



International Christian Medical and Dental Association (UK) CIO

REPORT AND ACCOUNTS  
year ended 31 December 2023

Registered Charity Number 1188743

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## Charity Information

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

## 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	<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 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 31<sup>st</sup> 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 31<sup>st</sup> 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 £
<b>INCOMING RESOURCES</b>					
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
<b>Total income</b>		<b>672,731</b>	<b>5,186,506</b>	<b>5,859,237</b>	<b>3,465,362</b>
<b>RESOURCES EXPENDED</b>					
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
<b>Total expenditure</b>		<b>783,747</b>	<b>5,047,237</b>	<b>5,830,984</b>	<b>3,333,191</b>
Net gain / (loss) on investments	7	6,031	-	6,031	(13,450)
Fund transfers in the year	11	198,661	(198,661)	-	-
<b>Net movement in funds</b>		<b>93,676</b>	<b>(59,392)</b>	<b>34,284</b>	<b>118,721</b>
Fund balances at 1 January	11	351,021	159,540	510,561	391,839
<b>Fund balances at 31 December</b>	<b>11</b>	<b>444,697</b>	<b>100,148</b>	<b>544,845</b>	<b>510,561</b>

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

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



M. VERWEIJ

Dr Marinus Verweij (Trustee)

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

STATEMENT OF CASH FLOWS

	Note	2023 £	2022 £
<b>Cash flows from operating activity</b>			
Net movements in funds		34,284	118,721
Exclude loss / (gain) on investments		(6,031)	13,450
<b>Operating surplus</b>		<b>28,253</b>	<b>132,172</b>
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
		<b>54,878</b>	<b>124,457</b>
<b>Cash flows from investing activity</b>			
Investment in listed assets	7	-	-
Interest received		2,311	532
<b>Net cash from investing activity</b>		<b>2,311</b>	<b>532</b>
<b>Net increase in cash and equivalents</b>		<b>57,189</b>	<b>124,989</b>
Cash and cash equivalents:			
at beginning of year		435,794	310,805
<b>at end of year</b>	<b>9</b>	<b>492,983</b>	<b>435,794</b>

## 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)

<b>2 Voluntary income</b>	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
	<b>316,033</b>	<b>502,297</b>	<b>818,330</b>	<b>817,596</b>

<b>3a Income from charitable activities</b>	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	-
	<b>354,387</b>	<b>-</b>	<b>354,387</b>	<b>46,877</b>

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.



NOTES TO THE ACCOUNTS (continued)

<b>4 Charitable activities costs</b>	Unrestricted Funds	Restricted Funds	Total 2023	Total 2022
	£	£	£	£
<b>a Direct charitable costs</b>				
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
	<b>682,912</b>	<b>362,316</b>	<b>1,045,228</b>	<b>665,242</b>
<b>b Support &amp; administration</b>				
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
	<b>92,553</b>	<b>712</b>	<b>93,265</b>	<b>48,208</b>
<b>Total costs of charitable activities</b>	<b>775,465</b>	<b>363,028</b>	<b>1,138,493</b>	<b>713,450</b>
<b>c Governance costs</b>				
Trustee meetings	4,509	-	4,509	15,364
Audit and examination fees	3,773	-	3,773	4,020
	<b>8,282</b>	<b>-</b>	<b>8,282</b>	<b>19,384</b>

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.

	2023	2022
<b>Staff costs</b>	£	£
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	-
	<b>135,690</b>	<b>112,913</b>

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	<b>73,203</b>	<b>67,172</b>

<b>Investment activity in the year:</b>	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)
<b>Closing market value at 31 December</b>	<b>73,203</b>	<b>67,172</b>

**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
	<b>10,944</b>	<b>86,556</b>

**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
	<b>492,983</b>	<b>435,794</b>

**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
	<b>32,285</b>	<b>78,962</b>

International Christian Medical and Dental Association (UK) CIO  
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NOTES TO THE ACCOUNTS (continued)

**11. Funds**

a) Funds and movements in the year:

<b>Year to 31 Dec 2023</b>	Balance 01-Jan £	Incoming resources £	Outgoing resources £	Transfers £	Gains / (losses) £	Balance 31-Dec £
<b>Unrestricted Funds</b>	<b>351,021</b>	<b>672,731</b>	<b>(783,747)</b>	<b>198,661</b>	<b>6,031</b>	<b>444,697</b>
<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
<b>Restricted funds</b>	<b>159,540</b>	<b>5,186,506</b>	<b>(5,047,237)</b>	<b>(198,661)</b>	<b>-</b>	<b>100,148</b>
<b>Total reserves</b>	<b>510,561</b>	<b>5,859,237</b>	<b>(5,830,984)</b>	<b>-</b>	<b>6,031</b>	<b>544,845</b>

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)	-	-	-
<b>Ukraine Aid Appeal</b>	<b>48,564</b>	<b>5,030,770</b>	<b>(5,006,470)</b>	<b>(30,000)</b>	<b>-</b>	<b>42,864</b>

b) Funds and movements in the comparative year:

<b>Year to 31 Dec 2022</b>	Balance 01-Jan £	Incoming resources £	Outgoing resources £	Transfers £	Gains / (losses) £	Balance 31-Dec £
<b>Unrestricted Funds</b>	<b>318,861</b>	<b>333,577</b>	<b>(357,066)</b>	<b>69,100</b>	<b>(13,450)</b>	<b>351,021</b>
<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
<b>Restricted funds</b>	<b>72,979</b>	<b>3,131,786</b>	<b>(2,976,124)</b>	<b>(69,100)</b>	<b>-</b>	<b>159,540</b>
<b>Total reserves</b>	<b>391,839</b>	<b>3,465,362</b>	<b>(3,333,191)</b>	<b>-</b>	<b>(13,450)</b>	<b>510,561</b>

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

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	(32,285)	-	(32,285)
	<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	(78,962)	-	(78,962)
	<u>351,021</u>	<u>159,540</u>	<u>510,561</u>