

Registered Charity No. 1045315

Company No. 3038352



MEDICAL AID FOR PALESTINIANS
(A charitable company limited by guarantee)

Report and Financial Statements

For the year ended 31 December 2020

Medical Aid for Palestinians

Report and Financial Statements for the year ended 31 December 2020

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Medical Aid for Palestinians

Reference and administrative information

CONSTITUTION AND GENERAL INFORMATION

Medical Aid for Palestinians is a company limited by guarantee which is registered in England & Wales and incorporated in the United Kingdom (Registered no: 3038352), and is a charity registered with the Charity Commission under the Charities Act 2011 (Registered no: 1045315). The liability of Members in the event of the company being wound up is limited to a sum not exceeding £10 each. Its governing document is the Articles of Association.

HONORARY POSITIONS

The Baroness Morris of Bolton OBE DL	President
Dr Swee Chai Ang FRCS	Patron
Sir Terence English KBE FRCS	Patron
The Baroness Kennedy of the Shaws QC	Patron

DIRECTORS/TRUSTEES

Mr Steven James - Chair	Mr Ghassan Abu Sittah
Ms Sarah Eldon - Vice-Chair (from 03/12/2020)	Mr Ramzi Nasir MD, MPH (from 25/03/2021)
Ms Siham Bortcosh - Treasurer	Dr Ezzedin Gouta (to 03/12/2020)
Dr Jean Bowyer Brown	Dr Phyllis Starkey - Vice-Chair (to 03/12/2020)
Sir Vincent Fean	Ms Farheen Chaudhry (to 11/12/2020)
Professor Graham Watt	Ms Nabila Ramdani (to 24/12/2020)
Ms Shireen Jayyusi	Dr Stephen Davies (to 25/03/2021)
Ms Katherine Al Ju'beh	

KEY MANAGEMENT PERSONNEL

Aimee Shalan	CEO
Andy Ferguson	UK Director of Programmes
Fikr Shalltoot	Director of Programmes Gaza
Dr. Ali Dakwar	Director of Programmes Lebanon
Aisha Mansour	Director of Programmes West Bank
Iain McSeveny	Director of Finance
Tina Bajec	Director of Fundraising
Neil Sammonds	Director of Advocacy & Campaigns (to 29/11/2020)

SOLICITORS

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EC4R 1BE

AUDITOR

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Chartered accountants and statutory auditor
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BANKERS

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Europe Arab Bank PLC
35 Park Lane
London W1K 1RB

Bank Audi SAL
Ashrafieh Sodeco Branch
Beirut, Lebanon

Arab Bank
Ramallah, Palestine

Bank of Palestine
Ramallah, Palestine

REGISTERED OFFICE

33a Islington Park Street, London, N1 1QB.

Medical Aid for Palestinians

Trustees' report for the year ended 31 December 2020

The trustees present their report and the audited financial statements for the year ended 31 December 2020.

The reference and administrative information set out on page 1 forms part of this report. The financial statements comply with current statutory requirements, the Articles of Association and the Statement of Recommended Practice - Accounting and Reporting by Charities: SORP applicable to charities preparing their accounts in accordance with FRS 102.

Strategic report

Purposes and Aims

MAP was established in 1984 and is a UK-based, non-governmental, independent, non-political, non-religious charitable organisation which is registered with the Charity Commission. It is a company limited by guarantee, not having a share capital.

MAP works for the health and dignity of Palestinians living under occupation and as refugees.

MAP delivers health and medical care to those worst affected by conflict, occupation and displacement. Working in partnership with local health providers and hospitals, MAP addresses a wide range of health issues and challenges faced by the Palestinian people. MAP responds rapidly in times of crisis and works directly with communities on longer-term health development.

Our programmes address:

- Humanitarian aid and relief;
- Significant gaps in the provision of health services;
- Community based health development; and,
- Capacity building, including education and training.

MAP works in partnership with local and international organisations, UN agencies and academic institutions to achieve its aims. MAP delivers medical and humanitarian aid in an impartial manner to those most vulnerable and at risk.

In setting our programme each year, we have regard to both the Charity Commission's general guidance on public benefit and to the advancement of health or the saving of lives. The trustees always ensure that the programmes we undertake are in line with our charitable objects and aims.

Review of Activities

The charity's main activities and who it helps are described below. All its charitable activities are undertaken to further MAP's charitable purposes for the public benefit. In 2020, our programmes in Lebanon and the occupied Palestinian territory (oPt) included projects in:

- Emergencies & Complex Hospital Care;
- Disability;
- Mental Health and Psychosocial Support;
- Women's and Children's Health; and
- Advocacy.

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Trustees' report for the year ended 31 December 2020

This report provides an overview of our charitable projects. If you would like further information on our work in 2020, please also see our Spring 2021 Witness magazine found on our website at: www.map.org.uk/publications/witness-magazine

During 2020, MAP began delivering programmes in line with our new three-year strategy (2020-2022). The strategy outlines how we work towards improving the health of Palestinians, strengthening the technical and professional capacities of our partners and raising awareness of violations to the right to health of Palestinians. The revised organisational objectives and programmatic priorities/objectives within the new strategy demonstrate a greater integration and cohesion between MAP's programme implementation, capacity building support and advocacy work to achieve our goals.

Emergencies & Complex Hospital Care

For the first time in many years, all three areas of MAP's areas of operation were simultaneously affected by humanitarian emergencies in 2020. The emerging Covid-19 pandemic, as well as the devastating impact of the blast in Beirut in August and the worsening economic situation in Lebanon, meant that we had to constantly revise and escalate our emergency response as events unfolded. While the spread of Covid-19 cases was initially slow in the oPt, particularly in Gaza, community transmission of the virus was firmly established from August 2020. This all occurred against a backdrop of military occupation, conflict and displacement, which continue to endanger Palestinian lives and wellbeing in the oPt and Lebanon. Hospitals and primary care facilities are under-resourced and staff do not have ready access to the training needed to update their knowledge and skills. In a volatile environment, preparation and specialist training can make the difference between life and death. MAP is committed to improving the capacity of local communities to develop strong, well-resourced healthcare systems that can respond efficiently and effectively in emergency situations as well as provide comprehensive, high quality routine services. We work in partnership with local healthcare providers to ensure hospitals and other key health facilities are appropriately stocked and equipped.

Covid-19 Emergency Response

In the West Bank, MAP supported Ministry of Health hospitals and the East Jerusalem Hospital Network with Personal Protective Equipment (PPE) kits and essential medication. MAP also supplied Continuous Positive Airway Pressure (CPAP) devices and breathing circuits to Ministry of Health hospitals; these devices help Covid-19 patients with serious respiratory problems to breathe more easily and have been shown to help prevent the need for invasive mechanical ventilation. A total of 26 CPAP devices and 187 breathing circuits were procured for hospitals in the West Bank.

In Gaza, MAP provided oxygen generators for the management of Covid-19 patients requiring critical care. We supplied PPE for frontline health workers, disinfectants and other infection control items and essential drugs for the prevention and treatment of Covid-19 in Gaza's hospitals. MAP also supplied 15 CPAP devices and 606 breathing circuits for the designated Covid-19 treatment centre at European Gaza Hospital. The testing kits and lab reagents we provided to the Ministry of Health were vital as they faced continuing shortages of these essential items. We provided hygiene kits for people in quarantine in Gaza and for elderly patients at Al Wafa Hospital.

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As Gaza's hospitals battled with the rising number of Covid-19 patients, stock levels of essential drugs and consumables for treating other illnesses continued to be at critically low levels. This peaked in April 2020, when a shocking 226 items (51.9%) of medicines on the World Health Organisation's essential drugs list were at less than one month's supply in Gaza's stores. In response, MAP released essential drug items from our pre-positioned stores and then procured over £1 million worth of other essential drugs and disposables to help ease the impact of this secondary emergency. MAP also organised and hosted an online training workshop in Covid-19 management in November for 140 frontline health workers in the West Bank, Gaza and PRCS hospitals in Lebanon; a group of eminent specialists from the UK presented the latest Covid-19 research findings and clinical guidelines and responded to questions from their colleagues in the region.

In Lebanon, MAP procured supplies of face masks and hand sanitiser for our community midwives, who continued to provide essential maternity/new-born care and individual health education sessions for beneficiaries. We also delivered PPE and infection control supplies to Palestine Red Crescent Society (PRCS) hospitals in Lebanon worth £400,000.

Lebanon's Winterisation emergency response

Amid the worsening economic crisis in Lebanon, exacerbated by Covid-19 lockdown measures, MAP provided winter packages to vulnerable families in Wavel refugee camp and surrounding gatherings in the Bekaa Valley. These arrived in time for the cold weather hitting the region, offering a lifeline to 840 families. To meet the families' essential needs, these packages included a nutritious food parcel, warm winter blankets and vouchers for fuel for heating and cooking.

Disability

Persons with disabilities (PWDs) are often amongst the poorest and most vulnerable in all societies. The barriers to inclusion that exist in many other contexts are compounded for Palestinians living under occupation and as refugees by the lack of recognition of rights, extremely limited access to services and by an environment that makes it very challenging for people with disabilities to move freely. The Covid-19 pandemic has increased the marginalisation of people with disabilities, exacerbating the barriers that PWDs already face. A lack of accessible information about the virus, and less access to the infrastructure and support needed for remote working and study are just some of the challenges faced.

In Lebanon's refugee camps only 1% of Palestinian school-age children with disabilities are enrolled in mainstream public schools and 29% are not enrolled in any educational institutions. Among Palestinian refugees with disabilities unemployment is estimated at 90% (DfID, 2018). MAP's commitment is to promote and uphold the principles defined by the UN Convention on the Rights of PWDs and to promote an inclusive and holistic approach to community development. MAP supports a twin-track approach of both promoting the mainstreaming of disability within society, as well as supporting and providing for the specific needs of persons with disabilities, but always with the active participation and views of people with disabilities, their families and communities.

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Improving local response on advocacy for the rights of PWDs in Gaza

In Gaza, our local partner, the Social Development Forum, uses social networks and digital advocacy tools to raise awareness and defend the rights of PWDs in Gaza. They train civil society organisations to use these tools effectively. Young activists, both with and without disabilities, are trained on PWD rights and digital advocacy. SDF put these skills to effective use in 2020, launching an online campaign, #WeFightCoronavirus (in Arabic), to raise awareness of Covid-19 and of preventative measures to help prevent transmission. With more than 1.5 million followers on social media, the campaign provides Palestinians with updates and daily tips from the World Health Organisation and Ministry of Health on health and hygiene practices to reduce the spread of the disease in Gaza. Interviews with health specialists are shared to raise awareness of the pandemic, answer questions, and give advice on how to maintain a safe work environment. The campaign uses videos and infographics to encourage people to act responsibly and follow public guidelines.

Supporting early interventions for children with disabilities in north Lebanon

In north Lebanon, our project with the Community Based Rehabilitation Association provided wide-ranging rehabilitation and support sessions for children with disabilities and their families/carers. The outbreak of Covid-19 necessitated adopting new remote working techniques. In 2020, new activities were introduced to raise awareness about Covid-19 among families. 95 children with disabilities and their families received 1,150 physiotherapy, occupational therapy, speech therapy, psychological support and special education sessions, based on their individual needs. 95 caregivers were supported through 457 home-visits and 1,138 centre-based or online training sessions, providing them with skills to enable them to continue working with their children at home and apply simple exercises to improve their children's speech, physical and occupational skills, psychological wellbeing, as well as helping parents better manage their children's behaviour.

Mental Health and Psychosocial Support

Mental health and psychosocial support (MHPSS) help individuals and communities to heal psychological wounds and rebuild social structures. For many Palestinians, there has been a complete breakdown of normal family and community support networks, leaving them isolated and vulnerable. In the oPt, 9% of children have severe and moderate psychological disorders while 13% have mild disorders (OCHA, 2019) and the needs for MHPSS services for persons suffering from mild to moderate and severe mental health problems are on the rise. After suffering from years of conflict, human rights violations, displacement, military occupation and blockade, MAP's work helps to support Palestinians in their determination to be resilient and active survivors. Our aim is to help people to rebuild meaning, coherence, and relieve stress in their lives, and to limit the development of further complications, whilst also addressing interpersonal, family, social and cultural issues. This has never been as urgently needed as it is now with the added impact that Covid-19 has had on people's mental health. Organisations providing MHPSS in Palestine and Lebanon in 2020 faced challenges due to the increased demand for their services, the difficulties in accessing patients in quarantine and lockdown and the lack of coordination between services.

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Improve the Capacity of Mental Health Services in the West Bank

There is a severe shortage of psychiatrists in Palestine, with only 32 for the entire population, in addition to a lack of formal educational opportunities and weak management of mental health provision at the primary healthcare level. In 2019, MAP established a new project in the West Bank to improve the quality and productivity of the psychiatry residency programme in the West Bank and to better integrate mental health care within the primary healthcare system and the family medicine residency programme. Whilst capacity building missions were unable to take place in 2020 due to Covid-19, MAP and our mental health specialist volunteers developed a programme for building the capacity of the psychiatric consultants/residents and family medicine residents through online training, supervision and mentoring sessions. A link was also established with the Royal College of Psychiatrists in the UK to expand the pool of mental health specialist volunteers to support missions and online education opportunities.

Mental Health and Psychosocial Support Services in Lebanon's Refugee Camps

With the increased importance of mental health and psychosocial support services in the Covid-19 pandemic, MAP and our local partners were determined to overcome the various challenges and continue to run activities in this vital United Nations Childrens Fund (UNICEF) supported project. This involved the use of remote modalities for most interventions, with face-to-face interactions limited to crisis situations only. A total of 14,817 children and adolescents were still reached through: group-based structured psychosocial support activities such as Playing for Gender Equality, Kids Power and Right to Play; and one-to-one psychological/emotional support for those young people needing specialist care. 6,141 caregivers participated in activities aiming to promote the well-being and protection of children. 407 men and boys participated in programmes aiming to raise awareness about women's rights and to promote gender equality and gender-based violence (GBV) prevention. 2,411 women and girls accessed GBV safe spaces, including 788 who received individualized case management with legal, financial and welfare advice. A hotline for helping survivors of GBV was also established during the year. 150 local partner staff members received training and on-site coaching, support and supervision, and 65 community activists involved in Child Protection Networks also received safeguarding training.

Women's and Children's Health

Women and children's health remains a major cause for concern for Palestinians in the oPt and Lebanon. Palestinians have unacceptably high rates of maternal and child mortality and morbidity. Women and children are still the most vulnerable in situations of conflict and prolonged occupation. Increasing access to quality care and promoting health and care-seeking behaviours among communities and households are key to improving maternal, neonatal and child health. MAP espouses an integrated approach, encompassing reproductive health, safe motherhood and essential child health services, together with psychosocial care, parenting support and recognition and response to cases of child abuse, neglect and sexual/gender based violence (SGBV).

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Breast Cancer Care

Breast cancer is the most common cancer among Palestinian women, but for those diagnosed with the disease the five-year survival rate, based on the Gaza Cancer Registry, is only 65%, compared to 85% in the UK and close to 90% in Israel. Challenges posed by movement restrictions for both patients and health professionals, shortages of essential medicines, the Covid-19 crisis and the pre-existing gaps in the health system, all constitute obstacles to continuous and effective treatment and care for Palestinian women with breast cancer.

Our Breast Cancer Care project in the West Bank and Gaza continued despite Covid-19 preventing our regular training visits. Online multidisciplinary team meetings comprised of UK and Palestinian breast surgeons, nurses, oncologists and radiologists were conducted regularly to discuss breast cancer cases and agree diagnostic and treatment pathways. In Gaza, 90% of all breast cancer patients are now discussed at these regular meetings. In 2020, MAP supported the training of 129 medical students in oncology in Gaza, the first course of its kind there. In the West Bank, renovation work began on a new dedicated breast cancer unit in Nablus that, when opened in 2021, will serve the north of the West Bank. We also supported our local partner Dunya, to procure a new mammogram machine during the year as well as continuing to care for patients with newly diagnosed breast cancer and run breast cancer survivor self-help groups.

Reproductive Health, Psychosocial Support and Protection Needs of Young People living in Ein el Helweh and Rashidieh refugee camps

Young Palestinian refugees living in Lebanon have poor access to comprehensive reproductive health information and services. In the culture of the refugee camps, existing services mainly target married people of reproductive age and the needs of adolescents and single adults are largely ignored. Their health and care-seeking behaviours are poor, with young people often engaging in risky practices. We support our partner, Naba'a, to run reproductive health clinics in two camps, for women and girls to access high quality, user-friendly reproductive health and advice services. Recognised as an essential service, Naba'a's activities were able to continue during lockdown, with 2,700 men, women, boys, and girls attending reproductive health awareness and psychosocial support sessions in Ein el Helweh and Rashidyeh Palestinian camps.

Maternal and child health (MCH) outreach programme in four Lebanese refugee camps (Nahr el Bared, Beddawi, Ein el Helweh, Mieh Mieh)

In 2020, despite Covid-19 related restrictions, our MCH programme in four Palestinian refugee camps in Lebanon was able to continue providing vital care for pregnant women, nursing mothers and new-borns throughout the year; supporting the most vulnerable families and all high risk pregnancies. This is the only home based MCH service in Lebanon. 3,000 expectant and new mothers and their new-born children received one-to-one pregnancy and healthcare and counselling through regular home-visits by MAP's 13 skilled midwives and nurses. This holistic service includes antenatal and postnatal care, growth monitoring, screening for infections, developmental screening, parenting support, home safety and safeguarding advice.

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Advocacy and Campaigns

MAP's vision is a future in which all Palestinians can access an effective, sustainable and locally-led system of healthcare and the full realisation of their rights to health and dignity. MAP's Advocacy and Campaigns programme works to remove barriers to this vision by carrying out research on themes related to Palestinians' right to health and dignity; raising awareness of the issues, through networks and coalitions, with the public and with decision-makers; and motivating them to take appropriate action. In 2020, our activities focused on:

- Emergencies and emerging health needs;
- Contextual drivers of psychosocial and mental health issues;
- Rights and needs of persons with disabilities;
- Gender, family and child rights in health and healthcare; and
- Cross-cutting themes of access, protection, development and refugees.

Emergencies and emerging health needs

Our advocacy work in this area included a written submission on the right to health to the Human Rights Council in March with a focus on 'unlivability' in Gaza; a report on 'Chronic Impunity: Gaza's healthcare under continued attack' in partnership with Al Mezan Centre for Human Rights and Lawyers for Palestinian Human Rights; our input to the Safeguarding Healthcare in Conflict Coalition's annual report; and MAP's contribution to a 'Gaza 2020' online resource in partnership with Al Haq, Al Mezan and the Palestinian Centre for Human Rights. We also submitted evidence to the UK International Development Committee on the impact of Covid-19 on Palestinian communities living under occupation and as refugees and launched a joint briefing paper with Al Haq and the Jerusalem Legal Aid and Human Rights Centre on 'Covid-19 and the systematic neglect of East Jerusalem'.

Mental health and psychosocial support

Over the course of the year, MAP raised awareness of the contextual drivers of the psychosocial and mental health issues through the publication of an article on mental health in East Jerusalem, a series of interviews with a psychotherapist, a participant and a peer educator working with our partner NISCVT, and a news story about an adolescent life skills project in the Palestinian refugee camps of Lebanon. We also promoted World Mental Health Day across MAP's social media channels and conducted some initial research on the mental health impact of Covid-19 on communities across the West Bank, Gaza and the refugee camps of Lebanon.

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The rights and needs of persons with disabilities

MAP provided input to the Special Rapporteur's report on 'Persons with Disabilities in the context of displacement' for the 44th session of the Human Rights Council. We also submitted written evidence to the UN Committee on the Rights of Persons with Disabilities, outlining barriers to disability rights in the oPt ahead of the Committee's review of Israel's compliance with the Convention on the Rights of Persons with Disabilities. The team briefed the UN Committee via two virtual sessions, providing a platform for three disability rights advocates from Gaza to share their experiences and the barriers to their rights under occupation and closure. Following MAP's engagement with it, the UN Committee acknowledged Israel's responsibilities towards Palestinians with disabilities for the first time. Other activities included taking three MPs to an inclusive performance organised by our partner the Palestine Circus School during a parliamentary delegation to the West Bank; issuing a statement demanding accountability for the killing of Eyad Hallaq, a 32-year-old Palestinian man with autism who was fatally shot by Israeli police in May; highlighting the impact of Covid-19 on people with disabilities in the oPt and the refugee camps of Lebanon via social media and updating supporters on the adapted work of MAP's disability partners in response to the pandemic.

Gender, family and child rights in health and healthcare

Throughout the year, we raised awareness about obstacles to the right to health for Palestinian women and children through the production of a variety of materials including a series of articles focusing on the work of MAPs community midwives and partners in Lebanon; a short film about the work of a new MAP-funded mobile clinic serving Palestinian families living under threat in the South Hebron hills; an overview of the impact of Covid-19 on essential breast cancer services in the West Bank; and an update and Arabic translation of MAP's animation, 'Deema's Story', about the struggle to access breast cancer treatment for women in Gaza.

Plans for the future

Monitoring and Evaluation

Further training/capacity building workshops will be conducted in our regional offices in 2021, leading to the revision of our PMEAL (Planning; Monitoring; Evaluation; Accountability; and Learning) strategy. Monitoring and evaluation training will also be delivered to our local partners, as part of MAP's commitment to capacity building.

Safeguarding

Following extensive work to strengthen MAP's safeguarding policy and procedures in 2020, a programme of online safeguarding training will be rolled out to all staff, trustees and medical volunteers in early 2021, with more in-depth and case-based training delivered to key field staff.

Core Humanitarian Standards for Quality and Accountability (CHS)

Following completion of the first organisational self assessment in 2019 and development/agreement of an action plan in 2020, work to implement the action plan, with a particular focus on beneficiary feedback and complaints mechanisms, will accelerate in 2021.

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Key project goals for 2021

Below are the key plans for our projects in 2021:

- Our Covid-19 emergency response will continue in 2021, including the provision of testing kits, PPE, essential drugs/disposables and CPAP devices for our partners in oPt and Lebanon. We will arrange further training for Palestinian health workers at the frontline of managing Covid-19 cases. This is in addition to our advocacy work, calling on the international community for a more equitable distribution of vaccines.
- In line with our 2020-2022 strategy, 2021 will see the inclusion of more integrated capacity building support for our partners within our project plans. MAP will work alongside our partners, supporting them in developing feedback mechanisms, improving their safeguarding policies and practices, as well as building skills in monitoring and evaluation, financial management and fundraising. These will be tracked as part of our routine project monitoring.
- Advocacy at the local level will be a greater focus of our programmatic work, complementing our regional and international advocacy efforts. MAP will highlight the issues that impact on access to quality healthcare, linked to our project work.
- A strategic objective will be to increase the coverage and quality of our mental health and disability programmes, with greater cohesion between projects and between regional offices. We will continue to improve the accessibility and inclusion of our projects for PWDs.

Key advocacy and campaign goals for 2021

Moving forward in 2021, a core organisational objective is to raise awareness of the social and political determinants of health and increase advocacy - locally through our programmes, in the UK, and internationally - to enable actions to improve health outcomes for Palestinians living under occupation and as refugees. With colleagues and partners, our awareness raising and advocacy work will have a special focus on:

- Addressing violations of the right to health in the context of the Covid-19 pandemic and promoting sustainable development;
- Addressing the barriers to disability rights in the oPt and Lebanon;
- Highlighting the impact of settlements on Palestinian health and dignity; and
- Parliamentary and government engagement, ensuring Palestinian voices are brought to the fore in policy discussions concerning the right to health.

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Financial Review

In recent years we have been able to significantly grow our voluntary and institutional income, and our original 2020 budget was planned on this basis. However, as the global pandemic began to unfold in the early months of 2020, we immediately began the process of assessing the likely impact on all areas of our operations. Over the following months, we reviewed and scaled back our income budgets. This was done in parallel with a reassessment of our programme objectives, taking into account the direct impact of Covid-19 on our beneficiaries as well as the impact of restrictions on movement in delivering medical programmes to those beneficiaries. We also reviewed the scale of our programme support operations, reviewed our reserves policy, and continued to monitor budgets and forecasts during the year. There had been some early and encouraging signs that our digital fundraising strategy was performing well. As the year progressed, our voluntary income began to recover and we ended the year £500k ahead of the original budget, a testament to the generosity of our supporters and the strength of our fundraising operations.

On institutional income, we scaled back our budget significantly during the year, correctly anticipating that donors would divert funds to Covid-19 response projects. Although our position improved in the second half of 2020, our institutional income was £1.9m behind our original budget for the year and £560k below the level we achieved in the previous year.

The trustees had budgeted for a deficit of £1.1m for 2020 funded by surplus reserves. The outturn for 2020 was a surplus of £667k and we will carry forward unrestricted reserves of £4.4m into 2021. Our improved fundraising performance in the second half of the year has allowed us to set a budget deficit of £1.8m for 2021. This will enable us to maintain programme expenditure at pre-Covid-19 levels and expend most of our surplus reserves. Due to the level of economic uncertainty, the trustees are cautious about developing budget projections beyond this twelve-month period.

The impact of Covid-19 will continue through 2021. However, the trustees do not consider that there are any other material uncertainties at this time so consider that a going concern basis is appropriate for the basis of our operations. The trustees will focus on the careful monitoring of our fundraising income and a prudent approach to budgeting and forecasting income from institutional donors.

Reserves Policy

During 2020, the trustees reviewed the charity's reserves policy. The existing policy was set in December 2016. Since then, MAP has developed its approach to risk management, and the objective of the review was to ensure that our reserves policy is more aligned to the major risks that MAP currently faces. In developing a revised policy, based on our risk register, we developed "risk group areas" and looked at the scenarios that might reasonably arise should those risks materialise. The trustees have reviewed the risk group areas in setting the reserves requirement below.

The trustees' policy is to hold sufficient free reserves to enable the charity to:

- respond to significant opportunities, absorb financial setbacks, and provide time to adjust to new circumstances or a changing environment as necessary; and
- inform the organisation in planning, budgeting and forecasting.

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Free reserves are the unrestricted funds held by a charity that may be spent on any of its charitable purposes. This is calculated as total unrestricted funds less the value of any tangible fixed assets held for the charity's use and any other illiquid assets.

The trustees consider a sufficient level of free reserves to be between £2m-£2.5m, based on a review of the main risks faced by the charity. The midpoint of this range represents around three months of total operating expenditure.

Actual and forecast level of free reserves are reported regularly at board meetings and the trustees aim to keep free reserves within the target range, other than in exceptional circumstances.

Asset values

For the 2020 trustees' report, we are required to disclose any substantial difference between the market value of land and buildings and the amount at which they are included in the balance sheet. Freehold property was donated to MAP in 1992 and recorded as an asset based on the market value at that time. It has a balance sheet value of £109,000 at 31st December 2020 (also see note 11). The property, located within a residential terrace, is used as office premises for MAP's staff who are based in London. Due to Covid-19 restrictions we are currently unable to establish a market rate from a professional valuer. Based on the square footage of our premises and the average market rates achieved in the surrounding area in 2020, this would suggest an estimated valuation in the region of £1.6m. However, as a converted office within a residential terrace, and given the layout of the premises, we anticipate the actual valuation to be significantly lower.

Donated goods and services

The trustees would like to express their immense gratitude to the medical specialists and institutions who have generously donated their free time and equipment in support of MAP's medical missions. These have been included by way of a note to our accounts (note 3), as their value would not otherwise have been afforded from MAP's planned expenditures for 2020.

Time donated by NHS specialists

A total of 48 days of NHS specialists' time was donated during their annual leave to our capacity building projects in Gaza and the West Bank. Using standard NHS backfill and GP remuneration rates to calculate the value of this donated time, based on roles and seniority, the total value of donated time in 2020 was £20,918 (2019: 808 days with a total value of £313,195). The significant drop this year was purely the result of the cancellation of the majority of planned missions due to the Covid-19 pandemic.

Donated medical equipment

In 2020, based on letters of donation and detailed costings, we received a total of £70,000 worth of equipment donated by medical institutions to our neurosurgical capacity building project in Gaza. In 2019, we received a total of £210,000 of equipment donated by medical institutions.

MAP is able to harness the goodwill and incredible generosity of the British public and support from across the world through the work we undertake to provide medical aid to Palestinians living under occupation and as refugees.

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The charity's approach to fundraising

We generate funds from a wide range of UK and international donors. This includes individual one-off donations, regular gifts, sponsorship, corporate donations, legacies and institutional funding as well as Gift Aid. These funds are raised by staff, volunteers and individuals who fundraise in support of MAP. We communicate regularly with our supporters through newsletters, appeals and other materials, both printed and digital. MAP provides a comprehensive picture of our activities on our website at www.map.org.uk as well as through our social media channels and we are available to support fundraisers via phone or email.

We do not use professional fundraising agencies or commercial participators to fundraise on our behalf. We have secure systems to prevent inappropriate access and protect individual privacy. We do not pass on our supporters' details to other organisations and comply with fundraising regulations.

Participation in fundraising regulation and compliance with codes

MAP is a UK registered charity and is also registered with the UK Fundraising Regulator. We actively manage our fundraising activities to ensure we fully comply with the relevant codes of practice and statutory regulations including the revised code which came into effect from October 2019.

In light of the Data Protection Act 2018, we have refreshed our data protection policy to ensure all our processes and procedures comply with the new regulations. One member of the fundraising team has also received additional training on data protection and is now MAP's Data Protection Lead, who advises and ensures we are compliant. We have also established a cross-organisational data protection working group. Members of the group have received additional training by a Data Protection Consultant, and GDPR sessions have been conducted with all the overseas offices.

Compliance with codes

A Fundraising Advisory Panel comprising the Fundraising Director, CEO, Trustees and fundraising experts meets regularly throughout the year to review and monitor fundraising plans and activities. The panel reports to the Board of Trustees at quarterly meetings and seeks approval when needed. The Fundraising Director is a member of the Finance Committee, which also monitors and reviews all income and expenditure, ensuring compliance with regulations.

The number of complaints received

We have reviewed our complaints process and it is managed within the fundraising team by the Supporter Care and Database Manager. In 2020, we are not aware of having received any complaints relating to fundraising.

How the charity protects vulnerable people

We communicate with supporters on a regular basis if they have given consent to contact them. We do periodically contract with companies and publishers to produce direct fundraising appeals in print or online to recruit new supporters, but we do not give them our data. We keep a record of those people that have consented to be contacted by us by mail, telephone or email. We do not undertake telephone fundraising campaigns.

We do receive requests from supporters to be removed from our mailing list. We have clear internal policies to ensure these requests are recorded and we have systems in place to ensure compliance.

Medical Aid for Palestinians

Trustees' report for the year ended 31 December 2020

We are signed up to the Fundraising Preference Service, through which we have received less than twenty requests from supporters in over three years. In the same period, we have received and complied with around twenty thousand direct requests to be removed from mailing or email lists.

How we monitor our fundraising activities undertaken by third parties

We do not contract with any third parties to undertake our fundraising. We are aware that supporters fundraise on MAP's behalf and in some cases sign a Memorandum of Understanding to ensure that they represent MAP and fundraise within our set standards and regulations. We also supply supporters with a MAP "in support of" logo, to ensure that the public know that they are not MAP staff, but volunteer supporters who are fundraising.

Principal risks and uncertainties

At their December 2020 meeting, the trustees reviewed the principal risks and uncertainties that MAP faces and agreed a revised list to be incorporated into the organisational risk map. They agreed the actions to be taken to mitigate these risks and highlighted priority areas. They also reviewed the statement of principal risks and uncertainties to be included in this report.

The trustees identified MAP's five principal risks as follows:

- Closure or severe impediment to access or operations of an overseas office;
- Significant reputational damage (but not resulting in closure or severe impediment to access or operations of an overseas office);
- Injury, loss of life or kidnap of staff or visitors caused by outbreak of war or escalation of violence;
- Loss of direction and impact; and,
- Significant reduction in funding for programmes.

The emergence in 2020 of a global health crisis due to the Covid-19 pandemic continues to pose risks to all aspects of MAP's work. The trustees will continue to review these risks and uncertainties on an ongoing basis to satisfy themselves that adequate systems and procedures are in place to manage the risks identified. Where appropriate, risks are covered by insurance.

In December 2020, the following were identified as the priority risk mitigation actions for the Senior Management team for the coming year:

- Roll-out revised safeguarding training for staff and partners, with strengthened monitoring of safeguarding risks and partner capacity building;
- Codify our partner financial monitoring policies and procedures into a handbook and introduce new Internal Audit and Compliance Senior Manager role;
- Implement remaining cybersecurity report actions and ensure GDPR and cybersecurity training for all new staff/ refresher training for existing staff;
- Ensure compliance with Covid-19 safety guidelines and protective measures;
- Provide staff with good quality information updates, monitor stress, build in time to provide social support, and facilitate access to mental health and psychosocial support services; and
- Continue to invest across all fundraising channels and donor recruitment, diversifying funding beyond UK, to mitigate against the shrinking of institutional funding in the context of the Covid-19 pandemic.

This is the end of the Strategic report

Medical Aid for Palestinians

Trustees' report for the year ended 31 December 2020

Investment Policy

The trustees have the power to invest in such assets as they see fit. In practice, we aim to invest any surplus cash funds in short-term deposits across a range of banks.

Treasury activities have the objective of providing adequate liquidity for MAP's needs and of minimising risk, in a cost-effective way. It is the responsibility of the Director of Finance to assess the appropriate level of deposits at any time, taking into account the predicted cash needs, and to manage these deposits, under the supervision of the Chief Executive and Treasurer.

Remuneration Policy

All MAP staff, including its key management personnel, are remunerated according to MAP's salary structure which is comprised of five salary grades. The Board of Trustees, advised by its Finance Committee, consider annually whether a cost of living award will be paid which is based on relevant cost of living indices for the countries of operation, and dependent on affordability.

Planning

During 2019 we completed our new three-year organisational strategy process for 2020-2022. In November 2020 we also completed the annual operational planning process and budget for 2021. These have all been approved by the trustees.

Medical Aid for Palestinians

Trustees' report for the year ended 31 December 2020

Structure, governance and management

The organisation is a charitable company limited by guarantee, incorporated on 27 March 1995 and registered as a charity on 29 March 1995.

The company was established under a Memorandum of Association which established the objects and powers of the charitable company and is governed under its Articles of Association. Following advice from MAP's lawyers, the trustees adopted new Articles by a special resolution passed at the Annual General Meeting (AGM) held on 3 December 2015. The purpose of adopting new Articles was to bring them into line with changes in legislation and communications. The new Articles were accepted and registered at Companies House on 11 January 2016.

Recruitment and appointment of charity trustees

New trustees can be nominated by existing members of the Board of Trustees and we also advertise openly. Formal interviews are conducted, and the successful candidates are voted onto the Board at a Board Meeting. They are given an introduction to the work of the charity by the Chair and Chief Executive and are provided with the information necessary to fulfil their duties.

The Articles of Association allow for at least seven and not more than eighteen trustees to be appointed. It is our policy that trustees can serve up to three terms in office, each of three years' duration. At the end of each term, they must resign and may stand for re-election; at the end of three terms they must retire from the Board. They may then stand for re-election after a further two years.

The trustees who held office during the financial year and at the date of this report are set out in the Company Information on page 1.

All trustees give their time voluntarily and receive no benefits from the charity. Any expenses reclaimed from the charity are set out in note 8 to the accounts.

The Board of Trustees meets quarterly. An additional 'Away Day' meeting is usually held to review the overall strategy of the charity. There are four established sub-committees of the Board: the Programme Advisory Panel, the Fundraising Advisory Panel, the Campaigns Advisory Panel and the Finance Committee. These committees meet on a quarterly basis and deal with specific issues relevant to the particular area of MAP's activities. In addition, individual members of committees are called upon between committee meetings to provide specific technical advice in relation to MAP's work.

Charity Governance Code and Self-Assessment

The Board carried out a Charity Governance self-assessment at the end of 2018. In 2020, the following improvements have been made:

- A new succession plan planning procedure was approved by the Board;
- Following a review of the Charity Governance code, MAP's trustee skills audit template was revised to map out the skills and expertise of trustees in more detail and identify specific gaps;
- A new trustee appraisal and exit interview procedure was introduced as a routine measure intended to strengthen board effectiveness and comply with the charity code.
- The role and terms of reference of the Programme Advisory Panel was reviewed and updated;
- MAP's serious incident reporting procedure was reviewed and approved by the Board; and

Medical Aid for Palestinians

Trustees' report for the year ended 31 December 2020

- Preliminary work was undertaken by the Senior Management Team and the HR Manager on developing a values statement for publication on the website.

Some actions/improvements were delayed until 2021 due to Covid-19

- Researching further online and pro-bono trustee training opportunities;
- Running diversity training for trustees and discussing and determining MAP's diversity objectives and how to remove potential obstacles to trusteeship;
- Finalising MAP's values statement; and
- Reviewing and updating MAP's complaints mechanism, with a focus on beneficiaries.

Management of the charity

MAP's Chief Executive Officer, supported by a Senior Management Team, is responsible for the day-to-day running of the charity and manages the staff of the charity on behalf of the trustees. There are currently 60 full-time equivalent staff members, compared to 63 staff members in 2019. In light of the challenges posed by the global pandemic, MAP restructured some areas of its operations to improve cost-effectiveness and efficiency.

MAP has its headquarters in London. It has offices in Jerusalem, Ramallah, Gaza City and Beirut, which are directly accountable to the Chief Executive. The charity has a number of partner organisations with which it cooperates to deliver its programmes.

The Board would like to take this opportunity to thank all the volunteers who have worked at MAP during the year, and for their ongoing support and commitment to MAP's aims and objectives.

Audit and compliance

We have been strengthening our partner due diligence framework since the introduction of MAP's formal policy document in December 2016. We continue to conduct regular due diligence reviews of all of our existing partners and require initial operational and financial assessments to be prepared for all new partners before we enter into any grants arrangements or memoranda of understanding. During 2020, we have also developed our due diligence procedures for our medical suppliers in Palestine and Lebanon.

The external audit of our implementing partners is also ongoing. Seven audits were planned, although only four were completed due to Covid-19 movement restrictions. We plan to undertake the remaining three audits in 2021, in addition to those already planned for the year.

The trustees recognise the need to continue to strengthen our controls and oversight in all audit and compliance areas. During 2020, we established and recruited for a new Audit and Compliance Manager role to develop and oversee MAP's audit programme, due diligence process and ensure compliance with regulatory, banking and donor requirements.

The trustees (who are also directors of MAP for the purposes of company law) are responsible for preparing the trustees' Annual Report including the strategic report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

Medical Aid for Palestinians

Trustees' report for the year ended 31 December 2020

Statement of trustees' responsibilities

Company law requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charitable company and of the incoming resources and application of resources, including the income and expenditure, of the charitable company for that period. In preparing these 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 and statements of recommended practice have been followed, subject to any material departures disclosed and explained in the financial statements; and,
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charitable company will continue in operation.

The trustees are responsible for keeping adequate accounting records that disclose with reasonable accuracy at any time the financial position of the charitable company and enable them to ensure that the financial statements comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the charitable company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

In so far as the trustees are aware:

- there is no relevant audit information of which the charitable company's auditors are unaware; and,
- the trustees have taken all steps that they ought to have taken to make themselves aware of any relevant audit information and to establish that the auditors are aware of that information.

The trustees are responsible for the maintenance and integrity of the corporate and financial information included on the charitable company's website. Legislation in the United Kingdom governing the preparation and dissemination of financial statements may differ from legislation in other jurisdictions.

Medical Aid for Palestinians

Trustees' report for the year ended 31 December 2020

In Memoriam - Dr Runa Mackay

All of us at MAP were deeply saddened to learn of the death of close friend and colleague Dr Runa Mackay. After retiring from serving the Palestinians as a doctor for 30 years in Galilee, Runa decided to join MAP in 1987 to work in Lebanon as part of our medical team. She was initially in Burj el-Barajneh refugee camp in Beirut and then went on to work in South Lebanon. Upon returning from Lebanon, Runa founded Scottish MAP and continued her support till the very end. Her faith, courage and sustained commitment to the Palestinian cause over so many years is deeply inspiring. In 2014, MAP gave Runa our lifetime achievement award, recognising her almost 60 years of service to the Palestinian people.

In Memoriam - Mr Isaac Nusseibeh MBCHB, LMSSA, FRCSA

We were also very sad to learn of the death of friend and honorary patron, Mr Isaac Nusseibeh MBCHB, LMSSA, FRCSA. A Palestinian refugee from Jerusalem, Isaac Nusseibeh became a pioneering senior Consultant in Spinal Injuries and Paralysis at Stoke Mandeville Hospital, where he served from 1974 - 2007. Isaac worked with MAP from its very beginning and was a Board Member before retiring in 2008. We are immensely grateful for his long-term support, which enabled us to provide immediate medical aid to Palestinians living under occupation and as refugees, while also developing local capacity and skills to ensure the long-term development of the Palestinian healthcare system.

Auditors

Sayer Vincent LLP were re-appointed as the charitable company's auditors during the year and have expressed their willingness to continue in that capacity.

The trustees' Annual Report, which includes the review of activities, has been approved by the trustees on the date below and signed on their behalf by:

Steven James, Chair
25th March 2021

Medical Aid for Palestinians

Independent auditor's report to the members of Medical Aid for Palestinians (MAP)

Opinion

We have audited the financial statements of Medical Aid for Palestinians (the 'charitable company') for the year ended 31 December 2020 which comprise the statement of financial activities, balance sheet, statement of cash flows and notes to the financial statements, including significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including FRS 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 charitable company's affairs as at 31 December 2020 and of its incoming resources and application of resources, including its income and expenditure for the year then ended
- Have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice
- Have been prepared in accordance with the requirements of the Companies Act 2006.

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 charitable company 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 Medical Aid for Palestinians'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.

Medical Aid for Palestinians

Independent auditor's report to the members of Medical Aid for Palestinians (MAP)

Other information

The other information comprises the information included in the trustees' annual report, including the strategic 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.

Opinions on other matters prescribed by the Companies Act 2006

In our opinion, based on the work undertaken in the course of the audit:

- The information given in the trustees' annual report, including the strategic report, for the financial year for which the financial statements are prepared is consistent with the financial statements; and
- The trustees' annual report, including the strategic report, has been prepared in accordance with applicable legal requirements.

Matters on which we are required to report by exception

In the light of the knowledge and understanding of the charitable company and its environment obtained in the course of the audit, we have not identified material misstatements in the trustees' annual report including the strategic report. We have nothing to report in respect of the following matters in relation to which the Companies Act 2006 requires us to report to you if, in our opinion:

- Adequate accounting records have not been kept, or returns adequate for our audit have not been received from branches not visited by us; or
- The financial statements are not in agreement with the accounting records and returns; or
- Certain disclosures of trustees' remuneration specified by law are not made; or
- We have not received all the information and explanations we require for our audit.

Medical Aid for Palestinians

Independent auditor's report to the members of Medical Aid for Palestinians (MAP)

Responsibilities of trustees

As explained more fully in the statement of trustees' responsibilities set out in the trustees' annual report, the trustees (who are also the directors of the charitable company for the purposes of company law) 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 charitable company'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 charitable company or to cease operations, or have no realistic alternative but to do so.

Auditor's responsibilities for the audit of the financial statements

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 are set out below.

Capability of the audit in detecting irregularities

In identifying and assessing risks of material misstatement in respect of irregularities, including fraud and non-compliance with laws and regulations, our procedures included the following:

- We enquired of management and the finance and audit committee, which included obtaining and reviewing supporting documentation, concerning the charity's policies and procedures relating to:
 - Identifying, evaluating, and complying with laws and regulations and whether they were aware of any instances of non-compliance;
 - Detecting and responding to the risks of fraud and whether they have knowledge of any actual, suspected, or alleged fraud;
 - The internal controls established to mitigate risks related to fraud or non-compliance with laws and regulations.
- We inspected the minutes of meetings of those charged with governance.
- We obtained an understanding of the legal and regulatory framework that the charity operates in, focusing on those laws and regulations that had a material effect on the financial statements or that had a fundamental effect on the operations of the charity from our professional and sector experience.
- We communicated applicable laws and regulations throughout the audit team and remained alert to any indications of non-compliance throughout the audit.

Medical Aid for Palestinians

Independent auditor's report to the members of Medical Aid for Palestinians (MAP)

- We reviewed any reports made to regulators.
- We reviewed the financial statement disclosures and tested these to supporting documentation to assess compliance with applicable laws and regulations.
- We performed analytical procedures to identify any unusual or unexpected relationships that may indicate risks of material misstatement due to fraud.
- In addressing the risk of fraud through management override of controls, we tested the appropriateness of journal entries and other adjustments, assessed whether the judgements made in making accounting estimates are indicative of a potential bias and tested significant transactions that are unusual or those outside the normal course of business.

Because of the inherent limitations of an audit, there is a risk that we will not detect all irregularities, including those leading to a material misstatement in the financial statements or non-compliance with regulation. This risk increases the more that compliance with a law or regulation is removed from the events and transactions reflected in the financial statements, as we will be less likely to become aware of instances of non-compliance. The risk is also greater regarding irregularities occurring due to fraud rather than error, as fraud involves intentional concealment, forgery, collusion, omission or misrepresentation.

A further description of our responsibilities is available on the Financial Reporting Council's website at: 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 charitable company's members as a body, in accordance with Chapter 3 of Part 16 of the Companies Act 2006. Our audit work has been undertaken so that we might state to the charitable company's members 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 charitable company and the charitable company's members as a body, for our audit work, for this report, or for the opinions we have formed.

Jonathan Orchard (Senior statutory auditor)

30th March 2021

**for and on behalf of Sayer Vincent LLP, Statutory Auditor
Invicta House, 108-114 Golden Lane, LONDON, EC1Y 0TL**

Medical Aid for Palestinians

Statement of financial activities (incorporating an income and expenditure account)

For the year ended 31 December 2020

	Note	Unrestricted £k	Restricted £k	Total Year Ended Dec-20 £k	Total Year Ended Dec-19 £k
Income from:					
Donations and legacies	3	4,960	1,706	6,666	5,378
Charitable activities	4	-	3,284	3,284	3,844
Other trading activities	5	94	1	95	312
Total income		5,054	4,991	10,045	9,534
Expenditure on:					
Raising funds		1,345	-	1,345	1,261
Charitable activities	6	3,259	4,774	8,033	8,678
Total expenditure		4,604	4,774	9,378	9,939
Net incoming/(outgoing) resources and movement in funds	7	450	217	667	(405)
Reconciliation of funds:					
Total funds brought forward		3,987	107	4,094	4,499
Total funds carried forward		4,437	324	4,761	4,094

All of the above results are derived from continuing activities. There were no other recognised gains or losses other than those stated above. Movements in funds are disclosed in Note 15 to the financial statements.

Medical Aid for Palestinians

Balance sheet

As at 31 December 2020

Company no. 3038352

			Dec-20	Dec-19
	Note	£k	£k	£k
Fixed assets:				
Tangible assets	11		110	117
Current assets:				
Debtors	12	1,175		593
Cash at bank and in hand		5,137		4,814
		<u>6,312</u>		<u>5,407</u>
Liabilities:				
Creditors: amounts falling due within one year	13	(1,661)		(1,430)
			<u>4,651</u>	<u>3,977</u>
Net current assets			<u>4,651</u>	<u>3,977</u>
Total net assets			<u><u>4,761</u></u>	<u><u>4,094</u></u>
The funds of the charity:	15			
Restricted income funds			324	107
Unrestricted general funds			4,437	3,987
Total charity funds			<u><u>4,761</u></u>	<u><u>4,094</u></u>

Steven James
Chair

Siham Bortcosh
Treasurer

25th March 2021

Medical Aid for Palestinians

Statement of cash flows

For the year ended 31 December 2020

	Note	Total Year Ended Dec-20 £k	Total Year Ended Dec-19 £k
Net cash provided by operating activities	16	378	725
Cash flows from investing activities:			
Purchase of fixed assets		<u>(2)</u>	<u>-</u>
Net cash used in investing activities		(2)	-
Change in cash and cash equivalents in the year		376	725
Cash and cash equivalents at the beginning of the year		4,814	4,184
Change in cash and cash equivalents due to exchange rate movements		<u>(53)</u>	<u>(95)</u>
Cash and cash equivalents at the end of the year	17	<u>5,137</u>	<u>4,814</u>

Medical Aid for Palestinians

Notes to the financial statements for the year ended 31 December 2020

1 Accounting policies

a) Statutory information

Medical Aid for Palestinians is a charitable company limited by guarantee and is incorporated in the United Kingdom. The registered office address is 33a Islington Park Street, London, N1 1QB.

b) Basis of preparation

The financial statements have been prepared in accordance with 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 - (Charities SORP FRS 102), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Companies Act 2006.

Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy or note.

c) Public benefit entity

The charitable company meets the definition of a public benefit entity under FRS 102.

d) Going concern

The trustees consider that there are no material uncertainties about the charitable company's ability to continue as a going concern.

The trustees do not consider that there are any sources of estimation uncertainty at the reporting date that have a significant risk of causing a material adjustment to the carrying amounts of assets and liabilities within the next reporting

e) Income

Income, including income from government and other grants, whether 'capital' grants or 'revenue' grants, is recognised when the charity has entitlement to the funds, any performance conditions attached to the income have been met, and it is probable that the income will be received and that the amount can be measured reliably.

For legacies, entitlement is taken as the earlier of the date on which either: the charity is aware that probate has been granted, the estate has been finalised and notification has been made by the executor(s) to the charity that a distribution will be made, or when a distribution is received from the estate. Receipt of a legacy, in whole or in part, is only considered probable when the amount can be measured reliably and the charity has been notified of the executor's intention to make a distribution.

f) Fund accounting

Restricted funds are to be used for specific purposes as laid down by the donor. Expenditure which meets these criteria is charged to the fund.

Unrestricted funds are donations and other incoming resources received/generated for the charitable purposes.

Designated funds are unrestricted funds earmarked by the trustees for particular purposes.

g) Expenditure

Expenditure is recognised once there is a legal or constructive obligation to make a payment to a third party, it is probable that settlement will be required and the amount of the obligation can be measured reliably. Expenditure is classified under the following activity headings:

- Costs of raising funds relate to the costs incurred by the charitable company in inducing third parties to make voluntary contributions to it, as well as the cost of any activities with a fundraising purpose and those costs of an indirect nature necessary to support them.
- Expenditure on charitable activities comprises those costs incurred by the charity in the delivery of its programmes. It includes both costs that can be allocated directly to such activities and those costs of an indirect nature necessary to support them.

Medical Aid for Palestinians

Notes to the financial statements for the year ended 31 December 2020

h) Allocation of organisational support costs

Resources expended are allocated to the particular activity where the cost relates directly to that activity. The cost of the central support of each activity, comprising the UK salary and overhead costs, are apportioned to the charitable and fundraising activities in proportion to the direct expenditures incurred.

Governance costs are the costs associated with the governance arrangements of the charity. These costs are associated with constitutional and statutory requirements and include any costs associated with the strategic management of the charity's activities.

i) Operating leases

Rental charges are charged on a straight line basis over the term of the lease.

j) Tangible fixed assets

Items of equipment are capitalised where the purchase price exceeds £1,000. Depreciation costs are allocated to activities on the basis of the use of the related assets. Assets are reviewed for impairment if circumstances indicate their carrying value may exceed their net realisable value and value in use.

Where fixed assets have been revalued, any excess between the revalued amount and the historic cost of the asset is shown as a revaluation reserve in the balance sheet.

Depreciation is provided at rates calculated to write down the cost of each asset to its estimated residual value over its expected useful life. The depreciation rates in use are as follows:

▪ Freehold buildings	50 years
▪ Fixtures & fittings	5 years
▪ IT equipment	3 years
▪ Motor vehicles	3 years

k) Debtors

Trade and other debtors are recognised at the settlement amount due after any trade discount offered. Prepayments are valued at the amount prepaid net of any trade discounts due.

l) Cash at bank and in hand

Cash at bank and cash in hand includes cash and short-term highly liquid investments with a short maturity of three months or less from the date of acquisition or opening of the deposit or similar account.

m) Creditors and provisions

Creditors and provisions are recognised where the charity has a present obligation resulting from a past event that will probably result in the transfer of funds to a third party and the amount due to settle the obligation can be measured or estimated reliably. Creditors and provisions are normally recognised at their settlement amount after allowing for any trade discounts due.

The charity only has financial assets and financial liabilities of a kind that qualify as basic financial instruments. Basic financial instruments are initially recognised at transaction value and subsequently measured at their settlement value.

n) Pensions

MAP makes payments to the personal pension plans of certain employees in compliance with the regulations for pensions auto-enrolment. The costs are charged to the Statement of Financial Activities (SoFA) for the period to which they relate. Pension costs are allocated between activities and between restricted and unrestricted funds on the same basis as all other support costs (also see note h).

o) Foreign Currencies

Assets and liabilities expressed in foreign currencies are translated into sterling at the rate of exchange ruling at the balance sheet date. Transactions in foreign currencies are recorded at the rate ruling at the end of the month in which the transaction occurred. Both realised and unrealised gains or losses resulting from conversion of foreign currencies have been dealt with in the SoFA.

Medical Aid for Palestinians

Notes to the financial statements for the year ended 31 December 2020

2 Detailed comparatives for the December 2019 statement of financial activities

	Year Ended Dec-19 Unrestricted £k	Year Ended Dec-19 Restricted £k	Year Ended Dec-19 Total £k
Income from:			
Donations and legacies	4,532	846	5,378
Charitable activities	-	3,844	3,844
Other trading activities	306	6	312
Total income	4,838	4,696	9,534
Expenditure on:			
Raising funds	1,261	-	1,261
Charitable activities	3,348	5,330	8,678
Total expenditure	4,609	5,330	9,939
Net movement in funds	229	(634)	(405)
Total funds brought forward	3,758	741	4,499
Total funds carried forward	3,987	107	4,094

3 Income from donations and legacies

	Year Ended Dec-20 Unrestricted £k	Year Ended Dec-20 Restricted £k	Year Ended Dec-20 Total £k	Year Ended Dec-19 Unrestricted £k	Year Ended Dec-19 Restricted £k	Year Ended Dec-19 Total £k
Gifts	4,356	1,706	6,062	3,731	846	4,577
Legacies	604	-	604	801	-	801
	4,960	1,706	6,666	4,532	846	5,378

In 2020, total income from donations and legacies amounted to £6.7m which was £800k more than planned. We did not expect to achieve the same level of income received in 2019 due to the Covid-19 pandemic, so we are very grateful to the generosity of our supporters to our appeals for funds. A much higher proportion of the gifts received in 2020 were restricted due to our emergency Covid-19 response.

In addition to the amount included above under legacy income, we currently have eight legacy notifications from estates in the early stages of administration where we are unable to quantify our entitlement.

As discussed in the trustees' report, the trustees are very grateful to the medical specialists and institutions who have generously donated their annual leave time and equipment in support of MAP's medical missions. The amounts donated detailed below have been included by way of a note to our accounts, and not recorded in our statement of financial affairs, as their value would not otherwise have been afforded from MAP's planned expenditures for 2019 and 2020. The reduction in donated time in 2020 was due to restrictions in movement caused by Covid-19.

Donated goods and services	Year Ended Dec-20 Total days	Year Ended Dec-20 Total £k	Year Ended Dec-19 Total days	Year Ended Dec-19 Total £k
NHS specialists: donation of time during annual leave	48	21	808	313
Donations of medical equipment		70		210
		91		523

Medical Aid for Palestinians

Notes to the financial statements for the year ended 31 December 2020

4 Income from charitable activities

	Year Ended Dec-20 Total £k	Year Ended Dec-19 Total £k
The following restricted grants were received:		
Arab Fund: Oncology drugs in Gaza	(28)	-
Interburns: Burns research Palestine	35	34
Islamic Aid: Blood pressure medicines in Gaza	-	50
Jersey Overseas Aid: Neurosurgical work in Gaza	100	66
Medical Aid for Palestinians Jordan: Crisis response in Gaza	-	3
Muslim Hands: Two medical refrigerators for Gaza blood bank	16	-
PACES: Covid-19 emergency response in East Jerusalem and Lebanon	76	-
Penny Appeal: Covid-19 emergency response in Gaza	84	-
Penny Appeal: Winter supplies for vulnerable families in Lebanon	60	-
Penny Appeal: Covid-19 emergency response in West Bank	20	-
Penny Appeal: Emergency response to Beirut blast in Lebanon	19	-
Penny Appeal: Covid-19 national response in Gaza	10	-
Penny Appeal: Trauma related drugs and disposables in Gaza	10	-
UN OCHA: Medicines and medical disposables in Gaza	-	658
UN OCHA: Limb reconstruction in Gaza	-	1,787
UN OCHA: Medical care for Palestinian refugees from Syria	-	103
UN OCHA: Covid-19 sustaining eye care services in West Bank	262	-
UN OCHA: Covid-19 responding to urgent health needs in Gaza	899	-
UN OCHA: Covid-19 emergency response in Gaza	399	-
Sub-total for Emergencies & Complex Hospital Care	1,962	2,701
Islamic Development Bank: Development of family medicine	56	54
UNICEF: MHPPS projects in Lebanon	969	987
Sub-total for Mental Health and Psychosocial Support	1,025	1,041
Arab Fund: Health programmes in refugee camps in Lebanon	50	-
Arab Fund: Breast cancer care in Palestine	(15)	-
Islamic Aid: Neonatal life support training in Gaza	17	-
Islamic Aid: Neonatal equipment in Gaza	-	50
Jersey Overseas Aid: Gender based violence in Gaza	100	-
Muslim Hands: Reducing mortality and morbidity in new-born in Gaza	145	-
Muslim Hands: Purchase of two medical refrigerators	-	52
Sub-total for Women's and Children's Health	297	102
Total income from charitable activities	3,284	3,844

Although we experienced a drop in the levels of available funding for our planned programmes, we were able to secure emergency grants to respond to the global pandemic in all the areas of our operations.

The trustees would like to express their gratitude to these funders for their generous grants.

5 Income from other trading activities

	Year Ended Dec-20 Unrestricted £k	Year Ended Dec-20 Restricted £k	Year Ended Dec-20 Total £k	Year Ended Dec-19 Unrestricted £k	Year Ended Dec-19 Restricted £k	Year Ended Dec-19 Total £k
Events	94	1	95	306	6	312

Medical Aid for Palestinians

Notes to the financial statements for year ended 31 December 2020

6 Expenditure on charitable activities

	Gaza £k	Lebanon £k	West Bank £k	Across all areas £k	Total Year Ended Dec-20 £k
Grants to partner organisations					
Emergencies & Complex Hospital Care	-	-	35	-	35
Disability	88	119	4	-	211
Mental Health and Psychosocial Support	97	820	47	-	964
Women's and Children's Health	258	40	124	-	422
Direct programme costs					
Emergencies & Complex Hospital Care	2,380	307	248	-	2,935
Disability	260	15	31	-	306
Mental Health and Psychosocial Support	7	181	42	-	230
Women's and Children's Health	310	343	270	-	923
Advocacy and Campaigns	-	-	-	14	14
Programme implementation and monitoring costs					
Salaries	572	253	257	146	1,228
Other operating costs	66	87	62	32	247
	4,038	2,165	1,120	192	7,515
Organisational support costs (see below)	291	157	69	1	518
	4,329	2,322	1,189	193	8,033

Prior year analysis of expenditure on charitable activities

	Gaza £k	Lebanon £k	West Bank £k	Across all areas £k	Total Year Ended Dec-19 £k
Grants to partner organisations					
Emergencies & Complex Hospital Care	-	-	137	-	137
Disability	169	206	-	-	375
Mental Health and Psychosocial Support	23	727	89	-	839
Women's and Children's Health	306	55	310	-	671
Direct programme costs					
Emergencies & Complex Hospital Care	3,584	17	194	-	3,795
Disability	52	-	-	-	52
Mental Health and Psychosocial Support	1	110	19	-	130
Women's and Children's Health	352	321	98	-	771
Advocacy and Campaigns	-	-	-	38	38
Programme implementation and monitoring costs					
Salaries	505	239	240	135	1,119
Other operating costs	96	76	95	1	268
	5,088	1,751	1,182	174	8,195
Organisational support costs (see below)	318	102	60	3	483
	5,406	1,853	1,242	177	8,678

We have taken the exemption from disclosure of the names of the organisations we pay grants to as this disclosure could result in serious prejudice to the recipient organisations.

6 Expenditure on Charitable Activities (continued)

Description of Thematic areas

Emergencies & Complex Hospital Care	To ensure that MAP is in a position to respond quickly to emergency, crises and conflict situations, to support and enhance communities' emergency response capacities and to improve access to and quality of essential healthcare services.
Disability	To identify and support disability projects which support a holistic social model approach to disability in line with the UN convention.
Mental Health and Psychosocial Support	To strengthen and promote services that utilise rights-based, community-led approaches in responding to psychosocial needs within the occupied Palestinian territory and Lebanon.
Women's and Children's Health	To improve health outcomes for women and children, by increasing access to quality care and promoting positive health-seeking behaviour.
Advocacy	To improve health outcomes by addressing the barriers to Palestinians' right to health.

Organisational support costs

	Total Year Ended Dec-20 £k	Total Year Ended Dec-19 £k
Staff costs	244	192
Staff recruitment, training and welfare	48	62
Vehicle and travel costs	3	14
Premises and utility costs	28	28
Communication costs	14	11
Depreciation	4	4
Bank and finance charges	1	1
Non capitalised IT costs	139	98
Governance costs	49	36
Organisational support costs excluding foreign exchange losses	530	446
Foreign exchange losses	53	90
	583	536

During 2020 the British Pound strengthened against the US Dollar resulting in an exchange rate loss for 2020 from USD holdings in place at the start of the year.

The majority of our organisational support costs are incurred for the general administration of the charity in the areas of financial management, information technology (I.T.), human resources, London office facilities, legal and governance matters. These costs are allocated to the cost of raising funds and the cost of our charitable activities in proportion to the expenditures incurred in those areas. During 2020, the trustees allocated additional expenditures on I.T. to provide in-house I.T. support and improve the infrastructure and data protection systems for our offices and to those working remotely.

Allocation of organisational support costs

	Total Year Ended Dec-20 £k	Total Year Ended Dec-19 £k
Programme costs:		
Gaza	291	318
Lebanon	157	102
West Bank	69	60
Advocacy and campaigns	1	3
	518	483
Cost of raising funds	65	53
	583	536

Medical Aid for Palestinians

Notes to the financial statements for year ended 31 December 2020

7 Net income/(expenditure) for the year

This is stated after charging /(crediting):

	Total Year Ended Dec-20 £k	Total Year Ended Dec-19 £k
Depreciation	9	12
Operating lease rentals:		
Property	45	68
Other	3	4
Auditors' remuneration (excluding VAT):		
Audit fees	18	15
Audits of overseas offices	20	19
Audits of overseas partner organisations	6	6
Foreign exchange losses	53	90

8 Analysis of staff costs, trustee remuneration and expenses, and cost of key management personnel

Staff costs were as follows:

	Total Year Ended Dec-20 £k	Total Year Ended Dec-19 £k
Salaries and wages	1,908	1,716
Redundancy and termination payments	34	-
Social security costs	157	142
Employer's pension and end of service benefit costs (see note below)	194	144
	2,293	2,002

All staff costs including those charged to projects are shown above.

The number of employees whose emoluments fell within the following bands were:

£k	Total Year Ended Dec-20 numbers	Total Year Ended Dec-19 numbers
80-90	1	-
70-80	1	1
60-70	2	1

Medical Aid for Palestinians operates a defined contribution pension scheme in the UK. In our overseas offices provisions are made for staff which are payable at the end of their service. Such amounts are accrued when earned, based on current monthly salaries and length of service. During the year the movement on this provision was as follows:

	£k
Opening balance at 1 January 2020	345
Net charge for the year	53
Closing balance at 31 December 2020	398

Total employee benefits including remuneration and pension contributions of the key management personnel for the year to December 2020 were £534k (Dec-19: £460k). In addition, employer national insurance contributions of £36k were paid directly to HMRC in relation to those staff (Dec-19: £34k).

The charity trustees were not paid and did not receive any benefits from employment with the charity in the year (Dec-19: £nil). No charity trustee received payment for professional or other services supplied to the charity (Dec-19: £nil).

Trustees' expenses represent the payment or reimbursement of travel and subsistence costs totalled £nil (Dec-19: £4,016). Trustees' meetings were held on Zoom and there were no visits to overseas programmes.

Aggregate donations from related parties were £2k.

Medical Aid for Palestinians

Notes to the financial statements for year ended 31 December 2020

9 Staff numbers

The number of employees in terms of average head count (AHC) and full-time equivalents (FTE) employed during the year was as follows:

	2020 AHC	2020 FTE	2019 AHC	2019 FTE
Project and support staff	50	44	48	47
Marketing and fundraising	11	10	11	9
Management and administration	4	4	4	4
Advocacy and campaigns	3	2	3	3
	68	60	66	63

10 Taxation

The charitable company is exempt from corporation tax as all its income is charitable and is applied for charitable purposes.

11 Tangible fixed assets

	Freehold property £k	Fixtures & fittings £k	I.T. equipment £k	Motor vehicles £k	Total £k
Cost or valuation					
At the start of the year	201	49	120	38	408
Additions in year	-	-	2	-	2
Disposals in year	-	(35)	(25)	-	(60)
At the end of the year	201	14	97	38	350
Depreciation					
At the start of the year	89	47	117	38	291
Disposals in year	-	(35)	(25)	-	(60)
Charge for the year	3	2	4	-	9
At the end of the year	92	14	96	38	240
Net book value:					
At the end of the year	109	-	1	-	110
At the start of the year	112	2	3	-	117

Freehold property is shown at cost of acquisition on 25 March 1992.

Land with a value of £40k (Dec-19: £40k) is included within freehold property and not depreciated.

All of the above assets are used for charitable purposes.

12 Debtors

	Dec-20 £k	Dec-19 £k
Tax recoverable on gift aid	172	118
Accrued legacy income	404	415
Accrued grant income	494	48
Prepayments and other debtors	105	12
	1,175	593

Medical Aid for Palestinians

Notes to the financial statements for year ended 31 December 2020

13 Creditors: amounts falling due within one year

	Dec-20	Dec-19
	£k	£k
Trade creditors	32	290
Taxation and social security	62	37
Other creditors	5	-
Deferred income	-	256
Accruals	1,139	477
End of service provisions for overseas staff (also see note 8)	398	345
Holiday pay provision	25	25
	1,661	1,430

14a Current year analysis of net assets between funds

	General unrestricted	Restricted	Total funds
	£k	£k	£k
Fund balances at 31 December 2020 are represented by:			
Tangible fixed assets	110	-	110
Net current assets	4,327	324	4,651
Net assets at the end of the year	4,437	324	4,761

14b Prior year analysis of net assets between funds

	General unrestricted	Restricted	Total funds
	£k	£k	£k
Fund balances at 31 December 2019 are represented by:			
Tangible fixed assets	117	-	117
Net current assets	3,870	107	3,977
Total net assets	3,987	107	4,094

15a Movements in funds

	At the start of the year	Incoming resources & gains	Outgoing resources & losses	At the end of the year
	£k	£k	£k	£k
Fund balances at 31 December 2020 are represented by:				
Gaza Emergencies & Complex Hospital Care	-	2,549	(2,549)	-
Gaza Women's and Children's Health	-	342	(329)	13
Lebanon Disability	-	6	(6)	-
Lebanon Emergencies & Complex Hospital Care	81	330	(362)	49
Lebanon Mental Health and Psychosocial Support	-	969	(969)	-
Lebanon Women's and Children's Health	-	119	(119)	-
West Bank Emergencies & Complex Hospital Care	26	453	(217)	262
West Bank Mental Health and Psychosocial Support	-	5	(5)	-
West Bank Women's and Children's Health	-	218	(218)	-
Restricted funds	107	4,991	(4,774)	324
Unrestricted funds:				
General funds	3,987	5,054	(4,604)	4,437
Total unrestricted funds	3,987	5,054	(4,604)	4,437
Total funds	4,094	10,045	(9,378)	4,761

Medical Aid for Palestinians

Notes to the financial statements for year ended 31 December 2020

15b Prior year movement in funds

	At the start of the year £k	Incoming resources & gains £k	Outgoing resources & losses £k	At the end of the year £k
Fund balances at 31 December 2019 are represented by:				
Gaza Emergencies & Complex Hospital Care	262	2,957	(3,219)	-
Gaza Women's and Children's Health	135	157	(292)	-
Lebanon Disability	-	5	(5)	-
Lebanon Emergencies & Complex Hospital Care	-	103	(22)	81
Lebanon Mental Health and Psychosocial Support	40	991	(1,031)	-
Lebanon Women's and Children's Health	154	68	(222)	-
West Bank Emergencies & Complex Hospital Care	14	181	(169)	26
West Bank Mental Health and Psychosocial Support	-	31	(31)	-
West Bank Women's and Children's Health	136	203	(339)	-
Restricted funds	741	4,696	(5,330)	107
Unrestricted funds:				
General funds	3,758	4,838	(4,609)	3,987
Total unrestricted funds	3,758	4,838	(4,609)	3,987
Total funds	4,499	9,534	(9,939)	4,094

Purposes of restricted funds

Part of the income MAP receives is restricted by the donor to individual projects within the thematic areas listed in note 6. During the year this amounted to £4.7m (2019: £4.7m). Although most of our restricted income normally comes from institutions we also receive restricted income from individual donors.

16 Reconciliation of net income/(expenditure) to net cash flow provided by operating activities

	Dec-20 £k	Dec-19 £k
Net income/(expenditure) for the reporting period (as per the statement of financial activities)	667	(405)
Depreciation charges	9	12
(Increase)/decrease in debtors	(582)	626
Increase in creditors	231	397
Foreign exchange losses	53	95
Net cash provided by operating activities	378	725

17 Analysis of cash and cash equivalents

	1 Jan 2020 £k	Cash flows £k	31 Dec 2020 £k
Cash at bank and in hand	4,814	323	5,137
Total cash and cash equivalents	4,814	323	5,137

18 Operating lease commitments

The charity's total future minimum lease payments under non-cancellable operating leases is as follows for each of the following periods:

	Property Dec-20 £k	Property Dec-19 £k	Equipment Dec-20 £k	Equipment Dec-19 £k
Less than one year	42	55	1	1
One to five years	3	13	2	3
Over five years	-	-	-	-
	45	68	3	4

19 Legal status of the charity

The charity is a company limited by guarantee and has no share capital. The liability of each member in the event of winding up is limited to £10.