

INTERNATIONAL CHRISTIAN MEDICAL AND DENTAL ASSOCIATION (UK) CIO

England & Wales · Charity number 1188743

Details

Other names	ICMDA, ICMDA (UK)
Status	Registered
Legal form	CIO
Registered	2020-03-25
Register	View on the Charity Commission register

Contact

Address	3a Canberra House London Road St. Albans Hertfordshire AL1 1LE
Phone	01234567890
Email	office@icmda.net
Website	https://cio.icmda.net

Activities

Objects: (1) THE ADVANCEMENT OF THE CHRISTIAN FAITH INCLUDING THE PROMOTION OF BIBLICAL VALUES AND BELIEFS(2) THE ADVANCEMENT OF EDUCATION IN MEDICINE, DENTISTRY, HEALTH AND RELATED AREAS(3) THE RELIEF OF SICKNESS AND SUFFERING AND THE ADVANCEMENT OF HEALTHCAREPROVIDED THAT THE ADVANCEMENT OF SUCH PURPOSES MUST BE UNDERTAKEN IN A MANNER THAT IS CONSISTENT WITH THE BASIS OF FAITH AND THE ETHOS STATEMENTS AS MAY BE ADOPTED AND AMENDED BY THE CIO FROM TIME TO TIME.

Activities: To promote, encourage and support the work of Christian medical and dental associations throughout the world.

Classification

- **How:** Makes Grants To Individuals, Makes Grants To Organisations
- **What:** Education/training, The Advancement Of Health Or Saving Of Lives, Religious Activities
- **Who:** The General Public/mankind

Geography

- Albania
- Argentina
- Armenia
- Australia
- Austria
- Bangladesh
- Belgium
- Benin
- Bolivia
- Botswana
- Brazil
- Bulgaria
- Burkina Faso
- Burundi
- Canada
- Congo (Democratic Republic)
- Costa Rica
- Denmark
- Ecuador
- Egypt
- El Salvador
- Estonia
- Eswatini
- Ethiopia
- Finland
- France
- Germany
- Ghana
- Greece
- Greenland
- Guatemala
- Haiti
- Honduras
- Hong Kong

- Hungary
- India
- Indonesia
- Ireland
- Japan
- Kazakhstan
- Kenya
- Kyrgyzstan
- Lithuania
- Madagascar
- Malawi
- Mali
- Mexico
- Mongolia
- Nepal
- Netherlands
- New Zealand
- Niger
- Nigeria
- Northern Ireland
- Norway
- Pakistan
- Panama
- Peru
- Poland
- Portugal
- Romania
- Russia
- Scotland
- Serbia
- Singapore
- South Africa
- South Korea
- Spain
- Sri Lanka

- Sudan
- Sweden
- Switzerland
- Taiwan
- Tajikistan
- Tanzania
- The Gambia
- Togo
- Turkmenistan
- Uganda
- Ukraine
- United States
- Uruguay
- Uzbekistan
- Venezuela
- Zambia
- Zimbabwe
- Throughout England And Wales

Finances

Period end	Income	Expenditure	Assets	Employees
2024-12-31	£2,116,945	£2,172,169	£494,648	2
2023-12-31	£5,859,237	£5,830,984	£544,845	2
2022-12-31	£3,465,362	£3,333,191	£510,561	2
2021-12-31	£331,429	£207,082	-	-
2020-12-31	£318,595	£245,062	-	-

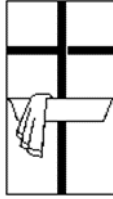
Trustees

Name	Role	Appointed
Dr Marinus Verweij	Chair	2020-03-25
Dr Deborah Anita Lanz		2020-03-25
Dr KEVIN FRANCIS VAUGHAN		2020-03-25
Dr Vijaykumar Aruldas MBBS FIIMA		2020-03-25
Dr Zeerak Samuel		2024-11-10
HOWARD AUSTIN LYONS		2020-03-25
ISAAC MANOSENAN LEWIS		2020-03-25

INTERNATIONAL CHRISTIAN MEDICAL AND DENTAL ASSOCIATION (UK) CIO

England & Wales - Charity number 1188743

Accounts



International Christian Medical and Dental Association (UK) CIO

REPORT AND ACCOUNTS
year ended 31 December 2024

Registered Charity Number 1188743

International Christian Medical and Dental Association (UK) CIO

Year ended 31 December 2024

Contents

Charity Information	2
Trustees Report	3-7
Auditor's Report	8-11
Statement of Financial Activities	12
Balance Sheet	13
Statement of Cash Flows	14
Notes to the Accounts	15-20

Charity Information

Charity Registration number	1188743
Registered Office	1 st Floor 3a Canberra House London Road St Albans Hertfordshire, AL1 1LE
Auditor	George Arthur Limited Chartered Accountants Suite 6B, Wentworth Lodge Great North Road Welwyn Garden City Hertfordshire, AL8 7SR
Bankers	HSBC Bank plc Kingdom Bank
Investment advisers	The Ethical Investment Co-operative Ltd 1 Aske Stables, Aske, Richmond, DL10 5HG
Charity website	https://icmda.net/

International Christian Medical and Dental Association (UK) CIO

Year ended 31 December 2024

TRUSTEES REPORT

The trustees present their annual report and financial statements of the Charitable Incorporated Organisation (CIO) for the year ended 31 December 2024. The financial statements have been prepared in accordance with the constitution and 'Reporting by Charities: Statement of Recommended Practice' applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019).

Structure, Governance and Management

The full name of the charity is International Christian Medical and Dental Association (UK) CIO known also as ICMDA (UK) CIO ("the Charity").

ICMDA (UK) CIO registered with the Charity Commission (number 1188743) on 25 March 2020 and took over all the activities of the ICMDA (UK) Trust (registered charity 1059750) effective from 3 April 2020.

Trustees

The trustees who have served during the year under review were:

Marinus Verweij (Chairman)

Deborah Lanz (Secretary)

Vijaykumar Aruldas

Isaac Lewis

Howard Lyons

Henry Thiessen (retired 3 December 2024)

Kevin Vaughan

Zeeraak Samuel (appointed 10 November 2024)

New trustees are appointed by agreement of existing trustees from persons of suitable backgrounds, acquainted with the work of the charity and in support of its objectives and activities. The induction and training of new trustees includes familiarisation with "The Essential Trustee: What you need to know, what you need to do" published by the Charity Commission (CC3). No outside or related body is entitled to appoint trustees.

The Trustees delegate the day-to-day management of the charity to the Chief Executive Officer, Peter Saunders, and his team.

Relationship with the International Christian Medical and Dental Association (ICMDA)

The charity acts as trustee for the cash and investments held in the UK for the benefit of the International Christian Medical and Dental Association (ICMDA). The trustees are responsible for the overall management and control of the charity.

In order to promote close working between the ICMDA board and the trustees of ICMDA UK CIO, the charity has ensured a significant overlap between the two organisations. ICMDA board members Vijaykumar Aruldas, Henry Thiessen, Zeeraak Samuel and Howard Lyons are trustees of both charities. However, there remains an intention that the majority of the UK CIO charity trustees are not ICMDA board members.

International Christian Medical and Dental Association (UK) CIO

Year ended 31 December 2024

TRUSTEES REPORT (continued)

Statement of the Trustees' Responsibilities

The charity trustees are responsible for preparing a trustees' annual report and financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice). The charity trustees are required to prepare financial statements for each year which give a true and fair view of the state of affairs of the charity. In preparing the 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;
- state whether applicable UK accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in business.

The trustees are responsible for keeping proper accounting records that disclose with reasonable accuracy, at any time, the financial position of the charity. They are also responsible for safeguarding the assets of the charity and hence taking reasonable steps for the prevention and detection of fraud and other irregularities.

Legislation in the United Kingdom governing the preparation and dissemination of financial statements may differ from legislation in other jurisdictions.

Public Benefit

The trustees have given due regard to guidance issued by the Charity Commission, including public benefit guidance. The CIO supports national and regional training courses and events for doctors and dentists all over the world ranging from a two-year international postgraduate diploma in family medicine through residential conferences, to evening or half-day seminars to weekly global webinars on a wide range of topics. Almost all of these events are open to anyone working in the medical and dental professions. We also support the distribution of literature and resources on a wide range of social, ethical and religious issues for the benefit of the wider public, and the medical and dental professions in particular.

Objectives and Activities

The objectives of the charity are to promote and advance the study and general knowledge of medical and dental science, particularly where these concern Christian faith and ethics. The means of achieving these overall objectives include:

- support for the organisation of conferences;
- providing a conduit for national Christian Medical and Dental organisations to exchange information and experience in the field of medical science, where these concern Christian faith and belief;
- examining and testing changes in medical thought and action by the principles of the basis of belief;
- promoting discussion of the problems which from time to time arise for Christians studying and practicing medicine and dentistry and
- promoting friendship and co-operation amongst Christians in the medical and dental professions throughout the world.

International Christian Medical and Dental Association (UK) CIO

Year ended 31 December 2024

TRUSTEES REPORT (continued)

Achievements and Performance

2024 has been an excellent year of continued growth. New hybrid and online training programmes have been further developed and grants to fieldworkers and conferences have been maintained.

The Ukraine war (for which we have run an appeal to support the Christian Medical Association of Ukraine (CMAU) and procured and arranged transport for medical supplies) has continued to impact income and expenditure.

The charity has continued to support the work of the International Christian Medical and Dental Association (ICMDA).

Achievements in the year included (through grants to ICMDA and partners):

- Our global volunteer fieldworker team grew to 80 from 60 countries and our team of staff and contractors to 14 from 8 countries.
- Weekly global webinars were held focusing on issues at the interface of Christianity and medicine and attracting between 50 and 300 attendees per session from over 50 countries.
- The two-year distance learning international diploma in family medicine (I-PGDFM) which was launched by ICMDA in May 2020 in partnership with CMC Vellore, India and Loma Linda University, California enrolled another 50 students in its fifth year and is being launched in French, Spanish and Russian in 2025.
- A new two-year distance learning international diploma in healthcare management (I-PGDHCM) has been developed and is being launched in early 2025.
- Online small group ten-week training tracks in bioethics, leadership and apologetics started in 2020 were further expanded and new tracks on thought leadership, volunteer ministry, global health and healthcare mission were strengthened. We ran over 40 ten-week training tracks in ten languages in 2024.
- Our new daily devotional – Doctor's Life Support 5 – has now been translated into six languages.
- Two global fieldworker summits were held online for ICMDA's fieldworker team and a residential summit for 80 fieldworkers and board members was held in November in Jakarta, Indonesia.
- The ICMDA website was further expanded and developed.
- Over ten new national movements of doctors and dentists have been established with a view to formal affiliation at the at the 2026 ICMDA World Congress in South Korea for which planning is well underway
- About 30 shipments of medical supplies were sent through CMAU to provide humanitarian assistance for the war in Ukraine.
- National ICMDA member movements and ICMDA regional teams ran a broad variety of online and in-person events and conferences.

International Christian Medical and Dental Association (UK) CIO

Year ended 31 December 2024

TRUSTEES REPORT (continued)

Financial Review

The results of ICMDA (UK) CIO for the year ended 31 December 2024 are set out in the financial statements below.

The Charity's total income for the year reduced to £2,116,945 (2023: £5,859,237) mainly due to a £3.2m reduction in the value of donations of medical products supplied for humanitarian use in Ukraine valued at £1,468,754 (2023: £4,684,209) and the World Congress held in June 2023 which resulted in income of £nil (2023: £402,986) and costs of £nil (2023: £358,041). This level of income has taken the Charity over the audit threshold for a second consecutive year.

Total expenditure for the year similarly reduced to £2,172,169 (2023: £5,830,984) as a result of including donations of medical products sent to Ukraine of £1,468,754 (2023: £4,684,209), expenditure on the World Congress of £nil (2023: £358,041) and an increase of £72,089 (2023: £58,600) in other charitable costs (note 4).

The excess of annual expenditure over income of £50,197 is funded from reserves, which remain strong at £494,648 at the end of the year (2023 £544,845).

Reserves Policy

The Charity held unrestricted funds at the year-end of £400,313 (2023: £444,697). The trustees have set the minimum level of unrestricted reserves at £80,000, representing approximately one third of annual staff, office and field costs, to cover running costs in the event of a major variation of circumstances. Reserves are monitored monthly as part of our management reporting and did not fall below this minimum level during the year. Budgets for developing ICMDA networks and training programmes have been increased to utilise free reserves over the coming years.

Of the Charity's long-term unrestricted reserves £78,230 (2023: £73,203) are held in an investment portfolio (note 7) these funds are accessible at short notice if required.

No individual reserve fund is in deficit (2023 – none).

Going Concern

The trustees have assessed the Charity's ability to continue as a going concern and considered several factors when forming their conclusions as to whether the use of the going concern basis is appropriate when preparing these financial statements including forecasts, liquidity, cash resources and liabilities.

The trustees have concluded that the charity has a reasonable expectation that there are adequate resources to continue to operate for at least 12 months from the date of signing of the financial statements and therefore continue to prepare the financial statements on a going concern basis.

International Christian Medical and Dental Association (UK) CIO

Year ended 31 December 2024

Risks

The trustees review and assess the risks faced by the Charity annually in a trustee meeting, the key strategic risks taken from the Charity's risk register are considered to be:

Key Strategic Risk	Assessment
Size	The Charity employs just two staff, both of whom are experienced in their fields and key to the successful operation of the Charity. Succession planning, procedural manuals and ongoing appraisal reviews are key controls for the trustees.
Voluntary income	The Charity relies on donations, grants and subscriptions for its income. Delivery of the Charity's objectives is essential to maintaining this income and the charity. Communications with regular supporters are a priority for the CEO and are regularly reviewed by the trustees. The use of Appeals income to encourage donations and the successful establishment of the Family Medicine Diploma reduce reliance on regular donations and broaden appeal to supporters.
Event management	The Charity organises significant events, such as world and regional congresses. These international events carry a financial risk that is borne by the Charity and are a key focus of the trustees who review the funding of each major event prior to it taking place.
External factors	The Charity operates globally and takes steps to monitor complaints, media comments and feedback from staff and field workers. The communication channels are key to ensuring the Charity CEO and trustees can act early to avoid conflict or hostile litigation.
Ukraine Aid Appeal	The response of our supporters to the crisis in Ukraine has been significant allowing the Charity to provide medical equipment, consumables and medicines to the Christian Medical Association of Ukraine (CMAU) which set up and operated a warehouse and distribution network in Lviv in March 2022. This humanitarian aid resourced Christian doctors serving in Ukraine. This is a new area of work and the Trustees kept the risks under regular review.

Declaration

This report was approved by the trustees on 29th July 2025 and signed on their behalf by:



M. VERWEIJ

Dr Marinus Verweij (Trustee)

INDEPENDENT AUDITOR'S REPORT TO THE MEMBERS OF INTERNATIONAL CHRISTIAN MEDICAL AND DENTAL ASSOCIATION (UK) CIO

Opinion

We have audited the financial statements of International Christian Medical and Dental Association (UK) CIO (the 'charity') for the year ended 31st December 2024 which comprise the statement of financial activities, the balance sheet, the statement of cash flows and notes to the financial statements, including a summary of significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including Financial Reporting Standard 102 *The Financial Reporting Standard applicable in the UK and Republic of Ireland* (United Kingdom Generally Accepted Accounting Practice).

In our opinion, the financial statements:

- give a true and fair view of the state of the charity's affairs as at 31st December 2024 and of its incoming resources and application of resources for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- have been prepared in accordance with the requirements of the Charities Act 2011.

Basis for opinion

We conducted our audit in accordance with International Standards on Auditing (UK) (ISAs (UK)) and applicable law. Our responsibilities under those standards are further described in the Auditor's responsibilities for the audit of the financial statements section of our report. We are independent of the charity in accordance with the ethical requirements that are relevant to our audit of the financial statements in the UK, including the FRC's Ethical Standard, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Conclusions relating to going concern

In auditing the financial statements, we have concluded that the trustees' use of the going concern basis of accounting in the preparation of the financial statements is appropriate.

Based on the work we have performed, we have not identified any material uncertainties relating to events or conditions that, individually or collectively, may cast significant doubt on the charity's ability to continue as a going concern for a period of at least twelve months from when the financial statements are authorised for issue.

Our responsibilities and the responsibilities of the trustees with respect to going concern are described in the relevant sections of this report.

Other information

The other information comprises the information included in the annual report other than the financial statements and our auditor's report thereon. The trustees are responsible for the other information contained within the annual report. Our opinion on the financial statements does not cover the other information and, except to the extent otherwise explicitly stated in our report, we do not express any form of assurance conclusion thereon. Our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the course of the audit or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether this gives rise to a material misstatement in the financial statements themselves. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact.

We have nothing to report in this regard.

Matters on which we are required to report by exception

We have nothing to report in respect of the following matters in relation to which the Charities Act 2011 requires us to report to you if, in our opinion:

- the information given in the trustees' report is inconsistent in any material respect with the financial statements; or
- sufficient accounting records have not been kept; or
- the financial statements are not in agreement with the accounting records and returns; or
- we have not received all the information and explanations we require for our audit.

Responsibilities of trustees

As explained more fully in the trustees' responsibilities statement set out on page 4 the trustees are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view, and for such internal control as the trustees determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

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

Auditor's responsibilities for the audit of the financial statements

We have been appointed as auditor under section 144 of the Charities Act 2011 and report in accordance with the Act and relevant regulations made or having effect thereunder.

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with ISAs (UK) will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

Irregularities, including fraud, are instances of non-compliance with laws and regulations. We design procedures in line with our responsibilities, outlined above, to detect material misstatements in respect of irregularities, including fraud. The extent to which our procedures are capable of detecting irregularities, including fraud is detailed below:

Discussions with and enquiries of management and those charged with governance were held with a view to identifying those laws and regulations that could be expected to have a material impact on the financial statements.

No laws and regulations were identified as being of such significance to the entity that they might be considered as 'showstoppers'.

Those laws and regulations considered to have a direct effect on the financial statements include UK financial reporting standards, Charities Act 2011, Tax and Pensions legislation.

Those laws and regulations for which non-compliance may be fundamental to the operating aspects of the business and therefore may have a material effect on the financial statements include, environmental regulations, health and safety legislation.

Audit procedures undertaken in response to the potential risks relating to irregularities (which include fraud and non-compliance with laws and regulations) comprised of: inquiries of management and those charged with governance as to whether the entity complies with such laws and regulations; enquiries with the same concerning any actual or potential litigation or claims; inspection of relevant legal correspondence; testing the appropriateness of journal entries; and the performance of analytical review to identify unexpected movements in account balances which may be indicative of fraud .

No instances of material non-compliance were identified. However, the likelihood of detecting irregularities, including fraud, is limited by the inherent difficulty in detecting irregularities, the effectiveness of the entity's controls, and the nature, timing and extent of the audit procedures performed. Irregularities that result from fraud might be inherently more difficult to detect than irregularities that result from error. As explained above, there is an unavoidable risk that material misstatements may not be detected, even though the audit has been planned and performed in accordance with ISAs (UK).

A further description of our responsibilities for the audit of the financial statements is located on the Financial Reporting Council's website at: <https://www.frc.org.uk/auditorsresponsibilities>. This description forms part of our auditor's report.

Use of our report

This report is made solely to the charity's trustees, as a body, in accordance with Part 4 of the Charities (Accounts and Reports) Regulations 2008. Our audit work has been undertaken so that we might state to the charity's trustees those matters we are required to state to them in an auditor's report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the charity and the charity's trustees as a body, for our audit work, for this report, or for the opinions we have formed.



Peter P Rook FCA
George Arthur Limited
Statutory Auditor
2 Falcon Gate
Shire Park
Welwyn Garden City
Herts
AL7 1TW

Date 30th July 2025

International Christian Medical and Dental Association (UK) CIO

Year ended 31 December 2024

STATEMENT OF FINANCIAL ACTIVITIES

	Note	Unrestricted Funds 2024 £	Restricted Funds 2024 £	Total Funds 2024 £	Total Funds 2023 £
INCOMING RESOURCES					
Voluntary income	2	407,114	187,171	594,285	818,330
Income from charitable activities	3a	50,749	-	50,749	354,387
Donations of medical products	3b	-	1,468,754	1,468,754	4,684,209
Investment income – bank interest		3,157	-	3,157	2,311
Total income		461,020	1,655,925	2,116,945	5,859,237
RESOURCES EXPENDED					
Charitable activities	4	507,554	177,270	684,824	1,138,493
Governance costs	4c	18,591	-	18,591	8,282
Donations of medical products	3b	-	1,468,754	1,468,754	4,684,209
Total expenditure		526,145	1,646,024	2,172,169	5,830,984
Net gain / (loss) on investments	7	5,027	-	5,027	6,031
Fund transfers in the year	11	15,714	(15,714)	-	-
Net movement in funds		(44,384)	(5,813)	(50,197)	34,284
Fund balances at 1 January	11	444,697	100,148	544,845	510,561
Fund balances at 31 December	11	400,313	94,335	494,648	544,845

Movements on reserves and all recognised gains and losses are shown above.

International Christian Medical and Dental Association (UK) CIO

Year ended 31 December 2024

BALANCE SHEET

	Note	2024 £	2023 £
FIXED ASSETS			
Investments	7	78,230	73,203
CURRENT ASSETS			
Debtors & prepayments	8	26,924	10,944
Cash at bank and in hand	9	408,100	492,983
		435,024	503,927
CURRENT LIABILITIES			
Liabilities falling due within one year	10	18,606	32,285
Net current assets		416,418	471,642
NET ASSETS		494,648	544,845
FUND BALANCES			
Unrestricted funds	11	400,313	444,697
Restricted funds	11	94,335	100,148
RESERVES		494,648	544,845

Approved by the Trustees on 29th July 2025 and signed on their behalf by:



Dr Marinus Verweij

Trustee



Dr Peter Saunders

Chief Executive

The notes on pages 15-20 form part of these accounts.

International Christian Medical and Dental Association (UK) CIO

Year ended 31 December 2024

STATEMENT OF CASH FLOWS

	Note	2024 £	2023 £
Cash flows from operating activity			
Net movements in funds		(50,197)	34,284
Net movement in goods in kind		0	0
Exclude loss / (gain) on investments		(5,027)	(6,031)
Cash generated from operations		(55,224)	28,253
Adjustments for:			
Interest received		(3,157)	(2,311)
Change in receivables and prepayments	8	(15,980)	75,612
Change in payables and accruals	10	(13,679)	(46,676)
Net cash from operating activities		(88,040)	54,878
Cash flows from investing activity			
Investment in listed assets	7	-	-
Interest received		3,157	2,311
Net cash from investing activity		3,157	2,311
Net increase in cash and equivalents		(84,883)	57,189
Cash and cash equivalents:			
at beginning of year		492,983	435,794
at end of year	9	408,100	492,983

International Christian Medical and Dental Association (UK) CIO

Year ended 31 December 2024

NOTES TO THE ACCOUNTS

a) Basis of accounting

The financial statements of the charitable company, which meets the definition of a public benefit entity under FRS 102, have been prepared in accordance with the Charities SORP (FRS 102) (effective 1 January 2019)', Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and the Charities Act 2011.

b) Going concern

The accounts have been prepared on a going concern basis under the historical cost convention with the exception of investments, which are included at market value.

The Trustees consider that based on the current reserves position, the forward projections of income and expenditure and the ongoing scenario planning activity, there are no material uncertainties that call into doubt the ability of the Charity to continue as a going concern.

b) Recognition of income

Donation income and grants are recognised when received by the charity. Tax repayments from HMRC are recognised when claimed. Investment income is recognised when receivable. Income from participating in the Diploma in Family Medicine, global subscriptions and book sales are recognised when received by the charity. Conference and similar income are recognised on the delivery of the charitable activities.

c) Expenditure

Expenditure including irrecoverable VAT is recognised when incurred by the charity, regardless of when payment is made. Grants payable are recognised at the earlier of when they are paid or become constructive obligations.

d) Foreign currencies

Income and expenditure received and paid in currencies other than sterling is valued using the HMRC exchange rates to GBP (£) for the month of the transaction. Monetary assets and liabilities held in a currency other than GBP (£) are included in the accounts at the spot mid-rate of exchange at the date of the financial statement. Resulting currency exchange gains/losses are recognised in the Income and Expenditure account as they arise as a currency revaluation.

e) Funds

Unrestricted funds are donations and other income received or generated for the objects of the charity without specific purpose and are available for purposes as directed by the trustees. Restricted funds are amounts received where the donor has specified the purpose for which it should be used.

f) Debtors and prepayments

Debtors are amounts owed to the charity recognised at their settlement amount, less any provision for non-recoverability. Prepayments represent the payment in advance for services.

g) Creditors and provisions

Creditors are amounts owed by the charity based on the amount that the charity expects to pay to settle the debt.

h) Fixed assets and depreciation

Fixed assets acquired are capitalised and depreciated over their estimated useful life unless they cost less than £1,000 when they are written off on purchase.

i) Fixed asset investments

Fixed asset investments are held in quoted shares, traded bonds and similar investments and are valued at their market value at the year-end (their fair value). Investments are valued by our investment broker (The Ethical Investment Co-Operative Ltd) who also recommends the investment portfolio to maximise total returns from ethical and environmentally sustainable holdings.

International Christian Medical and Dental Association (UK) CIO

Year ended 31 December 2024

NOTES TO THE ACCOUNTS (continued)

2 Voluntary income	Unrestricted	Restricted	Total	Total
	Funds	Funds	2024	2023
	£	£	£	£
General donations	257,106	172,319	429,425	526,160
World Congress Bursary income	-	206	206	142,790
Gift aid tax reclaimed	16,736	14,646	31,382	18,452
Member subscriptions	132,954	-	132,954	129,151
Other	318	-	318	1,777
	407,114	187,171	594,285	818,330

3a Income from charitable activities	Unrestricted	Restricted	Total	Total
	Funds	Funds	2024	2023
	£	£	£	£
Diploma in Family Medicine registrations	40,828	-	40,828	94,191
Conference income	9,921	-	9,921	260,196
	50,749	-	50,749	354,387

The charitable activities above refer to:

- i. The Diploma in Family Medicine course is now in its fifth year and cumulatively has provided supportive training for 186 students from around the world. In addition to the registration income shown above, in the year nil (2023: 24) places were supported by the DFM Bursary fund.
- ii. Conference income last year was principally income from the World Congress which took place in June 2023 in Tanzania. The next World Congress is due to take place in South Korea in 2026.

3b Donations of medical products for Ukraine

The charity continued its work with its affiliated national association in Lviv (the Christian Medical Association of Ukraine) to provide essential medical supplies to Ukraine.

The Ukraine Aid appeal started in February 2022 and this year was supplemented by funding from Taiwan and the Convoy of Hope joint ventures, between these funds £174,975 was raised for Ukraine (2023: £346,561). Of this income £168,970 (2023: £322,261) was spent sending medical supplies and financial and medical support to Ukraine.

In addition, £1,468,754 (2023: £4,684,209) of donated medicines and health supplies in kind were received and distributed to Ukraine. Gifts are recognised in income at the time of acceptance by ICMDA and in expenditure in the period of dispatch to Ukraine, there were no such items in stock at the year-end (2023 none).

As these supplies tend to be surplus or unused stocks and equipment, valuation of these donations is based on best estimates: using either values provided by donors, replacement values where high volumes of specific items have been donated, or an estimated secondhand market value per truck load for mixed loads.

The reserves position on the Ukraine fund is set out in note 11.

International Christian Medical and Dental Association (UK) CIO

Year ended 31 December 2024

NOTES TO THE ACCOUNTS (continued)

4 Charitable activities costs	Unrestricted Funds	Restricted Funds	Total 2024	Total 2023
	£	£	£	£
a Direct charitable costs				
Healthcare support (Ukraine)	-	168,797	168,798	322,080
Regional grants	53,312	3,437	56,749	111,131
Development staff & contractors	93,763	-	93,763	101,583
Conferences & events - World Congress	-	-	-	358,041
Conferences & events - other	115,727	-	115,727	18,741
Training - Diploma in Family Medicine	41,997	-	41,997	57,174
Training - other	49,504	4,833	54,337	34,026
Field workers & officers	56,125	-	56,125	28,842
Communications & IT	18,498	-	18,498	13,610
	428,927	177,067	605,994	1,045,228
b Support & administration				
Administrative staff & contractors	61,872	-	61,872	52,446
Office & equipment	11,463	-	11,463	11,058
Insurance	948	-	948	843
Currency revaluation	916	-	916	18,375
Bank charges	3,428	203	3,631	10,543
	78,627	203	78,830	93,265
Total costs of charitable activities	507,554	177,270	684,824	1,138,493
c Governance costs				
Trustee meetings	14,751	-	14,751	4,509
Audit and examination fees	3,840	-	3,840	3,773
	18,591	-	18,591	8,282

One of the trustee meetings this year was held in Indonesia at the Global Fieldworker Summit.

5 Trustees' remuneration

No remuneration was paid to any trustee during the year nor to any person connected to them. Travel expenses were reimbursed to 2 trustees (2023 - 3) amounting to £1,063 (2023 £3,686).

6 Staff costs

The charity had 2 full-time staff (2023- 2 full-time staff).

The number of higher paid employees in the band £60,000 to £70,000 was 1 (2023 - 1).

Staff costs:	2024	2023
	£	£
Salaries and wages	108,993	102,343
Employer's National Insurance	7,531	6,613
Employer's pension contributions	10,899	11,234
Accrued holiday pay	(10,100)	15,500
	117,323	135,690

Pensions:

The charity contributes to the defined contribution pension schemes of its staff, these contributions are charged as an expense as they fall due and are allocated against unrestricted funds.

The assets of those schemes are held separately from those of the charity.

International Christian Medical and Dental Association (UK) CIO

Year ended 31 December 2024

NOTES TO THE ACCOUNTS (continued)

7 Investments

In August 2021, the trustees invested £80,000 of long-term reserves into a portfolio of listed assets managed by The Ethical Investment Co-operative Ltd who advise on the selection of assets and valued the investments at the year end.

	2024	2023
	£	£
Investments listed on a recognised stock exchange	78,230	73,203
Investment activity in the year:	2024	2023
	£	£
Opening investments at market value	73,203	67,172
Additions at cost during the year	35,294	-
Disposals at carrying value	(39,416)	-
Unrealised investment gains / (losses)	9,149	6,031
Net gain / (loss) on investments in the year	5,027	6,031
Closing market value at 31 December	78,230	73,203

8 Debtors and prepayments

	2024	2023
	£	£
HMRC Gift Aid	-	-
Credit card donations in transit	26,924	10,944
Other debtors	-	-
	26,924	10,944

9 Cash at bank and in hand

	2024	2023
	£	£
HSBC GBP	144,527	160,143
HSBC Euro	104,023	66,464
HSBC USD	72,136	182,859
Kingdom Bank	86,475	83,318
Petty cash	939	199
	408,100	492,983

10 Creditors: liabilities falling due within one year

	2024	2023
	£	£
Other creditors	160	17
Accruals - audit fees	4,000	4,000
Other accruals	14,049	28,268
Deferred income	397	-
	18,606	32,285

International Christian Medical and Dental Association (UK) CIO

Year ended 31 December 2024

NOTES TO THE ACCOUNTS (continued)

11. Funds

a) Funds and movements in the year:

Year to 31 Dec 2024	Balance 01-Jan £	Incoming resources £	Outgoing resources £	Transfers £	Gains / (losses) £	Balance 31-Dec £
Unrestricted Funds	444,697	461,020	(526,145)	15,714	5,027	400,313
<u>Restricted Funds:</u>						
Bursary Fund	38,823	5,636	(4,857)	(2,589)	-	37,013
Family Medicine Bursaries	1,515	128	(2)	-	-	1,641
Fellowship Fund	348	3,601	(2,437)	-	-	1,512
Eurasia Fund	11,158	856	(499)	-	-	11,515
Middle East & N Africa Fund	-	500	(500)	-	-	-
Ukraine appeals (see note below)	42,864	1,643,729	(1,637,724)	(13,125)	-	35,744
World Congress Bursaries	5,440	1,475	(6)	-	-	6,909
Restricted funds	100,148	1,655,925	(1,646,025)	(15,714)	-	94,335
Total reserves	544,845	2,748,191	(2,803,415)	-	5,027	494,648

Note: Ukraine appeals 2024:

	Balance 01-Jan	Incoming resources	Outgoing resources	Transfers	Gains / (losses)	Balance 31-Dec
Ukraine Aid Appeal Financial gifts	42,864	87,629	(92,162)	(8,760)	-	29,571
Donations in kind for Ukraine	-	1,468,754	(1,468,754)	0	-	-
Taiwan Project	-	63,042	(59,720)	(3,150)	-	172
Convoy of Hope	-	24,304	(17,088)	(1,215)	-	6,001
Ukraine Appeals	42,864	1,643,729	(1,637,724)	(13,125)	-	35,744

b) Funds and movements in the comparative year:

Year to 31 Dec 2023	Balance 01-Jan £	Incoming resources £	Outgoing resources £	Transfers £	Gains / (losses) £	Balance 31-Dec £
Unrestricted Funds	351,021	672,731	(783,747)	198,661	6,031	444,697
<u>Restricted Funds:</u>						
Bursary Fund	39,012	2,609	(2,798)	-	-	38,823
Family Medicine Bursaries	-	1,538	(23)	-	-	1,515
Fellowship Fund	443	2,250	(2,345)	-	-	348
Eurasia Fund	10,034	1,124	-	-	-	11,158
Middle East & N Africa Fund	-	600	(600)	-	-	-
Ukraine Aid Appeal (see note below)	48,564	5,030,770	(5,006,470)	(30,000)	-	42,864
World Congress Bursaries	61,487	147,615	(35,001)	(168,661)	-	5,440
Restricted funds	159,540	5,118,668	(4,979,399)	(198,661)	-	100,148
Total reserves	510,561	5,791,399	(5,763,146)	-	6,031	544,845

Note: Ukraine Aid Appeal 2023:

	Balance 01-Jan	Incoming resources	Outgoing resources	Transfers	Gains / (losses)	Balance Dec-23
Financial gifts	48,564	346,561	(322,261)	(30,000)	-	42,864
Donations in kind for Ukraine	-	4,684,209	(4,684,209)	-	-	-
Ukraine Appeals	48,564	5,030,770	(5,006,470)	(30,000)	-	42,864

International Christian Medical and Dental Association (UK) CIO

Year ended 31 December 2024

NOTES TO THE ACCOUNTS (continued)

Fund transfers shown above comprise reallocations of administrative time and costs from unrestricted to restricted funds to allow for:

- work conducted by employees and contractors on restricted activities, and
- bursary grants for unrestricted activity (such as the World Congress in 2023)

Restricted funds include all funds held under conditions set by donors or fund-raising campaigns.

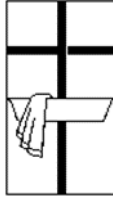
c) The assets and liabilities represented by the various funds are as follows:

	Unrestricted Funds	Restricted Funds	Total Funds
At 31 December 2024	£	£	£
Investments	78,230	-	78,230
Debtors	26,924	-	26,924
Cash at bank and in hand	313,765	94,335	408,100
Liabilities falling due within one year	(18,606)	-	(18,606)
	<u>400,313</u>	<u>94,335</u>	<u>494,648</u>
At 31 December 2023			
Investments	73,203	-	73,203
Debtors	10,944	-	10,944
Cash at bank and in hand	392,835	100,148	492,983
Liabilities falling due within one year	(32,285)	-	(32,285)
	<u>444,697</u>	<u>100,148</u>	<u>544,845</u>

INTERNATIONAL CHRISTIAN MEDICAL AND DENTAL ASSOCIATION (UK) CIO

England & Wales - Charity number 1188743

Accounts



International Christian Medical and Dental Association (UK) CIO

REPORT AND ACCOUNTS
year ended 31 December 2023

Registered Charity Number 1188743

Contents

Charity Information	2
Trustees Report	3-7
Auditor's Report	8-11
Statement of Financial Activities	12
Balance Sheet	13
Statement of Cash Flows	14
Notes to the Accounts	15-20

Charity Information

Charity Registration number	1188743
Registered Office	Suite 8, Censeo House 6 St Peters Square St Albans Hertfordshire, AL1 3LF
Auditor	George Arthur Limited Chartered Accountants Suite 6B, Wentworth Lodge Great North Road Welwyn Garden City Hertfordshire, AL8 7SR
Bankers	HSBC Bank plc Kingdom Bank
Investment advisers	The Ethical Investment Co-operative Ltd 1 Aske Stables, Aske, Richmond, DL10 5HG
Charity website	https://icmda.net/

TRUSTEES REPORT

The trustees present their annual report and financial statements of the Charitable Incorporated Organisation (CIO) for the year ended 31 December 2023. The financial statements have been prepared in accordance with the constitution and 'Reporting by Charities: Statement of Recommended Practice' applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019).

Structure, Governance and Management

The full name of the charity is International Christian Medical and Dental Association (UK) CIO known also as ICMDA (UK) CIO and is a registered charity (number 1188743).

ICMDA (UK) CIO registered with the Charity Commission on 25 March 2020 and took over all the activities of the ICMDA (UK) Trust (registered charity 1059750) effective from 3 April 2020.

Trustees

The trustees who have served during the year under review were:

Marinus Verweij (Chairman)

Deborah Lanz (Secretary)

Vijay Aruldas

Isaac Lewis

Howard Lyons

Henry Thiessen

Kevin Vaughan

New trustees are appointed by agreement of existing trustees from persons of suitable background, acquainted with the work of the charity, in support of its objectives and activities. The induction and training of new trustees includes familiarisation with "The Essential Trustee: What you need to know, what you need to do" published by the Charity Commission (CC3). No outside or related body is entitled to appoint trustees.

The Trustees delegate the day-to-day management of the charity to the Chief Executive Officer, Peter Saunders, and his team.

Relationship with the International Christian Medical and Dental Association (ICMDA)

The charity acts as trustee for the cash and investments held in the UK for the benefit of the International Christian Medical and Dental Association (ICMDA). The trustees are responsible for the overall management and control of the charity.

In order to promote close working between the ICMDA board and the trustees of ICMDA UK CIO, the charity has ensured a significant overlap between the two organisations. ICMDA board members Vijay Aruldas, Henry Thiessen and Howard Lyons are trustees of both charities. However, there remains an intention that the majority of the UK CIO charity trustees are not ICMDA board members.

TRUSTEES REPORT (continued)

Statement of the Trustees' Responsibilities

The charity trustees are responsible for preparing a trustees' annual report and financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice). The charity trustees are required to prepare financial statements for each year which give a true and fair view of the state of affairs of the charity. In preparing the 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;
- state whether applicable UK accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in business.

The trustees are responsible for keeping proper accounting records that disclose with reasonable accuracy, at any time, the financial position of the charity. They are also responsible for safeguarding the assets of the charity and hence taking reasonable steps for the prevention and detection of fraud and other irregularities.

Legislation in the United Kingdom governing the preparation and dissemination of financial statements may differ from legislation in other jurisdictions.

Public Benefit

The trustees have given due regard to guidance issued by the Charity Commission, including public benefit guidance. The CIO supports national and regional training courses and events for doctors and dentists all over the world ranging from a two-year international postgraduate diploma in family medicine through residential conferences, to evening or half-day seminars to weekly global webinars on a wide range of topics. Almost all of these events are open to anyone working in the medical and dental professions. We also support the distribution of literature and resources on a wide range of social, ethical and religious issues for the benefit of the wider public, and the medical and dental professions in particular.

Objectives and Activities

The objectives of the charity are to promote and advance the study and general knowledge of medical and dental science, particularly where these concern Christian faith and ethics. The means of achieving these overall objectives include:

- support for the organisation of conferences;
- providing a conduit for national Christian Medical and Dental organisations to exchange information and experience in the field of medical science, where these concern Christian faith and belief;
- examining and testing changes in medical thought and action by the principles of the basis of belief;
- promoting discussion of the problems which from time to time arise for Christians studying and practicing medicine and dentistry and
- promoting friendship and co-operation amongst Christians in the medical and dental professions throughout the world.

TRUSTEES REPORT (continued)

Achievements and Performance

2023 has been an excellent year with a return to normal conference and travel activities following the impact of the COVID pandemic. New hybrid and online training programmes have been further developed and grants to fieldworkers and conferences have been largely restored.

Two extraordinary activities have impacted income and expenditure – the ICMDA World Congress in June 2023 and the Ukraine war (for which we have run an appeal to support the Christian Medical Association of Ukraine (CMAU) and procured and arranged transport for medical supplies).

The charity has continued to support the work of the International Christian Medical and Dental Association (ICMDA).

Achievements in the year included (through grants to ICMDA and partners):

- Weekly global webinars were held focusing on issues at the interface of Christianity and medicine and attracting between 50 and 300 attendees per session from over 50 countries.
- The two-year distance learning international diploma in family medicine (I-PGDFM) which was launched by ICMDA in May 2020 in partnership with CMC Vellore, India and Loma Linda University, California enrolled another 50 students in its fourth year.
- Online small group training tracks in bioethics, leadership and apologetics started in 2020 were further expanded and new tracks on thought leadership, volunteer ministry, global health and healthcare mission were strengthened.
- A new daily devotional – Doctor’s Life Support 5 – was published in English for distribution at the World congress and translation into eight other languages is ongoing.
- Two global fieldworker summits were held online for ICMDA’s fieldworker team.
- The ICMDA website was further expanded and developed.
- 23 new national movements of doctors and dentists were admitted into membership of ICMDA at the World Congress.
- About 70 shipments of medical supplies were sent through CMAU to provide humanitarian assistance for the war in Ukraine.
- National ICMDA member movements and ICMDA regional teams ran a broad variety of online and in-person events and conferences.

Financial Review

The results of ICMDA (UK) CIO for the year ended 31 December 2023 are set out in the financial statements below.

The Charity’s total income for the year increased to £5,859,237 (2022: £3,465,362) as a result of the Ukraine Appeal which received donations of medical equipment and supplies “in kind” for humanitarian use in Ukraine valued at £4,684,209 (2022: £2,600,357) and the World Congress held in June 2023 which resulted in income of £402,986 (2022: £61,552) and costs of £358,041 (2022: £nil). This level of income has taken the charity over the audit threshold for a second consecutive year.

Total expenditure for the year similarly increased to £5,830,984 (2022: £3,333,191) as a result of including expenditure on the World Congress of £358,041 (2022: £nil), donations “in kind” sent to Ukraine of £4,684,209 (2022 – £2,600,357) and an increase of £55,900 in other charitable activities costs (note 4).

The excess of annual income over expenditure of £34,284 (2022: £118,721) is carried forward to fund charitable activity in future years.

TRUSTEES REPORT (continued)

Reserves Policy

The Charity held unrestricted funds at the year-end of £444,697 (2022: £351,021). The trustees have set the minimum level of unrestricted reserves at £160,000, representing approximately one third of annual staff, office and field costs, to cover running costs in the event of a major variation of circumstances and a provision for cessation costs. Reserves are monitored monthly as part of our management reporting and did not fall below this level during the year. The significant financial risks associated with the World Congress did not materialise so the budgets for developing ICMDA networks and training programmes have been increased to utilise free reserves over the coming years.

Of the Charity's long-term unrestricted reserves £73,203 (2022: £67,172) are held in an investment portfolio (note 7) these funds are accessible at short notice if required.

No individual reserve fund is in deficit (2022 – none).

Going Concern

The trustees have assessed the Charity's ability to continue as a going concern and considered several factors when forming their conclusions as to whether the use of the going concern basis is appropriate when preparing these financial statements including forecasts, liquidity, cash resources and liabilities.

The trustees have concluded that the charity has a reasonable expectation that there are adequate resources to continue to operate for at least 12 months from the date of signing of the financial statements and therefore continue to prepare the financial statements on a going concern basis.

Risks

The trustees review and assess the risks faced by the Charity annually in a trustee meeting, the key strategic risks taken from the Charity's risk register are considered to be:

Key Strategic Risk	Assessment
Size	The Charity employs just two staff, both of whom are experienced in their fields and key to the successful operation of the Charity. Succession planning, procedural manuals and ongoing appraisal reviews are key controls for the trustees.
Voluntary income	The Charity relies on donations and subscriptions for its income. Delivery of the Charity's objectives is essential to maintaining this income and the charity. Communications with regular supporters are a priority for the CEO and are regularly reviewed by the trustees. The use of Appeals income to encourage donations and the successful establishment of the Family Medicine Diploma reduce reliance on regular donations and broaden appeal to supporters.
Event management	The Charity organises significant events, such as world and regional congresses. These international events carry a financial risk that is borne by the Charity and are a key focus of the trustees who review the funding of each major event prior to it taking place.
External factors	The Charity operates globally and takes steps to monitor complaints, media comments and feedback from staff and field workers. The communication channels are key to ensuring the Charity CEO and trustees can act early to avoid conflict or hostile litigation.
Ukraine Aid Appeal	The response of our supporters to the crisis in Ukraine has been significant allowing the Charity to provide medical equipment, consumables and medicines to the Christian Medical Association of Ukraine (CMAU) which set up and operated a warehouse and distribution network in Lviv in March 2022. This humanitarian aid resourced Christian doctors serving in Ukraine. This is a new area of work, and the Trustees kept the risks under regular review.

Declaration

This report was approved by the trustees on 03 July 2024 and signed on their behalf by:

A handwritten signature in blue ink, appearing to read 'M. VERWEIJ', with a stylized flourish above the name.

Dr Marinus Verweij

(Trustee)

INDEPENDENT AUDITOR'S REPORT TO THE MEMBERS OF INTERNATIONAL CHRISTIAN MEDICAL AND DENTAL ASSOCIATION (UK) CIO

Opinion

We have audited the financial statements of International Christian Medical and Dental Association (UK) CIO (the 'charity') for the year ended 31st December 2023 which comprise the statement of financial activities, the balance sheet, the statement of cash flows and notes to the financial statements, including a summary of significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including Financial Reporting Standard 102 *The Financial Reporting Standard applicable in the UK and Republic of Ireland* (United Kingdom Generally Accepted Accounting Practice).

In our opinion, the financial statements:

- give a true and fair view of the state of the charity's affairs as at 31st December 2023 and of its incoming resources and application of resources for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- have been prepared in accordance with the requirements of the Charities Act 2011.

Basis for opinion

We conducted our audit in accordance with International Standards on Auditing (UK) (ISAs (UK)) and applicable law. Our responsibilities under those standards are further described in the Auditor's responsibilities for the audit of the financial statements section of our report. We are independent of the charity in accordance with the ethical requirements that are relevant to our audit of the financial statements in the UK, including the FRC's Ethical Standard, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Conclusions relating to going concern

In auditing the financial statements, we have concluded that the trustees' use of the going concern basis of accounting in the preparation of the financial statements is appropriate.

Based on the work we have performed, we have not identified any material uncertainties relating to events or conditions that, individually or collectively, may cast significant doubt on the charity's ability to continue as a going concern for a period of at least twelve months from when the financial statements are authorised for issue.

Our responsibilities and the responsibilities of the trustees with respect to going concern are described in the relevant sections of this report.

INDEPENDENT AUDITOR'S REPORT (continued)

Other information

The other information comprises the information included in the annual report other than the financial statements and our auditor's report thereon. The trustees are responsible for the other information contained within the annual report. Our opinion on the financial statements does not cover the other information and, except to the extent otherwise explicitly stated in our report, we do not express any form of assurance conclusion thereon. Our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the course of the audit or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether this gives rise to a material misstatement in the financial statements themselves. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact.

We have nothing to report in this regard.

Matters on which we are required to report by exception

We have nothing to report in respect of the following matters in relation to which the Charities Act 2011 requires us to report to you if, in our opinion:

- the information given in the trustees' report is inconsistent in any material respect with the financial statements; or
- sufficient accounting records have not been kept; or
- the financial statements are not in agreement with the accounting records and returns; or
- we have not received all the information and explanations we require for our audit.

Responsibilities of trustees

As explained more fully in the trustees' responsibilities statement set out on page 4 the trustees are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view, and for such internal control as the trustees determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

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

INDEPENDENT AUDITOR'S REPORT (continued)

Auditor's responsibilities for the audit of the financial statements

We have been appointed as auditor under section 144 of the Charities Act 2011 and report in accordance with the Act and relevant regulations made or having effect thereunder.

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with ISAs (UK) will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

Irregularities, including fraud, are instances of non-compliance with laws and regulations. We design procedures in line with our responsibilities, outlined above, to detect material misstatements in respect of irregularities, including fraud. The extent to which our procedures are capable of detecting irregularities, including fraud is detailed below:

Discussions with and enquiries of management and those charged with governance were held with a view to identifying those laws and regulations that could be expected to have a material impact on the financial statements.

No laws and regulations were identified as being of such significance to the entity that they might be considered as 'showstoppers'.

Those laws and regulations considered to have a direct effect on the financial statements include UK financial reporting standards, Charities Act 2011, Tax and Pensions legislation.

Those laws and regulations for which non-compliance may be fundamental to the operating aspects of the business and therefore may have a material effect on the financial statements include, environmental regulations, health and safety legislation.

Audit procedures undertaken in response to the potential risks relating to irregularities (which include fraud and non-compliance with laws and regulations) comprised of: inquiries of management and those charged with governance as to whether the entity complies with such laws and regulations; enquiries with the same concerning any actual or potential litigation or claims; inspection of relevant legal correspondence; testing the appropriateness of journal entries; and the performance of analytical review to identify unexpected movements in account balances which may be indicative of fraud .

INDEPENDENT AUDITOR'S REPORT (continued)

No instances of material non-compliance were identified. However, the likelihood of detecting irregularities, including fraud, is limited by the inherent difficulty in detecting irregularities, the effectiveness of the entity's controls, and the nature, timing and extent of the audit procedures performed. Irregularities that result from fraud might be inherently more difficult to detect than irregularities that result from error. As explained above, there is an unavoidable risk that material misstatements may not be detected, even though the audit has been planned and performed in accordance with ISAs (UK).

A further description of our responsibilities for the audit of the financial statements is located on the Financial Reporting Council's website at: <https://www.frc.org.uk/auditorsresponsibilities>. This description forms part of our auditor's report.

Use of our report

This report is made solely to the charity's trustees, as a body, in accordance with Part 4 of the Charities (Accounts and Reports) Regulations 2008. Our audit work has been undertaken so that we might state to the charity's trustees those matters we are required to state to them in an auditor's report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the charity and the charity's trustees as a body, for our audit work, for this report, or for the opinions we have formed.

Peter Rook

Peter P Rook FCA
George Arthur Limited
Statutory Auditor
Suite 6B, Wentworth Lodge, Great North Road,
Great North Road
Welwyn Garden City
Herts
AL8 7SR

Date 3 July 2024

International Christian Medical and Dental Association (UK) CIO
Year ended 31 December 2023

STATEMENT OF FINANCIAL ACTIVITIES

	Note	Unrestricted Funds 2023 £	Restricted Funds 2023 £	Total Funds 2023 £	Total Funds 2022 £
INCOMING RESOURCES					
Voluntary income	2	316,033	502,297	818,330	817,596
Income from charitable activities	3a	354,387	-	354,387	46,877
Donations of medical products	3b	-	4,684,209	4,684,209	2,600,357
Investment income		2,311	-	2,311	532
Total income		672,731	5,186,506	5,859,237	3,465,362
RESOURCES EXPENDED					
Charitable activities	4	775,465	363,028	1,138,493	713,450
Governance costs	4c	8,282	-	8,282	19,384
Donations of medical products	3b	-	4,684,209	4,684,209	2,600,357
Total expenditure		783,747	5,047,237	5,830,984	3,333,191
Net gain / (loss) on investments	7	6,031	-	6,031	(13,450)
Fund transfers in the year	11	198,661	(198,661)	-	-
Net movement in funds		93,676	(59,392)	34,284	118,721
Fund balances at 1 January	11	351,021	159,540	510,561	391,839
Fund balances at 31 December	11	444,697	100,148	544,845	510,561

Movements on reserves and all recognised gains and losses are shown above.

International Christian Medical and Dental Association (UK) CIO
Year ended 31 December 2023

BALANCE SHEET

	Note	2023 £	2022 £
FIXED ASSETS			
Investments	7	73,203	67,172
CURRENT ASSETS			
Debtors & prepayments	8	10,944	86,556
Cash at bank and in hand	9	492,983	435,794
		503,927	522,350
CURRENT LIABILITIES			
Liabilities falling due within one year	10	32,285	78,962
Net current assets		471,642	443,389
NET ASSETS		544,845	510,561
FUND BALANCES			
Unrestricted funds	11	444,697	351,021
Restricted funds	11	100,148	159,540
RESERVES		544,845	510,561

Approved by the Trustees on 03 July 2024 and signed on their behalf by:



Dr Marinus Verweij (Trustee)

The notes on pages 15-20 form part of these accounts.

STATEMENT OF CASH FLOWS

	Note	2023 £	2022 £
Cash flows from operating activity			
Net movements in funds		34,284	118,721
Exclude loss / (gain) on investments		(6,031)	13,450
Operating surplus		28,253	132,172
Adjustments for:			
Interest received		(2,311)	(532)
Change in receivables and prepayments	8	75,612	(84,753)
Change in payables and accruals	10	(46,676)	77,569
		54,878	124,457
Cash flows from investing activity			
Investment in listed assets	7	-	-
Interest received		2,311	532
Net cash from investing activity		2,311	532
Net increase in cash and equivalents		57,189	124,989
Cash and cash equivalents:			
at beginning of year		435,794	310,805
at end of year	9	492,983	435,794

NOTES TO THE ACCOUNTS

1 Basis of accounting

The financial statements of the charitable company, which is a public benefit entity under FRS 102, have been prepared in accordance with the Charities SORP (FRS 102) 'Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019)', Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and the Charities Act 2011. The financial statements have been prepared under the historical cost convention except for investments which are included at market value.

The following are the accounting policies which have been applied in dealing with material items:

a) Accounts are prepared on a going concern basis.

b) Recognition of income

Donation income and grants are recognised when received by the charity. Tax repayments from HMRC are recognised when claimed. Investment income is recognised when receivable. Income from participation in the Diploma in Family Medicine, global subscriptions and book sales are recognised when received by the charity. Conference and similar income are recognised on the delivery of the charitable activities.

c) Expenditure

Expenditure including irrecoverable VAT is recognised when incurred by the charity, regardless of when payment is made. Grants payable are recognised at the earlier of when they are paid or become constructive obligations.

d) Foreign currencies

Income and expenditure received and paid in currencies other than sterling is valued using the HMRC exchange rates to GBP (£) for the month of the transaction. Monetary assets and liabilities held in a currency other than GBP (£) are included in the accounts at the spot mid-rate of exchange at the date of the financial statement. Resulting currency exchange gains/losses are recognised in the Income and Expenditure account as they arise with a currency revaluation.

e) Funds

Unrestricted funds are donations and other income received or generated for the objects of the charity without specific purpose and are available for purposes as directed by the trustees. Restricted funds are amounts received where the donor has specified the purpose for which it should be used.

f) Debtors and prepayments

Debtors are amounts owed to the charity recognised at their settlement amount, less any provision for non-recoverability. Prepayments represent the payment in advance for services.

g) Creditors and provisions

Creditors are amounts owed by the charity based on the amount that the charity expects to pay to settle the debt.

h) Fixed assets and depreciation

Fixed assets acquired are capitalised and depreciated over their estimated useful life unless they cost less than £1,000 when they are written off on purchase.

i) Fixed asset investments

Fixed asset investments are held in quoted shares, traded bonds and similar investments and are valued at their market value at the year-end (their fair value). Investments are valued by our investment broker (The Ethical Investment Co-Operative Ltd) who also recommends the investment portfolio to maximise total returns from ethical and environmentally sustainable holdings.

NOTES TO THE ACCOUNTS (continued)

2 Voluntary income	Unrestricted Funds	Restricted Funds	Total 2023	Total 2022
	£	£	£	£
General donations	175,353	350,807	526,160	598,092
World Congress bursary fund	-	142,790	142,790	61,552
Gift aid tax reclaimed	9,752	8,700	18,452	26,624
Member subscriptions	129,151	-	129,151	129,476
Other	1,777	-	1,777	1,852
	316,033	502,297	818,330	817,596

3a Income from charitable activities	Unrestricted Funds	Restricted Funds	Total 2023	Total 2022
	£	£	£	£
Diploma in Family Medicine registrations	94,191	-	94,191	46,877
World Congress registrations	260,196	-	260,196	-
	354,387	-	354,387	46,877

The charitable activities above refer to:

- i. the Diploma in Family Medicine course is now in its fourth year and cumulatively has provided supportive training for 143 students from around the world. In addition to the registration income shown above, in the year 24 (2022: 22) places were supported by the DFM Bursary fund.
- ii. the World Congress took place in June 2023 in Tanzania providing a week of fellowship, teaching encouragement and discussions. The Congress theme was "Serving with Love in a Hurting World" and was attended by 962 people of which 373 were supported fully or in part by funds from the World Congress Bursary Fund.

3b Donations of medical products for Ukraine

The charity continued its work with its affiliated national association in Lviv (the Christian Medical Association of Ukraine) to provide essential medical supplies to Ukraine.

The Ukraine Aid appeal started in February 2022 and raised £346,561 in the year (2022: £456,657), of this income, £322,261 (2022: £368,093) was spent sending medical supplies to Ukraine.

In addition, £4,684,209 (2022: £2,600,357) of donated medicines and health supplies in kind were received and distributed to Ukraine. Gifts are recognised both in income at the time of acceptance by ICMDA and in expenditure in the period of dispatch to Ukraine, there were no such items in stock at the year-end (2023 none).

As these supplies tend to be surplus or unused stocks and equipment, valuation of these donations is based on best estimates: using either values provided by donors, replacement values where high volumes of specific items have been donated, or an estimated second-hand market value per truck load for mixed loads.

The reserves position on the Ukraine fund is set out in note 11.

International Christian Medical and Dental Association (UK) CIO
Year ended 31 December 2023

NOTES TO THE ACCOUNTS (continued)

4 Charitable activities costs	Unrestricted Funds	Restricted Funds	Total 2023	Total 2022
a Direct charitable costs	£	£	£	£
Healthcare support (Ukraine)	-	322,260	322,080	308,297
Regional grants	70,895	40,236	111,131	90,597
Development staff & contractors	101,583	-	101,583	77,350
Conferences & events - World Congress	358,041	-	358,041	-
Conferences & events - other	18,741	-	18,741	81,497
Training - Diploma in Family Medicine	57,174	-	57,174	45,608
Training - other	34,026	-	34,026	19,962
Field workers & officers	28,842	-	28,842	28,757
Communications & IT	13,610	-	13,610	13,175
	682,912	362,316	1,045,228	665,242
b Support & administration				
Administrative staff & contractors	52,446	-	52,446	51,503
Office & equipment	11,058	-	11,058	14,104
Insurance	843	-	843	832
Currency revaluation	18,375	-	18,375	(25,998)
Bank charges	9,831	712	10,543	7,766
	92,553	712	93,265	48,208
Total costs of charitable activities	775,465	363,028	1,138,493	713,450
c Governance costs				
Trustee meetings	4,509	-	4,509	15,364
Audit and examination fees	3,773	-	3,773	4,020
	8,282	-	8,282	19,384

The 2022 trustee meeting was held at the World Congress venue in Tanzania.

5 Trustees remuneration

No remuneration was paid to any trustee during the year nor to any person connected to them. Travel expenses were reimbursed to 3 trustees (2022 - 2) amounting to £3,686 (2022 £2,322).

6 Staff costs

The charity had 2 full time staff (2022- 2 full time staff).

The number of higher paid employees in the band £60,000 to £70,000 was 1 (2022 - 1).

With the growth in income of the charity an accrual for holiday pay has been added, had this accrual been made last year, this accrual would have been brought forwards from prior years.

Staff costs	2023	2022
	£	£
Salaries and wages	102,343	96,781
Employer's National Insurance	6,613	6,442
Employer's pension contributions	11,234	9,690
Accrued holiday pay	15,500	-
	135,690	112,913

NOTES TO THE ACCOUNTS (continued)

Pensions

The charity contributes to the defined contribution pension schemes of its staff, these contributions are charged as an expense as they fall due and are allocated against unrestricted funds. The assets of those schemes are held separately from those of the charity.

7 Investments

In August 2021 the trustees invested £80,000 of long-term reserves into a portfolio of listed assets managed by The Ethical Investment Co-operative Ltd who advise on the selection of assets and valued the investments at the year end.

	2023	2022
	£	£
Investments listed on a recognised stock exchange	73,203	67,172

Investment activity in the year:

	2023	2022
	£	£
Opening investments at market value	67,172	80,622
Additions at cost during the year	-	-
Disposals at carrying value	-	-
Unrealised investment gains / (losses)	6,031	(13,450)
Closing market value at 31 December	73,203	67,172

8 Debtors and prepayments

	2023	2022
	£	£
HMRC Gift Aid	-	3,030
Credit card donations in transit	10,944	31,443
Prepaid World Congress expenses	-	38,376
Other debtors	-	13,708
	10,944	86,556

9 Cash at bank and in hand

	2023	2022
	£	£
HSBC GBP	160,143	133,404
HSBC Euro	66,464	52,650
HSBC USD	182,859	166,106
Kingdom Bank	83,318	81,007
Petty cash	199	2,628
	492,983	435,794

10 Creditors: liabilities falling due within one year

	2023	2022
	£	£
Other creditors	17	192
Accruals - audit fees	4,000	4,000
Deferred income - World Congress registrations	-	73,669
Other accruals	28,268	1,100
	32,285	78,962

International Christian Medical and Dental Association (UK) CIO
Year ended 31 December 2023

NOTES TO THE ACCOUNTS (continued)

11. Funds

a) Funds and movements in the year:

Year to 31 Dec 2023	Balance 01-Jan £	Incoming resources £	Outgoing resources £	Transfers £	Gains / (losses) £	Balance 31-Dec £
Unrestricted Funds	351,021	672,731	(783,747)	198,661	6,031	444,697
<u>Restricted Funds:</u>						
Bursary Fund	39,012	2,609	(2,798)	-	-	38,823
Family Medicine Bursaries	-	1,538	(23)	-	-	1,515
Fellowship Fund	443	2,250	(2,345)	-	-	348
Eurasia Fund	10,034	1,124	-	-	-	11,158
Middle East & N Africa Fund	-	600	(600)	-	-	-
Ukraine Aid Appeal (see note below)	48,564	5,030,770	(5,006,470)	(30,000)	-	42,864
World Congress Bursaries	61,487	147,615	(35,001)	(168,661)	-	5,440
Restricted funds	159,540	5,186,506	(5,047,237)	(198,661)	-	100,148
Total reserves	510,561	5,859,237	(5,830,984)	-	6,031	544,845

Note: Ukraine aid appeal analysis 2023:

	Balance 01-Jan	Incoming resources	Outgoing resources	Transfers	Gains / (losses)	Balance Dec-23
Financial gifts	48,564	346,561	(322,261)	(30,000)	-	42,864
Donations in kind	-	4,684,209	(4,684,209)	-	-	-
Ukraine Aid Appeal	48,564	5,030,770	(5,006,470)	(30,000)	-	42,864

b) Funds and movements in the comparative year:

Year to 31 Dec 2022	Balance 01-Jan £	Incoming resources £	Outgoing resources £	Transfers £	Gains / (losses) £	Balance 31-Dec £
Unrestricted Funds	318,861	333,577	(357,066)	69,100	(13,450)	351,021
<u>Restricted Funds:</u>						
Bursary Fund	34,395	5,898	(1,281)	-	-	39,012
Family Medicine Bursaries	30,998	559	(2,457)	(29,100)	-	-
Fellowship Fund	2,873	441	(2,871)	-	-	443
Eurasia Fund	4,213	5,821	-	-	-	10,034
Middle East & N Africa Fund	500	500	(1,000)	-	-	-
Ukraine Aid Appeal (see note below)	-	3,057,014	(2,968,450)	(40,000)	-	48,564
World Congress Bursaries	-	61,552	(65)	-	-	61,487
Restricted funds	72,979	3,131,786	(2,976,124)	(69,100)	-	159,540
Total reserves	391,839	3,465,362	(3,333,191)	-	(13,450)	510,561

Note: Ukraine aid appeal analysis

	Balance 01-Jan	Incoming resources	Outgoing resources	Transfers	Gains / (losses)	Balance 31-Dec
2022 fund movements	-	456,657	(368,093)	(40,000)	-	48,564
Donations in kind	-	2,600,357	(2,600,357)	-	-	-
Ukraine Aid Appeal	-	3,057,014	(2,968,450)	(40,000)	-	48,564

International Christian Medical and Dental Association (UK) CIO
Year ended 31 December 2023

NOTES TO THE ACCOUNTS (continued)

Fund transfers shown above comprise reallocations of administrative time and costs from unrestricted to restricted funds to allow for:

- work conducted by employees and contractors on restricted activities, and
- bursaries support for unrestricted activity (such as the World Congress in 2023)

Restricted funds include all funds held under conditions set by donors or fund-raising campaigns.

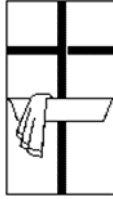
c) The assets and liabilities represented by the various funds are as follows:

	Unrestricted Funds £	Restricted Funds £	Total £
At 31 December 2023			
Investments	73,203	-	73,203
Debtors	10,944	-	10,944
Cash at bank and in hand	392,835	100,148	492,983
Liabilities falling due within one year	<u>(32,285)</u>	-	<u>(32,285)</u>
	<u>444,697</u>	<u>100,148</u>	<u>544,845</u>
At 31 December 2022			
	£	£	£
Investments	67,172	-	67,172
Debtors	86,556	-	86,556
Cash at bank and in hand	276,254	159,540	435,794
Liabilities falling due within one year	<u>(78,962)</u>	-	<u>(78,962)</u>
	<u>351,021</u>	<u>159,540</u>	<u>510,561</u>

INTERNATIONAL CHRISTIAN MEDICAL AND DENTAL ASSOCIATION (UK) CIO

England & Wales - Charity number 1188743

Accounts



International Christian Medical and Dental Association (UK) CIO

REPORT AND ACCOUNTS
year ended 31 December 2022

Registered Charity Number 1188743

International Christian Medical and Dental Association (UK) CIO

Trustees Annual Report for the year ended 31 December 2022

Contents

Charity Information	2
Trustees Report	3-7
Auditor's Report	8-11
Statement of Financial Activities	12
Balance Sheet	13
Statement of Cash Flows	14
Notes to the Accounts	15-20

Charity Information

Charity Registration number	1188743
Registered Office	Suite 8, Censeo House 6 St Peters Square St Albans Hertfordshire, AL1 3LF
Auditor	George Arthur Limited Chartered Accountants Suite 6B, Wentworth Lodge Great North Road Welwyn Garden City Hertfordshire, AL8 7SR
Bankers	HSBC Bank plc Kingdom Bank
Investment advisers	The Ethical Investment Co-operative Ltd 1 Aske Stables, Aske, Richmond, DL10 5HG
Charity website	https://icmda.net/

International Christian Medical and Dental Association (UK) CIO

Trustees Annual Report for the year ended 31 December 2022

The trustees present their annual report and financial statements of the Charitable Incorporated Organisation (CIO) for the year ended 31 December 2022. The financial statements have been prepared in accordance with the constitution and 'Reporting by Charities: Statement of Recommended Practice' applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019).

Structure, Governance and Management

The full name of the charity is International Christian Medical and Dental Association (UK) CIO known also as ICMDA (UK) CIO and is a registered charity (number 1188743).

ICMDA (UK) CIO registered with the Charity Commission on 25 March 2020 and took over all the activities of the ICMDA (UK) Trust (registered charity 1059750) effective from 3 April 2020.

Trustees

The trustees who have served during the year under review were:

Marinus Verweij (Chairman)

Deborah Lanz (Secretary)

Vijay Aruldas

Isaac Lewis

Howard Lyons

Henry Thiessen

Kevin Vaughan

New trustees are appointed by agreement of existing trustees from persons of suitable background, acquainted with the work of the charity, in support of its objectives and activities. The induction and training of new trustees includes familiarisation with "The Essential Trustee: What you need to know, what you need to do" published by the Charity Commission (CC3 July 2015). No outside or related body is entitled to appoint trustees.

The Trustees delegate the day-to-day management of the charity to the Chief Executive Officer, Peter Saunders, and his team.

Relationship with the International Christian Medical and Dental Association (ICMDA)

The charity acts as trustee for the cash and investments held in the UK for the benefit of the International Christian Medical and Dental Association (ICMDA). The trustees are responsible for the overall management and control of the charity.

In order to promote close working between the ICMDA board and the trustees of ICMDA UK CIO, the charity has ensured a significant overlap between the two organisations. ICMDA board members Vijay Aruldas (Treasurer), Henry Thiessen (Chairman) and Howard Lyons are all trustees of both charities. However, there remains an intention that the majority of the UK CIO charity trustees are not ICMDA board members.

International Christian Medical and Dental Association (UK) CIO

Trustees Annual Report for the year ended 31 December 2022

Statement of the Trustees' Responsibilities

The charity trustees are responsible for preparing a trustees' annual report and financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice). The charity trustees are required to prepare financial statements for each year which give a true and fair view of the state of affairs of the charity. In preparing the 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;
- state whether applicable UK accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in business.

The trustees are responsible for keeping proper accounting records that disclose with reasonable accuracy, at any time, the financial position of the charity. They are also responsible for safeguarding the assets of the charity and hence taking reasonable steps for the prevention and detection of fraud and other irregularities.

Legislation in the United Kingdom governing the preparation and dissemination of financial statements may differ from legislation in other jurisdictions.

Public Benefit

The trustees have given due regard to guidance issued by the Charity Commission, including public benefit guidance. The CIO supports national and regional training courses and events for doctors and dentists all over the world ranging from a two-year international postgraduate diploma in family medicine through residential conferences, to evening or half-day seminars to weekly global webinars on a wide range of topics. Almost all of these events are open to anyone working in the medical and dental professions. We also support the distribution of literature and resources on a wide range of social, ethical and religious issues for the benefit of the wider public, and the medical and dental professions in particular.

Objectives and Activities

The objectives of the charity are to promote and advance the study and general knowledge of medical and dental science, particularly where these concern Christian faith and ethics. The means of achieving these overall objectives include:

- support for the organisation of conferences;
- providing a conduit for national Christian Medical and Dental organisations to exchange information and experience in the field of medical science, where these concern Christian faith and belief;
- examining and testing changes in medical thought and action by the principles of the basis of belief;
- promoting discussion of the problems which from time to time arise for Christians studying and practicing medicine and dentistry and
- promoting friendship and co-operation amongst Christians in the medical and dental professions throughout the world.

International Christian Medical and Dental Association (UK) CIO

Trustees Annual Report for the year ended 31 December 2022

Achievements and Performance

2022 has been an unusual year due to the continuing impact of the COVID pandemic which led to some restrictions on staff and fieldworker travel and the postponement of some national and regional conferences and events. This impact lessened throughout the year as the pandemic resolved. Staff and volunteers adapted to COVID restrictions by further development of hybrid training programmes, conferences, and events and through mixed home/office working. Grants to fieldworkers and conference bursaries and grants were also reduced.

Two other activities impacting upon income and expenditure were the ICMDA World Congress planned for June 2023 (we ran a bursary fund and accepted early registration fees) and the Ukraine war (we ran an appeal to support the Christian Medical Association of Ukraine (CMAU) and procured and arranged transport for medical supplies).

The charity has continued to support the work of the International Christian Medical and Dental Association (ICMDA).

Achievements in the year included (through grants to ICMDA and partners):

- Weekly global webinars were held focusing on issues at the interface of Christianity and medicine and attracting between 100 and 300 attendees per session from over 50 countries.
- The two-year distance learning international diploma in family medicine (I-PGDFM) which was launched by ICMDA in May 2020 in partnership with CMC Vellore, India and Loma Linda University, California enrolled another 50 students in its third year.
- Online small group training tracks in bioethics, leadership and apologetics started in 2020 were greatly expanded and new tracks added on thought leadership and healthcare mission.
- Work on a new daily devotional – Doctors' Life Support 5 – continued with plans for publication in nine languages in 2023.
- One global fieldworker summit was held online for ICMDA's fieldworker team, and an in-person summit was held in UAE.
- The ICMDA website was further expanded and developed.
- A series of grants were made to national associations of doctors and dentists providing humanitarian assistance for the war in Ukraine and about 50 shipments of medical supplies were sent.
- National ICMDA member movements and ICMDA regional teams ran a broad variety of online events and conferences.

Financial Review

The results of ICMDA (UK) CIO for the year ended 31 December 2022 are set out in the financial statements below.

The Charity's total income for the year increased to £3,465,362 (2021: £331,429) as a result of the Ukraine Appeal which started in February and raised financial donations of £456,657 (2021: £nil) and medical equipment and supplies "in kind" for humanitarian use in Ukraine valued at £2,600,357 (2021: £nil). In advance of the World Congress to be held in June 2023, £61,552 of bursary donations were received in the year (2021: nil). This level of income has taken the charity over the audit threshold this year.

Total expenditure for the year similarly increased to £3,333,191 (2021: £207,082) as a result of including expenditure on aid for Ukraine of £368,093 (2021: £nil), donations "in kind" sent to Ukraine of £2,600,357 (2021 – £nil) and an increase in the charity's direct charitable costs following the relaxation of Covid restrictions (note 4a).

The excess of annual income over expenditure of £118,721 (2021: £124,969) is carried forward to fund charitable activity in future years.

International Christian Medical and Dental Association (UK) CIO

Trustees Annual Report for the year ended 31 December 2022

Reserves Policy

The Charity held unrestricted funds at the year-end of £351,021 (2021: £318,861). The trustees have set the minimum level of unrestricted reserves at £80,000, representing approximately one third of annual staff, office and field costs, to cover running costs in the event of a major variation of circumstances. Reserves are monitored monthly as part of our management reporting and did not fall below this level during the year, the increase in reserves is due to the level of expenditure planned for 2023 in particular on the World Congress and the ongoing development of our training programmes.

Of the Charity's long term unrestricted reserves £80,000 were transferred to an investment portfolio from August 2021 (note 7) these funds are accessible at short notice if required.

No individual reserve fund is in deficit (2021 – none).

Going Concern

The trustees have assessed the Charity's ability to continue as a going concern and considered several factors when forming their conclusions as to whether the use of the going concern basis is appropriate when preparing these financial statements including forecasts, liquidity, cash resources and liabilities.

The Charity's financial position has been, and will continue to be, impacted by the COVID pandemic which affects the nature and cost of the charitable work undertaken in the year, including the deferral of international conferences and a significant change of focus towards online activity and training.

The trustees have concluded that the charity has a reasonable expectation that there are adequate resources to continue to operate for at least 12 months from the date of signing of the financial statements and therefore continue to prepare the financial statements on a going concern basis.

Risks

The trustees review and assess the risks faced by the Charity annually in a trustee meeting, the key strategic risks taken from the Charity's risk register are considered to be:

Key Strategic Risk	Assessment
Size	The Charity employs just two staff, both of whom are experienced in their fields and key to the successful operation of the Charity. Succession planning, procedural manuals and ongoing appraisal reviews are key controls for the trustees.
Voluntary income	The Charity relies on donations and subscriptions for its income. Delivery of the Charity's objectives is essential to maintaining this income and the charity. Communications with regular supporters are a priority for the CEO and are regularly reviewed by the trustees. The use of Appeals income to encourage donations and the successful establishment of the Family Medicine Diploma reduce reliance on regular donations and broaden appeal to supporters.
Event management	The Charity organises significant events, such as world and regional congresses. These international events carry a financial risk that is borne by the Charity and is a key focus of the trustees who review the funding of each major event prior to it taking place.
External factors	The Charity operates globally and takes steps to monitor complaints, media comments and feedback from staff and field workers. The communication channels are key to ensuring the Charity CEO and trustees can take action early to avoid conflict or hostile litigation.
COVID pandemic	COVID restrictions in the prior year caused the suspension of international conferences, increased home working and online activities. Online communications continue to provide opportunities to enhance the global reach of the Charity after the pandemic.


Trustees Annual Report
for the year ended 31 December 2022

Ukraine Aid Appeal

The response of our supporters to the crisis in Ukraine has been significant allowing the Charity to provide medical equipment, consumables and medicines to the Christian Medical Association of Ukraine (CMAU) which set up and operated a warehouse and distribution network in Lviv in March. This humanitarian aid resourced Christian doctors serving in Ukraine. This is a new area of work and the Trustees kept the risks under regular review.

Declaration

This report was approved by the trustees on 11 October 2023 and signed on their behalf by:


M VERWEIJ (Chairman)


(Trustee)

INDEPENDENT AUDITOR'S REPORT TO THE MEMBERS OF INTERNATIONAL CHRISTIAN MEDICAL AND DENTAL ASSOCIATION (UK) CIO

Opinion

We have audited the financial statements of International Christian Medical and Dental Association (UK) CIO (the 'charity') for the year ended 31st December 2022 which comprise the statement of financial activities, the balance sheet, the statement of cash flows and notes to the financial statements, including a summary of significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including Financial Reporting Standard 102 *The Financial Reporting Standard applicable in the UK and Republic of Ireland* (United Kingdom Generally Accepted Accounting Practice).

In our opinion, the financial statements:

- give a true and fair view of the state of the charity's affairs as at 31st December 2022 and of its incoming resources and application of resources for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- have been prepared in accordance with the requirements of the Charities Act 2011.

Basis for opinion

We conducted our audit in accordance with International Standards on Auditing (UK) (ISAs (UK)) and applicable law. Our responsibilities under those standards are further described in the Auditor's responsibilities for the audit of the financial statements section of our report. We are independent of the charity in accordance with the ethical requirements that are relevant to our audit of the financial statements in the UK, including the FRC's Ethical Standard, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Conclusions relating to going concern

In auditing the financial statements, we have concluded that the trustees' use of the going concern basis of accounting in the preparation of the financial statements is appropriate.

Based on the work we have performed, we have not identified any material uncertainties relating to events or conditions that, individually or collectively, may cast significant doubt on the charity's ability to continue as a going concern for a period of at least twelve months from when the financial statements are authorised for issue.

Our responsibilities and the responsibilities of the trustees with respect to going concern are described in the relevant sections of this report.

Other information

The other information comprises the information included in the annual report other than the financial statements and our auditor's report thereon. The trustees are responsible for the other information contained within the annual report. Our opinion on the financial statements does not cover the other information and, except to the extent otherwise explicitly stated in our report, we do not express any form of assurance conclusion thereon. Our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the course of the audit or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether this gives rise to a material misstatement in the financial statements themselves. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact.

We have nothing to report in this regard.

Matters on which we are required to report by exception

We have nothing to report in respect of the following matters in relation to which the Charities Act 2011 requires us to report to you if, in our opinion:

- the information given in the trustees' report is inconsistent in any material respect with the financial statements; or
- sufficient accounting records have not been kept; or
- the financial statements are not in agreement with the accounting records and returns; or
- we have not received all the information and explanations we require for our audit.

Responsibilities of trustees

As explained more fully in the trustees' responsibilities statement set out on page 4 the trustees are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view, and for such internal control as the trustees determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

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

Auditor's responsibilities for the audit of the financial statements

We have been appointed as auditor under section 144 of the Charities Act 2011 and report in accordance with the Act and relevant regulations made or having effect thereunder.

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with ISAs (UK) will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

Irregularities, including fraud, are instances of non-compliance with laws and regulations. We design procedures in line with our responsibilities, outlined above, to detect material misstatements in respect of irregularities, including fraud. The extent to which our procedures are capable of detecting irregularities, including fraud is detailed below:

Discussions with and enquiries of management and those charged with governance were held with a view to identifying those laws and regulations that could be expected to have a material impact on the financial statements.

No laws and regulations were identified as being of such significance to the entity that they might be considered as 'showstoppers'.

Those laws and regulations considered to have a direct effect on the financial statements include UK financial reporting standards, Charities Act 2011, Tax and Pensions legislation.

Those laws and regulations for which non-compliance may be fundamental to the operating aspects of the business and therefore may have a material effect on the financial statements include, environmental regulations, health and safety legislation.

Audit procedures undertaken in response to the potential risks relating to irregularities (which include fraud and non-compliance with laws and regulations) comprised of: inquiries of management and those charged with governance as to whether the entity complies with such laws and regulations; enquiries with the same concerning any actual or potential litigation or claims; inspection of relevant legal correspondence; testing the appropriateness of journal entries; and the performance of analytical review to identify unexpected movements in account balances which may be indicative of fraud .

No instances of material non-compliance were identified. However, the likelihood of detecting irregularities, including fraud, is limited by the inherent difficulty in detecting irregularities, the effectiveness of the entity's controls, and the nature, timing and extent of the audit procedures performed. Irregularities that result from fraud might be inherently more difficult to detect than irregularities that result from error. As explained above, there is an unavoidable risk that material misstatements may not be detected, even though the audit has been planned and performed in accordance with ISAs (UK).

A further description of our responsibilities for the audit of the financial statements is located on the Financial Reporting Council's website at: <https://www.frc.org.uk/auditorsresponsibilities>. This description forms part of our auditor's report.

Other Matter

As this is the first year in which an audit has been undertaken it should be noted that all comparative figures are unaudited

Use of our report

This report is made solely to the charity's trustees, as a body, in accordance with Part 4 of the Charities (Accounts and Reports) Regulations 2008. Our audit work has been undertaken so that we might state to the charity's trustees those matters we are required to state to them in an auditor's report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the charity and the charity's trustees as a body, for our audit work, for this report, or for the opinions we have formed.



Peter P Rook FCA
George Arthur Limited
Statutory Auditor
Suite 6B, Wentworth Lodge, Great North Road,
Great North Road
Welwyn Garden City
Herts
AL8 7SR

Date 19th October 2023

International Christian Medical and Dental Association (UK) CIO

Statement of Financial Activities

for the year ended 31 December 2022

	Note	Unrestricted Funds £	Restricted Funds £	Total Funds 2022 £	Total Funds 2021 £
INCOMING RESOURCES					
Voluntary income	2	286,168	531,429	817,596	264,782
Income from charitable activities	3a	46,877	-	46,877	66,385
Donations of medical products	3b	-	2,600,357	2,600,357	-
Investment income		532	-	532	262
Total income		333,577	3,131,786	3,465,362	331,429
RESOURCES EXPENDED					
Charitable activities	4	337,682	375,767	713,450	205,842
Governance costs	4c	19,384	-	19,384	1,240
Donations of medical products	3b	-	2,600,357	2,600,357	-
Total expenditure		357,066	2,976,124	3,333,191	207,082
Net (loss) / gain on investments	7	(13,450)	-	(13,450)	622
Fund transfers in the year	11	69,100	(69,100)	-	-
Net movement in funds		32,160	86,561	118,721	124,969
Fund balances at 1 January	11	318,861	72,979	391,839	266,870
Fund balances at 31 December	11	351,021	159,540	510,561	391,839

Movements on reserves and all recognised gains and losses are shown above.


International Christian Medical and Dental Association (UK) CIO

Balance Sheet


as at 31 December 2022

	Note	2022 £	2021 £
FIXED ASSETS			
Investments	7	67,172	80,622
CURRENT ASSETS			
Debtors & prepayments	8	86,556	1,803
Cash at bank and in hand	9	<u>435,794</u>	<u>310,805</u>
		522,350	312,609
CURRENT LIABILITIES			
Liabilities falling due within one year	10	<u>78,962</u>	<u>1,392</u>
Net current assets		443,389	311,217
NET ASSETS		<u><u>510,561</u></u>	<u><u>391,839</u></u>
FUND BALANCES			
Unrestricted funds	11	351,021	318,861
Restricted funds	11	<u>159,540</u>	<u>72,979</u>
		<u><u>510,561</u></u>	<u><u>391,839</u></u>

Approved by the Trustees and signed on their behalf by:



Trustee M VERWEIJ



Trustee

11 October 2023

The notes on page 15-20 form part of these accounts.

International Christian Medical and Dental Association (UK) CIO

Statement of Cash Flows

for the year ended 31 December 2022

	Note	2022 £	2021 £
Cash flows from operating activity			
Net movements in funds		118,721	124,969
Exclude loss / (gain) on investments		<u>13,450</u>	<u>(622)</u>
Operating surplus		<u>132,172</u>	<u>124,347</u>
Adjustments for:			
Interest received		(532)	(262)
Change in receivables and prepayments	8	(84,753)	(709)
Change in payables and accruals	10	<u>77,569</u>	<u>(1,573)</u>
Net cash from operating activity		<u>124,457</u>	<u>121,803</u>
Cash flows from investing activity			
Investment in listed assets	7	-	(80,000)
Interest received		<u>532</u>	<u>262</u>
Net cash from investing activity		<u>532</u>	<u>(79,738)</u>
Net increase / (decrease) in cash and equivalents		124,989	42,065
Cash and cash equivalents at beginning of year		<u>310,805</u>	<u>268,741</u>
Cash and cash equivalents at end of year (note 9)		<u><u>435,794</u></u>	<u><u>310,805</u></u>

International Christian Medical and Dental Association (UK) CIO

Notes to the Accounts FOR THE YEAR ENDED 31 DECEMBER 2022

1 Basis of accounting

The financial statements of the charitable company, which is a public benefit entity under FRS 102, have been prepared in accordance with the Charities SORP (FRS 102) 'Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019)', Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and the Charities Act 2011. The financial statements have been prepared under the historical cost convention except for investments which are included at market value.

The following are the accounting policies which have been applied in dealing with material items:

- a) Accounts are prepared on a going concern basis.
- b) Donation and grant income

Donation income and grants receivable are taken into account when received by the charity. Income received in circumstances where a claim for repayment of tax has been or will be made to HMRC is grossed up for the tax recoverable. Any amount of tax reclaimed from HMRC but not yet received is shown within the charity's debtors.

- c) Other income and expenditure

Investment income is taken into account when receivable and expenditure, including irrecoverable VAT, when incurred by the charity, regardless of when payment is made. Grants payable are taken into account at the earlier of when they are paid or become constructive obligations.

- d) Charity activities income

Income from participation in the Diploma in Family Medicine, global subscriptions and book sales are taken into account when received by the charity.

- e) Currency transactions

Income and expenditure in currency other than sterling is valued in GB£ at the HMRC exchange rates for the month of the transaction.

- f) Funds

Unrestricted funds are donations and other income received or generated for the objects of the charity without specific purpose and are available for purposes as directed by the trustees. Restricted funds are amounts received where the donor has specified the purpose for which it should be used.

- g) Debtors and prepayments

Debtors are amounts owed to the charity recognised at their settlement amount, less any provision for non recoverability. Prepayments represents the payment in advance for services .

- g) Creditors and provisions

Creditors are amounts owed by the charity. They are measured at the amount that the charity expects to have to pay to settle the debt.

- h) Fixed assets and depreciation

Fixed assets acquired are capitalised and depreciated over their estimated useful life unless they cost less than £1,000 when they are written off on purchase.

- i) Fixed asset investments

Fixed asset investments are held in quoted shares, traded bonds and similar investments and are valued initially at cost and subsequently at their market value at the year end (their fair value). Investments are valued by our investment broker (The Ethical Investment Co-Operative Ltd) who also recommend the investment portfolio to maximise total returns from ethical and environmentally sustainable holdings.

International Christian Medical and Dental Association (UK) CIO

Notes to the Accounts FOR THE YEAR ENDED 31 DECEMBER 2022

j) Foreign currencies

Monetary assets and liabilities which are in a currency other than GB Pounds are presented in the accounts at the spot mid-rate of exchange at the date of the financial statement. Any resulting currency exchange gain/loss is recognised with a currency revaluation.

2 Voluntary income	Unrestricted Funds £	Restricted Funds £	Total 2022 £	Total 2021 £
General donations	148,142	511,502	659,644	102,834
Gift aid tax reclaimed	6,698	19,926	26,624	8,388
Member subscriptions	129,476	-	129,476	122,039
Other	1,852	-	1,852	31,521
	<u>286,168</u>	<u>531,429</u>	<u>817,596</u>	<u>264,782</u>

3a Income from charitable activities	Unrestricted Funds £	Restricted Funds £	Total 2022 £	Total 2021 £
Diploma in Family Medicine - registrations	46,877	-	46,877	66,385
World Congress - registrations	-	-	-	-
	<u>46,877</u>	<u>-</u>	<u>46,877</u>	<u>66,385</u>

This income is derived from the charitable activity undertaken by the charity:

a. the diploma in family medicine course is now in its third year and provided supportive training for 114 doctors from around the world, 22 places were supported by the DFM Bursary fund

b. the World Congress takes place in June 2023 in Tanzania providing a week of fellowship, teaching encouragement and discussions. The Congress theme is "Serving with Love in a Hurting World". The conference is expected to be well attended including attendees supported by funds from the World Congress Bursary Fund.

3b Donations of medical products

The charity used its links in Ukraine to provide essential medical supplies through its affiliated branch in Lviv - the Christian Medical Association of Ukraine. Following an appeal in February 2022 £456,657 was raised for Ukraine and £368,093 (2021 - nil) was spent sending medical supplies to Ukraine, in addition £2,600,357 (2021: £nil) of donated medicines and health supplies in kind were received and distributed. This is recognised both in income and expenditure. The shipments are valued by donors or if no value provided at estimated second hand market values at the time of receipt.

International Christian Medical and Dental Association (UK) CIO

Notes to the Accounts FOR THE YEAR ENDED 31 DECEMBER 2022

4 Charitable activities costs	Unrestricted Funds	Restricted Funds	Total 2022	Total 2021
	£	£	£	£
a Direct charitable costs				
Healthcare support (Ukraine)	-	308,297	308,297	-
Regional grants	30,836	59,761	90,597	22,978
Development staff & contractors	77,350	-	77,350	66,068
Conferences & events - World Congress	-	-	-	-
Conferences & events - other	81,497	-	81,497	-
Training - Diploma in Family Medicine	45,608	-	45,608	33,635
Training - other	16,272	3,690	19,962	2,416
Field workers & officers	28,757	-	28,757	12,745
Communications & IT	13,175	-	13,175	10,870
	<u>293,494</u>	<u>371,748</u>	<u>665,242</u>	<u>148,712</u>
b Support & administration				
Administrative staff & contractors	51,503	-	51,503	47,439
Office & equipment	14,104	-	14,104	9,733
Insurance	832	-	832	829
Currency revaluation	(25,998)	-	(25,998)	(1,169)
Bank charges	3,747	4,020	7,766	299
	<u>44,188</u>	<u>4,020</u>	<u>48,208</u>	<u>57,130</u>
Total costs of charitable activities	<u>337,682</u>	<u>375,767</u>	<u>713,450</u>	<u>205,842</u>
c Governance costs				
Trustee meetings	15,364	-	15,364	210
Audit and examination fees	4,020	-	4,020	1,030
	<u>19,384</u>	<u>-</u>	<u>19,384</u>	<u>1,240</u>

One trustee meeting was held at next year's World Congress venue in Tanzania.

5 Trustees remuneration

No remuneration was paid to any trustee during the year nor to any person connected to them. Travel expenses were reimbursed to 2 trustees (2021 none) amounting to £2,322 (2021 £nil).

6 Staff costs

The charity has 2 full time staff (2021- 2 full time staff).

The number of higher paid employees in the band £60,000 to £70,000 was 1 (2021 - nil).

	2022 £	2021 £
Salaries and wages	96,781	92,948
Employer's NI	6,442	6,466
Employer's pension contributions	9,690	8,890
	<u>112,913</u>	<u>108,305</u>

Pensions

The charity contributes to the defined contribution pension schemes of its staff, these contributions are charged as an expense as they fall due and are allocated against unrestricted funds.

The assets of those schemes are held separately from those of the charity.

International Christian Medical and Dental Association (UK) CIO

Notes to the Accounts FOR THE YEAR ENDED 31 DECEMBER 2022

7 Investments

In August 2021 the trustees invested £80,000 of long term reserves into a portfolio of listed assets managed by The Ethical Investment Co-operative Ltd who advise on the selection of assets and valued the investments at the year end.

	2022	2021
	£	£
Investments listed on a recognised stock exchange	67,172	80,622
	67,172	80,622

Investment activity in the year:

	2022	2021
	£	£
Opening investments at market value	80,622	-
Additions at cost during the year	-	80,000
Disposals at carrying value	-	-
Unrealised investment (losses) / gains	(13,450)	622
Closing market value at 31 December	67,172	80,622

8 Debtors and prepayments

	2022	2021
	£	£
HMRC Gift Aid	3,030	1,803
Credit card donations in transit	31,443	-
Prepaid World Congress expenses	38,376	-
Other debtor	13,708	-
	86,556	1,803

9 Cash at bank and in hand

	2022	2021
	£	£
HSBC Current Account	133,404	125,633
HSBC Euro Account	52,650	28,248
HSBC USD Account	166,106	75,114
Kingdom Bank	81,007	80,475
Petty cash	2,628	1,336
	435,794	310,805

10 Creditors: liabilities falling due within one year

	2022	2021
	£	£
Other creditors	192	392
Accruals - audit fees	4,000	1,000
Deferred income - World Congress registrations	73,669	-
Other accruals	1,100	-
	78,962	1,392

11 Funds

a) The funds and movements in the year are as follows:

	Balance 01-Jan-22 £	Incoming resources £	Outgoing resources £	Transfers in the year £	Gains / (losses) £	Balance 31-Dec-22 £
2022 Fund Movements						
Unrestricted Funds	318,861	333,577	(357,066)	69,100	(13,450)	351,021
Restricted Funds: (funds held under conditions set by donors or fund raising campaigns)						
Bursary Fund (Medical Student Training)	34,395	5,898	(1,281)	-	-	39,012
DFM Fund (Scholarships - Course Fees)	30,998	559	(2,457)	(29,100)	-	-
Fellowship Fund (Fieldworker Support)	2,873	441	(2,871)	-	-	443
ICMDA Eurasia (Eurasia Regional Support)	4,213	5,821	-	-	-	10,034
METNA (R&A Fisher fund - MidEast/N Africa)	500	500	(1,000)	-	-	-
Ukraine Aid Appeal (see note below)	-	3,057,014	(2,968,450)	(40,000)	-	48,564
World Congress Bursaries	-	61,552	(65)	-	-	61,487
	72,979	3,131,786	(2,976,124)	(69,100)	-	159,540
Total reserves	391,839	3,465,362	(3,333,191)	-	(13,450)	510,561

The fund transfers shown above comprise reallocations of administrative time and costs to restricted funds.

Note: Ukraine aid appeal analysis:

	Balance 01-Jan-22 £	Incoming resources £	Outgoing resources £	Transfers in the year £	Gains / (losses) £	Balance 31-Dec-22 £
Financial gifts	-	456,657	(368,093)	(40,000)	-	48,564
Donations in kind	-	2,600,357	(2,600,357)	-	-	-
	-	3,057,014	(2,968,450)	(40,000)	-	48,564

2022 was exceptional due to the Ukraine Aid Appeal, the comparative year's fund movements were:

	Balance 01-Jan-21 £	Incoming resources £	Outgoing resources £	Transfers in the year £	Gains / (losses) £	Balance 31-Dec-21 £
2021 Fund Movements						
Unrestricted Funds	197,848	295,199	(205,708)	30,900	622	318,861
Restricted Funds:						
Bursary Fund (Medical Student Training)	33,044	1,351	-	-	-	34,395
DFM Fund (Scholarships - Course Fees)	30,100	31,798	-	(30,900)	-	30,998
Fellowship Fund (Fieldworker Support)	4,145	102	(1,374)	-	-	2,873
ICMDA Eurasia (Eurasia Regional Support)	1,734	2,479	-	-	-	4,213
METNA (R&A Fisher fund - MidEast/N Africa)	-	500	-	-	-	500
	69,023	36,230	(1,374)	(30,900)	-	72,979
Total reserves	266,870	331,429	(207,082)	-	622	391,839

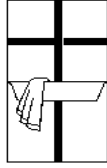
b) The assets and liabilities represented by the various funds are as follows:

	Unrestricted funds	Restricted funds	Total
	£	£	£
At 31 December 2022			
Investments	67,172	-	67,172
Debtors	86,556	-	86,556
Cash at bank and in hand	276,254	159,540	435,794
Liabilities falling due within one year	(78,962)	-	(78,962)
	<u>351,021</u>	<u>159,540</u>	<u>510,561</u>
At 31 December 2021			
Investments	80,622	-	80,622
Debtors	1,803	-	1,803
Cash at bank and in hand	237,827	72,979	310,805
Liabilities falling due within one year	(1,392)	-	(1,392)
	<u>318,861</u>	<u>72,979</u>	<u>391,839</u>

INTERNATIONAL CHRISTIAN MEDICAL AND DENTAL ASSOCIATION (UK) CIO

England & Wales - Charity number 1188743

Accounts



International Christian Medical and Dental Association (UK) CIO

REPORT AND ACCOUNTS

year ended 31 December 2021

International Christian Medical and Dental Association (UK) CIO

FOR THE YEAR ENDED 31 December 2021

CHARITY INFORMATION

Charity Trustees	Marinus Verweij (Chairman) Deborah Lanz (Secretary) Vijayjumar Aruldas Isaac Lewis Howard Lyons Henry Thiessen Kevin Vaughan
Charity Registration Number	1188743 (CIO registered 25 March 2020)
Charity Correspondence Address	Suite 8, Censeo House 6 St Peters Square St Albans Hertfordshire, AL1 3LF
Independent Examiner	George Arthur Limited Chartered Accountants Suite 6B, Wentworth Lodge Great North Road Welwyn Garden City Hertfordshire, AL8 7SR
Bankers	HSBC Bank plc Kingdom Bank
Investment Advisers	The Ethical Investment Co-operative Ltd 1 Aske Stables, Aske, Richmond, DL10 5HG

CONTENTS

	Page
Charity Information	2
Trustees Report	3-7
Independent Examiner's Report	8
Statement of Financial Activities	10
Balance Sheet	11
Notes to the Accounts	12-15

International Christian Medical and Dental Association (UK) CIO

REPORT OF THE TRUSTEES

FOR THE FINANCIAL STATEMENTS

for the year ended 31 December 2021

The trustees present their annual report and financial statements of the Charitable Incorporated Organisation (CIO) for the year ended 31 December 2021. The financial statements have been prepared in accordance with the constitution and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019).

Structure, Governance and Management

The full name of the charity is International Christian Medical and Dental Association (UK) CIO known also as ICMDA (UK) CIO and is a registered charity (number 1188743).

The ICMDA (UK) Trust was a registered charity (number 1059750) operating under a trust deed dated 31 October 1996 and this charity transferred all the Trust activities to the new incorporated charity in the previous financial year, ICMDA (UK) CIO, registered with the Charity Commission 25 March 2020, with the intention that the CIO take over the operations of the Trust as an incorporated entity. The Deed of Novation was effective from 3 April 2020, and the cessation of the former Trust was registered with the Charity Commission 15 May 2020.

Trustees

The trustees who have served during the year under review were:

Marinus Verweij (Chairman)

Deborah Lanz (Secretary)

Vijay Aruldas

Isaac Lewis

Howard Lyons

Henry Thiessen

Kevin Vaughan

New trustees are appointed by agreement of existing trustees from persons of suitable background, acquainted with the work of the charity, in support of its objectives and activities. The induction and training of new trustees includes familiarisation with "The Essential Trustee: What you need to know, what you need to do" published by the Charity Commission (CC3 July 2015). No outside or related body is entitled to appoint trustees.

Relationship with the International Christian Medical and Dental Association

The charity acts as trustee for the cash and investments held in the UK for the benefit of the International Christian Medical and Dental Association (ICMDA). The trustees are responsible for the overall management and control of the charity.

In order to promote close working between the ICMDA board and the trustees of the UK CIO, the charity has ensured a significant overlap between the two. ICMDA board members Vijay Aruldas (Treasurer) and Henry Thiessen (Chairman) and Howard Lyons are all trustees of the UK charity. However, there remains an intention that the majority of the UK CIO charity trustees are not ICMDA board members.

Statement of the Trustees' Responsibilities

The charity trustees are responsible for preparing a trustees' annual report and financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice). The charity trustees are required to prepare financial statements for each year which give a true and fair view of the state of affairs of the charity. In preparing the 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;
- state whether applicable UK accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in business.

The trustees are responsible for keeping proper accounting records that disclose with reasonable accuracy at any time the financial position of the charity. They are also responsible for safeguarding the assets of the charity and hence taking reasonable steps for the prevention and detection of fraud and other irregularities.

Legislation in the United Kingdom governing the preparation and dissemination of financial statements may differ from legislation in other jurisdictions.

Public Benefit

The trustees have given due regard to guidance issued by the Charity Commission, including public benefit guidance. The CIO supports national and regional training courses and events for doctors and dentists all over the world ranging from a two-year international postgraduate diploma in family medicine through residential conferences, to evening or half-day seminars to weekly global webinars on a wide range of topics. Almost all of these events are open to anyone working in the medical and dental professions. We also support the distribution of literature and resources on a wide range of social, ethical and religious issues for the benefit of the wider public, and the medical and dental professions in particular.

Objectives and Activities

The objectives of the charity are to promote and advance the study and general knowledge of medical and dental science, particularly where these concern Christian faith and ethics. The means of achieving these overall objectives include:

- support for the organisation of conferences;
- providing a conduit for national Christian Medical and Dental organisations to exchange information and experience in the field of medical science, where these concern Christian faith and belief;
- examining and testing changes in medical thought and action by the principles of the basis of belief;
- promoting discussion of the problems which from time to time arise for Christians studying and practicing medicine and dentistry and
- promoting friendship and co-operation amongst Christians in the medical and dental professions throughout the world.

Achievements and Performance

The charity has continued to support the work of the International Christian Medical and Dental Association (ICMDA). Like 2020, 2021 has been an unusual year due to the impact of the COVID pandemic which led to a fall in donation income, placed severe restrictions on staff and fieldworker travel and led to the postponement of many national and regional conferences and events.

Staff and volunteers reacted to this in 2020 by completely revising our strategy to fit an online environment and this approach continued in 2021. Staff members Peter Saunders (Chief Executive) and Josh Mills (Executive Assistant) worked primarily from home and travel grants to fieldworkers and conference bursaries and grants were substantially reduced.

Achievements in the year included (through grants to ICMDA and partners):

- Weekly global webinars were held focusing on issues at the interface of Christianity and medicine and attracting between 100 and 300 attendees per session from over 50 countries
- The two-year distance learning international diploma in family medicine (I-PGDFM) which was launched by ICMDA in May 2020 in partnership with CMC Vellore, India and Loma Linda University, California enrolled another 40 students in its second year.
- The new ICMDA training website supporting the broader training needs of ICMDA members was further developed with videos and reading materials
- Online small group training tracks in bioethics, leadership and apologetics started in 2020 were greatly expanded and new tracks added on global health and servant leadership.
- Work on a new daily devotional – Doctors' Life Support 5 – continued with plans for publication in seven languages in 2023.
- Two global fieldworker summits and one global summit for national leaders were held online and ICMDA's fieldworker team grew further to 60 people (50 in 2020).
- The ICMDA website was further expanded and developed and its now tri-monthly prayer news, monthly e-newsletter, monthly COVID bulletin and social media platforms improved.
- National ICMDA member movements and ICMDA regional teams ran a broad variety of online events and conferences

Financial Review

The results of the Charity for the year ended 31 December 2021 are set out in the financial statements. Voluntary income from donations and memberships in the year grew to £264,782 (2020 - £230,528) but COVID restrictions led to the deferral of charitable activity to future years so charitable expenditure in the year reduced to £207,082 (2020 - £245,063). The resulting excess of annual income over expenditure of £124,969 (2020 - £73,533) is carried forward to fund charitable activity in future years and leaves the Charity with total reserves of £391,839 (2020 - £266,870) at the end of the year.

Reserves Policy

The Charity held unrestricted funds of £318,861 at the end of 2021 (2020 - £197,848). The trustees have set the minimum level of unrestricted reserves at £80,000, representing approximately one third of annual staff, office and field costs, to cover running costs in the event of a major variation of circumstances. Reserves are monitored monthly as part of our management reporting and did not fall below this level during the year, the increase in reserves is due to events deferred to future years because of the Covid pandemic.

Of the Charity's long term unrestricted reserves £80,000 were transferred to an investment portfolio from August 2021 (note 7) these funds are accessible at short notice if required.

No individual reserve fund is in deficit (2020 – none).

Going Concern

The trustees have assessed the Charity's ability to continue as a going concern and considered several factors when forming their conclusions as to whether the use of the going concern basis is appropriate when preparing these financial statements including forecasts, liquidity, cash resources and liabilities.

The Charity's financial position has been, and will continue to be, impacted by the COVID pandemic which affects the nature and cost of the charitable work undertaken in the year, including the deferral of international conferences and a significant change of focus towards online activity and training.

The trustees have concluded that the charity has a reasonable expectation that there are adequate resources to continue to operate for at least 12 months from the date of signing of the financial statements and therefore continue to prepare the financial statements on a going concern basis

Risks

The trustees review and assess the risks faced by the Charity annually in a trustee meeting, the key strategic risks taken from the Charity's risk register are considered to be:

Key Strategic Risk	Assessment
Size	The Charity employs just two staff, both of whom are experienced in their fields and key to the successful operation of the Charity. Succession planning, procedural manuals and ongoing appraisal reviews are key controls for the trustees.
Financial reporting	Timely financial reporting is critical to support the trustees in their decision making through the year, yet the Charity is small and relies on external support for this work. This remains a key priority for the trustees in the coming year and a focus for the Treasurer and CEO.
Voluntary income	<p>The Charity relies on donations and subscriptions for its income. Delivery of the Charity's objectives is essential to maintaining this income and the charity. Communications with regular supporters are a priority for the CEO and are regularly reviewed by the trustees.</p> <p>The use of Appeals income to encourage donations and the successful establishment of the Family Medicine Diploma reduce reliance on regular donations and broaden appeal to supporters.</p>
Event management	The Charity organises significant events, such as world and regional congresses. These international events carry a financial risk that is borne by the Charity and is a key focus of the trustees who review the funding of each major event prior to it taking place.
External factors	The Charity operates globally and takes steps to monitor complaints, media comments and feedback from staff and field workers. The communication channels are key to ensuring the Charity CEO and trustees can take action early to avoid conflict or hostile litigation.
COVID pandemic	International conferences were suspended during the year due COVID restrictions. Risks to staff were minimised by increased home working and donors were supported through increasing online activity. Online communications continued to provide the opportunity to enhance the global reach of the Charity.

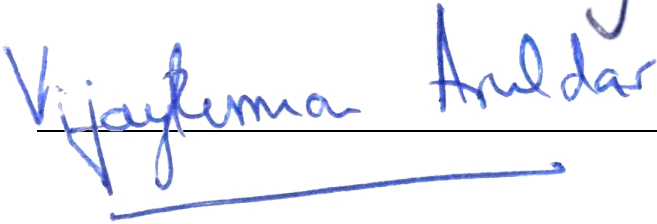
Declaration

This report was approved by the trustees on 8 June 2022 and signed on their behalf by:



(Chairman)

M VERWEIJ



(Secretary/Treasurer)

Independent Examiner's Report to the Trustees of International Christian Medical and Dental Association (UK) CIO

I report to the trustees on my examination of the financial statements of International Christian Medical and Dental Association (UK) CIO ('the charity') for the year ended 31 December 2021 which comprise the Statement of Financial Activities, the Balance Sheet and related notes.

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.

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

Since the CIO's gross income exceeded £250,000 your examiner must be a member of a body listed in section 145 of the Act. I confirm that I am qualified to undertake the examination because I am a member of ICAEW, which is one of the listed bodies.

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.



Peter P Rook FCA

George Arthur Limited
Chartered Accountants
Suite 6b Wentworth Lodge
Great North Road
Welwyn Garden City
Hertfordshire
AL8 7SR

5th July 2022

International Christian Medical and Dental Association (UK) CIO

**Statement of Financial Activities
FOR THE YEAR ENDED 31 DECEMBER 2021**

	Note	Unrestricted Funds £	Restricted Funds £	Total Funds 2021 £	Total Funds 2020 £
INCOMING RESOURCES					
<i>Incoming resources from generated funds</i>					
Voluntary income	2	228,552	36,230	264,782	230,528
Income from charitable activities	3	66,385	-	66,385	87,855
Investment income		262	-	262	212
Total Incoming Resources		295,199	36,230	331,429	318,595
RESOURCES EXPENDED					
Charitable activities	4	205,708	1,374	207,082	245,063
Total Resources Expended		205,708	1,374	207,082	245,063
Other recognised gains and losses					
Net unrealised gains on investments		622	-	622	-
Net Movement in Funds in the year		90,113	34,856	124,969	73,533
Fund balances at 1 January		197,848	69,023	266,870	193,337
Fund transfers in the year		30,900	- 30,900	-	-
Fund balances at 31 December	11	318,861	72,979	391,839	266,870

Movements on reserves and all recognised gains and losses are shown above.


The notes on page 12-15 form part of these accounts.

International Christian Medical and Dental Association (UK) CIO


**Balance Sheet
as at 31 December 2021**

	Note	2021 £	2020 £
FIXED ASSETS			
Investments	7	80,622	-
CURRENT ASSETS			
Debtors	8	1,803	1,095
Cash at bank and in hand	9	<u>310,805</u>	<u>268,741</u>
		312,609	269,836
CURRENT LIABILITIES			
Liabilities falling due within one year	10	<u>1,392</u>	<u>2,965</u>
Net current assets		311,217	266,870
NET ASSETS		<u><u>391,839</u></u>	<u><u>266,870</u></u>
FUND BALANCES			
Unrestricted funds	11	318,861	197,848
Restricted funds	11	<u>72,979</u>	<u>69,023</u>
		<u><u>391,839</u></u>	<u><u>266,870</u></u>

Approved by the Trustees and signed on their behalf by:



 Trustee
 M VERWEIJ



 Trustee

4 July 2022
 Date

The notes on pages 12-15 form part of these accounts.

International Christian Medical and Dental Association (UK) CIO

Notes to the Accounts FOR THE YEAR ENDED 31 DECEMBER 2021

1 Basis of accounting

These accounts have been prepared under the historical cost convention with items recognised at cost or transaction value unless otherwise stated in the relevant note(s) to these accounts.

The accounts have been prepared in accordance with:

- the Statement of Recommended Practice: Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102), effective 1 January 2019.
- the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102)
- and with the Charities Act 2011.

ICMDA (UK) CIO meets the definition of a public benefit entity under FRS 102.

ICMDA (UK) CIO Charity was registered as a CIO on 25 March 2020 - the comparative figures include the trading figures of the old charity made up to 15 May 2020.

The following are the accounting policies which have been applied in dealing with material items:

- a) Accounts are prepared on a going concern basis.
- b) Donation and grant income
Donation income and grants receivable are taken into account when received by the charity. Income received in circumstances where a claim for repayment of tax has been or will be made to HMRC is grossed up for the tax recoverable. Any amount of tax reclaimed from HMRC but not yet received is shown within the charity's debtors.
- c) Other income and expenditure
Investment income is taken into account when receivable and expenditure, including irrecoverable VAT, when incurred by the charity, regardless of when payment is made. Grants payable are taken into account at the earlier of when they are paid or become constructive obligations.
- d) Charity activities income
Income from participation from participation in the Diploma in Family Medicine, global subscriptions and book sales are taken into account when received by the charity.
- e) Currency transactions
Income and expenditure in currency other than sterling is valued in GB£ at the spot exchange rate at the date of the transaction.
- f) Funds
Unrestricted funds are donations and other income received or generated for the objects of the charity without specific purpose and are available for purposes as directed by the trustees. Restricted funds are amounts received where the donor has specified the purpose for which it should be used.
- g) Creditors and provisions
Creditors are amounts owed by the charity. They are measured at the amount that the charity expects to have to pay to settle the debt.
- h) Fixed assets and depreciation
Fixed assets acquired are capitalised and depreciated over their estimated useful life unless they cost less than £1,000 when they are written off on purchase.
- i) Fixed asset investments
Fixed asset investments are held in quoted shares, traded bonds and similar investments and are valued initially at cost and subsequently at their market value at the year end (their fair value). Investments are valued by our investment broker (The Ethical Investment Co-Operative Ltd) who also recommend the investment portfolio to maximise total returns from ethical and environmentally sustainable holdings.
- j) Foreign currencies
Monetary assets and liabilities which are in a currency other than GB£ are presented in the accounts at the currency Bank of England spot rate of exchange at the date of the financial statement. Any resulting currency exchange gain/loss is recognised with a currency revaluation.

International Christian Medical and Dental Association (UK) CIO

**Notes to the Accounts
FOR THE YEAR ENDED 31 DECEMBER 2021**

2 Voluntary income	Unrestricted Funds £	Restricted Funds £	Total 2021 £	Total 2020 £
General donations	96,778	6,056	102,834	58,533
Gift aid tax reclaimed	8,214	174	8,388	8,124
Member subscriptions/sponsorship	122,039	-	122,039	130,822
Other	1,521	30,000	31,521	33,049
	<u>228,552</u>	<u>36,230</u>	<u>264,782</u>	<u>230,528</u>
3 Income from charitable activities	Unrestricted Funds £	Restricted Funds £	Total 2021 £	Total 2020 £
Diploma in Family Medicine	66,385	-	66,385	75,421
Fellowship Fund	-	-	-	8,000
Grant funding	-	-	-	1,200
Research funding	-	-	-	3,234
	<u>66,385</u>	<u>-</u>	<u>66,385</u>	<u>87,855</u>
4 Charitable activities	Unrestricted Funds £	Restricted Funds £	Total 2021 £	Total 2020 £
a Direct charitable costs				
Development, conferences & events	163	-	163	15,064
Diploma in Family Medicine	-	-	-	38,877
Global activities CEO/Board	210	-	210	3,540
Global activities - training	2,253	-	2,253	932
Development staffing & overheads	66,068	-	66,068	72,213
Associate Executive Officers	10,223	-	10,223	17,992
Field contractors	2,522	-	2,522	-
Language groups	-	-	-	3,843
Regional grants	21,604	-	21,604	20,988
Fellowship Fund	-	1,374	1,374	3,855
Partner expenses - I-PDGFM	33,635	-	33,635	-
METNA (R&A Fisher Support Fund)	-	-	-	500
ICMDA bursaries	-	-	-	542
	<u>136,678</u>	<u>1,374</u>	<u>138,052</u>	<u>178,346</u>
b Support & administration				
Office rent & service charges	8,832	-	8,832	9,866
Administrative staff & overheads	47,439	-	47,439	32,283
Equipment & consumables	901	-	901	4,603
Licences [IT/software]	5,222	-	5,222	4,518
Postage & stationery	3,288	-	3,288	3,392
Trustee meetings	-	-	-	-
Design & print	1,046	-	1,046	3,432
Website	626	-	626	1,097
Insurance	829	-	829	1,192
Currency revaluation	- 1,169	-	- 1,169	1,978
Bank charges	299	-	299	192
Other operating expenditure	687	-	687	490
	<u>68,000</u>	<u>-</u>	<u>68,000</u>	<u>63,043</u>
c Governance costs				
Accountancy fees	1,030	-	1,030	960
Legal & professional fees	-	-	-	2,713
	<u>1,030</u>	<u>-</u>	<u>1,030</u>	<u>3,673</u>
Combined charitable activity cost	<u>205,708</u>	<u>1,374</u>	<u>207,082</u>	<u>245,063</u>

International Christian Medical and Dental Association (UK) CIO

Notes to the Accounts FOR THE YEAR ENDED 31 DECEMBER 2021

5 Trustees remuneration

No remuneration was paid to any trustee during the year nor to any person connected to them.
No trustee received reimbursement of any expenses incurred by them in their role as trustee of the

6 Staff costs

The charity has 2 full time staff.
No staff received salaries at a rate of more than £60,000 per annum.

	2021	2020
	£	£
Salaries and wages	92,948	85,185
Employer's NI	6,466	5,342
Employer's pension contributions	8,890	5,089
	108,305	95,616

Pensions

The charity contributes to the defined contribution pension schemes of its staff, these contributions are charged as an expense as they fall due and are allocated against unrestricted funds.
The assets of those schemes are held separately from those of the charity.

7 Investments

In August 2021 the trustees invested £80,000 of long term reserves into a portfolio of listed assets managed by The Ethical Investment Co-operative Ltd who advise on the selection of assets and valued the investments at the year end.

	2021	2020
	£	£
Investments listed on a recognised stock exchange	80,622	-
	80,622	-

Investment activity in the year:

	2021	2020
	£	£
Opening investments at market value	-	-
Additions at cost during the year	80,000	-
Disposals at carrying value	-	-
Unrealised investment gains	622	-
Closing market value at 31 December	80,622	-

8 Debtors and prepayments

	2021	2020
	£	£
Debtor: HMRC Gift Aid	1,803	1,095
Prepayments	-	-
	1,803	1,095

9 Cash at bank and in hand

	2021	2020
	£	£
HSBC Current Account (GBP)	125,633	142,597
HSBC Euro Account (valued in GBP)	28,248	686
HSBC USD Account (valued in GBP)	75,114	43,847
Kingdom Bank	80,475	80,212
Petty cash (GBP)	179	179
Petty cash Euro (valued in GBP)	861	926
Petty cash USD (valued in GBP)	296	293
	310,805	268,741

International Christian Medical and Dental Association (UK) CIO

**Notes to the Accounts
FOR THE YEAR ENDED 31 DECEMBER 2021**

10 Creditors: liabilities falling due within one year	2021	2020
	£	£
Creditors: HMRC/Employee pension	-	612
Halifax Bank (Charge Card)	392	489
Sundry accruals	-	904
Accruals: Governance	1,000	960
	<u>1,392</u>	<u>2,965</u>

11 Funds

The funds and movements in the year are as follows:

	Opening balance £	Incoming resources £	Outgoing resources £	Gains / (losses) £	Transfers in the year £	Closing balance £
Unrestricted Funds	<u>197,848</u>	<u>295,199</u>	<u>-205,708</u>	<u>622</u>	<u>30,900</u>	<u>318,861</u>
Restricted Funds:						
Bursary Fund (Medical Student Training)	33,044	1,351	-	-	-	34,395
DFM Fund (Scholarships - Course Fees)	30,100	31,798	-	-	-30,900	30,998
Fellowship Fund (Fieldworker Support)	4,145	102	-1,374	-	-	2,873
ICMDA Eurasia (Eurasia Regional Support)	1,734	2,479	-	-	-	4,213
METNA (R&A Fisher Support - MidEast/NAfrica)	-	500	-	-	-	500
	<u>69,023</u>	<u>36,230</u>	<u>-1,374</u>	<u>-</u>	<u>-30,900</u>	<u>72,979</u>
Total reserves	<u>266,870</u>	<u>331,429</u>	<u>-207,082</u>	<u>622</u>	<u>-</u>	<u>391,839</u>

Restricted funds are held under the conditions set out by donors or the fund raising campaign

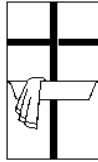
The assets and liabilities represented by the various funds are as follows:

	Unrestricted funds £	Restricted funds £	Total £
At 31 December 2021			
Investments	80,622	-	80,622
Debtors	1,803	-	1,803
Cash at bank and in hand	237,827	72,979	310,805
Liabilities falling due within one year	-1,392	-	-1,392
	<u>318,860</u>	<u>72,979</u>	<u>391,839</u>
At 31 December 2020			
Investments	-	-	-
Debtors	1,095	-	1,095
Cash at bank and in hand	199,718	69,023	268,741
Liabilities falling due within one year	-2,965	-	-2,965
	<u>197,848</u>	<u>69,023</u>	<u>266,870</u>

INTERNATIONAL CHRISTIAN MEDICAL AND DENTAL ASSOCIATION (UK) CIO

England & Wales - Charity number 1188743

Accounts



International Christian Medical and Dental Association (UK) CIO

REPORT AND ACCOUNTS

year ended 31 December 2020

International Christian Medical and Dental Association (UK) CIO

FOR THE YEAR ENDED 31 December 2020

CHARITY INFORMATION

Trustees	Marinus Verweij (Chairman) Deborah Lanz (Secretary) Vijayjumar Aruldas Isaac Lewis - joined 25 March 2020 Howard Lyons Henry Thiessen Kevin Vaughan
Charity Registration Number	1188743 (CIO registered 25 March 2020) 1059750 (Charity Incorporation)
Correspondence Address	Suite 8, Censeo House 6 St Peters Square St Albans Hertfordshire AL1 3LF
Independent Examiner	George Arthur Limited Chartered Accountants Suite 6B, Wentworth Lodge Great North Road Welwyn Garden City Hertfordshire AL8 7SR
Bankers	HSBC Bank plc Kingdom Bank

CONTENTS

	Page
Charity Information	1
Trustees Report	2-4
Independent Examiner's Report	5
Statement of Financial Activities	6
Balance Sheet	7
Notes to the Accounts	8-10

International Christian Medical and Dental Association (UK) CIO

REPORT OF THE TRUSTEES

FOR THE FINANCIAL STATEMENTS

for the year ended 31 December 2020

The trustees present their annual report and financial statements of the Charitable Incorporated Organisation (CIO) for the year ended 31 December 2020. The financial statements have been prepared in accordance with the Charities SORP (FRS 102) - Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102), effective 1 January 2019.

Structure, Governance and Management

The full name of the charity is International Christian Medical and Dental Association (UK) CIO known also as ICMDA (UK) CIO is a registered charity (number 1188743).

The ICMDA (UK) Trust was a registered charity (number 1059750) operating under a trust deed dated 31 October 1996. This charity transferred all the Trust activities to the new incorporated charity, ICMDA (UK) CIO, registered with the Charity Commission 25 March 2020, with the intention that the CIO take over the operations of the Trust as an incorporated entity. The Deed of Novation was effective from 3 April 2020, and the cessation of the former Trust was registered with the Charity Commission 15 May 2020.

Trustees

The trustees who have served during the year under review were:

Marinus Verweij (Chairman)

Deborah Lanz (Secretary)

Vijaykumar Aruldas

Isaac Lewis (joined 25 March 2020)

Howard Lyons

Henry Thiessen

Kevin Vaughan

New trustees are appointed by agreement of existing trustees from persons of suitable background, acquainted with the work of the charity, in support of its objectives and activities. The induction and training of new trustees includes familiarisation with 'The Essential Trustee: What you need to know, what you need to do' published by the Charity Commission (CC3 July 2015). No outside or related body is entitled to appoint trustees.

Relationship with the International Christian Medical and Dental Association

The charity acts as Trustee for cash and investments held in the UK for the benefit of the International Christian Medical and Dental Association (ICMDA). The Trustees are responsible for the overall management and control of the charity.

To promote close working between the ICMDA board and the Trustees of the UK CIO, the charity has ensured a significant overlap between the two. ICMDA board members Vijay Aruldas (Treasurer) and Henry Thiessen (Chairman) and Howard Lyons are all Trustees of the UK charity. However, there remains an intention that there is a majority of UK charity trustees who are not ICMDA board members.

Statement of the Trustees' Responsibilities

The charity trustees are responsible for preparing a trustees' annual report and financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice). The charity trustees are required to prepare financial statements for each year which give a true and fair view of the state of affairs of the charity. In preparing the financial statements, the trustees are required to:

- select suitable accounting policies and then apply them consistently;
- make judgements and estimates that are reasonable and prudent;
- state whether applicable UK accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in business;
- prepare statements in accordance with the notes set out in the financial statements;
- comply with the charity's governing document;
- the Charity's Act 2011 and;
- Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic (the "Charities SORP").

The trustees are responsible for keeping proper accounting records that disclose with reasonable accuracy at any time the financial position of the charity. They are also responsible for safeguarding the assets of the charity and hence taking reasonable steps for the prevention and detection of fraud and other irregularities. Legislation in the United Kingdom governing the preparation and dissemination of financial statements may differ from legislation in other jurisdictions.

Public Benefit

The Trustees have given due regard to guidance issued by the Charity Commission, including public benefit guidance. The CIO supports national and regional training courses and events for doctors and dentists all over the world ranging from a two-year international postgraduate diploma in family medicine through residential conferences, to evening or half-day seminars to weekly global webinars on a wide range of topics. Almost all of these events are open to anyone working in the medical and dental professions. We also support the distribution of literature and resources on a wide range of social, ethical and religious issues for the benefit of the wider public, and the medical and dental professions in particular.

Objectives and Activities

The objectives of the charity are to promote and advance the study and general knowledge of medical and dental science, particularly where these concern Christian faith and ethics. The means of achieving these overall objectives include:

- support for the organisation of conferences;
- providing a conduit for national Christian Medical and Dental organisations to exchange information and experience in the field of medical science, where these concern Christian faith and belief;
- examining and testing changes in medical thought and action by the principles of the basis of belief;
- promoting discussion of the problems which from time to time arise for Christians studying and practicing medicine and dentistry and
- promoting friendship and co-operation amongst Christians in the medical and dental professions throughout the world.

Achievements and Performance

The charity has continued to support the work of the International Christian Medical and Dental Association (ICMDA). 2020 has been an unusual year due to the impact of the COVID pandemic which led to a fall in donation income, placed severe restrictions on staff and fieldworker travel and led to the cancellation of many national and regional conferences and events from March onwards.

Staff and volunteers reacted to this by completely revising our strategy to fit an online environment. UK staff Peter Saunders (Chief Executive) and Josh Mills (Executive Assistant) worked primarily from home and a new Training Administrator (Bhaskar Tiwari) was appointed to assist Santhosh Mathew (Head of Training). Travel grants to fieldworkers and conference bursaries and grant were substantially reduced.

Some of the achievements in the year included:

- A global senior management team was established consisting of three of our twelve regional secretaries and one AEO to support the Chief Executive and Executive Assistant
- A new region of Francophone Africa was established and the Eurasia region split into two new regions – Europe and Eurasia
- Weekly global webinars were held focusing on issues at the interface of Christianity and medicine and attracting between 100 and 300 attendees per session from over 50 countries
- A two-year distance learning international diploma in family medicine (I-PGDFM) was launched in May with over 30 students from 15 countries in partnership with CMC Vellore, India and Loma Linda University, California
- A new training website as launched with videos and reading materials
- Online small group training tracks were established in bioethics, leadership and apologetics
- An ICMDA blog was launched in five languages and work begun on a new daily devotional – Doctors' Life Support 5
- Two global fieldworker summits were held online for our fieldworker team which was greatly expanded to over 50 people including three new regional secretaries
- The website was expanded and developed and our bi-monthly prayer news, monthly e-newsletter and social media platforms improved along with the launch of a new monthly COVID bulletin
- A database of over 1,500 church and mission hospitals in Africa and Asia was built to facilitate COVID preparedness training, advocacy and support
- National member movements and ICMDA regional teams ran a broad variety of online events and conferences

Financial Review

The results of the Charity for the year ended 31 December 2020 are set out in the financial statements.

The principal charity's bank account is with HSBC to facilitate both incoming and outgoing international transactions. Reserve funds are held with Kingdom Bank.

Risk

The trustees have assessed the major risks to which the charity is exposed, in particular, security of the charity, fluctuations in international exchange rate and regulations and issues of political instability and are satisfied that systems are in place to mitigate our exposure to the major risks. A formal risk register will be put in place in 2021.

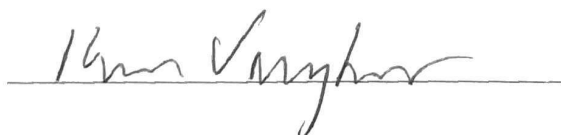
Reserves Policy

The trustees have agreed a policy to hold cash reserves necessary to cover running costs for six months in the event of a major variation of circumstances. Reserves are monitored monthly as part of our management reporting.

Balances of restricted funds are not to be considered as part of cash reserves for the above.

Declaration

This report was approved by the trustees on 21 June 2021 and signed on their behalf by:

 Trustee

 Trustee

Independent Examiner's Report to the Trustees of International Christian Medical and Dental Association (UK) CIO

I report to the trustees on my examination of the financial statements of International Christian Medical and Dental Association (UK) CIO ('the charity') for the year ended 31 December 2020 which comprise the Statement of Financial Activities, the Balance Sheet and related notes.

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.

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

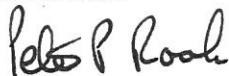
Since the CIO's gross income exceeded £250,000 your examiner must be a member of a body listed in section 145 of the 2011. I confirm that I am qualified to undertake the examination because I am a member of ICAEW, which is one of the listed bodies.

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.

Peter P Rook FCA



George Arthur Limited
Chartered Accountants
Suite 6b Wentworth Lodge
Great North Road
Welwyn Garden City
Hertfordshire
AL8 7SR

Date: 21-06-2021

International Christian Medical and Dental Association (UK) CIO

**Statement of Financial Activities
FOR THE YEAR ENDED 31 DECEMBER 2020**

	Note	Unrestricted Funds £	Restricted Funds £	Total Funds 2020 £	Total Funds 2019 £
INCOMING RESOURCES					
<i>Incoming resources from generated funds</i>					
Voluntary income	2	195,372	35,156	230,528	212,121
Investment income		212	-	212	-
Income from charitable activities	3	49,755	38,100	87,855	9,848
Total Incoming Resources		245,339	73,256	318,595	221,969
RESOURCES EXPENDED					
Charitable activities	4	240,165	4,897	245,062	232,827
Total Resources Expended		240,165	4,897	245,062	232,827
Net Movement in Funds		5,174	68,359	73,533	- 10,858
Fund balances at 31 December 2019		192,674	663	193,337	209,385
Fund transfers		-	-	-	-
Fund balances at 31 December 2020		197,848	69,022	266,870	198,527

Movements on reserves and all recognised gains and losses are shown above.

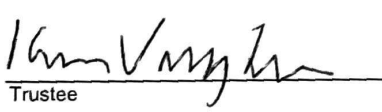
The notes on page 8-10 form part of these accounts.

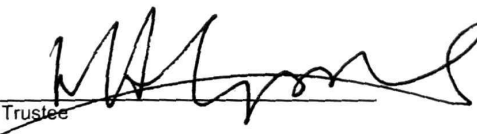
International Christian Medical and Dental Association (UK) CIO

**Balance Sheet
as at 31 December 2020**

	Note	2020 £	2019 £
CURRENT ASSETS			
Debtors	7	1,095	7,183
Cash at bank and in hand	8	<u>268,740</u>	<u>188,634</u>
		269,835	195,817
CURRENT LIABILITIES			
Liabilities falling due within one year	9	<u>2,965</u>	<u>2,480</u>
Net current assets		266,870	193,337
 NET ASSETS			
		<u><u>266,870</u></u>	<u><u>193,337</u></u>
 FUND BALANCES			
Unrestricted funds			
General funds	10	197,848	192,674
Restricted funds			
	10	<u>69,022</u>	<u>663</u>
		<u><u>266,870</u></u>	<u><u>193,337</u></u>

Approved by the Trustees and signed on their behalf on 21 June 2021 by:


 Trustee


 Trustee

The notes on page 8-10 form part of these accounts.

International Christian Medical and Dental Association (UK) CIO

Notes to the Accounts FOR THE YEAR ENDED 31 DECEMBER 2020

1 Basis of accounting

These accounts have been prepared under the historical cost convention with items recognised at cost or transaction value unless otherwise stated in the relevant note(s) to these accounts.

The accounts have been prepared in accordance with:

- the Statement of Recommended Practice: Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102), effective 1 January 2019.
- the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102)
- and with the Charities Act 2011.

ICMDA (UK) CIO meets the definition of a public benefit entity under FRS 102.

ICMDA (UK) CIO Charity was registered as a CIO on 25 March 2020 - the comparative figures relate to the old charity and the current year's figures includes the trading figures of the old charity made up to 15 May 2020.

The following are the accounting policies which have been applied in dealing with material items:

- a) Accounts are prepared on a going concern basis.
- b) Donation and grant income
Donation income and grants receivable are taken into account when received by the charity. Income received in circumstances where a claim for repayment of tax has been or will be made to HMRC is grossed up for the tax recoverable. Any amount of tax reclaimed from HMRC but not yet received is shown within the charity's debtors.
- c) Other income and expenditure
Investment income is taken into account when receivable and expenditure, including irrecoverable VAT, when incurred by the charity, regardless of when payment is made. Grants payable are taken into account at the earlier of when they are paid or become constructive obligations.
- d) Charity activities income
Income from participation from participation in the Diploma in Family Medicine, global subscriptions and book sales are taken into account when received by the charity.
- e) Currency transactions
Income and expenditure in currency other than sterling is valued in GB£ at the spot exchange rate at the date of the transaction.
- f) Funds
Unrestricted funds are donations and other income received or generated for the objects of the charity without specific purpose and are available for purposes as directed by the trustees. Restricted funds are amounts received where the donor has specified the purpose for which it should be used.
- g) Creditors and provisions
Creditors are amounts owed by the charity. They are measured at the amount that the charity expects to have to pay to settle the debt.
- h) Fixed assets and depreciation
Fixed assets acquired are capitalised and depreciated over their estimated useful life unless they cost less than £1,000 when they are written off on purchase.
- i) Foreign currencies
Monetary assets and liabilities which are in a currency other than GB£ are presented in the accounts at the currency Bank of England spot rate of exchange at the date of the financial statement. Any resulting currency exchange gain/loss is recognised with a currency revaluation.

2 Voluntary income

	Unrestricted Funds	Restricted Funds	Total 2020	Total 2019
	£	£	£	£
General donations	56,175	2,358	58,533	75,890
Gift aid tax reclaimed	7,757	367	8,124	4,084
Member subscriptions/sponsorship	130,822	-	130,822	127,183
Other	618	32,431	33,049	4,964
	<u>195,372</u>	<u>35,156</u>	<u>230,528</u>	<u>212,121</u>

International Christian Medical and Dental Association (UK) CIO

**Notes to the Accounts
FOR THE YEAR ENDED 31 DECEMBER 2020**

3 Charitable activities income	Unrestricted Funds	Restricted Funds	Total 2020	Total 2019
	£	£	£	£
Diploma in Family Medicine	45,321	30,100	75,421	8,884
Fellowship Fund	-	8,000	8,000	-
Grant funding	1,200	-	1,200	-
Research funding	3,234	-	3,234	-
Sale of books	-	-	-	964
Other	-	-	-	-
	<u>49,755</u>	<u>38,100</u>	<u>87,855</u>	<u>9,848</u>
4 Charitable activities	Unrestricted Funds	Restricted Funds	Total 2020	Total 2019
	£	£	£	£
a Direct charitable costs				
Development, conferences & events	15,064	-	15,064	3,600
Diploma in Family Medicine	38,877	-	38,877	4,459
Global activities CEO/Board	3,540	-	3,540	32,060
Global activities - training	932	-	932	27,824
Development staffing & overheads	72,213	-	72,213	61,859
Associate Executive Officers	17,992	-	17,992	14,151
Language groups	3,843	-	3,843	14,290
Regional grants	20,988	-	20,988	21,543
ICMDA Eurasia	-	-	-	4,138
Fellowship Fund	-	3,855	3,855	-
METNA (R&A Fisher Support Fund)	-	500	500	500
ICMDA bursaries	-	542	542	-
	<u>173,449</u>	<u>4,897</u>	<u>178,346</u>	<u>184,424</u>
b Support & administration				
Office rent & service charges	9,866	-	9,866	6,637
Administrative staff & overheads	32,283	-	32,283	28,441
Equipment & consumables	4,603	-	4,603	4,042
Licences [IT/software]	4,518	-	4,518	953
Postage & stationery	3,392	-	3,392	2,369
Trustee meetings	-	-	-	1,244
Design & print	3,432	-	3,432	3,133
Website	1,097	-	1,097	-
Insurance	1,192	-	1,192	939
Currency revaluation	1,978	-	1,978	-
Bank charges	192	-	192	144
Other operating expenditure	490	-	490	501
	<u>63,043</u>	<u>-</u>	<u>63,043</u>	<u>48,403</u>
c Governance costs				
Accountancy / Independent examination	960	-	960	750
Legal & professional fees	2,713	-	2,713	4,440
	<u>3,673</u>	<u>-</u>	<u>3,673</u>	<u>5,190</u>
Combined charitable activity cost	<u>240,165</u>	<u>4,897</u>	<u>245,062</u>	<u>232,827</u>

5 Trustees remuneration

No remuneration was paid to any trustee during the year nor to any person connected to them.

No trustee received reimbursement of any expenses incurred by them in their role as trustee of the charity.

International Christian Medical and Dental Association (UK) CIO

**Notes to the Accounts
FOR THE YEAR ENDED 31 DECEMBER 2020**

6 Staff costs

The charity has 2 full time staff.

No staff received salaries at a rate of more than £60,000 per annum.

	2020	2019
	£	£
Salaries and wages	85,185	76,450
Employer's NI	5,342	6,879
Employer's pension contributions	5,089	4,502
	<u>95,616</u>	<u>87,831</u>

7 Debtors and prepayments

	2020	2019
	£	£
Sundry debtors	-	1,113
Debtor: HMRC Gift Aid	1,095	-
Prepayments	-	6,070
	<u>1,095</u>	<u>7,183</u>

8 Cash at bank and in hand

	2020	2019
	£	£
HSBC Current Account (GBP)	142,597	145,551
HSBC Euro Account (valued in GBP)	686	-
HSBC USD Account (valued in GBP)	43,847	-
Kingdom Bank	80,212	-
National Westminster Bank	-	38,109
Petty cash (GBP)	179	114
Petty cash Euro (valued in GBP)	926	891
Petty cash USD (valued in GBP)	293	3,969
	<u>268,740</u>	<u>188,634</u>

9 Creditors: liabilities falling due within one year

	2020	2019
	£	£
Creditors: HMRC/Employee pension	612	1,161
Halifax Bank (Charge Card)	489	-
Sundry accruals	904	569
Accruals: Governance	960	750
	<u>2,965</u>	<u>2,480</u>

10 Funds

The restricted funds represent amounts received for specific purposes and the movements in the year are as follows:

	Opening balance	Incoming resources	Outgoing resources	Transfers in the year	Closing balance
	£	£	£	£	£
Unrestricted General Fund	192,674	245,339	- 240,166	-	197,847
Bursary Fund (Medical Student Training)	160	33,425	- 541	-	33,044
DFM Fund (Scholarships - Course Fees)	-	30,100	-	-	30,100
Fellowship Fund (Fieldworker Support)	-	8,000	- 3,855	-	4,145
ICMDA Eurasia (Eurasia Regional Support)	503	1,231	-	-	1,734
METNA (R&A Fisher Support - MidEast/NAfrica)	-	500	- 500	-	-
	<u>193,337</u>	<u>318,595</u>	<u>- 245,062</u>	<u>-</u>	<u>266,870</u>

The assets and liabilities represented by the various funds are as follows:

	Bank / Cash balances	Other net assets	Total
	£	£	£
Restricted funds	69,022	-	69,022
Unrestricted funds	199,717	- 1,870	197,848
	<u>268,740</u>	<u>- 1,870</u>	<u>266,870</u>