

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

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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 was 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.

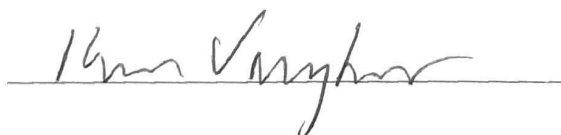
Reserves Policy

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

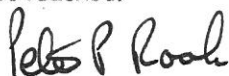
Since the CIO's gross income exceeded £250,000 your examiner must be a member of a body listed in section 145 of the 2011. I confirm that I am qualified to undertake the examination because I am a member of ICAEW, which is one of the listed bodies.

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.

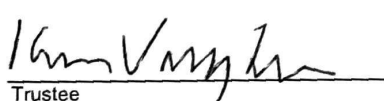
The notes on page 8-10 form part of these accounts.


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>266,870</u>	<u>193,337</u>
FUND BALANCES			
Unrestricted funds			
General funds	10	197,848	192,674
Restricted funds	10	<u>69,022</u>	<u>663</u>
		<u>266,870</u>	<u>193,337</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
	195,372	35,156	230,528	212,121

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>-</u>	<u>245,062</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	-	199,717
	<u>268,740</u>	<u>-</u>	<u>268,740</u>