

# JEWISH MEDICAL ASSOCIATION (UK)

England & Wales · Charity number 269752

## Details

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Other names	ISRAEL MEDICAL ASSOCIATION BRITISH FELLOWSHIP, JEWISH MEDICAL ASSOCIATION (UK)
Status	Registered
Legal form	Other
Registered	1975-07-30
Register	<a href="#">View on the Charity Commission register</a>

## Contact

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Address	Jewish Medical Association 3rd Floor ORT House 147 Arlington Road London NW1 7ET
Phone	07443360767
Email	<a href="mailto:info@jmauk.org">info@jmauk.org</a>
Website	<a href="http://www.jewishmedicalassociationuk.org">www.jewishmedicalassociationuk.org</a>

## Activities

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**Objects:** TO ENCOURAGE THE FURTHERANCE OF EDUCATION AMONGST MEMBERS OF THE MEDICAL PROFESSION IN ISRAEL BY ARRANGING WITH SUCH PERSONS TO VISIT HOSPITALS, MEDICAL CENTRES, GENERAL PRACTITIONERS AND OTHER MEDICAL INSTITUTIONS IN THE UNITED KINGDOM.

**Activities:** 1) promoting academic, clinical, professional and social links between Jewish doctors, dentists and associated health care professionals in the UK, and between the UK and Israel in the field of medicine and healthcare2) awarding scholarships for UK medical students to spend a recognised 'elective' time in Israel; and for medical students active in the sJMA to do approved "electives" abroad.

## Classification

- **How:** Makes Grants To Individuals, Provides Advocacy/advice/information, Acts As An Umbrella Or Resource Body
- **What:** Education/training, Religious Activities, Human Rights/religious Or Racial Harmony/equality Or Diversity
- **Who:** People Of A Particular Ethnic Or Racial Origin, Other Charities Or Voluntary Bodies, Other Defined Groups

## Geography

- **Area of benefit:** ISRAEL
- Throughout England And Wales

## Finances

Period end	Income	Expenditure	Assets	Employees
2025-07-31	£56,330	£32,800	-	-
2024-07-31	£24,339	£41,634	-	-
2023-07-31	£8,816	£19,680	-	-
2022-07-31	£26,527	£17,619	-	-
2021-07-31	£16,839	£16,227	-	-
2020-07-31	£21,713	£20,779	-	-

## Trustees

Name	Role	Appointed
<b>Dr Fiona Sim</b>	Chair	2026-03-11
Dr Charlotte Benjamin		2026-03-11
Dr Ellis Harold Ian Friedman		2026-03-11
Prof David R Katz		
Professor Mervyn Stanley Jaswon		

**JEWISH MEDICAL ASSOCIATION (UK)**

England & Wales - Charity number 269752

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# Accounts

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**CHARITY REGISTRATION NUMBER: 269752**

**Jewish Medical Association (UK)**  
**Unaudited Financial Statements**  
**31 July 2022**

# **Jewish Medical Association (UK)**

## **Financial Statements**

**Year ended 31 July 2022**

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# **Jewish Medical Association (UK)**

## **Trustees' Annual Report**

**Year ended 31 July 2022**

The trustees present their report and the unaudited financial statements of the charity for the year ended 31 July 2022.

### **Reference and administrative details**

**Registered charity name** Jewish Medical Association (UK)

**Charity registration number** 269752

**Principal office** PO Box 38278  
London  
NW3 4YG

### **The trustees**

Professor M. Jaswon  
Professor D. Katz

**Independent examiner** COOLEY & CO  
Chartered accountant  
Sampuran House  
3a Chislehurst Road  
Orpington  
Kent  
BR6 0DF

### **Objectives and activities**

The objectives of the charity are:

1. To advance the education of members of the medical profession and the public by promoting and encouraging:
  - (a) Academic, clinical, professional and social links between Jewish doctors, dentists, and associated healthcare professionals and biomedical students, in the UK.
  - (b) Academic, clinical, professional and social links between the UK and Israel in the field of medicine and healthcare
  - (c) Academic, clinical, professional and social links between Jewish doctors, dentists and associated healthcare professionals and biomedical scientists in the UK and those working elsewhere in the world.
  - (d) Joint activities of UK Jewish medical, dental and healthcare professional, and biomedical students.
  - (e) Acting as the link association between UK Jewish doctors, dentists, and associated healthcare professionals and the Israel Medical Association.
2. To provide advice, help and support to other Jewish care charitable organisations wherever appropriate.
3. To promote the welfare of Jewish doctors, dentists and associated healthcare professionals in the UK.
4. To donate funds and scholarships in pursuance of the above aims wherever appropriate.
5. To do any other such things beneficial to the community that is charitable in law as the Trustees may from time to time decide.

# **Jewish Medical Association (UK)**

## **Trustees' Annual Report *(continued)***

**Year ended 31 July 2022**

### **Achievements and performance**

In support of furthering the charitable objectives the Association raised £8,908 (2020-2021 £612) during the year.

### **Educational activities included several meetings and events.**

Following on from the 2020-2021 webinar series, the Association's programme August 2021-July 2022 included the following.

2021

Health and Equity in all Policies: Local, Regional and Global Perspectives on COVID19 Challenges in Israel - Prof Nadav Davidovitch

Israeli Transplantation – Live Issues - Dr Tamar Ashkenazi

London Presidential Lecture 2021 - Prof Ian Goodman

Holistic management of HIV in primary care – a case-based review - Dr Toni Hazell

The omicron variant – a South African perspective - Prof Barry Schoub

2022

The new Office for Health Improvement & Disparities: Opportunities and Challenges in Reforming Public Health - Gila Sacks

The Impact of Societal Ageing on the Delivery of Health Care to Children - Gary L. Freed MD

Medical Examiner Services - where we are now and where we are going in 2022 - Dr Mette Rodgers

The NHS: Beginning, Middle and End? - Dr John Marks

Launch of JAMI's Child Mental Health Service - Dr Abigail Swerdlow

Special Agent for COVID-19 – A unique viral challenge - Dr David Nabarro

The impact of COVID19 vaccination on long term symptoms of SARS-CoV2 infection - Prof Michael Edelstein

Special Reporter from the Romanian front - Dr David Spitzer

The Presidential Address took place in November 2021. The speaker was Prof Ian Goodman on the theme of "The long and winding road – from Anfield to Uxbridge – via Penny Lane".

The Annual General Meeting took place in December 2021. The guest speaker was Prof Dame Clare Gerada on the theme of "Why are doctors so miserable?".

The student elective programme began to become a reality again in May 2021, when I S Wahnou (Birmingham) was awarded a bursary to go to the Paediatric Neurosurgery Department at Ichilov-Sourasky Hospital / Tel Aviv University Medical School, Israel. Unfortunately, this was a false start - due to changes in the Covid-19 situation he was unable to go to Israel.

In the period January – July 2022 the scheme restart was more successful. Five awards were made: to Tamir Sirkis (Exeter) in the Haematology and Oncology Department, at Schneider Childrens' Medical Centre / Tel Aviv University Medical School, Israel; Jack Pepys (Humanitas) in the Neurology Department at Sheba Medical Centre, Ramat Gan / Tel Aviv University Medical School, Israel; Lea Benk (Newcastle) in the Anaesthesia and Critical Care Department, Hadassah Ein Kerem / The Hebrew University of Jerusalem, Israel; Irene Jessel (Cambridge) in the Dermatology Department, Hadassah Ein Kerem / The Hebrew University of Jerusalem, Israel; and Yaara Arnsberg (Cambridge) in the Critical Care and General Surgery Departments, Ichilov-Sourasky Hospital / Tel Aviv University Medical School, Israel

# **Jewish Medical Association (UK)**

## **Trustees' Annual Report *(continued)***

### **Year ended 31 July 2022**

#### **Achievements and performance *(continued)***

From the perspective of the student Jewish Medical Association UK the 2021-22 period continued to be affected by the pandemic, so that it was a considerable achievement for the Executive Chairs to organise several well supported and enjoyable events. Meet and Greet events brought together new and more experienced students in a face-to-face evening. Rabbi Akiva Tatz spoke about genetics issues from a halachic and ethical perspective. A Chanukah quiz night followed, and in January Dr Adrian Tookman spoke about his work in palliative care and at the Marie Curie Hospice. At the Friday night dinner, the guest speaker was a foundation year doctor, Dr Josh Silverblatt. Educational events included tutorials on topics such as prescribing and handling emergencies. Jnetics presented a promotion of their screening campaign. The Jewish Medical Association webinars were advertised to medical students on a regular basis. As previously medical schools were circulated with information about Jewish festivals, and help has been provided where necessary to avoid clashes.

The role of the Association in supporting Jewish doctors has continued to be an important task. The issue of the online comments about Israel that occurred during 2020-21, and which were reported to the General Medical Council (GMC) on behalf of the affected doctors, remained unresolved. The GMC advised the Association to make a Freedom of Information request concerning the legal opinion they had obtained re the definition of antisemitism, but then declined to release the documents. An appeal was made against this decision.

The British Medical Association (BMA) survey of equality and diversity indicated similar issues: there appeared to be very few Jewish respondents, and a comment was made that self-declaration as Jewish should be avoided as may trigger anti-Jewish prejudice.

Requests were received from strictly observant medical students and recent graduates for postgraduate placements that permitted Sabbath observance. Advice was provided about how this might be achieved but unfortunately in the process some young doctors have had a very difficult time. The less than full time option sometimes offered is not compatible with the level of student debt.

During the course of the year several meetings were held with the Chief Medical Examiner and with the Department of Health and Social Care to discuss the guidance and training of medical examiners, and the contingent plans for changes in the death certification process.

# **Jewish Medical Association (UK)**

## **Trustees' Annual Report *(continued)***

**Year ended 31 July 2022**

### **Achievements and performance *(continued)***

In response to surveys that indicate antifaith prejudice in the workplace NHS England has created several faith-specific staff networks, including a Jewish one. The Association has been invited to several meetings with them in order to promote the welfare not only of Jewish NHS staff but also better understanding of the needs of Jewish patients.

The NHS England Religious Equality Advisory Group has continued to meet regularly online. The GMC Equality, Diversity and Inclusivity Advisory Group, and the Minority Ethnic Group (that the GMC host), have also continued to meet online. A pressing issue within these groups is that the intersectionality of faith and ethnicity, alongside other protected characteristics, is often neglected and / or misunderstood.

### **Financial review**

The charity is reliant on subscriptions and voluntary income. These sources meet the charity's administrative costs and enable it to provide bursaries in line with its objectives.

The trustees' annual report was approved on 5 December 2023 and signed on behalf of the board of trustees by:



Professor M. Jaswon  
Trustee

# **Jewish Medical Association (UK)**

## **Independent Examiner's Report to the Trustees of Jewish Medical Association (UK)**

**Year ended 31 July 2022**

I report to the trustees on my examination of the financial statements of Jewish Medical Association (UK) ('the charity') for the year ended 31 July 2022.

### **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').

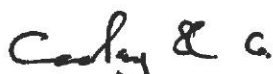
I report in respect of my examination of the charity's financial statements carried out under section 145 of the 2011 Act and in carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

### **Independent examiner's statement**

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

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



COOLEY & CO  
Chartered accountant  
Independent Examiner

Sampuran House  
3a Chislehurst Road  
Orpington  
Kent  
BR6 0DF

5 December 2023

# Jewish Medical Association (UK)

## Statement of Financial Activities

Year ended 31 July 2022

		2022		2021
	Note	Unrestricted funds £	Total funds £	Total funds £
<b>Income and endowments</b>				
Donations and legacies	4	26,527	<b>26,527</b>	16,781
Investment income	5	–	–	8
Other income	6	–	–	50
<b>Total income</b>		<u>26,527</u>	<u><b>26,527</b></u>	<u>16,839</u>
<b>Expenditure</b>				
Expenditure on charitable activities	7,8	16,899	<b>16,899</b>	15,507
Other expenditure	9	720	<b>720</b>	720
<b>Total expenditure</b>		<u>17,619</u>	<u>17,619</u>	<u>16,227</u>
 <b>Net income and net movement in funds</b>		 <u><b>8,908</b></u>	 <u>8,908</u>	 <u>612</u>
 <b>Reconciliation of funds</b>				
Total funds brought forward		31,297	<b>31,297</b>	30,685
<b>Total funds carried forward</b>		<u>40,205</u>	<u><b>40,205</b></u>	<u>31,297</u>

The statement of financial activities includes all gains and losses recognised in the year. All income and expenditure derive from continuing activities.

The notes on pages 9 to 13 form part of these financial statements.

# Jewish Medical Association (UK)

## Statement of Financial Position

31 July 2022

	Note	2022 £	£	2021 £
<b>Current assets</b>				
Cash at bank and in hand		<u>41,645</u>		<u>32,737</u>
<b>Net current assets</b>			<u>41,645</u>	<u>32,737</u>
<b>Total assets less current liabilities</b>			<u>41,645</u>	<u>32,737</u>
<b>Creditors: amounts falling due after more than one year</b>	11		<u>1,440</u>	<u>1,440</u>
<b>Net assets</b>			<u>40,205</u>	<u>31,297</u>
<b>Funds of the charity</b>				
Unrestricted funds			<u>40,205</u>	<u>31,297</u>
<b>Total charity funds</b>	12		<u>40,205</u>	<u>31,297</u>

These financial statements were approved by the board of trustees and authorised for issue on 5 December 2023, and are signed on behalf of the board by:



Professor M. Jaswon  
Trustee

The notes on pages 9 to 13 form part of these financial statements.

# Jewish Medical Association (UK)

## Statement of Cash Flows

Year ended 31 July 2022

	2022	2021
	£	£
<b>Cash flows from operating activities</b>		
Net income	8,908	612
<i>Adjustments for:</i>		
Other interest receivable and similar income	–	(8)
Accrued expenses	–	24
Cash generated from operations	<u>8,908</u>	<u>628</u>
Interest received	–	8
Net cash from operating activities	<u>8,908</u>	<u>636</u>
<b>Net increase in cash and cash equivalents</b>	<b>8,908</b>	<b>636</b>
<b>Cash and cash equivalents at beginning of year</b>	<b>32,737</b>	<b>32,101</b>
<b>Cash and cash equivalents at end of year</b>	<b><u>41,645</u></b>	<b><u>32,737</u></b>

The notes on pages 9 to 13 form part of these financial statements.

# **Jewish Medical Association (UK)**

## **Notes to the Financial Statements**

**Year ended 31 July 2022**

### **1. General information**

The charity is a public benefit entity and a registered charity in England and Wales and is unincorporated. The address of the principal office is PO BOX 38278, London, NW3 4YG.

### **2. Statement of compliance**

These financial statements have been prepared in compliance with FRS 102, 'The Financial Reporting Standard applicable in the UK and the Republic of Ireland', the 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) (Charities SORP (FRS 102)) and the Charities Act 2011.

### **3. Accounting policies**

#### **Incoming resources**

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

#### **Basis of preparation**

The financial statements have been prepared under the historical cost convention and in accordance with applicable United Kingdom accounting standards, the Statement of Recommended Practice "Accounting and Reporting by Charities" issued in January 2019 (SORP 2005) and the Charities Act 2011.

#### **Resources expended**

Liabilities are recognised as resources expended as soon as there is a legal or constructive obligation committing the charity to the expenditure. All expenditure is accounted for on an accruals basis.

#### **Going concern**

There are no material uncertainties about the charity's ability to continue.

#### **Irrecoverable VAT**

Irrecoverable VAT is charged against the category of resources expended for which it is incurred.

#### **Charitable activities**

Costs of charitable activities include bursaries made and other charitable contributions.

#### **Judgements and key sources of estimation uncertainty**

The preparation of the financial statements requires management to make judgements, estimates and assumptions that affect the amounts reported. These estimates and judgements are continually reviewed and are based on experience and other factors, including expectations of future events that are believed to be reasonable under the circumstances.

# **Jewish Medical Association (UK)**

## **Notes to the Financial Statements *(continued)***

**Year ended 31 July 2022**

### **3. Accounting policies *(continued)***

#### **Fund accounting**

Unrestricted funds are available for use at the discretion of the trustees to further any of the charity's purposes.

Designated funds are unrestricted funds earmarked by the trustees for particular future project or commitment.

Restricted funds are subjected to restrictions on their expenditure declared by the donor or through the terms of an appeal and fall into one of two sub-classes: restricted income funds or endowment funds.

#### **Incoming resources**

All incoming resources are included in the statement of financial activities when entitlement has passed to the charity; it is probable that the economic benefits associated with the transaction will flow to the charity and the amount can be reliably measured. The following specific policies are applied to particular categories of income:

- income from donations or grants is recognised when there is evidence of entitlement to the gift, receipt is probable and its amount can be measured reliably.
- legacy income is recognised when receipt is probable and entitlement is established.
- income from donated goods is measured at the fair value of the goods unless this is impractical to measure reliably, in which case the value is derived from the cost to the donor or the estimated resale value. Donated facilities and services are recognised in the accounts when received if the value can be reliably measured. No amounts are included for the contribution of general volunteers.
- income from contracts for the supply of services is recognised with the delivery of the contracted service. This is classified as unrestricted funds unless there is a contractual requirement for it to be spent on a particular purpose and returned if unspent, in which case it may be regarded as restricted.

# Jewish Medical Association (UK)

## Notes to the Financial Statements *(continued)*

Year ended 31 July 2022

### 3. Accounting policies *(continued)*

#### Resources expended

Expenditure is recognised on an accruals basis as a liability is incurred. Expenditure includes any VAT which cannot be fully recovered, and is classified under headings of the statement of financial activities to which it relates:

- expenditure on raising funds includes the costs of all fundraising activities, events, non-charitable trading activities, and the sale of donated goods.
- expenditure on charitable activities includes all costs incurred by a charity in undertaking activities that further its charitable aims for the benefit of its beneficiaries, including those support costs and costs relating to the governance of the charity apportioned to charitable activities.
- other expenditure includes all expenditure that is neither related to raising funds for the charity nor part of its expenditure on charitable activities.

All costs are allocated to expenditure categories reflecting the use of the resource. Direct costs attributable to a single activity are allocated directly to that activity. Shared costs are apportioned between the activities they contribute to on a reasonable, justifiable and consistent basis.

### 4. Donations and legacies

	<b>Total Funds 2022</b>	Total Funds 2021
	£	£
<b>Donations</b>		
Donations	<b>18,500</b>	5,192
Subscriptions	<b>7,100</b>	9,719
Gift Aid	<b>927</b>	1,870
	<b><u>26,527</u></b>	<u>16,781</u>

### 5. Investment income

	<b>Total Funds 2022</b>	Total Funds 2021
	£	£
Other interest receivable	—	8
	<u>—</u>	<u>8</u>

### 6. Other income

	<b>Total Funds 2022</b>	Total Funds 2021
	£	£
Income from charitable activities	—	50
	<u>—</u>	<u>50</u>

# Jewish Medical Association (UK)

## Notes to the Financial Statements *(continued)*

Year ended 31 July 2022

### 7. Expenditure on charitable activities by fund type

	Total Funds 2022	Total Funds 2021
	£	£
Direct charitable costs	9,741	10,114
Fundraising activity costs	1,548	1,343
Bursaries	1,800	700
Support costs	3,810	3,350
	<u>16,899</u>	<u>15,507</u>

### 8. Analysis of support costs

	Total Funds 2022	Total Funds 2021
	£	£
Accountancy	1,715	1,278
IT Support	2,095	2,072
	<u>3,810</u>	<u>3,350</u>

### 9. Independent examination fees

	Total Funds 2022	Total Funds 2021
	£	£
Fees payable to the independent examiner for independent examination of the financial statements	720	720
	<u>720</u>	<u>720</u>

### 10. Trustee remuneration and expenses

No remuneration or other benefits from employment with the charity or a related entity were received by the trustees.

### 11. Creditors: amounts falling due after more than one year

	2022	2021
	£	£
Accruals and deferred income	1,440	1,440
	<u>1,440</u>	<u>1,440</u>

**Jewish Medical Association (UK)**  
**Notes to the Financial Statements** *(continued)*  
**Year ended 31 July 2022**

**12. Analysis of changes in net debt**

	At 1 Aug 2021	Cash flows	At 31 Jul 2022
	£	£	£
Cash at bank and in hand	<u>32,737</u>	<u>8,908</u>	<u>41,645</u>

**Jewish Medical Association (UK)**

**Management Information**

**Year ended 31 July 2022**

**The following pages do not form part of the financial statements.**

**Jewish Medical Association (UK)**  
**Detailed Statement of Financial Activities**  
**Year ended 31 July 2022**

	2022 £	2021 £
<b>Income and endowments</b>		
<b>Donations and legacies</b>		
Donations	18,500	5,192
Subscriptions	7,100	9,719
Gift Aid	927	1,870
	<u>26,527</u>	<u>16,781</u>
<b>Investment income</b>		
Other interest receivable	—	8
	<u>—</u>	<u>8</u>
<b>Other income</b>		
Income from charitable activities	—	50
	<u>—</u>	<u>50</u>
<b>Total income</b>	<u>26,527</u>	<u>16,839</u>
<b>Expenditure</b>		
<b>Expenditure on charitable activities</b>		
Direct charitable costs	9,341	10,114
Fundraising activity	1,948	1,343
Bursaries	1,800	700
Charitable activity – support costs	3,810	3,350
Governance costs	720	720
	<u>17,619</u>	<u>16,227</u>
<b>Total expenditure</b>	<u>17,619</u>	<u>16,227</u>
<b>Net income</b>	<u>8,908</u>	<u>612</u>

**JEWISH MEDICAL ASSOCIATION (UK)**

England & Wales - Charity number 269752

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# Accounts

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**Jewish Medical Association (UK)**  
**Unaudited Financial Statements**  
**31 July 2025**

# **Jewish Medical Association (UK)**

## **Financial Statements**

**Year ended 31 July 2025**

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**Jewish Medical Association (UK)**  
**Trustees' and JMA Council Annual Report**  
**Year ended 31 July 2025**

The trustees and Council of the JMA (UK) present their report and the unaudited statements for the charity for the year ending 31 July 2025.

Registered Charity Name	Jewish Medical Association (UK).
Charity Registration Number	269752
Principal Office	PO Box 38278, London NW3 4YG.
Trustees	Prof D. Katz (Chair of Council in 2024/25) Prof M. Jaswon (Treasurer of Council in 2024/25) Dr Fiona Sim (Chair of Council from 1/1/26 and Trustee in 2026) Dr E. H.I. Friedman (Treasurer from 1/1/26 and Trustee in 2026) Dr Charlotte Benjamin (Dep-Chair from 2025 and Trustee in 2026)
Independent Examiner	Cooley & Co. Chartered Accountants Sampuran House 3a Chislehurst Road Orpington, Kent

Objectives of the Charity

1. To advance the education of members of the medical profession and the public by promoting and encouraging:
  - (a) Academic, clinical, professional and social links between Jewish doctors, dentists, and associated healthcare professionals and biomedical students, in the UK.
  - (b) Academic, clinical, professional and social links between the UK and Israel in the field of medicine and healthcare.
  - (c) Academic, clinical, professional and social links between Jewish doctors, dentists and associated healthcare professionals and biomedical scientists in the UK and those working elsewhere in the world.
  - (d) Joint activities of UK Jewish medical, dental and healthcare professional, and biomedical students.
  - (e) Acting as the link association between UK Jewish doctors, dentists, and associated healthcare professionals and the Israel Medical Association.
2. To provide advice, help and support to other Jewish care charitable organisations wherever appropriate.
3. To promote the welfare of Jewish doctors, dentists and associated healthcare professionals in the UK.
4. To donate funds and scholarships in pursuance of the above aims wherever appropriate.
5. To do any other such things beneficial to the community that is charitable in law as the Trustees may from time to time decide.

## **Jewish Medical Association (UK)**

### **Trustees' Annual Report** *(continued)*

#### **Year ended 31 July 2025**

##### Achievements during the year:

Educational: The charity has continued to provide medical educational opportunities, mainly as webinars, but some in person. The latter, which was organised as a hybrid event, included a lecture by Lord Turnberg about the future of the NHS. Links with Israel were maintained during a difficult period of conflict via webinar lectures with expert speakers from Israel.

Advisory: The amount of antisemitism in the UK has risen steeply in recent years, noticeably since the Hamas attack on Israel in October 2023 and the ensuing war. Unfortunately, health seems to be one of the most badly affected sectors. Several members, including medical students, approached the charity during the year for advice about antisemitism in healthcare, to which the charity responded with advice and support. The charity has also advised medical schools and Royal Colleges in relation to issues of concern about antisemitism during the year. Throughout the year the charity continued in dialogue with the General Medical Council about the management of the substantially increased numbers of complaints they have received about antisemitism among UK registered medical professionals since October 2023.

The charity was represented among other voluntary organisations in a meeting with the Health Secretary, Wes Streeting, in December 2024. The charity gave oral and written evidence to the Mann-Mordaunt Review on Antisemitism commissioned by the Board of Deputies of British Jews.

Student JMA: Students have continued to benefit from membership of the charity's student arm, sJMA. Several events were convened by the students, including preparatory sessions for aspiring medical students and the annual Friday Night Dinner.

Several Elective Bursaries were awarded during the year, to facilitate medical students who wish to have a Jewish experience as an element of their mandatory Elective. Since the war commenced, most UK medical schools have not permitted students to undertake their electives in Israel, however, the charity has continued to make available its elective bursaries for students travelling to other parts of the world, who are involved with sJMA and have genuine Jewish content in their elective plans.

## Jewish Medical Association (UK)

### Trustees' Annual Report *(continued)*

Year ended 31 July 2025

Governance and Management of the Charity: During the year, the charity established a Governance Working group, chaired by an independent chair with experience in this subject. By the end of this year, a new Council had been appointed, and the charity's Constitution had been updated [with approval of the full membership achieved in 2025/26].

The trustees continued in post throughout the year. A plan to appoint additional trustees was put in place for implementation during the next year.

Finance: The charity continued to live within its modest means, with income coming from annual membership subscriptions and philanthropic donations. Outgoings were deployed predominantly for maintaining the administrative and financial infrastructure of the charity and for events and student bursaries. Income exceeded expenditure.

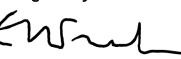
There was an increase in charitable donations in the year compared to 2023/24. Reserves had increased at the end of the financial year with about £35,000 carried forward.

Future Plans: With changes in governance arrangements ongoing, we anticipate a period of change, development and modernisation for the charity in the year ahead.

The Trustees and Council of the JMA approved the annual report for the year ending 31 July 2025 at its Council meeting on 20 May 2026 signed,

Signed by:  


Dr Fiona Sim, Chair and Trustee

Signed by:  


Dr Ellis Friedman, Treasurer and Trustee

## **Jewish Medical Association (UK)**

### **Independent Examiner's Report to the Trustees of Jewish Medical Association (UK)**

**Year ended 31 July 2025**

I report to the trustees on my examination of the financial statements of Jewish Medical Association (UK) ('the charity') for the year ended 31 July 2025.

#### **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 2011 Act and in carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.


#### **Independent examiner's statement**

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

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

Signed by:

  
66E3BBD7266E4F1...

**COOLEY & CO**  
Chartered accountant  
Independent Examiner

Sampuran House  
3a Chislehurst Road  
Orpington  
Kent  
BR6 0DF

29/5/2026

# Jewish Medical Association (UK)

## Statement of Financial Activities

Year ended 31 July 2025

		2025		2024
	Note	Unrestricted funds £	Total funds £	Total funds £
<b>Income and endowments</b>				
Donations and legacies	4	56,288	<b>56,288</b>	24,292
Investment income	5	42	<b>42</b>	47
<b>Total income</b>		<b><u>56,330</u></b>	<b><u>56,330</u></b>	<b><u>24,339</u></b>
<b>Expenditure</b>				
Expenditure on charitable activities	6,7	32,080	<b>32,080</b>	40,914
Other expenditure	8	720	<b>720</b>	720
<b>Total expenditure</b>		<b><u>32,800</u></b>	<b><u>32,800</u></b>	<b><u>41,634</u></b>
<b>Net income/(expenditure) and net movement in funds</b>		<b><u>23,530</u></b>	<b><u>23,530</u></b>	<b><u>(17,295)</u></b>
<b>Reconciliation of funds</b>				
Total funds brought forward		12,046	<b>12,046</b>	29,341
<b>Total funds carried forward</b>		<b><u>35,576</u></b>	<b><u>35,576</u></b>	<b><u>12,046</u></b>

The statement of financial activities includes all gains and losses recognised in the year. All income and expenditure derive from continuing activities.

The notes on pages 7 to 10 form part of these financial statements.

# Jewish Medical Association (UK)

## Statement of Financial Position

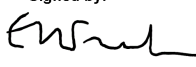
**31 July 2025**

	Note	2025 £	£	2024 £
<b>Current assets</b>				
Cash at bank and in hand		<u>37,016</u>		<u>13,486</u>
<b>Net current assets</b>			<u><b>37,016</b></u>	<u>13,486</u>
<b>Total assets less current liabilities</b>			<u><b>37,016</b></u>	<u>13,486</u>
<b>Creditors</b>	<b>10</b>		<u><b>1,440</b></u>	<u>1,440</u>
<b>Net assets</b>			<u><u><b>35,576</b></u></u>	<u><u>12,046</u></u>
<b>Funds of the charity</b>				
Unrestricted funds			<u><b>35,576</b></u>	<u>12,046</u>
<b>Total charity funds</b>			<u><u><b>35,576</b></u></u>	<u><u>12,046</u></u>

These financial statements were approved by the board of trustees and authorised for issue on 20 May 2026, and are signed on behalf of the board by:

Signed by:  
  
 2909447F3CF14A8...

Dr Fiona Sim, Chair and Trustee

Signed by:  
  
 F47A621C412994D4...

Dr Ellis Friedman, Treasurer and Trustee

The notes on pages 7 to 10 form part of these financial statements.

# **Jewish Medical Association (UK)**

## **Notes to the Financial Statements**

**Year ended 31 July 2025**

### **1. General information**

The charity is a public benefit entity and a registered charity in England and Wales and is unincorporated. The address of the principal office is PO BOX 38278, London, NW3 4YG.

### **2. Statement of compliance**

These financial statements have been prepared in compliance with FRS 102, 'The Financial Reporting Standard applicable in the UK and the Republic of Ireland', the 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) (Charities SORP (FRS 102)) and the Charities Act 2011.

### **3. Accounting policies**

#### **Incoming resources**

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

#### **Basis of preparation**

The financial statements have been prepared under the historical cost convention and in accordance with applicable United Kingdom accounting standards, the Statement of Recommended Practice "Accounting and Reporting by Charities" issued in March 2005 (SORP 2005) and the Charities Act 2011.

#### **Resources expended**

Liabilities are recognised as resources expended as soon as there is a legal or constructive obligation committing the charity to the expenditure. All expenditure is accounted for on an accruals basis.

#### **Going concern**

There are no material uncertainties about the charity's ability to continue.

#### **Irrecoverable VAT**

Irrecoverable VAT is charged against the category of resources expended for which it is incurred.

#### **Charitable activities**

Costs of charitable activities include bursaries made and other charitable contributions.

#### **Judgements and key sources of estimation uncertainty**

The preparation of the financial statements requires management to make judgements, estimates and assumptions that affect the amounts reported. These estimates and judgements are continually reviewed and are based on experience and other factors, including expectations of future events that are believed to be reasonable under the circumstances.

## **Jewish Medical Association (UK)**

### **Notes to the Financial Statements** *(continued)*

#### **Year ended 31 July 2025**

#### **3. Accounting policies** *(continued)*

##### **Fund accounting**

Unrestricted funds are available for use at the discretion of the trustees to further any of the charity's purposes.

Designated funds are unrestricted funds earmarked by the trustees for particular future project or commitment.

Restricted funds are subjected to restrictions on their expenditure declared by the donor or through the terms of an appeal, and fall into one of two sub-classes: restricted income funds or endowment funds.

##### **Incoming resources**

All incoming resources are included in the statement of financial activities when entitlement has passed to the charity; it is probable that the economic benefits associated with the transaction will flow to the charity and the amount can be reliably measured. The following specific policies are applied to particular categories of income:

- income from donations or grants is recognised when there is evidence of entitlement to the gift, receipt is probable and its amount can be measured reliably.
- legacy income is recognised when receipt is probable and entitlement is established.
- income from donated goods is measured at the fair value of the goods unless this is impractical to measure reliably, in which case the value is derived from the cost to the donor or the estimated resale value. Donated facilities and services are recognised in the accounts when received if the value can be reliably measured. No amounts are included for the contribution of general volunteers.
- income from contracts for the supply of services is recognised with the delivery of the contracted service. This is classified as unrestricted funds unless there is a contractual requirement for it to be spent on a particular purpose and returned if unspent, in which case it may be regarded as restricted.

# Jewish Medical Association (UK)

## Notes to the Financial Statements *(continued)*

### Year ended 31 July 2025

#### 3. Accounting policies *(continued)*

##### Resources expended

Expenditure is recognised on an accruals basis as a liability is incurred. Expenditure includes any VAT which cannot be fully recovered, and is classified under headings of the statement of financial activities to which it relates:

- expenditure on raising funds includes the costs of all fundraising activities, events, non-charitable trading activities, and the sale of donated goods.
- expenditure on charitable activities includes all costs incurred by a charity in undertaking activities that further its charitable aims for the benefit of its beneficiaries, including those support costs and costs relating to the governance of the charity apportioned to charitable activities.
- other expenditure includes all expenditure that is neither related to raising funds for the charity nor part of its expenditure on charitable activities.

All costs are allocated to expenditure categories reflecting the use of the resource. Direct costs attributable to a single activity are allocated directly to that activity. Shared costs are apportioned between the activities they contribute to on a reasonable, justifiable and consistent basis.

#### 4. Donations and legacies

	<b>Total Funds</b> <b>2025</b> £	Total Funds 2024 £
<b>Donations</b>		
Donations	<b>44,108</b>	15,400
Subscriptions	<b>10,969</b>	8,892
Gift Aid	<b>1,211</b>	–
	<b><u>56,288</u></b>	<b><u>24,292</u></b>

#### 5. Investment income

	<b>Total Funds</b> <b>2025</b> £	Total Funds 2024 £
Bank interest receivable	<b><u>42</u></b>	<b><u>47</u></b>

#### 6. Expenditure on charitable activities by fund type

	<b>Total Funds</b> <b>2025</b> £	Total Funds 2024 £
Direct charitable costs	<b>7,615</b>	20,461
Fundraising activity costs	–	4,500
Bursaries	<b>7,500</b>	5,000
Support costs	<b>16,965</b>	10,953
	<b><u>32,080</u></b>	<b><u>40,914</u></b>

## Jewish Medical Association (UK)

### Notes to the Financial Statements *(continued)*

**Year ended 31 July 2025**

#### 7. Analysis of support costs

	<b>Total funds</b>	Total fund
	<b>2025</b>	2024
	£	£
Accountancy	<b>650</b>	1,859
IT support	<b>13,898</b>	5,747
Other costs	<b>2,417</b>	3,347
	<b><u>16,965</u></b>	<u>10,953</u>

#### 8. Independent examination fees

	<b>Total Funds</b>	Total Funds
	<b>2025</b>	2024
	£	£
Fees payable to the independent examiner for the examination of the financial statements	<b>720</b>	720
	<b><u>720</u></b>	<u>720</u>

#### 9. Trustee remuneration and expenses

No remuneration or other benefits from employment with the charity or a related entity were received by the trustees.

#### 10. Creditors

	<b>2025</b>	2024
	£	£
Accruals and deferred income	<b>1,440</b>	1,440
	<b><u>1,440</u></b>	<u>1,440</u>

# **Jewish Medical Association (UK)**

## **Management Information**

**Year ended 31 July 2025**

**The following pages do not form part of the financial statements.**

**Jewish Medical Association (UK)**  
**Detailed Statement of Financial Activities**  
**Year ended 31 July 2025**

	2025 £	2024 £
<b>Income and endowments</b>		
<b>Donations and legacies</b>		
Donations	44,108	15,400
Subscriptions	10,969	8,892
Gift Aid	1,211	–
	<u>56,288</u>	<u>24,292</u>
<b>Investment income</b>		
Bank interest receivable	42	47
	<u>42</u>	<u>47</u>
<b>Total income</b>	<u>56,330</u>	<u>24,339</u>
<b>Expenditure</b>		
Direct charitable costs	7,615	20,461
Fundraising activity costs	–	4,500
Bursaries	7,500	5,000
Support costs	16,965	10,953
Governance cost	720	720
	<u>32,800</u>	<u>41,634</u>
<b>Total expenditure</b>	<u>32,800</u>	<u>41,634</u>
<b>Net income/(expenditure)</b>	<u>23,530</u>	<u>(17,295)</u>