

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.

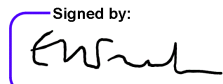
There was an increase in charitable donations in the year compared to 2023/24. Reserves had increased at the end of the financial year with about £35,000 carried forward.

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:

2909447F3CF14A8
Dr Fiona Sim, Chair and Trustee

Signed by:

103A921C112984D4
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:


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

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.

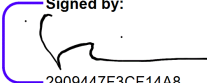
Jewish Medical Association (UK)

Statement of Financial Position

31 July 2025

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

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:

F43A921C412994D4...
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

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

5. Investment income

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

6. Expenditure on charitable activities by fund type

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

Jewish Medical Association (UK)

Notes to the Financial Statements *(continued)*

Year ended 31 July 2025

7. Analysis of support costs

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

8. Independent examination fees

	Total Funds 2025 £	Total Funds 2024 £
Fees payable to the independent examiner for the examination of the financial statements	720	720

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

	2025 £	2024 £
Accruals and deferred income	<u>1,440</u>	<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 £
Income and endowments		
Donations and legacies		
Donations	44,108	15,400
Subscriptions	10,969	8,892
Gift Aid	1,211	—
	<u>56,288</u>	<u>24,292</u>
 Investment income		
Bank interest receivable	42	47
	<u>—</u>	<u>—</u>
 Total income	<u>56,330</u>	<u>24,339</u>
 Expenditure		
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>—</u>	<u>—</u>
 Total expenditure	<u>32,800</u>	<u>41,634</u>
 Net income/(expenditure)	<u>23,530</u>	<u>(17,295)</u>