</b>	(40,672)

### Reserves Policy

As the charity becomes more established it is anticipated that significant donations will be received. Where possible the charity will retain around 25% for future investment with the aim of establishing an investment portfolio to provide longer term secured funding to support its projects.



**Trustees' Report and Financial Statements  
For the year ended 31 March 2023**

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**Structure, governance and management****Governing Document**

St Mark Universal Care is a company limited by guarantee and is governed by its Memorandum and Articles of Association dated 9 October 2019. It is a charity registered with the Charity Commission on 23 January 2014.

In the event of the company winding-up, the members have guaranteed the liabilities of the company to the sum not exceeding one pound each.

**Auditing**

All our programmes are audited on a monthly basis to ensure money is invested as pledged, that projects are managed efficiently and that medicines are reaching people in line with our commitments to fulfil prescriptions.

**Recruitment and appointment of Trustees**

Those persons notified to the Registrar of Companies as the first directors of the Charity are the first Trustees. The Trustees have power to appoint any person to be a Trustee. The Members may remove or appoint trustees by passing a Special Resolution and if there is a conflict between the Members and the Trustees, the Members decision is final.

The Members are the subscribers to the Memorandum and such persons as are approved by the Members to become new members.

**Organisational Structure**

St Mark Universal Care is governed by its Trustee Board which is responsible for setting the strategic direction of the organisation and the policy of the charity. The trustees carry the ultimate responsibility for the conduct of St Mark Universal Copts Care and for ensuring that the charity satisfies its legal and contractual obligations. The trustees may delegate the implementation of their decisions or day-to-day management of the affairs of the Charity to any employee of the Charity, person or committee as they think fit. Any committee must include at least one Trustee.

Decisions are determined by a simple majority of votes. In the case of an equality of votes the Chairman of the meeting has the casting vote.

**Public benefit**

The Trustees of St Mark Universal Care believe they have complied with the duty in section 17 of the Charities Act 2011 to have due regard to the public benefit guidance published by the Charity Commission.

**Equality**

The charity being founded on Christian principles, positively affirms its support of the Equality Act 2010, whereby the support, services and facilities provided by the charity both in the UK and overseas are available to all, regardless of age, disability, gender, reassignment, marriage and civil partnership, pregnancy and maternity, race, religion or belief, sex or sexual orientation.

More information is provided on our web-site at : [www.stmarkuniversalcare.org](http://www.stmarkuniversalcare.org)

**Trustees' Report and Financial Statements  
For the year ended 31 March 2023**

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**Statement of trustees' responsibilities**

The Trustees (who are also the Directors of St Mark Universal Care for the purpose of company law) are responsible for preparing the Trustees' Annual Report and financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

Company law requires the Trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charitable company and of the incoming resources and application of resources, including the income and expenditure, of the charitable company for that period. In preparing these financial statements, the Trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charities SORP;
- make judgements and estimates that are reasonable and prudent; and
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charitable company will continue in business.

The Trustees are responsible for keeping adequate accounting records that disclose with reasonable accuracy at any time the financial position of the charitable company and enable them to ensure that the financial statements comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the charitable company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

The financial statements comply with current statutory requirements, the company's Memorandum and Articles of Association and the Charities SORP.

**Compliance with accounting standards**

The Trustees confirm that the financial statements comply with current statutory requirements, the requirements of the company's Memorandum and Articles of Association and the requirements of the Charities SORP.

*Hala Elnarshy Fouad*

Hala Elnarshy Fouad (Dec 29, 2023 10:52 GMT+2)

Mrs H Elnarshy-Fouad  
Trustee

Date : Dec 29, 2023

**Independent Examiner's Report  
For the year ended 31 March 2023**

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I report to the trustees on my examination of the financial statements of St Mark Universal Care ('the charity') for the year ended 31 March 2023 which comprise the Statement of Financial Activities, the Balance Sheet, the Statement of Cash Flows and related notes.

**Responsibilities and basis of report**

As the trustees of the charity you are responsible for the preparation of the financial statements in accordance with the requirements of the Charities Act 2011 ('the Act').

Having satisfied myself that the financial statements of the charitable company are not required to be audited under Part 16 of the Act and are eligible for independent examination, I report in respect of my examination of the charitable company's financial statements carried out under section 145 of the Charities Act 2011 ('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 2011 Act.

An independent examination does not involve gathering all the evidence that would be required in an audit and consequently does not cover all the matters that an auditor considers in giving their opinion on the financial statements. The planning and conduct of an audit goes beyond the limited assurance that an independent examination can provide. Consequently I express no opinion as to whether the financial statements present a 'true and fair' view and my report is limited to those specific matters set out in the independent examiner's statement.

**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 giving me cause to believe that in any material respect:

- accounting records were not kept in respect of the charity as required by section 130 of the Act; or
- the financial statements do not accord with those records; or
- the financial statements do not comply with the accounting requirements of section 396 of the 2006 Act other than any requirement that the financial statements give a 'true and fair view which is not a matter considered as part of an independent examination; or
- the financial statements 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 financial statements to be reached.

**Use of my report**

This report is made solely to the charity's trustees, as a body, in accordance with section 145 of the Charities Act 2011. My work has been undertaken so that I might state to the charity's trustees those matters I am required to state to them in this report and for no other purpose. To the fullest extent permitted by law, I do not accept or assume responsibility to anyone other than the charity and the charity's trustees as a body, for my work, for this report, or for the opinions I have formed.

**Michael Garrett FCA**

For and on behalf of  
Kay Johnson Gee Limited  
100 Barbirolli Square  
Manchester  
M2 3BD

Date : 29 December 2023

Statement of Financial Activities  
(including Income and Expenditure Account)  
For the year ended 31 March 2023

	Note	2023 £	2022 £
<b>INCOME</b>			
Donations and legacies	3	130,644	210,957
Income from other trading activities			
- Fundraising and events		261	9,005
- Rental income		11,210	100
- Other income		497	
Government grants		-	13,189
<b>Total income</b>		<b>142,612</b>	<b>233,251</b>
<b>EXPENDITURE</b>			
<b>Expenditure on charitable activities</b>			
- Overseas aid		1,656	57,403
- Medical treatment costs		54,056	70,740
- Wages & salaries		29,400	41,698
- Operating costs	4	123,239	85,773
- Governance costs	5	6,414	18,309
<b>Total expenditure</b>		<b>214,765</b>	<b>273,923</b>
<b>Net income (expenditure) and movement in funds</b>		<b>(72,153)</b>	<b>(40,672)</b>
Fund balance at 1 April 2022		701,186	741,858
<b>Fund balance at 31 March 2023</b>		<b>629,033</b>	<b>701,186</b>

The statement of financial activities includes all gains and losses in the year.

All income and expenditure derive from continuing activities.

Balance Sheet  
As at 31 March 2022

	Note	2023 £	2022 £
<b>Fixed assets</b>			
Tangible assets	10	1,006,705	994,173
<b>Current assets</b>			
Other debtors	11	7,175	5,307
Cash & bank balances		5,153	1,904
		12,328	7,211
<b>Creditors : amounts falling due within one year</b>	12	(64,800)	(44,698)
<b>Net current (liabilities) assets</b>		(52,472)	(37,487)
<b>Creditors : amounts falling due after more than one year</b>	13	(325,200)	(255,500)
<b>Net assets</b>		629,033	701,186
<b>FUNDS</b>			
<b>Unrestricted funds</b>		629,033	701,186

The Directors consider that the company is entitled to exemption from the requirement to have an audit under the provisions of section 477 the Companies Act 2006 ("the Act") and members have not required the company to obtain an audit for the year in question in accordance with section 476 of the Act. The Directors acknowledge their responsibility for ensuring that the company keeps accounting records which comply with section 386 of the Act and for preparing financial statements which give a true and fair view of the state of affairs of the company as at 31 March 2023 and of its net income and movement in funds for the year then ended in accordance with the requirements of sections 394 and 395 of the Act and which otherwise comply with the requirements of the Companies Act 2006 relating to the financial statements so far as applicable to the company.

The financial statements have been prepared in accordance with the special provisions relating to companies subject to the small companies regime within Part 15 of the Companies Act 2006.

The financial statements on pages 7 to 13 were approved by the Board of Trustees and signed on its behalf by:

*Hala Elnarshy Fouad*  
Hala Elnarshy Fouad (Dec 29, 2023 10:52 GMT+2)

Mrs H Elnarshy-Fouad  
Trustee

Date : Dec 29, 2023

Statement of Cash Flows  
For the year ended 31 March 2023

	2023 £	2022 £
<b>Cash generated from operating activities</b>	<b>(19,334)</b>	1,261
<b>Cash flows from investing activities</b>		
Purchase of tangible fixed assets	<b>(47,117)</b>	(2,754)
<b>Cash flows from financing activities</b>		
Loans received	<b>69,700</b>	-
<b>Increase in cash and cash equivalents</b>	<b>3,249</b>	(1,493)
Cash and cash equivalents at the beginning of the year	<b>1,904</b>	3,397
<b>Cash and cash equivalents at the end of the year</b>	<b>5,153</b>	1,904
<b>Represented by :</b>		
Cash & bank balances	<b>5,153</b>	1,904
<b>Cash generated from operating activities</b>		
Net movement in funds	<b>(72,153)</b>	(40,672)
Depreciation	<b>34,585</b>	37,233
(Increase) decrease in debtors	<b>(1,868)</b>	7,129
Increase (decrease) in creditors	<b>20,102</b>	(2,429)
	<b>(19,334)</b>	1,261

Notes to the Financial Statements  
For the year ended 31 March 2023

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**1 General information**

St Mark Universal Care is a registered charity and a company limited by guarantee in the United Kingdom. In the event of the Charity being wound up, the liability in respect of the guarantee is limited to £1 per member of the Charity. The address of the registered office is given in the charity information on page 1 of these financial statements. The Charity's operations and principal activities are the relief of poverty initially in Egypt in Sudan through healthcare, economic and social development.

The Charity constitutes a public benefit entity as defined by FRS 102. The financial statements have been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standards applicable in the UK and Republic of Ireland (FRS 102) issued in October 2019, the Charities Act 2011 and UK Generally Accepted Practice as it applies from 1 January 2019.

**2 Accounting policies**

The principal accounting policies adopted, judgements and key sources of estimation uncertainty in the preparation of the financial statements are as follows :

**Basis of preparation**

These financial statements are prepared on a going concern basis under the historical cost convention, modified to include certain items at fair value. The financial statements are prepared in the functional currency of the Charity which is pounds sterling.

**Income**

All income is recognised once the charity has entitlement to the funds, it is certain that the resources will be received and the monetary value can be measured with sufficient reliability.

Income received in advance of a specified service is deferred until the criteria for income recognition are met.

Interest on funds held is included when receivable and the amount can be measured reliably which is normally on notification of the amount by the bank.

**Expenditure**

Liabilities are recognised as soon as there is a legal or constructive obligation committing the charity to the expenditure, it is probable that settlement will be required and the amount of the obligation can be measured reliably. All expenditure is accounted for on an accruals basis.

Expenditure on charitable activities comprise the costs incurred by the charity where the primary aim is the delivery of activities and services within the objects of the charity.

Governance costs include those costs associated with meeting the constitutional and statutory requirements of the charity and include the costs linked to the strategic management of the charity.

Irrecoverable VAT is charged as a cost against the activity for which the expenditure was incurred.

**Tax**

The Charity is an exempt charity within the meaning of schedule 3 of the Charities Act 2011 and is considered to pass the tests set out in Paragraph 1 Schedule 6 Finance Act 2010 and therefore it meets the definition of a charitable company for UK corporation tax purposes.

Notes to the Financial Statements  
For the year ended 31 March 2023

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**Tangible fixed assets and depreciation**

Tangible fixed assets are stated at cost less accumulated depreciation and accumulated impairment losses.

Fixed assets are depreciated so as to write off the cost or valuation, less anticipated residual value, over their anticipated useful lives, subject to annual review, as follows:

Property	2% straight line
Fixtures & Fittings	15% straight line
Computer equipment	33.3% straight line

Depreciation methods, useful lives and residual values are reviewed if there is an indication of a significant change since the last annual reporting date.

Residual value is based on prices prevailing at the date of acquisition or subsequent valuation. Where, because of high estimated residual value, depreciation is immaterial, no depreciation is charged but an annual review for impairment is performed. Both residual values and useful lives are reviewed and adjusted, if appropriate, at each financial year end.

The carrying amounts of the charity's assets are reviewed for impairment when events or changes in circumstances indicate that the carrying amount of the fixed asset may not be recoverable. If any such indication exists, the asset's recoverable amount is estimated.

**Fund accounting**

Unrestricted funds comprise those funds which the trustees are free to use in accordance with the charitable objects.

Restricted funds are funds which have been given for a particular purpose.

Designated funds comprise those funds which the trustees periodically set aside for specific projects including future projects and property refurbishments.

**Debtors**

Debtors are recognised at the settlement amount due. Prepayments are valued at the amount prepaid.

**Creditors and provisions**

Creditors and provisions are recognised where the charity has a present obligation resulting from a past event that will probably result in a transfer of funds to a third party and the amount can be measured or estimated reliably. Creditors and provisions are normally measured at their settlement amount.

**Financial instruments**

The charity only has financial assets and financial liabilities of a kind that qualify as basic financial instruments. Basic financial instruments are initially recorded at transaction value and subsequently measured at their settlement value.

**Going concern**

The financial statements have been prepared on a going concern basis as the Trustees believe that no material uncertainties exist. The Trustees have considered the level of funds held and the expected level of income and expenditure for 12 months from authorising these financial statements. The budgeted income and expenditure is sufficient with the level of reserves for the Charity to be able to continue as a going concern.

**Government grants**

Government grants are recognised on the accrual model and are measured at fair value of the asset receivable. Grants are classified as relating either to other income or to assets. Grants related to other income are recognised in profit or loss over the period in which the related costs are recognised. Grants relating to assets are recognised over the expected useful life of the asset. Where part of a grant relating to an asset is deferred, it is recognised as deferred income.

Notes to the Financial Statements  
For the year ended 31 March 2023

<b>3 Donations and legacies</b>	<b>2023</b>	2022
	£	£
St George Healthcare Group	5,299	3,300
Other	125,345	201,817
St Mark Gold Card	-	5,840
	<b>130,644</b>	<b>210,957</b>
<b>4 Operating costs</b>	<b>2023</b>	2022
	£	£
Vehicle hire	7,484	7,271
Sundry expenses	1,615	48
Insurance	6,918	7,099
Rent & Rates	65,895	19,395
Maintenance & cleaning	6,360	14,482
Bank charges	382	245
Depreciation	34,585	37,233
	<b>123,239</b>	<b>85,773</b>
<b>5 Governance costs</b>	<b>2023</b>	2022
	£	£
Audit / Independent examiner's fees	6,138	7,264
Legal and professional fees	276	11,045
	<b>6,414</b>	<b>18,309</b>
<b>6 Taxation</b>		
The company is a registered charity and does not pay corporation tax.		
<b>7 Staff Costs</b>	<b>2023</b>	2022
	£	£
Wages and salaries	28,977	41,127
Pension costs	423	571
	<b>29,400</b>	<b>41,698</b>

The average number of employees during the year was 3 (2022: 3)

### 8 Trustee remuneration and expenses

No remuneration has been paid to the trustees during this period. Travel expenses have been re-imbursed.

### 9 Pension Commitments

The company operates a defined contributions scheme. The assets of the scheme are held separately from those of the company in an independently administered fund. The pension cost charge represents contributions payable by the company to the fund and amounted to £423 (2022: £Nil).

Notes to the Financial Statements  
For the year ended 31 March 2023

10 Tangible fixed assets	<i>Property</i> £	<i>Fixtures &amp; Fittings</i>	<i>Computer equipment</i> £	<i>TOTAL</i> £
<b>Cost</b>				
At 1 April 2022	1,009,005	89,750	20,771	1,119,526
Additions	47,117	-	-	47,117
Disposals	-	-	-	-
At 31 March 2023	1,056,122	89,750	20,771	1,166,643
<b>Depreciation</b>				
At 1 April 2022	68,447	36,135	20,771	125,353
Charge for the year	21,122	13,463	-	34,585
Disposals	-	-	-	-
At 31 March 2023	89,569	49,598	20,771	159,938
<b>Net book value</b>				
<b>At 31 March 2023</b>	<b>966,553</b>	<b>40,152</b>	<b>-</b>	<b>1,006,705</b>
At 31 March 2022	940,558	53,615	-	994,173

11 Debtors	2023 £	2022 £
Trade debtors	1,440	-
Other debtors	1,057	1,508
Prepayments	4,678	3,799
	<b>7,175</b>	<b>5,307</b>

12 Creditors : amounts falling due within one year	2023 £	2022 £
Trade creditors	34,880	12,856
Other taxes and social security costs	973	859
Other creditors	23,120	25,181
Accruals	5,827	5,802
	<b>64,800</b>	<b>44,698</b>

13 Creditors : amounts falling due after more than one year	2023 £	2022 £
Loan	325,200	255,500

#### 14 Related party transactions

During the year, the Charity received donations from the St George Healthcare Group amounting to £nil (2022: £3,300), a group of companies where Dr & Mrs Fouad are directors.

Dr Fouad has provided funding to the Charity of £325,200 (2022 - £255,500) by way of loan. The loan is interest free and has no fixed repayment date.

**St. Mark Universal Care**

England & Wales - Charity number 1155451

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# Accounts

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Company no :  
Charity no :

08747202  
1155451

## St Mark Universal Care

Trustees' Report and Financial Statements  
For the year ended 31 March 2022



# St Mark Universal Care

Trustees' Report and Financial Statements  
For the year ended 31 March 2022

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Contents	Page
<b>CHAIRMAN'S REPORT</b>	1
<b>STRATEGIC REPORT</b>	
Our mission	2
Our values	2
Achievements during the period	2
Financial review	4
<b>GOVERNANCE</b>	
Reference and administrative details	5
Structure, governance and management	6
Governing Document	6
Recruitment and appointment of Trustees	6
Organisational Structure	6
Public benefit	6
Equality	6
Statement of trustees' responsibilities	7
Compliance with accounting standards	7
<b>FINANCIAL STATEMENTS</b>	
Independent Examiner's report	8
Statement of financial activities	9
Balance sheet	10
Statement of cash flows	11
Notes to the financial statements	12

**Trustees' Report and Financial Statements  
For the year ended 31 March 2022**

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The Trustees, who are also Directors of the company, present their Directors' report and financial statements for the year ending 31 March 2022 which are also prepared to meet the requirements for a Directors' report and financial statements for Companies Act purposes.

The financial statements comply with the Charities Act 2011, the Companies Act 2006, the Memorandum and Articles of Association, and Accounting and Reporting by Charities : Statement of Recommended Practice applicable to charities preparing their financial statements in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2015).

**CHAIRMAN'S REPORT**

It was a privilege to have the opportunity this year to serve as Chair of St Mark Universal Care and I am grateful to my fellow trustees for their dedication over the past year and to the charity's supporters, who make everything possible.

We continue to focus on two simple objectives. The first of these is to improve lives in Egypt by enabling better healthcare outcomes, primarily through our medication programme, which this year supported nearly 500 families with monthly medication for chronic diseases. We have also continued to fund a number of healthcare building projects in Egypt.

Secondly, we aim to inspire young people to get involved in active charitable service and provide opportunities to work together and make a difference to people's lives.

One of the ways we've seen this develop over the past year was through the launch of our City Mission service, which has provided weekly hot meals for the homeless and those in need from our base in Werneth Grange, Oldham. It has been a blessing to serve the community in this way and we look forward to building on this and other initiatives to support our neighbours locally. Thank you to all our wonderful volunteers who make this happen!

We have also run regular youth events, and it has been a joy to bring people together again in person after the disrupted years of Covid lockdowns. We will never take the human touch for granted again!

Nonetheless, one of the positive legacies of the pandemic has been our increased literacy in connecting virtually and we have continued to be enriched by our programme of online events, graciously hosted by His Eminence Archbishop Angaelos of London.

It has also been a particular joy to formalise the charity's longstanding relationship with His Eminence and we were delighted when he accepted our invitation to become patron of St Mark Universal Care. In the words of one of our beneficiaries, his visits to Werneth Grange always 'fill the place with joy and peace' and we look forward to working together into the future, as we remain indebted for this support and for that of all our donors and supporters.

Finally, I would like to make special mention of The Woodland Trust and Thatchers Community Orchard for their generous donations of saplings and apple trees for Werneth Grange gardens.

We look forward to watching them grow and to enjoying the fruit of these partnerships in the years ahead; just as we strive to enable the charity's various projects to flourish into the future.



Maha Hamer (Dec 28, 2022 13:26 GMT)

**Maha Hamer**  
**Chair of St Mark Universal Care**

Date : 28 December 2022

## **STRATEGIC REPORT**

### **Our mission**

St Mark Universal Care is a UK based charity with a strong track record in helping to transform healthcare and wellbeing outcomes in the communities where we operate. These include projects overseas and in the UK, in Oldham and Warrington.

The charity supports disadvantaged people in all the work it undertakes and ensures that our services are there for all, regardless of any characteristic.

Overseas, our primary focus is on improving access to high quality healthcare in Egypt and the Middle East. By combating disease, we recognise the fundamental link between good health and people's ability to work and generate income.

In the UK, we also work in partnership with other community groups to provide health and wellbeing benefits. We operate the St Mark Youth Centre from our fundraising base in Werneth Grange, Oldham. This heritage building also enables us to provide a range of spaces and opportunities to the local community.

In short, we exist to further the following charitable objects.

1. The relief of need and the advancement of health and education worldwide for the public benefit
2. The advancement of heritage, through securing the future of our listed heritage building and youth centre, Werneth Grange

### **Our values**

- Excellence in services
- Respect
- Dignity
- Compassion
- Collaboration
- Sustainability

## **Achievements during the period**

### **Overseas Aid**

#### ***Medication programme***

Improving healthcare outcomes continues to be at the heart of St Mark's vision and the charity continues to work to provide essential medication to people in Egypt living with chronic diseases, who would otherwise be unable to afford their prescriptions. By bulk buying medication, St Mark Universal Care is able to secure a significantly discounted rate, enabling it to aid more individuals in need.

In the past year, 4,712 prescriptions were provided to over 500 people living in deprived communities, who would otherwise be unable to access the regular medication needed to enable them to manage chronic health conditions, such as diabetes, high blood pressure, heart and kidney disease.

Through St Mark Universal Care's medication programme, people obtain timely access to the drugs they need to sustain quality of life and to be able to provide practical and emotional support to their families.

#### ***My Health Programme, Egypt***

Work has continued on the 'My Health' (Sehaty) programme, which aims to build and fit out four international hospitals and three healthcare centres in deprived areas of Egypt.

The first of these was Faqous polyclinic, which continues to serve the local community, providing clinics and scanning services.

Qous International Hospital will be the next to open, with the main building work complete and the fit-out underway.

#### ***Kimi Academy***

Construction of the teaching hospital is now complete, adjacent to the medical training academy constructed in the previous year.

**Trustees' Report and Financial Statements  
For the year ended 31 March 2022**

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**Achievements during the period (continued)*****In the heart of the community***

In the UK, Werneth Grange continues to attract a range of people from the local community in and around Oldham. The playground is open to the public whenever in use and the building is regularly used by local and regional charities and community groups.

In October 2021, St Mark launched its City Mission service, opening Werneth Grange on a weekly basis to provide hot meals for the homeless or those in need. Over 250 meals were served in the six months to the end of the financial year, and the service has continued to grow into the new financial year. We also provided support to the Oldham Food Bank and continued to build links in the local community, working closely with organisations such as Action Together, KeyRing and De Paul charity.

***Inspiring the next generation***

In August 2021, as we emerged from the pandemic, St Mark Universal Care was able to resume running in-person youth-focused events, aimed at developing the next generation of volunteers. These took place on a monthly basis at Werneth Grange, covering a number of topics with a wide range of guest speakers.

The charity also continued its popular online talks series, which took place approximately on a bi-monthly basis, hosted by His Eminence Archbishop Angaelos, with an international line-up of guest speakers including:

- Father Simon Daoud, USA (April 2021)
- Father Mark Basily, Australia (May 2021)
- Bishop Pavli, Egypt (June 2021)
- Father John Boutros, Canada (July 2021)
- Father Anthony Mourad, Canada (November 2021)
- Father Daoud Lamei, Egypt (February 2022)

Over 500 hours of volunteering took place, both to support with improvements to the building and grounds, facilitate events and support the City Mission service providing meals to the homeless.

***His Eminence Archbishop Angaleos appointed charity patron***

St Mark Universal Care was delighted when His Eminence Archbishop Angaelos accepted the charity's invitation to become its first patron. The archbishop has been a longstanding supporter of the charity, attending milestone events and hosting a number of online talks during lockdown. There is a natural affinity between the charity's vision to be a youth-oriented organisation and Archbishop Angaelos' high profile youth ministries around the world. We look forward to continuing to work with His Eminence on a number of exciting initiatives in the pipeline.

Trustees' Report and Financial Statements  
For the year ended 31 March 2022

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### Financial review

A summary of the results is shown below :

	<b>2022</b>	2021
	<b>£</b>	£
Income	<b>233,251</b>	400,164
Expenditure	<b>(273,923)</b>	(426,689)
Net income (expenditure) and movement in funds	<b>(40,672)</b>	(26,525)

### Reserves Policy

As the charity becomes more established it is anticipated that significant donations will be received. Where possible the charity will retain around 25% for future investment with the aim of establishing an investment portfolio to provide longer term secured funding to support its projects.

### Grants and fundraising

We received two generous gifts to support with continued improvements to the outdoor space, with gardens at Werneth Grange:

- The Woodland Trust's 'Queen's Green Canopy' donated 40 heritage saplings for the garden (value £400)
- Thatchers Community Orchard donated British heritage varieties of apple (value £600)

We continued to hold regular fundraisers, including the annual Christmas ball and summer barbecue events, as well as other smaller events. We also launched a new website, making it easier than ever for people to access information about the charity and donate online.

We are grateful to all our donors, including our longstanding supporters and those who support the charity through fundraisers, such as marathons and initiatives, including the St Mark Gold Card and an appeal launched to purchase 12 beds for Werneth Grange to enable the charity to host residential retreats.

### The year in numbers

4,712 prescriptions dispensed

510 people supported with monthly medication

65 orphans in Cairo invited to a Christmas celebration and gifted presents

250 meals served to those in need in Oldham

250 food parcels distributed

500+ hours volunteered for the charity

**Trustees' Report and Financial Statements  
For the year ended 31 March 2022**

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**GOVERNANCE**

**Reference and administrative details**

St Mark Universal Care was incorporated on 24 October 2013 (Company registration number : 08747202) as a company limited by guarantee and registered as a charity on 23 January 2014 (Charity registration number : 1155451).

***Trading name***

St Mark Universal Care

***Registered office***

Werneth Grange  
Grange Avenu  
Oldham  
England  
OL8 4EL

***Directors & trustees***

The Directors and Trustees of the charity who served during the period and were:

Mrs Maha Hamer (Chair)  
Dr Naser Fouad  
Mrs Hala Elnarshy-Fouad (Treasurer)  
Mr Pola Baskharoun  
Miss Mariam Ibrahim  
Miss Shery Ibrahim  
Dr Lourence Lenzi Lewis-Hanna

***Chief executive***

Dr Naser Fouad

***Independent Examiner***

Mike Garrett  
Kay Johnson Gee Limited  
1 City Road East  
Manchester  
M15 4PN

***Web-site***

[www.stmarkuniversalcare.org](http://www.stmarkuniversalcare.org)

**Trustees' Report and Financial Statements  
For the year ended 31 March 2022**

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**Structure, governance and management****Governing Document**

St Mark Universal Care is a company limited by guarantee and is governed by its Memorandum and Articles of Association dated 9 October 2019. It is a charity registered with the Charity Commission on 23 January 2014.

In the event of the company winding-up, the members have guaranteed the liabilities of the company to the sum not exceeding one pound each.

**Auditing**

All our programmes are audited on a monthly basis to ensure money is invested as pledged, that projects are managed efficiently and that medicines are reaching people in line with our commitments to fulfil prescriptions.

**Recruitment and appointment of Trustees**

Those persons notified to the Registrar of Companies as the first directors of the Charity are the first Trustees. The Trustees have power to appoint any person to be a Trustee. The Members may remove or appoint trustees by passing a Special Resolution and if there is a conflict between the Members and the Trustees, the Members decision is final.

The Members are the subscribers to the Memorandum and such persons as are approved by the Members to become new members.

**Organisational Structure**

St Mark Universal Care is governed by its Trustee Board which is responsible for setting the strategic direction of the organisation and the policy of the charity. The trustees carry the ultimate responsibility for the conduct of St Mark Universal Copts Care and for ensuring that the charity satisfies its legal and contractual obligations. The trustees may delegate the implementation of their decisions or day-to-day management of the affairs of the Charity to any employee of the Charity, person or committee as they think fit. Any committee must include at least one Trustee.

Decisions are determined by a simple majority of votes. In the case of an equality of votes the Chairman of the meeting has the casting vote.

**Public benefit**

The Trustees of St Mark Universal Care believe they have complied with the duty in section 17 of the Charities Act 2011 to have due regard to the public benefit guidance published by the Charity Commission.

**Equality**

The charity being founded on Christian principles, positively affirms its support of the Equality Act 2010, whereby the support, services and facilities provided by the charity both in the UK and overseas are available to all, regardless of age, disability, gender, reassignment, marriage and civil partnership, pregnancy and maternity, race, religion or belief, sex or sexual orientation.

More information is provided on our web-site at : [www.stmarkuniversalcare.org](http://www.stmarkuniversalcare.org)

**Trustees' Report and Financial Statements  
For the year ended 31 March 2022**

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**Statement of trustees' responsibilities**

The Trustees (who are also the Directors of St Mark Universal Care for the purpose of company law) are responsible for preparing the Trustees' Annual Report and financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

Company law requires the Trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charitable company and of the incoming resources and application of resources, including the income and expenditure, of the charitable company for that period. In preparing these financial statements, the Trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charities SORP;
- make judgements and estimates that are reasonable and prudent; and
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charitable company will continue in business.

The Trustees are responsible for keeping adequate accounting records that disclose with reasonable accuracy at any time the financial position of the charitable company and enable them to ensure that the financial statements comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the charitable company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

The financial statements comply with current statutory requirements, the company's Memorandum and Articles of Association and the Charities SORP.

**Compliance with accounting standards**

The Trustees confirm that the financial statements comply with current statutory requirements, the requirements of the company's Memorandum and Articles of Association and the requirements of the Charities SORP.

*Hala Elnarshy-Fouad*

Hala Elnarshy-Fouad (Dec 28, 2022 15:54 GMT+2)

Mrs H Elnarshy-Fouad  
Trustee

Date : 28 December 2022

**Independent Examiner's Report  
For the year ended 31 March 2022**

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I report to the trustees on my examination of the financial statements of St Mark Universal Care ('the charity') for the year ended 31 March 2022 which comprise the Statement of Financial Activities, the Balance Sheet, the Statement of Cash Flows and related notes.

**Responsibilities and basis of report**

As the trustees of the charity you are responsible for the preparation of the financial statements in accordance with the requirements of the Charities Act 2011 ('the Act').

I report in respect of my examination of the charity's financial statements carried out under section 145 of the 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.

An independent examination does not involve gathering all the evidence that would be required in an audit and consequently does not cover all the matters that an auditor considers in giving their opinion on the financial statements. The planning and conduct of an audit goes beyond the limited assurance that an independent examination can provide. Consequently I express no opinion as to whether the financial statements present a 'true and fair' view and my report is limited to those specific matters set out in the independent examiner's statement.

**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 giving me cause to believe that in any material respect:

- accounting records were not kept in respect of the charity as required by section 130 of the Act; or
- the financial statements do not accord with those records; or
- the financial statements do 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 financial statements to be reached.

**Use of my report**

This report is made solely to the charity's trustees, as a body, in accordance with section 145 of the Charities Act 2011. My work has been undertaken so that I might state to the charity's trustees those matters I am required to state to them in this report and for no other purpose. To the fullest extent permitted by law, I do not accept or assume responsibility to anyone other than the charity and the charity's trustees as a body, for my work, for this report, or for the opinions I have formed.

**Michael Garrett FCA**

For and on behalf of

**Kay Johnson Gee Limited**

1 City Road East  
Manchester  
M15 4PN

Date: 28 December 2022

Statement of Financial Activities  
(including Income and Expenditure Account)  
For the year ended 31 March 2022

	Note	2022 £	2021 £
<b>INCOME</b>			
Donations and legacies	3	210,957	323,487
Income from other trading activities			
- Fundraising and events		9,005	31,443
- Rental income		100	2,600
Government grants		13,189	42,634
<b>Total income</b>		<b>233,251</b>	<b>400,164</b>
<b>EXPENDITURE</b>			
<b>Expenditure on charitable activities</b>			
- Overseas aid		57,403	5,141
- Medical treatment costs		70,740	238,339
- Coptic Orthodox Church		-	2,085
- Wages & salaries		41,698	62,757
- Operating costs	4	85,773	107,175
- Governance costs	5	18,309	11,192
<b>Total expenditure</b>		<b>273,923</b>	<b>426,689</b>
<b>Net income (expenditure) and movement in funds</b>		<b>(40,672)</b>	<b>(26,525)</b>
Fund balance at 1 April 2021		741,858	768,383
<b>Fund balance at 31 March 2022</b>		<b>701,186</b>	<b>741,858</b>

The statement of financial activities includes all gains and losses in the year.

All income and expenditure derive from continuing activities.

Balance Sheet  
As at 31 March 2022

	Note	2022 £	2021 £
<b>Fixed assets</b>			
Tangible assets	9	994,173	1,028,652
<b>Current assets</b>			
Other debtors	10	5,307	12,436
Cash & bank balances		1,904	3,397
		7,211	15,833
<b>Creditors : amounts falling due within one year</b>	11	(44,698)	(47,127)
<b>Net current (liabilities) assets</b>		(37,487)	(31,294)
<b>Creditors : amounts falling due after more than one year</b>		(255,500)	(255,500)
<b>Net assets</b>		701,186	741,858
<b>FUNDS</b>			
<b>Unrestricted funds</b>		701,186	741,858

The Directors consider that the company is entitled to exemption from the requirement to have an audit under the provisions of section 477 the Companies Act 2006 ("the Act") and members have not required the company to obtain an audit for the year in question in accordance with section 476 of the Act. The Directors acknowledge their responsibility for ensuring that the company keeps accounting records which comply with section 386 of the Act and for preparing financial statements which give a true and fair view of the state of affairs of the company as at 31 March 2022 and of its net income and movement in funds for the year then ended in accordance with the requirements of sections 394 and 395 of the Act and which otherwise comply with the requirements of the Companies Act 2006 relating to the financial statements so far as applicable to the company.

The financial statements have been prepared in accordance with the special provisions relating to companies subject to the small companies regime within Part 15 of the Companies Act 2006.

The financial statements on pages 9 to 15 were approved by the Board of Trustees and signed on its behalf by:

*Hala Elnarshy-Fouad*  
Hala Elnarshy-Fouad (Dec 28, 2022 15:54 GMT+2)

Mrs H Elnarshy-Fouad  
Trustee

Date : 28 December 2022

Statement of Cash Flows  
For the year ended 31 March 2022

	2022	2021
	£	£
<b>Cash generated from operating activities</b>	<b>1,261</b>	465,526
<b>Cash flows from investing activities</b>		
Purchase of tangible fixed assets	<b>(2,754)</b>	(18,748)
<b>Cash flows from financing activities</b>		
Repayment of loans	-	(444,500)
<b>Increase in cash and cash equivalents</b>	<b>(1,493)</b>	2,278
Cash and cash equivalents at the beginning of the year	<b>3,397</b>	1,119
<b>Cash and cash equivalents at the end of the year</b>	<b>1,904</b>	3,397
<b>Represented by :</b>		
Cash & bank balances	<b>1,904</b>	3,397
<b>Cash generated from operating activities</b>		
Net movement in funds	<b>(40,672)</b>	(26,525)
Depreciation	<b>37,233</b>	36,740
Increase in debtors	<b>7,129</b>	532,807
Increase in creditors	<b>(2,429)</b>	(77,496)
	<b>1,261</b>	465,526

**Notes to the Financial Statements  
For the year ended 31 March 2022**

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**1 General information**

St Mark Universal Care is a registered charity and a company limited by guarantee in the United Kingdom. In the event of the Charity being wound up, the liability in respect of the guarantee is limited to £1 per member of the Charity. The address of the registered office is given in the charity information on page 1 of these financial statements. The Charity's operations and principal activities are the relief of poverty initially in Egypt in Sudan through healthcare, economic and social development.

The charity constitutes a public benefit entity as defined by FRS 102. The financial statements have been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) issued on 16 July 2014, the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102), the Charities Act 2011, the Companies Act 2006 and UK Generally Accepted Accounting Practice as it applies from 1 January 2015.

**2 Accounting policies**

The principal accounting policies adopted, judgements and key sources of estimation uncertainty in the preparation of the financial statements are as follows :

**Basis of preparation**

These financial statements are prepared on a going concern basis under the historical cost convention, modified to include certain items at fair value. The financial statements are prepared in the functional currency of the Charity.

**Income**

All income is recognised once the charity has entitlement to the funds, it is certain that the resources will be received and the monetary value can be measured with sufficient reliability.

Income received in advance of a specified service is deferred until the criteria for income recognition are met.

Interest on funds held is included when receivable and the amount can be measured reliably which is normally on notification of the amount by the bank.

**Expenditure**

Liabilities are recognised as soon as there is a legal or constructive obligation committing the charity to the expenditure, it is probable that settlement will be required and the amount of the obligation can be measured reliably. All expenditure is accounted for on an accruals basis.

Expenditure on charitable activities comprise the costs incurred by the charity where the primary aim is the delivery of activities and services within the objects of the charity.

Governance costs include those costs associated with meeting the constitutional and statutory requirements of the charity and include the costs linked to the strategic management of the charity.

Irrecoverable VAT is charged as a cost against the activity for which the expenditure was incurred.

**Tax**

The Charity is an exempt charity within the meaning of schedule 3 of the Charities Act 2011 and is considered to pass the tests set out in Paragraph 1 Schedule 6 Finance Act 2010 and therefore it meets the definition of a charitable company for UK corporation tax purposes.

**Notes to the Financial Statements  
For the year ended 31 March 2022**

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**Tangible fixed assets and depreciation**

Tangible fixed assets are stated at cost less accumulated depreciation and accumulated impairment losses.

Fixed assets are depreciated so as to write off the cost or valuation, less anticipated residual value, over their anticipated useful lives, subject to annual review, as follows:

Property	2% straight line
Fixtures & Fittings	15% straight line
Computer equipment	33.3% straight line

Depreciation methods, useful lives and residual values are reviewed if there is an indication of a significant change since the last annual reporting date.

Residual value is based on prices prevailing at the date of acquisition or subsequent valuation. Where, because of high estimated residual value, depreciation is immaterial, no depreciation is charged but an annual review for impairment is performed. Both residual values and useful lives are reviewed and adjusted, if appropriate, at each financial year end.

The carrying amounts of the charity's assets are reviewed for impairment when events or changes in circumstances indicate that the carrying amount of the fixed asset may not be recoverable. If any such indication exists, the asset's recoverable amount is estimated.

**Fund accounting**

Unrestricted funds comprise those funds which the trustees are free to use in accordance with the charitable objects.

Restricted funds are funds which have been given for a particular purpose.

Designated funds comprise those funds which the trustees periodically set aside for specific projects including future projects and property refurbishments.

**Debtors**

Debtors are recognised at the settlement amount due. Prepayments are valued at the amount prepaid.

**Creditors and provisions**

Creditors and provisions are recognised where the charity has a present obligation resulting from a past event that will probably result in a transfer of funds to a third party and the amount can be measured or estimated reliably. Creditors and provisions are normally measured at their settlement amount.

**Financial instruments**

The charity only has financial assets and financial liabilities of a kind that qualify as basic financial instruments. Basic financial instruments are initially recorded at transaction value and subsequently measured at their settlement value.

**Going concern**

The financial statements have been prepared on a going concern basis as the Trustees believe that no material uncertainties exist. The Trustees have considered the level of funds held and the expected level of income and expenditure for 12 months from authorising these financial statements. The budgeted income and expenditure is sufficient with the level of reserves for the Charity to be able to continue as a going concern.

**Government grants**

Government grants are recognised on the accrual model and are measured at fair value of the asset receivable. Grants are classified as relating either to other income or to assets. Grants related to other income are recognised in profit or loss over the period in which the related costs are recognised. Grants relating to assets are recognised over the expected useful life of the asset. Where part of a grant relating to an asset is deferred, it is recognised as deferred income.

Notes to the Financial Statements  
For the year ended 31 March 2022

<b>3 Donations and legacies</b>	<b>2022</b>	2021
	£	£
St George Healthcare Group	3,300	3,400
Corporate Donation	-	510
Other	201,817	315,257
St Mark Gold Card	5,840	4,320
	<b>210,957</b>	<b>323,487</b>
<b>4 Operating costs</b>	<b>2022</b>	2021
	£	£
IT costs	-	11,545
Vehicle hire	7,271	7,298
Sundry expenses	48	108
Insurance	7,099	6,337
Rent & Rates	19,395	29,549
Maintenance & cleaning	14,482	14,456
Stationery	-	499
Bank charges	245	643
Depreciation	37,233	36,740
	<b>85,773</b>	<b>107,175</b>
<b>5 Governance costs</b>	<b>2022</b>	2021
	£	£
Audit / Independent examiner's fees	7,264	6,100
Legal and professional fees	11,045	5,092
	<b>18,309</b>	<b>11,192</b>
<b>6 Taxation</b>		
The company is a registered charity and does not pay corporation tax.		
<b>7 Staff Costs</b>	<b>2022</b>	2021
	£	£
Wages and salaries	41,127	59,883
Social Security	-	191
Pension costs	571	941
	<b>41,698</b>	<b>61,015</b>

The average number of employees during the year was 3 (2021: 4)

**8 Trustee remuneration and expenses**

No remuneration has been paid to the trustees during this period. Travel expenses have been re-imbursed.

Notes to the Financial Statements  
For the year ended 31 March 2022

9	Tangible fixed assets	<i>Property</i> £	<i>Fixtures &amp; Fittings</i>	<i>Computer equipment</i> £	<i>TOTAL</i> £
	<b>Cost</b>				
	At 1 April 2021	1,009,005	86,996	20,771	1,116,772
	Additions	-	2,754	-	2,754
	Disposals	-	-	-	-
	At 31 March 2022	1,009,005	89,750	20,771	1,119,526
	<b>Depreciation</b>				
	At 1 April 2021	48,267	22,671	17,182	88,120
	Charge for the year	20,180	13,464	3,589	37,233
	Disposals	-	-	-	-
	At 31 March 2022	68,447	36,135	20,771	125,353
	<b>Net book value</b>				
	<b>At 31 March 2022</b>	<b>940,558</b>	<b>53,615</b>	<b>-</b>	<b>994,173</b>
	At 31 March 2021	960,738	64,325	3,589	1,028,652
	<b>10 Debtors</b>			<b>2022</b>	<b>2021</b>
				£	£
	Other debtors			1,508	2,345
	Prepayments			3,799	10,091
				<b>5,307</b>	<b>12,436</b>
	<b>11 Creditors : amounts falling due within one year</b>			<b>2022</b>	<b>2021</b>
				£	£
	Trade creditors			12,856	22,201
	Other taxes and social security costs			859	747
	Other creditors			25,181	21,293
	Accruals			5,802	2,886
				<b>44,698</b>	<b>47,127</b>
	<b>12 Creditors : amounts falling due after more than one year</b>			<b>2022</b>	<b>2021</b>
				£	£
	Loan			255,500	255,500
	<b>13 Related party transactions</b>				

During the year, the Charity received donations from the St George Healthcare Group amounting to £3,300 (2021: £3,400), a group of companies where Dr & Mrs Fouad are directors.

Dr Fouad has provided funding to the Charity of £255,500 (2021 - £255,500) by way of loan. The loan is interest free and has no fixed repayment date.

**St. Mark Universal Care**

England & Wales - Charity number 1155451

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# Accounts

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Company no :  
Charity no :

08747202  
1155451

## St Mark Universal Care

Trustees' Report and Financial Statements  
For the year ended 31 March 2021



# St Mark Universal Care

Trustees' Report and Financial Statements  
For the year ended 31 March 2021

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Contents	Page
<b>CHAIRMAN'S REPORT</b>	1
<b>STRATEGIC REPORT</b>	
Mission	2
Our values	2
Achievements during the period	2
Grants & fundraising	3
Financial review	3
Reserves Policy	3
<b>GOVERNANCE</b>	
Reference and administrative details	4
Structure, governance and management	5
Governing Document	5
Recruitment and appointment of Trustees	5
Organisational Structure	5
Public benefit	5
Equality	5
Statement of trustees' responsibilities	6
Compliance with accounting standards	6
<b>FINANCIAL STATEMENTS</b>	
Independent Examiner's report	7
Statement of financial activities	8
Balance sheet	9
Statement of cash flows	10
Notes to the financial statements	11

**Trustees' Report and Financial Statements  
For the year ended 31 March 2021**

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The Trustees, who are also Directors of the company, present their Directors' report and financial statements for the year ending 31 March 2021 which are also prepared to meet the requirements for a Directors' report and financial statements for Companies Act purposes.

The financial statements comply with the Charities Act 2011, the Companies Act 2006, the Memorandum and Articles of Association, and Accounting and Reporting by Charities : Statement of Recommended Practice applicable to charities preparing their financial statements in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2015).

**CHAIRMAN'S REPORT**

Like many other charities, our experience at St Mark Universal Care has been that the healthcare ramifications of the novel Coronavirus, Covid-19 have been much wider than the impact of the disease itself. Certainly, multiple lockdowns and isolation measures disrupted both fundraising activities and project delivery from 2020 onwards.

At St Mark Universal Care, however, we have been proud that we have been able to continue the provision of our Middle East medication programme as previously, delivering prescriptions to the chronically ill in Egypt on a consistent basis to enable them to maintain quality of life through the pandemic.

For people with dependent children or parents, this has made all the difference, enabling them to maintain quality of life and continue to enjoy both financial and emotional security for themselves and their families.

Construction projects, however, have slowed as a result of the pandemic, with the sector affected by workforce shortages resulting from the initial lockdown and isolation policies. This meant that the Sehaty (My Health) project has slowed – specifically the opening of Qous International Hospital has been delayed until 2022.

Similarly, the charity's Christmas and summer mission trips to Egypt were not able to proceed in the Covid context, but we hope these will be able to return in 2022.

The furlough scheme meant the charity was able to recoup some of the expenditure on staff salaries throughout the financial year, helping to offset the decline in income to some extent.

The charity's partnership with Warrington Disability Partnership to administer the refurbishment and recycling of disability aids for the Phoenix Project was also affected by the pandemic, with those colleagues employed by the project also being placed on furlough early in the pandemic. Challenges with shipping also affected delivery, meaning that the trustees eventually reached the difficult decision of suspending this collaboration in the short-term.

Werneth Grange was not able to operate as a physical base for the youth service during this financial year as a result of the Covid-19 impact. However, a series of online talks was launched, hosted by His Eminence Archbishop Angaelos. These have proved immensely popular, attracting high calibre speakers and large audiences; as a result they have continued post-lockdowns, with plans to launch a new series for 2022, to run alongside physical building-based events.

Another positive outcome during the year was the charity's success in attracting grant funding for outdoor projects, including from the Postcode Lottery Local Trust for the community café, enabling us to serve hot and cold drinks and refreshments outdoors.

The investment in the outdoor spaces at Werneth Grange (playground and community café) is beginning to prove its value as events resume in Oldham, including youth days and open days for people of all ages from the wider community. Pleasingly, these have continued apace into the 2021/22 financial year as the charity's activities have once again gathered momentum.

I would like to take this opportunity to personally thank all our donors for continuing to support St Mark Universal Care's charitable activities. Your pledges are helping to transform healthcare outcomes and quality of life for people of all ages in some of the most deprived parts of Egypt and for this we remain eternally grateful.

As I prepare to step down as Chair of the Board and reflect on this most unexpected of years, I am pleased that in spite of everything, we have shown our resilience through these most challenging of circumstances and continued to make a positive difference at the frontline of healthcare provision, both through the medication project and healthcare facilities, such as the Faqous Hospital, completed prior to the Covid-19 outbreak.

I look forward to handing over the Chair to my colleague Maha Hamer in January 2022, and to continuing to serve as a trustee of St Mark Universal Care, with responsibility for overseas projects.

I have every confidence that the Board will continue to work as one, serving those who benefit from our services, both in the UK and in Egypt.

**Dr Naser Fouad**

***Chair of St Mark Universal Care and Deputy Lord-Lieutenant of Cheshire***

## STRATEGIC REPORT

### Mission

St Mark Universal Care is a UK-based charity with a strong track record in helping to transform healthcare and wellbeing outcomes in the communities where we operate. These include projects overseas and in the UK.

The charity supports disadvantaged people in all the work it undertakes and ensures that our services are fully inclusive to all.

Overseas, our primary focus is on improving access to high quality healthcare in Egypt and the Middle East.

By combating disease, we recognise the fundamental link between good health and people's ability to work and generate income.

In the UK, we also work in partnership with other community groups to provide health and wellbeing benefits.

Although the charity continued to be registered in Warrington in the 2020/21 financial year, its main UK base is in Oldham, where we operate the St Mark Youth Centre from Werneth Grange. This heritage building also enables us to provide a range of spaces and opportunities for the local community.

In short, we exist to further the following charitable objects:

- i. The relief of need and the advancement of health and education worldwide for the public benefit
- ii. The advancement of heritage, through securing the future of our listed heritage building and youth centre, Werneth Grange

### Our values

- Excellence in services
- Respect, dignity and compassion
- Collaboration and sustainability

## Achievements during the period

### Overseas aid

#### - *My Health Programme, Egypt*

St Mark continues to support the 'My Health' (Sehaty) Programme, targeting the construction and fit-out of four international hospitals and three healthcare centres in Egypt to provide a range of healthcare services according to local needs.

The first of these was Faqous, which is now a bustling polyclinic, serving the local community with local clinics and scanning services. The main building works were completed at Qous International Hospital and following Covid-related delays, the fit-out is now underway, and expected to be complete by the end of 2022.

#### - *Medication programme*

St Mark Universal Care has continued to provide essential medication to people with chronic diseases, who would otherwise be unable to afford their prescriptions.

By bulk buying medication, the charity is able to secure a significantly discounted rate, enabling it to aid more individuals in need.

In the past year, over 17,000 prescriptions were again provided, translating to transforming the lives of around 1,500 people living in deprived communities, who would otherwise be unable to access the regular medication needed to enable them to manage chronic health conditions, such as diabetes, high blood pressure, heart and kidney disease.

Through St Mark Universal Care's medication programme, they are able to obtain timely access to the drugs they need to sustain quality of life and enable them to provide practical and emotional support to their families.

In addition, the charity has funded a range of life changing medical operations for those in need.

Trustees' Report and Financial Statements  
For the year ended 31 March 2021

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### Achievements during the period (continued)

#### UK Projects

From the outset of the pandemic, St Mark Universal Care joined the national effort to support the NHS, providing hot meals, long life food items and hand cream products to healthcare workers at Warrington hospital from March 2020. The charity also provided support to the Oldham Food Bank with donations of toiletries, tins and other dry food items.

#### Werneth Grange & St Mark Youth Centre

Youth events were forced to migrate online during 2020/21 and the charity launched a series of online spiritual talks, hosted by His Eminence Archbishop Angaelos.

Guest speakers included Bishop Raphael of Cairo, Father Daoud Lamei of Heliopolis, Father James Mikhail of Chicago and Father Simon Dawood of Texas.

The popularity of this series has led to its continuation into 2021/22 and we are grateful to the support of H.E. Archbishop Angaelos and his graciousness and wisdom in chairing these meetings.

#### Grants & fundraising

St Mark Universal Care received two grants during the financial year 2020/21: The Postcode Local Trust awarded a grant of £19,955 for the community café pod, a gazebo for an outdoor education space and picnic tables. Meanwhile the Ford Britain Trust awarded £248.93 for plants for the patio area.

These have contributed to the ongoing transformation of our outdoor space and we are grateful to The Postcode Local Trust and the Ford Britain Trust for their support.

We are also immensely grateful to all those who support the charity on an ongoing basis through standing orders. This predictability of income is particularly important for our medication programme as it allows us to plan with greater certainty and direction.

#### Financial review

A summary of the results is shown below :

	2021	2020
	£	£
Income	<b>400,164</b>	950,165
Expenditure	<b>(426,689)</b>	(593,595)
Net income (expenditure) and movement in funds	<b>(26,525)</b>	356,570

#### Reserves Policy

As the charity becomes more established it is anticipated that significant donations will be received. Where possible the charity will retain around 25% for future investment with the aim of establishing an investment portfolio to provide longer term secured funding to support its projects.

**GOVERNANCE**

**Reference and administrative details**

St Mark Universal Care was incorporated on 24 October 2013 (Company registration number : 08747202) as a company limited by guarantee and registered as a charity on 23 January 2014 (Charity registration number : 1155451).

***Trading name***

St Mark Universal Care

***Registered office***

The Old Rectory  
Rectory Lane  
Winwick  
Warrington  
WA2 8LE

***Directors & trustees***

The Directors and Trustees of the charity who served during the period and were:

Dr Naser Fouad (Chairman)  
Mrs Hala Elnarshy-Fouad (Treasurer)  
Mr Pola Baskharoun  
Miss Mariam Ibrahim  
Miss Shery Ibrahim  
Mrs Maha Hamer  
Dr Lourence Lenzi Lewis-Hanna

***Chief executive***

Dr Naser Fouad

***Independent Examiner***

Mike Garrett  
Kay Johnson Gee Limited  
1 City Road East  
Manchester  
M15 4PN

***Web-site***

[www.stmarkuniversalcare.org](http://www.stmarkuniversalcare.org)

**Structure, governance and management****Governing Document**

St Mark Universal Care is a company limited by guarantee and is governed by its Memorandum and Articles of Association dated 9 October 2019. It is a charity registered with the Charity Commission on 23 January 2014. The charity is governed by a board of trustees, responsible for setting the strategic direction and policies of the organisation and ensuring it meets its legal and contractual obligations. Its trustees are Dr Naser Fouad (Chairman), Mrs Hala Elnarshy-Fouad (Treasurer), Paolo Baskharoun, Mariam Ebraheim, Shery Ebraheim, Maha Hamer and Dr Lourence Lewis-Hanna.

In the event of the company winding-up, the members have guaranteed the liabilities of the company to the sum not exceeding one pound each.

**Auditing**

All our programmes are audited on a monthly basis to ensure money is invested as pledged, that projects are managed efficiently and that medicines are reaching people in line with our commitments to fulfil prescriptions.

**Recruitment and appointment of Trustees**

Those persons notified to the Registrar of Companies as the first directors of the Charity are the first Trustees. The Trustees have power to appoint any person to be a Trustee. The Members may remove or appoint trustees by passing a Special Resolution and if there is a conflict between the Members and the Trustees, the Members decision is final.

The Members are the subscribers to the Memorandum and such persons as are approved by the Members to become new members.

**Organisational Structure**

St Mark Universal Care is governed by its Trustee Board which is responsible for setting the strategic direction of the organisation and the policy of the charity. The trustees carry the ultimate responsibility for the conduct of St Mark Universal Copts Care and for ensuring that the charity satisfies its legal and contractual obligations. The trustees may delegate the implementation of their decisions or day-to-day management of the affairs of the Charity to any employee of the Charity, person or committee as they think fit. Any committee must include at least one Trustee.

Decisions are determined by a simple majority of votes. In the case of an equality of votes the Chairman of the meeting has the casting vote.

**Public benefit**

The Trustees of St Mark Universal Care believe they have complied with the duty in section 17 of the Charities Act 2011 to have due regard to the public benefit guidance published by the Charity Commission.

**Equality**

The charity being founded on Christian principles, positively affirms its support of the Equality Act 2010, whereby the support, services and facilities provided by the charity both in the UK and overseas are available to all, regardless of age, disability, gender, reassignment, marriage and civil partnership, pregnancy and maternity, race, religion or belief, sex or sexual orientation.

More information is provided on our web-site at : [www.stmarkuniversalcare.org](http://www.stmarkuniversalcare.org)

**Trustees' Report and Financial Statements  
For the year ended 31 March 2021**

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**Statement of trustees' responsibilities**

The Trustees (who are also the Directors of St Mark Universal Care for the purpose of company law) are responsible for preparing the Trustees' Annual Report and financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

Company law requires the Trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charitable company and of the incoming resources and application of resources, including the income and expenditure, of the charitable company for that period. In preparing these financial statements, the Trustees are required to:

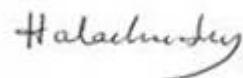
- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charities SORP;
- make judgements and estimates that are reasonable and prudent; and
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charitable company will continue in business.

The Trustees are responsible for keeping adequate accounting records that disclose with reasonable accuracy at any time the financial position of the charitable company and enable them to ensure that the financial statements comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the charitable company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

The financial statements comply with current statutory requirements, the company's Memorandum and Articles of Association and the Charities SORP.

**Compliance with accounting standards**

The Trustees confirm that the financial statements comply with current statutory requirements, the requirements of the company's Memorandum and Articles of Association and the requirements of the Charities SORP.



Mrs H Elnarshy-Fouad  
Trustee

23 December 2021

**Independent Examiner's Report  
For the year ended 31 March 2021**

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I report to the trustees on my examination of the financial statements of St Mark Universal Care ('the charity') for the year ended 31 March 2021 which comprise the Statement of Financial Activities, the Balance Sheet, the Statement of Cash Flows and related notes.

**Responsibilities and basis of report**

As the trustees of the charity you are responsible for the preparation of the financial statements in accordance with the requirements of the Charities Act 2011 ('the Act').

I report in respect of my examination of the charity's financial statements carried out under section 145 of the 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.

An independent examination does not involve gathering all the evidence that would be required in an audit and consequently does not cover all the matters that an auditor considers in giving their opinion on the financial statements. The planning and conduct of an audit goes beyond the limited assurance that an independent examination can provide. Consequently I express no opinion as to whether the financial statements present a 'true and fair' view and my report is limited to those specific matters set out in the independent examiner's statement.

**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 giving me cause to believe that in any material respect:

- accounting records were not kept in respect of the charity as required by section 130 of the Act; or
- the financial statements do not accord with those records; or
- the financial statements do 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 financial statements to be reached.

**Use of my report**

This report is made solely to the charity's trustees, as a body, in accordance with section 145 of the Charities Act 2011. My work has been undertaken so that I might state to the charity's trustees those matters I am required to state to them in this report and for no other purpose. To the fullest extent permitted by law, I do not accept or assume responsibility to anyone other than the charity and the charity's trustees as a body, for my work, for this report, or for the opinions I have formed.

**Michael Garrett FCA**

For and on behalf of

**Kay Johnson Gee Limited**

1 City Road East

Manchester

M15 4PN

23 December 2021

Statement of Financial Activities  
(including Income and Expenditure Account)  
For the year ended 31 March 2021

	Note	2021 £	2020 £
<b>INCOME</b>			
Donations and legacies	3	323,487	908,328
Income from other trading activities			
- Fundraising and events		31,443	39,957
- Rental income		2,600	1,880
Government grants		42,634	
<b>Total income</b>		<b>400,164</b>	950,165
<b>EXPENDITURE</b>			
<b>Expenditure on charitable activities</b>			
- Overseas aid		5,141	-
- Medical treatment costs		238,339	268,561
- Healthcare projects		-	6,000
- UK charitable contributions - Phoenix Project		-	53,054
- Coptic Orthodox Church		2,085	1,702
- Wages & salaries		62,757	79,543
- Operating costs	4	107,175	175,986
- Governance costs	5	11,192	8,749
<b>Total expenditure</b>		<b>426,689</b>	593,595
<b>Net income (expenditure) and movement in funds</b>		<b>(26,525)</b>	356,570
Fund balance at 1 April 2020		768,383	411,813
<b>Fund balance at 31 March 2021</b>		<b>741,858</b>	768,383

The statement of financial activities includes all gains and losses in the year.

All income and expenditure derive from continuing activities.

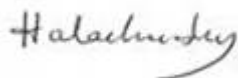
Balance Sheet  
As at 31 March 2021

	Note	2021 £	2020 £
<b>Fixed assets</b>			
Tangible assets	9	<b>1,028,652</b>	1,046,644
<b>Current assets</b>			
Other debtors	10	<b>12,436</b>	545,243
Cash & bank balances		<b>3,397</b>	1,119
		<b>15,833</b>	546,362
<b>Creditors : amounts falling due within one year</b>	<b>11</b>	<b>(47,127)</b>	(124,623)
<b>Net current (liabilities) assets</b>		<b>(31,294)</b>	421,739
<b>Creditors : amounts falling due after more than one year</b>		<b>(255,500)</b>	(700,000)
<b>Net assets</b>		<b>741,858</b>	768,383
<b>FUNDS</b>			
<b>Unrestricted funds</b>		<b>741,858</b>	768,383

The Directors consider that the company is entitled to exemption from the requirement to have an audit under the provisions of section 477 the Companies Act 2006 ("the Act") and members have not required the company to obtain an audit for the year in question in accordance with section 476 of the Act. The Directors acknowledge their responsibility for ensuring that the company keeps accounting records which comply with section 386 of the Act and for preparing financial statements which give a true and fair view of the state of affairs of the company as at 31 March 2021 and of its net income and movement in funds for the year then ended in accordance with the requirements of sections 394 and 395 of the Act and which otherwise comply with the requirements of the Companies Act 2006 relating to the financial statements so far as applicable to the company.

The financial statements have been prepared in accordance with the special provisions relating to companies subject to the small companies regime within Part 15 of the Companies Act 2006.

The financial statements on pages 8 to 14 were approved by the Board of Trustees and signed on its behalf by:



Mrs H Elnarshy-Fouad  
Trustee

23 December 2021

Statement of Cash Flows  
For the year ended 31 March 2021

	2021	2020
	£	£
<b>Cash generated from operating activities</b>	<b>465,526</b>	<b>(81,756)</b>
<b>Cash flows from investing activities</b>		
Purchase of tangible fixed assets	<b>(18,748)</b>	(121,459)
<b>Cash flows from financing activities</b>		
Repayment of loans	<b>(444,500)</b>	200,000
<b>Increase in cash and cash equivalents</b>	<b>2,278</b>	<b>(3,215)</b>
Cash and cash equivalents at the beginning of the year	<b>1,119</b>	4,334
<b>Cash and cash equivalents at the end of the year</b>	<b>3,397</b>	<b>1,119</b>
<b>Represented by :</b>		
Cash & bank balances	<b>3,397</b>	1,119
<b>Cash generated from operating activities</b>		
Net movement in funds	<b>(26,525)</b>	356,570
Depreciation	<b>36,740</b>	34,084
Increase in debtors	<b>532,807</b>	(545,043)
Increase in creditors	<b>(77,496)</b>	72,633
	<b>465,526</b>	<b>(81,756)</b>

Notes to the Financial Statements  
For the year ended 31 March 2021

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**1 General information**

St Mark Universal Care is a registered charity and a company limited by guarantee in the United Kingdom. In the event of the Charity being wound up, the liability in respect of the guarantee is limited to £1 per member of the Charity. The address of the registered office is given in the charity information on page 1 of these financial statements. The Charity's operations and principal activities are the relief of poverty initially in Egypt in Sudan through healthcare, economic and social development.

The charity constitutes a public benefit entity as defined by FRS 102. The financial statements have been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) issued on 16 July 2014, the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102), the Charities Act 2011, the Companies Act 2006 and UK Generally Accepted Accounting Practice as it applies from 1 January 2015.

**2 Accounting policies**

The principal accounting policies adopted, judgements and key sources of estimation uncertainty in the preparation of the financial statements are as follows :

**Basis of preparation**

These financial statements are prepared on a going concern basis under the historical cost convention, modified to include certain items at fair value. The financial statements are prepared in the functional currency of the Charity.

**Income**

All income is recognised once the charity has entitlement to the funds, it is certain that the resources will be received and the monetary value can be measured with sufficient reliability.

Income received in advance of a specified service is deferred until the criteria for income recognition are met.

Interest on funds held is included when receivable and the amount can be measured reliably which is normally on notification of the amount by the bank.

**Expenditure**

Liabilities are recognised as soon as there is a legal or constructive obligation committing the charity to the expenditure, it is probable that settlement will be required and the amount of the obligation can be measured reliably. All expenditure is accounted for on an accruals basis.

Expenditure on charitable activities comprise the costs incurred by the charity where the primary aim is the delivery of activities and services within the objects of the charity.

Governance costs include those costs associated with meeting the constitutional and statutory requirements of the charity and include the costs linked to the strategic management of the charity.

Irrecoverable VAT is charged as a cost against the activity for which the expenditure was incurred.

**Tax**

The Charity is an exempt charity within the meaning of schedule 3 of the Charities Act 2011 and is considered to pass the tests set out in Paragraph 1 Schedule 6 Finance Act 2010 and therefore it meets the definition of a charitable company for UK corporation tax purposes.

Notes to the Financial Statements  
For the year ended 31 March 2021

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**Tangible fixed assets and depreciation**

Tangible fixed assets are stated at cost less accumulated depreciation and accumulated impairment losses.

Fixed assets are depreciated so as to write off the cost or valuation, less anticipated residual value, over their anticipated useful lives, subject to annual review, as follows:

Property	2% straight line
Fixtures & Fittings	15% straight line
Computer equipment	33.3% straight line

Depreciation methods, useful lives and residual values are reviewed if there is an indication of a significant change since the last annual reporting date.

Residual value is based on prices prevailing at the date of acquisition or subsequent valuation. Where, because of high estimated residual value, depreciation is immaterial, no depreciation is charged but an annual review for impairment is performed. Both residual values and useful lives are reviewed and adjusted, if appropriate, at each financial year end.

The carrying amounts of the charity's assets are reviewed for impairment when events or changes in circumstances indicate that the carrying amount of the fixed asset may not be recoverable. If any such indication exists, the asset's recoverable amount is estimated.

**Fund accounting**

Unrestricted funds comprise those funds which the trustees are free to use in accordance with the charitable objects.

Restricted funds are funds which have been given for a particular purpose.

Designated funds comprise those funds which the trustees periodically set aside for specific projects including future projects and property refurbishments.

**Debtors**

Debtors are recognised at the settlement amount due. Prepayments are valued at the amount prepaid.

**Creditors and provisions**

Creditors and provisions are recognised where the charity has a present obligation resulting from a past event that will probably result in a transfer of funds to a third party and the amount can be measured or estimated reliably. Creditors and provisions are normally measured at their settlement amount.

**Financial instruments**

The charity only has financial assets and financial liabilities of a kind that qualify as basic financial instruments. Basic financial instruments are initially recorded at transaction value and subsequently measured at their settlement value.

**Going concern**

The financial statements have been prepared on a going concern basis as the Trustees believe that no material uncertainties exist. The Trustees have considered the level of funds held and the expected level of income and expenditure for 12 months from authorising these financial statements. The budgeted income and expenditure is sufficient with the level of reserves for the Charity to be able to continue as a going concern.

**Government grants**

Government grants are recognised on the accrual model and are measured at fair value of the asset receivable. Grants are classified as relating either to other income or to assets. Grants related to other income are recognised in profit or loss over the period in which the related costs are recognised. Grants relating to assets are recognised over the expected useful life of the asset. Where part of a grant relating to an asset is deferred, it is recognised as deferred income.

Notes to the Financial Statements  
For the year ended 31 March 2021

<b>3 Donations and legacies</b>	<b>2021</b>	<b>2020</b>
	<b>£</b>	<b>£</b>
St George Healthcare Group	<b>3,400</b>	24,088
Corporate Donation	<b>510</b>	53,000
Donations of Mobility equipment and clothes (donations in kind)	-	30,069
Other	<b>315,257</b>	795,081
St Mark Gold Card	<b>4,320</b>	6,090
	<b>323,487</b>	908,328
<b>4 Operating costs</b>	<b>2021</b>	<b>2020</b>
	<b>£</b>	<b>£</b>
IT costs	<b>11,545</b>	16,595
Vehicle hire	<b>7,298</b>	15,788
Travel expenses	-	4,679
Sundry expenses	<b>108</b>	214
Insurance	<b>6,337</b>	2,098
Rent & Rates	<b>29,549</b>	55,681
Maintenance & cleaning	<b>14,456</b>	29,624
Stationery	<b>499</b>	3,063
Shipping costs	-	13,698
Bank charges	<b>643</b>	462
Depreciation	<b>36,740</b>	34,084
	<b>107,175</b>	175,986
<b>5 Governance costs</b>	<b>2021</b>	<b>2020</b>
	<b>£</b>	<b>£</b>
Audit / Independent examiner's fees	<b>6,100</b>	4,000
Legal and professional fees	<b>5,092</b>	4,749
	<b>11,192</b>	8,749
<b>6 Taxation</b>		
The company is a registered charity and does not pay corporation tax.		
<b>7 Staff Costs</b>	<b>2021</b>	<b>2020</b>
	<b>£</b>	<b>£</b>
Wages and salaries	<b>59,883</b>	72,156
Social Security	<b>191</b>	6,044
Pension costs	<b>941</b>	1,343
	<b>61,015</b>	79,543

The average number of employees during the year was 4 (2020: 4)

**8 Trustee remuneration and expenses**

No remuneration has been paid to the trustees during this period. Travel expenses have been re-imbursed.

Notes to the Financial Statements  
For the year ended 31 March 2021

9 Tangible fixed assets	<i>Property</i>	<i>Fixtures &amp; Fittings</i>	<i>Computer equipment</i>	<i>TOTAL</i>
	£		£	£
<b>Cost</b>				
At 1 April 2020	1,009,005	68,248	20,771	1,098,024
Additions	-	18,748	-	18,748
Disposals	-	-	-	-
At 31 March 2021	<u>1,009,005</u>	<u>86,996</u>	<u>20,771</u>	<u>1,116,772</u>
<b>Depreciation</b>				
At 1 April 2020	28,087	9,870	13,423	51,380
Charge for the year	20,180	12,801	3,759	36,740
Disposals	-	-	-	-
At 31 March 2021	<u>48,267</u>	<u>22,671</u>	<u>17,182</u>	<u>88,120</u>
<b>Net book value</b>				
<b>At 31 March 2021</b>	<b><u>960,738</u></b>	<b><u>64,325</u></b>	<b><u>3,589</u></b>	<b><u>1,028,652</u></b>
At 31 March 2020	<u>980,918</u>	<u>58,378</u>	<u>7,348</u>	<u>1,046,644</u>

10 Debtors	2021	2020
	£	£
Other debtors	2,345	511,805
Prepayments	10,091	33,438
	<u>12,436</u>	<u>545,243</u>

11 Creditors : amounts falling due within one year	2021	2020
	£	£
Trade creditors	22,201	96,387
Other taxes and social security costs	747	1,629
Other creditors	21,293	22,196
Accruals	2,886	4,411
	<u>47,127</u>	<u>124,623</u>

12 Creditors : amounts falling due after more than one year	2021	2020
	£	£
Loan	255,500	700,000

### 13 Related party transactions

During the year, the Charity received donations from the St George Healthcare Group amounting to £3,400 (2020: £24,088), a group of companies where Dr & Mrs Fouad are directors.

Dr Fouad has provided funding to the Charity of £255,500 (2020 - £700,000) by way of loan. The loan is interest free and has no fixed repayment date.