

CHARITY REGISTRATION NUMBER: 269752

Jewish Medical Association (UK)
Unaudited Financial Statements
31 July 2019

Jewish Medical Association (UK)

Financial Statements

Year ended 31 July 2019

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Jewish Medical Association (UK)

Trustees' Annual Report

Year ended 31 July 2019

The trustees present their report and the unaudited financial statements of the charity for the year ended 31 July 2019.

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

Accountants

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 2019

Achievements and Performance

Presidential Address

Prof Liz Lightstone delivered the Presidential Address entitled "The Accidental Nephrologist". She described how her career had evolved, from an undergraduate degree at Cambridge, and graduation in medicine (University of London, 1983) to taking up a post in nephrology by chance. She won a Medical Research Council (MRC) Training Fellowship in 1988 to undertake her PhD in immunology at University College London, and this was followed by a MRC Clinician Scientist Fellowship at the Royal Postgraduate Medical School, where she has been ever since. She was promoted to Professor in 2014. Her academic and clinical career has focused on improving outcomes for people with immune-mediated renal disease (glomerulonephritis) especially that caused by systemic lupus erythematosus, as well as facilitating successful pregnancies in women with kidney disease. She described her treatment studies which are looking at the relationships between the use of steroids and biologicals for kidney disease.

Insights into healthcare in Israel – the view from 2019 / Care of the Aging

Prof Ora Paltiel (Senior Physician, Department of Haematology, and Director, Hadassah Centre for Research in Clinical Epidemiology; Professor of Epidemiology, Braun School of Public Health and Community Medicine Hadassah-Hebrew University, Israel) about current healthcare in Israel. This was followed by a talk on care of the aging from Prof Mark Clarfield (Geriatrics, Ben-Gurion University). The similarities in attitudes and perspectives towards healthcare between the two countries were summarized by Prof Martin McKee (Medical Director / Professor of European Public Health, London School of Hygiene and Tropical Medicine).

Women in Medicine – Israeli and UK Perspectives

Prof Ora Paltiel gave the main talk at a meeting organised together with the UK Medical Women's Federation. The theme was the role of women in medicine from an Israeli perspective. Prof Parveen Kumar (who had visited Israel as Henry Cohen Visiting Professor and met with the leading women in Israeli medicine) and Dr Henrietta Bowden-Jones (i.e. past President and President of the Medical Women's Federation respectively) discussed the comparative status of medical women in the two countries; and Association members Dr Naomi Katz and Dr Nicola Rosenfelder provided their perspectives on the current situation in the UK.

Annual Dinner

Prof Sir Simon Wessely was the Guest Speaker at the Annual Dinner on 1st April 2019. In her introduction Prof Liz Lightstone noted Sir Simon's outstanding achievements in many different fields, dating back to his undergraduate career, and continuing today in his important role in review of mental capacity. Sir Simon reflected on his experience in sorting out fact from mythology in management of conditions such as post-traumatic stress disorder. He used examples from military medicine to illustrate that interventions may not always be as effective as we think they are. Overall doctors need to have an open mind and to consider the evidence carefully in order to retain our credibility. Dr Abigail Swerdlow proposed a vote of thanks to Sir Simon, noting that he had engaged with his audience and had educated and informed in an outstanding and memorable fashion.

Annual General Meeting

The Annual General Meeting took place on 10th July 2019. The Guest Speaker was Matthew Gould, CEO for NHSx, a new UK body set up to ensure that staff and patients have the technology they need. His address was entitled "NHSx - what we're trying to do, why we're trying to do it, and what we can learn from Israel". Dr Charlotte Benjamin proposed a vote of thanks. Summarising Matthew's address, she said that he had described his five point plan, which has evolved from a tour across the UK viewing first hand an array of different IT systems in the NHS. This aimed to (1) Relieve the burden

Jewish Medical Association (UK)

Trustees' Annual Report *(continued)*

Year ended 31 July 2019

on clinicians, so they can focus on patients; (2) Put services and technology into the hands of citizens; (3) Ensure that clinical information can be safely accessed anywhere in the system; (4) Improve patient safety across the NHS; and (5) Improve productivity with digital technology. She said that Matthew had highlighted the current difficulties that he had observed as a result of his personal experience of a family member carrying around their medical notes in a suitcase to ensure that all clinicians in the system would have all their relevant details. However, he also shared that there are also some pockets of good practice. Thus his aim is to keep NHSx a small organisation setting standards and driving improvements across the health and social care systems. To do this, he was drawing on his inspirations from his time and experience of medical systems in Israel, namely in Clalit and Maccabi, where there is system interoperability and accessible data to support population health management. Dr Benjamin concluded that Association members applaud this work and look forward to being the recipients of this key enabler on behalf of all UK patients and citizens.

Medical Student Activities

The medical student groups have been active in several parts of the UK. Welcome events and Friday night dinners took place in London (with Dr Charlotte Benjamin, Dr Elliott Benjamin, Dr Sophia Ellis and Prof Anthony Warrens as speakers), Birmingham and Leeds. Practice OSCEs have been arranged in several centres, and there was a London - based mock interview session for students applying for medicine. The Birmingham group held a Purim party, a blood drive and supported the Jnetics genetic screening programme, including in it students from other campuses nearby, such as Coventry and Warwick. The Leeds group held two further dinners with a case - based discussion and a quiz.

All medical schools were circulated with information about Jewish festivals, and help has been provided where necessary to avoid clashes. Special arrangements have been arranged for examinations. All medical schools were notified about the elective scholarships to Israel. Overall 11 awards were made, 5 of which were to Israel.

Advisory and Educational

There is general an increasing demand to expand knowledge and understanding of Jewish medical issues within the UK Jewish community in the UK. Coroners questions, Milah, transplantation, child protection, and promotion of more constructive links between British and Israeli medicine, remained topical throughout the year. Association members have continued to provide expert advice to the Board of Deputies and other Jewish organisations about professional issues on many occasions during the year. Unfortunately, as in previous years, one of the Association roles has been to address threatened boycott issues, and to support medical students and doctors confronted with anti-Israel and / or antisemitic critiques. The main themes about which their peers question Jewish junior doctors and medical students are Milah and the Israel - Palestine conflict.

Furthermore, there are calls for information, advice and help from other faith and cultural community organisations; and there are regular contacts and collaborations with the other UK "faith based" medical group - for example, Catholics, Muslims and Sikhs. There are new responsible medical group within the Muslim community along the lines of the Jewish Medical Association UK. There are also increasing calls from official bodies about equality and diversity questions - from Government Departments, Royal Colleges and BBC - all requesting information about Jewish religious and cultural practices, and participation in interfaith dialogue. Furthermore during the year the General Medical Council created a formal Equality, Diversity and Inclusivity Advisory Group, and the Association was invited to become a member of this Group.

Financial review

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

The trustees' annual report was approved on 31 July 2020 and signed on behalf of the Board of Trustees by Prof Mervyn Jaswon and Prof David R Katz.


Prof Mervyn Jaswon
Trustee

Jewish Medical Association (UK)

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

Year ended 31 July 2019

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 2019.

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.

COOLEY & CO
Chartered accountant

Sampuran House
3a Chislehurst Road
Orpington
Kent
BR6 0DF

31 July 2020

Jewish Medical Association (UK)

Statement of Financial Activities

31 July 2019

		2019		2018
		Unrestricted	Total funds	Total funds
	Note	funds £	£	£
Income and endowments				
Donations and legacies	4	27,561	27,561	29,278
Investment income	5	4	4	8
Other income	6	8,515	8,515	9,796
Total income		<u>36,080</u>	<u>36,080</u>	<u>39,082</u>
Expenditure				
Expenditure on charitable activities	7	45,723	45,723	35,229
Total expenditure		<u>45,723</u>	<u>45,723</u>	<u>35,229</u>
Net income and net movement in funds		<u>(9,643)</u>	<u>(9,643)</u>	<u>3,853</u>
Reconciliation of funds				
Total funds brought forward		39,394	39,394	35,541
Total funds carried forward		<u>29,751</u>	<u>29,751</u>	<u>39,394</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 17 form part of these financial statements.

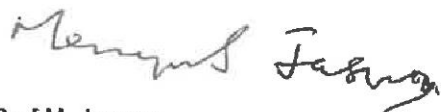
Jewish Medical Association (UK)

Statement of Financial Position

31 July 2019

		2019	2018
		£	£
Current assets			
Cash at bank and in hand		31,167	40,114
Creditors: amounts falling due in less than one year	13	<u>1,416</u>	<u>720</u>
Net current assets		<u>29,751</u>	<u>39,394</u>
Net assets		<u>29,751</u>	<u>39,394</u>
Funds of the charity			
Unrestricted funds		<u>29,751</u>	<u>39,394</u>
Total charity funds	15	<u>29,751</u>	<u>39,394</u>

These financial statements were approved by the board of trustees and authorised for issue on 31 July 2020, and are signed on behalf of the board by:



Prof.M. Jaswon
Trustee

The notes on pages 9 to 17 form part of these financial statements.

Jewish Medical Association (UK)

Statement of Cash Flows

Year ended 31 July 2019

	2019	2018
	£	£
Cash flows from operating activities		
Net (expenditure) / income	(9,643)	3,853
<i>Adjustments for:</i>		
Other interest receivable and similar income	(4)	(8)
Accrued expenses	696	48
<i>Changes in:</i>		
Trade and other debtors	-	300
Cash (consumed by) generated from operations	(8,951)	4,193
Interest received	4	8
Net cash (used by) / from operating activities	(8,947)	4,201
Net (decrease) / increase in cash and cash equivalents	(8,947)	4,201
Cash and cash equivalents at beginning of year	40,114	35,913
Cash and cash equivalents at end of year	31,167	40,114

The notes on pages 9 to 17 form part of these financial statements.

Jewish Medical Association (UK)

Notes to the Financial Statements

Year ended 31 July 2019

1. General information

The charity is 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 2019

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.

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.
- membership subscriptions received in the nature of a gift are recognised in donations and legacies.

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.

Jewish Medical Association (UK)

Notes to the Financial Statements *(continued)*

Year ended 31 July 2019

4. Donations and legacies

	Unrestricted Funds £	Total Funds 2019 £	Unrestricted Funds £	Total Funds 2018 £
Donations				
Donations	17,945	17,945	19,683	19,683
Subscriptions	9,616	9,616	9,595	9,595
	<u>27,561</u>	<u>27,561</u>	<u>29,278</u>	<u>29,278</u>

5. Investment income

	Unrestricted Funds £	Total Funds 2019 £	Unrestricted Funds £	Total Funds 2018 £
Bank interest receivable	4	4	1	1
Other interest receivable	-	-	7	7
	<u>4</u>	<u>4</u>	<u>8</u>	<u>8</u>

6. Other income

	Unrestricted Funds £	Total Funds 2019 £	Unrestricted Funds £	Total Funds 2018 £
Income from charitable activities	8,515	8,515	9,796	9,796

7. Expenditure on charitable activities by fund type

	Unrestricted Funds £	Total Funds 2019 £	Unrestricted Funds £	Total Funds 2018 £
Direct charitable costs	25,396	25,396	18,531	18,531
Fundraising activity costs	941	941	724	724
Bursaries	4,550	4,550	5,600	5,600
Support costs	14,836	14,836	10,374	10,374
	<u>45,723</u>	<u>45,723</u>	<u>35,229</u>	<u>35,229</u>

Jewish Medical Association (UK)
Notes to the Financial Statements *(continued)*
Year ended 31 July 2019

8. Analysis of support costs

	Analysis of support costs activity	Total 2019	Total 2018
	£	£	£
Accountancy	2,871	2,871	3,377
I.T.Support	11,344	11,344	6,213
Stationery	621	621	784
	<u>14,836</u>	<u>14,836</u>	<u>10,374</u>

9. Analysis of grants

	2019	2018
	£	£
Grants to individuals		
Bursaries	4,550	5,600
Total grants	<u>4,550</u>	<u>5,600</u>

Jewish Medical Association (UK)

Notes to the Financial Statements *(continued)*

Year ended 31 July 2019

10. Independent examination fees

	2019	2018
	£	£
Fees payable to the independent examiner for:		
Independent examination of the financial statements	<u>696</u>	<u>744</u>

11. Staff costs

No salaries or wages have been paid to employees, including the members of the committee, during the year.

12. Trustee remuneration and expenses

No remuneration or other benefits from employment with the charity or a related entity were received by the trustees. One trustee was reimbursed a total of £4,787 which comprised printing and stationery of £3,946 and charitable event costs of £841.

13. Creditors: amounts falling due in under one year

	2019	2018
	£	£
Accruals and deferred income	<u>1,416</u>	<u>720</u>

Jewish Medical Association (UK)

Notes to the Financial Statements *(continued)*

Year ended 31 July 2019

15. Analysis of charitable funds

Unrestricted funds

	At 1 August 2018	Income	Expenditure	At 31 July 2019
	£	£	£	£
General funds	<u>39,394</u>	<u>36,080</u>	<u>(45,723)</u>	<u>29,751</u>

Jewish Medical Association (UK)

Management Information

Year ended 31 July 2019

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

Jewish Medical Association (UK)
Detailed Statement of Financial Activities
31 July 2019

	2019 £	2018 £
Income and endowments		
Donations and legacies		
Donations	17,945	19,683
Subscriptions	<u>9,616</u>	<u>9,595</u>
	<u>27,561</u>	<u>29,278</u>
Investment income		
Bank interest receivable	4	1
Other interest receivable	<u>-</u>	<u>7</u>
	<u>4</u>	<u>8</u>
Other income		
Income from charitable activities	<u>8,515</u>	<u>9,796</u>
Total income	<u>36,080</u>	<u>39,082</u>
Expenditure		
Expenditure on charitable activities		
Direct charitable costs	25,396	18,531
Fundraising activity	941	724
Bursaries	4,550	5,600
Charitable activity – support costs	621	784
Governance costs	<u>14,215</u>	<u>9,590</u>
Total expenditure	<u>45,723</u>	<u>35,229</u>
Net (deficit) / income	<u>(9,643)</u>	<u>3,853</u>

Jewish Medical Association (UK)

Notes to the Detailed Statement of Financial Activities

31 July 2019

	2019 £	2018 £
Expenditure on charitable activities		
<i>Activities undertaken directly</i>		
Direct charitable costs	<u>25,396</u>	<u>18,531</u>
<i>Activities undertaken directly</i>		
Fundraising activity	<u>941</u>	<u>724</u>
<i>Grant funding activities</i>		
Bursary	<u>4,550</u>	<u>5,600</u>
<i>Support costs</i>		
Charitable activity - support costs	<u>621</u>	<u>784</u>
<i>Governance costs</i>		
Accountancy	<u>2,871</u>	<u>3,377</u>
Other governance costs	<u>11,344</u>	<u>6,213</u>
	<u>14,215</u>	<u>9,590</u>
Expenditure on charitable activities	<u>45,723</u>	<u>35,229</u>