Docusign Envelope ID: 42E7C64E-3869-84C1-8361-66ED4F05CE20

mars
Medical Advocacy & Referral Service



ANNUAL REPORT
& FINANCIAL STATEMENTS

For the Year Ended
31 December

2025

One Call. Expert Support. Better Outcomes.

Registered Charity Number: 1152340

Docusign Envelope ID: 42E7C64E-3869-84C1-8361-66ED4F05CE20

REFERENCE & ADMINISTRATIVE DETAILS

REGISTRATION

Registered company no. 08321795
Registered charity no. 1152340

REGISTERED OFFICE

New Burlington House
1075 Finchley Road
London NW11 0PU

TRUSTEES

Rabbi Hershel Grunfeld
Mr Jacob Herzka
Mr Pinchas Weinberger

AUDITORS

Cohen Arnold
New Burlington House
1075 Finchley Road
London NW11 0PU

BANKERS

Metro Bank PLC
Holborn Branch (Head Office)
1 Southampton Row
London WC1B 5HA

ORGANISATION DETAILS

MARS | Medical Advocacy & Referral Service
Unit 15 Grosvenor Way, London E5 9ND
020 3322 8586
www.marsorg.com
mail@marsorg.com

CONTENTS

Trustees' annual report (incorporating the Directors' Report)	**3–19**
Message from the trustees	3
2025 at a glance	4
Our ambition	5
What we do	6
Networking	7
Research	8
Referrals	9
Advocacy	10
Diagnostics	11
Support	12
Facts & figures	13
Our specialist divisions	14
Oncology division	15
Achievements & future plans	16
Support & accountability	17
Governance & financial review	18
Trustees' responsibilities & approval	19
Independent auditor's report	20–24
Statement of financial activities	25
Statement of financial position	26
Statement of cash flows	27
Notes to the financial statements	28–35
Thank you	36

Docusign Envelope ID: 42E7C64E-3869-84C1-8361-66ED4F05CE20

A MESSAGE FROM THE TRUSTEES



2025 has been another year of meaningful progress for MARS. Through compassionate advocacy, practical support and strong partnerships, we have continued to help patients and families navigate some of the most complex medical challenges.

We work closely with leading UK hospitals and local doctors, connecting patients with the right specialists and resources at the right time. This collaboration helps to improve access to advanced treatments, ensuring families receive the best possible guidance and care.

Our commitment to research remains central to our work. We support and promote innovative medical research and clinical trials, helping to bring new treatment options within reach for the patients we support.

Raising awareness is also vital. By sharing trusted information and real patient stories, we help more people in our community understand their options and feel better prepared when facing a medical crisis.

None of this would be possible without the dedication of our supporters, medical partners and the wider community. Together we are making a real difference, giving patients and families hope, knowledge and a clearer path forward.

> *We help patients and their families navigate complex medical decisions, connecting them with the right specialists and supporting them at every stage.*



Docusign Envelope ID: 42E7C64E-3869-84C1-8361-66ED4F05CE20

2025 AT A GLANCE

01 Stronger links with UK hospitals and local doctors

We have deepened our relationships with leading UK hospitals and local doctors, building trusted networks that help patients access the right specialists faster and navigate complex medical systems with confidence and support.



02 More health research and training

We have supported a wider range of medical research and clinical trials, and helped to fund specialist training and knowledge exchange, ensuring patients can benefit from the latest innovations and best practice in care.



03 Greater awareness in the community

We have expanded our community outreach, sharing trusted information through events, schools, synagogues and digital channels, so that more people understand the importance of being prepared for a medical crisis and know where to turn for guidance.



04 More global medical opinions

We have helped patients obtain expert medical opinions from world-leading specialists in the UK, across Europe, the United States and across the globe, providing access to international expertise when it can make a critical difference.



05 Expanded support for patients and families

We have provided more personalised, ongoing support throughout the medical journey, offering practical guidance, reassurance and a trusted point of contact for patients and their families when they need it most.



Docusign Envelope ID: 42E7C64E-3869-84C1-8361-66ED4F05CE20

OUR AMBITION

MARS was established in 2012 by Rabbi Hershel Grunfeld after witnessing the confusion, stress and uncertainty families can face following a medical crisis.

He saw how overwhelming it can be to navigate complex medical systems, make urgent decisions and find the right specialists at a time when families are already under enormous emotional pressure.

Today, MARS guides patients and families through complex medical situations, connecting them to the right experts and resources with compassion, discretion and practical support.

Our ambition is to give every patient access to the most advanced care available, enabling the best possible outcome.



Docusign Envelope ID: 42E7C64E-3869-84C1-8361-66ED4F05CE20

WHAT WE DO

Expert guidance.
Practical support.
Better outcomes.

MARS provides a comprehensive range of services to help patients and families navigate complex medical journeys. We work quickly, discreetly and compassionately, connecting people to the right experts and resources when they need them most.

Networking

We connect patients and families with leading specialists and centres of excellence, locally and internationally, through our trusted global network.

Research

We research the latest treatments, clinical trials and medical innovations, providing up-to-date, evidence-based information tailored to each patient's condition.

Referrals

We identify and facilitate access to the most appropriate consultants and medical teams, ensuring patients are seen by the right experts as quickly as possible.

Advocacy

We advocate on behalf of patients and families, helping to remove barriers, liaise with healthcare providers and ensure patients' needs are understood and prioritised.

Diagnostics

We help arrange and expedite vital tests, scans and specialist diagnostic investigations, ensuring accurate and timely results to inform the best treatment decisions.

Support

We provide ongoing, personal support throughout the medical journey, offering practical guidance, reassurance and a trusted point of contact for patients and their families.

RAISING AWARENESS IN THE COMMUNITY

MARS is committed to raising awareness about the importance of being prepared for a medical crisis. We educate the community on the value of private medical insurance, helping families understand their options and the peace of mind it can provide.

We also promote wider medical awareness, sharing trusted information and resources to help our community make informed decisions about their health and wellbeing.



Docusign Envelope ID: 42E7C64E-3869-84C1-8361-66ED4F05CE20



NETWORKING

MARS has built strong relationships with UK hospitals, the NHS, private specialists and local doctors, creating a trusted network that ensures patients can access the right experts and the most suitable care for their individual needs.

Through these relationships, MARS helps people find appropriate specialists, obtain second opinions and timely treatment, with the support and guidance they need.

Local Doctors

Strong relationships with trusted local doctors in our communities

UK Hospitals & Specialists

Access to leading NHS and private specialists across the UK

International Expertise

Seeking expert medical opinions from Europe, the USA and across the globe

Better Access

Helping patients access the right specialists, second opinions and timely care



EUROPE
Leading centres and global expertise

USA
World-renowned hospitals and specialists



GLOBAL
Access to expert opinions from across the world

Docusign Envelope ID: 42E7C64E-3869-84C1-8361-66ED4F05CE20



RESEARCH

In-depth medical research is central to the work we do. MARS gathers and reviews medical records, explores treatment options, seeks global expert opinions and keeps abreast of emerging developments to provide the most current and advanced guidance for our patients.

In 2025, we continued to deepen our connections with UK hospitals and international experts, ensuring we stay up to date with advances in treatment, clinical trials and specialist knowledge, so we can support complex and rare cases with the latest evidence and expertise.

OUR RESEARCH PROCESS

1 Gather Information

We collect and review detailed medical records, test results and reports to build a complete picture.

2 Explore Options

We research and compare treatment options, considering the most suitable approaches for each patient.

3 Seek Expert Opinions

We reach out to specialists in the UK and internationally for additional perspectives when needed.

4 Review Developments

We stay informed about emerging treatments, clinical trials and the latest medical advances worldwide.

5 Support Complex Cases

Our research is particularly valuable for rare and complex cases, where specialist knowledge and innovative approaches are essential.

6 Build Expertiee

In 2025, we strengthened our global connections to further develop our specialist knowledge and networks.



My abiding interest in MARS, and my willingness to give time to it and support it, is because it's there for patient benefit. Irrespective of where someone lives, where someone comes from or what their background is, they should always have access to the best medical advice and the best medical care. And because that's not always the case, we need organisations that enable patients to receive that. To my mind the MARS organisation is exactly that.

Professor Kevin Harrington
Professor of Biological Cancer Therapies
at The Institute of Cancer Research

Docusign Envelope ID: 42E7C64E-3869-84C1-8361-66ED4F05CE20

REFERRALS



MARS connects patients to the right specialists quickly and sensitively, based on their medical condition, the expertise required, location, urgency and the family's circumstances.

Our experienced team works closely with patients, families and treating doctors to identify the most appropriate specialists and services, arrange appointments, obtain expert opinions, coordinate consultations and guide each patient to the most suitable medical pathway.

HOW WE MAKE THE RIGHT CONNECTIONS

UNDERSTAND THE PATIENT'S NEEDS

We take time to understand the medical condition, expertise required, location, urgency and the family's personal circumstances.

IDENTIFY THE RIGHT SPECIALIST

We match each patient with the most suitable specialist, based on their specific condition, experience and access to the latest treatments.

ARRANGE APPOINTMENTS

We liaise directly with specialists and hospitals to secure timely appointments, often expediting access when urgent care is required.

OBTAIN EXPERT OPINIONS

We help patients access second opinions and multidisciplinary input when needed, providing confidence in their diagnosis and treatment options.

COORDINATE THE PROCESS

We manage communication between patients, specialists and hospitals, ensuring information is shared, results are obtained and consultations are well coordinated.

GUIDE TO THE BEST PATHWAY

We provide clear, objective guidance to the most suitable medical pathway, whether that involves further testing, specialist treatment, surgery or ongoing care.



The right specialist. At the right time. For the best possible outcome.

Docusign Envelope ID: 42E7C64E-3869-84C1-8361-66ED4F05CE20

ADVOCACY



MARS supports, informs and empowers patients and families at every step, helping them understand their options, navigate complex systems and feel confident in the decisions they make.

Our team provides clear, impartial information and practical direction, ensuring patients can ask informed questions, communicate effectively with medical providers and access the support they need throughout their healthcare journey.

HOW WE SUPPORT PATIENTS AND FAMILIES

CLEAR, RELIABLE INFORMATION
We explain medical conditions, treatment options and next steps in plain language, so patients and families can make informed decisions.

SUPPORT AT EVERY STEP
We are here to listen, answer questions and provide reassurance from the first call through to treatment and beyond.

HELP YOU ASK THE RIGHT QUESTIONS
We help patients prepare for consultations, with guidance on the questions to ask and the information to request.

NAVIGATE COMPLEX SYSTEMS
We explain how the healthcare system works, help with referrals and reduce the barriers that can delay access to care.

ADVOCATE ON YOUR BEHALF
We communicate with medical providers, ensure patient needs are understood and help resolve issues when additional support is required.

GUIDANCE FOR COMPLEX DECISIONS
We provide independent, expert advice when facing difficult choices, helping patients consider risks, benefits and alternative options.

HOSPITAL COORDINATION
We liaise with hospitals and specialist teams to keep treatment on track, coordinate appointments and ensure a smooth pathway of care.



It is a privilege to work with Rabbi Grunfeld and MARS. I have always found that MARS is committed to providing the highest standard of care. They support families at a time of need when there can be great anxiety and uncertainty. Rabbi Grunfeld takes time to understand the complexities of each individual case to be able to provide insightful advice and guidance.

Mr Pranav Pandya
Consultant in Fetal Medicine,
Director of Fetal Medicine, UCLH

Docusign Envelope ID: 42E7C64E-3869-84C1-8361-66ED4F05CE20



DIAGNOSTICS

Faster answers. The right support. A clearer path forward.

MARS helps patients access urgent diagnostics, specialist consultations and the assessments they need, when they need them. We work to remove barriers, including providing financial assistance where necessary, to ensure patients can access essential investigations and stabilize their path to treatment.

Through rapid access and expert review, we help patients get answers faster, enabling them to make informed decisions and move forward with clarity and confidence.

URGENT DIAGNOSTICS

Rapid access to essential scans, tests and investigations when time matters most.

SPECIALIST ASSESSMENTS

Comprehensive assessments to confirm diagnosis and guide treatment options.

SPECIALIST CONSULTATIONS

Access to leading specialists across a wide range of medical conditions.

FINANCIAL ASSISTANCE

Support with costs where needed, helping patients access vital investigations and services.

EXPERT REVIEW

Independent review of results and reports to ensure the right diagnosis and next steps.

A CLEARER PATH FORWARD

Helping patients move ahead with clarity, confidence and the right support in place.



Docusign Envelope ID: 42E7C64E-3869-84C1-8361-66ED4F05CE20



SUPPORT

Patients. Families. Always alongside.

MARS supports patients and their families throughout the entire journey. From the first call to ongoing care, we provide emotional support, practical direction and coordination help, ensuring no one has to navigate complex medical challenges alone.

EMOTIONAL SUPPORT

A listening ear and compassionate guidance for patients and families during challenging times.

PRACTICAL DIRECTION

Clear, trusted information to help families understand options and make confident decisions.

ONGOING CONTACT

Regular check-ins and continued support, so patients and families never feel alone.

COORDINATION SUPPORT

Helping to link appointments, share information and work with providers for a smoother journey.



AWARENESS

MARS helps raise awareness of private medical insurance and other important medical issues in the community, so families can stay informed and up to date.

- Trusted Information
- Community Education
- Keeping Families Informed

Docusign Envelope ID: 42E7C64E-3869-84C1-8361-66ED4F05CE20

FACTS & FIGURES

In 2025, MARS continued to make a real difference, ensuring more patients received the urgent diagnostics and specialist consultations they needed, when they needed them.

300
Calls every day

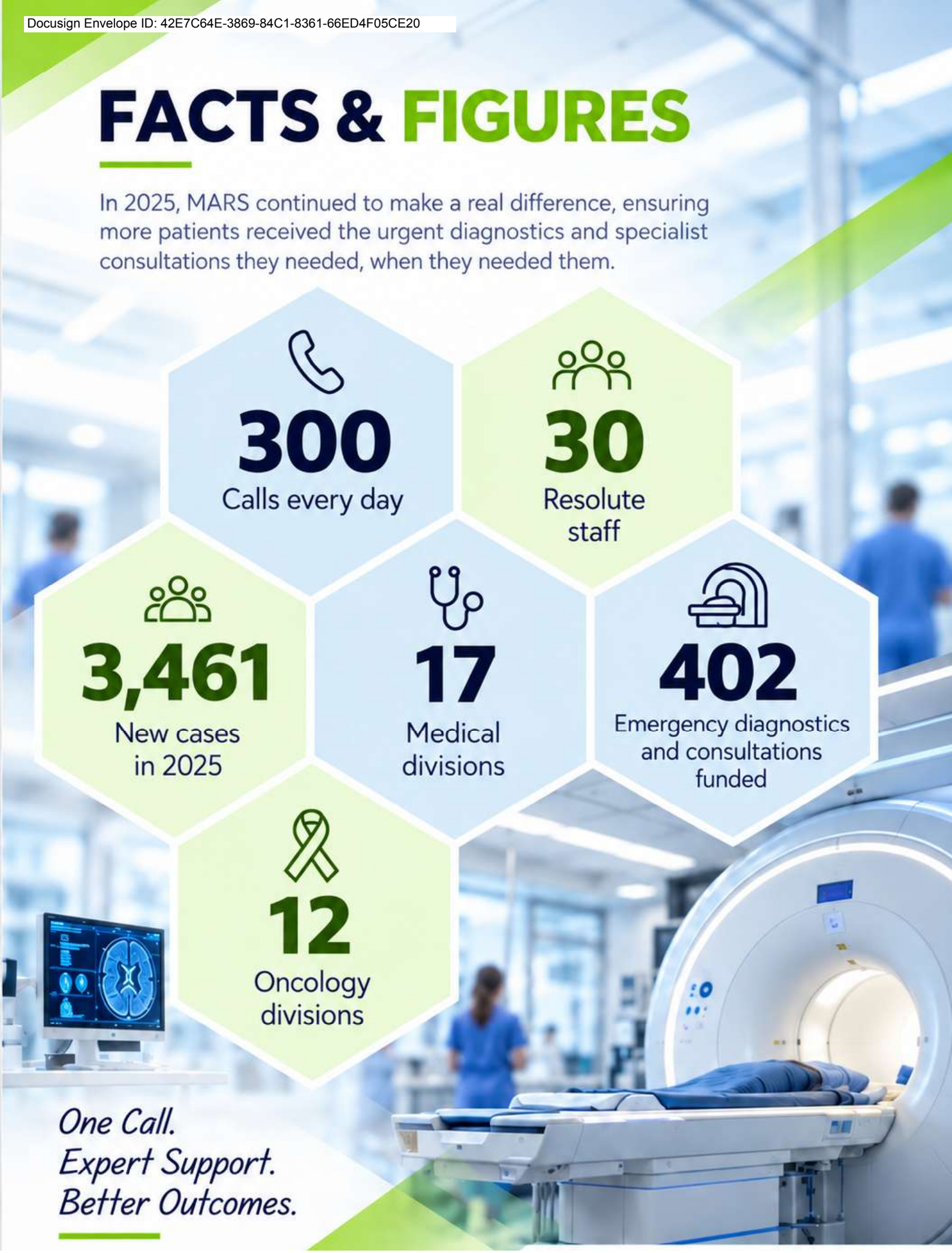
30
Resolute staff

3,461
New cases in 2025

17
Medical divisions

402
Emergency diagnostics and consultations funded

12
Oncology divisions



One Call.
Expert Support.
Better Outcomes.

Docusign Envelope ID: 42E7C64E-3869-84C1-8361-66ED4F05CE20



OUR SPECIALIZED DIVISIONS

MARS funds emergency diagnostics, consultations and treatment across a wide range of medical specialties, ensuring patients have fast access to expert care when it matters most.

- Cardiology
- Complex Pediatrics
- Critical Care
- Dermatology
- Endocrinology
- ENT
- Fetal Medicine
- Gastroenterology
- Hematology
- Neurology
- OB-GYN
- Ophthalmology
- Orthopedics
- Renal & Urology
- Respiratory
- Rheumatology
- Surgical

Docusign Envelope ID: 42E7C64E-3869-84C1-8361-66ED4F05CE20

ONCOLOGY DIVISION



EXPERT GUIDANCE. ADVANCED CARE. BETTER OUTCOMES.

Oncology is a major and specialist division within MARS, providing expert care for a wide range of cancers and complex conditions. We bring together leading specialists to offer advanced diagnostics, personalised treatment plans, second medical opinions, and coordinated care across our network.

Our work includes cutting-edge research, access to innovative treatments, and ongoing support for patients and their families. Through close links with UK hospitals and international medical experts, we help ensure every patient receives the right guidance, at the right time, wherever they are in their cancer journey.

12 ONCOLOGY DIVISIONS

- Breast Oncology
- Gastrointestinal Oncology
- Neuro-Oncology
- Dermatologic Oncology
- Gynecologic Oncology
- Ocular Oncology
- Hematologic Oncology
- Head and Neck Oncology
- Pediatric Oncology
- Soft Tissue and Sarcoma Oncology
- Thoracic Oncology
- Urologic Oncology

Specialist care. Global expertise.
Support for patients and families.

Docusign Envelope ID: 42E7C64E-3869-84C1-8361-66ED4F05CE20

2025 ACCOMPLISHMENTS

In 2025, MARS made significant progress in oncology and across our wider work, helping more patients access expert care and support, and continuing to advance research and innovation.

STRONGER LINKS WITH UK HOSPITALS

Built closer relationships with leading UK hospitals and local doctors to improve access to specialist care and faster pathways for patients.

MORE RESEARCH AND TRAINING

Expanded cancer research activity and provided more specialist training for doctors and healthcare professionals.

GREATER AWARENESS IN THE COMMUNITY

Increased awareness about cancer and the medical needs of patients through community engagement and education.

EXPANDED PATIENT AND FAMILY SUPPORT

Strengthened practical, emotional and informational support for patients and their families at every stage.

SOFTWARE UPDATES AND DATA PROTECTION

Continued to enhance our systems and software to meet modern healthcare needs and improve patient support and case coordination.

MORE GLOBAL MEDICAL OPINIONS

Supported more international medical opinions where needed, helping patients access world-leading expertise and treatment options.

LOOKING AHEAD 2026–27

We will continue to build on this progress, with a clear focus on expanding our oncology work and further strengthening the support we provide.

CONTINUED DEVELOPMENT OF ONCOLOGY

Grow and expand our oncology division to reach more patients and improve outcomes across all cancer types.

RESEARCH INTO GENETICS

Further strengthen research into cancer genetics and personalised treatment approaches.

DEEPER CARDIAC DEVELOPMENT

Continue to advance our cardiac work to support patients with complex cancer and cardiovascular needs.

STRONGER SUPPORT SERVICES

Enhance the range of services for patients and families, with a focus on emotional and practical support.

ONGOING SOFTWARE UPDATES

Keep developing our systems and technology to enhance patient support, data protection and case coordination.

Docusign Envelope ID: 42E7C64E-3869-84C1-8361-66ED4F05CE20

CONTINUED SUPPORT & ACCOUNTABILITY

Dedicated caseworkers

Long-term and complex cases can require sustained contact. MARS assigns caseworkers to help families navigate appointments, decisions, communications and ongoing care.

Hospital liaison and urgent advocacy

Hospital emergencies do not follow office hours. MARS has described round-the-clock support, liaison with medical teams and advocacy for patients with medical, cultural and practical needs.

Medical records and technical guidance

The team helps families request previous scans, test results and medical reports, and navigate patient portals, remote consultations, digital forms and information sharing.

Transfers and practical coordination

For patients needing care at another hospital or overseas, MARS helps coordinate medical and travel arrangements, clinical handovers and associated logistics where appropriate.

Diagnostics and financial assistance

In selected urgent or potentially life-threatening cases, MARS has helped patients access private investigations or specialist opinions while also coordinating ongoing NHS care.

Complex cases and clinical trials

Cases involving several teams or limited conventional options may require wider research, multiple opinions, multidisciplinary planning and exploration of appropriate clinical trials.

Interpretation and cultural understanding

MARS helps explain complex terminology, address language barriers and communicate individual religious and cultural requirements to healthcare professionals.

Yom-Tov clinics

Free, urgent GP walk-in services for Yom Tov in Stamford Hill and Golders Green.

Community education and training

The established programme includes private medical insurance awareness, wider health information, professional learning, medical conferences and community medical training.

Evaluation and feedback

Feedback from patients, medical professionals and community leaders helps MARS refine its work. Complaints, queries and feedback are recorded sensitively, recognising patient privacy and the pressures of illness.

Docusign Envelope ID: 42E7C64E-3869-84C1-8361-66ED4F05CE20

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document

The charity is controlled by its governing document, its memorandum and articles of association, and constitutes a limited company, limited by guarantee, as defined by Companies Act 2006.

Recruitment and appointment of new trustees

It is not currently the intention of the trustees of the charity to appoint new trustees. Should this situation change in the future, the trustees will apply suitable recruitment and training procedures.

Risk Management

The trustees have identified and reviewed the major risks to which the charity is exposed, in particular those related to the operations and finance of the charity, and are satisfied that systems are in place to mitigate those risks.

Public benefit

The trustees confirm that they have referred to the guidance contained in the Charity Commission's general guidance on public benefit, when reviewing the charity's aims and objectives, and in planning future activities and setting grant making policy for the year.

MARS serves people from ethnic minority communities, focusing particularly, but not exclusively, on the Orthodox Jewish Community. This community has unique religious and cultural needs that may be unfamiliar to the medical world. This community also includes recent immigrants to the UK, meaning that both the language and the culture are unfamiliar to them.

Geographically, we are based in London, but we receive calls from all over England and have liaison officers located in other areas of the UK such as Essex, Manchester and Gateshead.

FINANCIAL REVIEW

The financial position of the Charity is satisfactory.

Income and donations aggregate £1,728,031. Total resources expended were £1,727,803 resulting in a net surplus of £228 for the year and total reserves of £384,258 (2024: £384,030).

During the year, the charity experienced a period of heightened scrutiny following a Charity Commission enquiry. The enquiry concluded in March 2026 with certain recommendations made which the Trustees are now addressing.

Fundraising campaign

The charity held a fundraising campaign in July 2025. Some pledged donations had not been received by 31 December 2025, and receipts from the campaign continued into 2026.

Reserves policy

The Trustees have examined the charity's requirements for reserves in light of the main risks to the organisation. It has established a policy whereby the unrestricted funds not committed or invested in tangible fixed assets held by the charity should be between 3 and 6 months of the expenditure. Budgeted expenditure for 2026 is £1.2m and therefore the target is £300,000 to £600,000 in unrestricted reserve funds. The reserves are needed to meet the working capital requirements of the charity and the Management Committee are confident that at this level they would be able to continue the current activities of the charity in the event of a significant drop in funding. The present level of unrestricted reserves available to the charity of £284,000 therefore falls short of this target level.

Docusign Envelope ID: 42E7C64E-3869-84C1-8361-66ED4F05CE20

TRUSTEES' RESPONSIBILITIES STATEMENT

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

Company law requires the charity trustees to prepare financial statements for each year which give a true and fair view of the state of affairs of the charitable company and the incoming resources and application of resources, including the income and expenditure, 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 applicable Charities SORP;

• make judgments and accounting estimates that are reasonable and prudent;

• prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in business.

The trustees are responsible for keeping adequate accounting records that are sufficient to show and explain the charity's transactions and disclose with reasonable accuracy at any time the financial position of the charity 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 charity 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 auditors, Cohen Arnold were appointed on 27 October 2025 and will be proposed for re-appointment at the forthcoming Annual General Meeting.

AUDITOR

Each of the persons who is a trustee at the date of approval of this report confirms that:

· so far as they are aware, there is no relevant audit information of which the charity's auditor is unaware; and

· they have taken all steps that they ought to have taken as a trustee to make themselves aware of any relevant audit information and to establish that the charity's auditor is aware of that information.

The auditor is deemed to have been re-appointed in accordance with section 487 of the Companies Act 2006.

SMALL COMPANY PROVISIONS

This report has been prepared in accordance with the provisions applicable to companies entitled to the small companies exemption.

The trustees' annual report was approved on 29/10/2026 and signed on behalf of the board of trustees by:

Mr H Grunfeld

Trustee

Signed by:
Rabbi H Grunfeld
982C4764E0924A5...

Docusign Envelope ID: 42E7C64E-3869-84C1-8361-66ED4F05CE20

MARS ORG. LTD

COMPANY LIMITED BY GUARANTEE

INDEPENDENT AUDITOR'S REPORT TO THE MEMBERS OF MARS ORG. LTD

YEAR ENDED 31 DECEMBER 2025

OPINION

We have audited the financial statements of MARS ORG. LTD (the 'charity') for the year ended 31 December 2025 which comprise the statement of financial activities (including income and expenditure account), statement of financial position, statement of cash flows and the related notes, including a summary of significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including 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 charity's affairs as at 31 December 2025 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 and the Charities Act 2011.

BASIS FOR OPINION

We conducted our audit in accordance with International Standards on Auditing (UK) (ISAs (UK)) and applicable law. Our responsibilities under those standards are further described in the auditor's responsibilities for the audit of the financial statements section of our report. We are independent of the charity in accordance with the ethical requirements that are relevant to our audit of the financial statements in the UK, including the FRC's Ethical Standard, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

CONCLUSIONS RELATING TO GOING CONCERN

In auditing the financial statements, we have concluded that the trustees' use of the going concern basis of accounting in the preparation of the financial statements is appropriate.

Based on the work we have performed, we have not identified any material uncertainties relating to events or conditions that, individually or collectively, may cast significant doubt on the company'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.

Docusign Envelope ID: 42E7C64E-3869-84C1-8361-66ED4F05CE20

OTHER INFORMATION

The other information comprises the information included in the annual report, other than the financial statements and our auditor's report thereon. The trustees are responsible for the other information. 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.

In connection with our audit of the financial statements, 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 audit or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether there is a material misstatement in the financial statements or a material misstatement of the other information. 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' report for the financial year for which the financial statements are prepared is consistent with the financial statements; and
- the trustees' 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 charity and its environment obtained in the course of the audit, we have not identified material misstatements in the trustees' report.

We have nothing to report in respect of the following matters in relation to which the Companies Act 2006 and the Charities Act 2011 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; or
- the trustees were not entitled to prepare the financial statements in accordance with the small companies regime and take advantage of the small companies' exemptions in preparing the directors' report and from the requirement to prepare a strategic report.

Docusign Envelope ID: 42E7C64E-3869-84C1-8361-66ED4F05CE20

RESPONSIBILITIES OF TRUSTEES

As explained more fully in the trustees' responsibilities statement, the trustees (who are also the directors 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 charity's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the trustees either intend to liquidate the charity or to cease operations, or have no realistic alternative but to do so.

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 is detailed below:

- We obtained an understanding of the legal and regulatory frameworks that are applicable to the company, and determined that the most relevant to the presentation of the financial statements are those that relate to the reporting legislation (UK GAAP and the Companies Act 2006), the relevant tax regulations in the United Kingdom, the Landlord and Tenant Act, the UK General Data Protection Regulation (GDPR), Health & Safety Regulations and the Bribery Act. We understood how the company is complying with those frameworks through discussion with the trustees and senior management, and by identifying the company's policies and procedures regarding compliance with laws and regulations. We also identified those members of management who have the primary responsibility for ensuring compliance with laws and regulations, and for reporting any known instances of non-compliance to the trustees. We communicated these identified frameworks amongst our audit team and remained alert to any indications of non-compliance throughout the audit. We ensured that the engagement team had sufficient competence and capability to identify or recognise non-compliance with laws and regulations.

- We discussed with the trustees and senior management the policies and procedures regarding compliance with these legal and regulatory frameworks.

- We assessed the susceptibility of the company's financial statements to material misstatement, including how fraud might occur, by reviewing the company's identified risks and enquiry with the trustees and senior management during the planning and finalisation phases of our audit. The susceptibility to such material misstatement was determined to be low.

Docusign Envelope ID: 42E7C64E-3869-84C1-8361-66ED4F05CE20

- Based on this understanding we designed our audit procedures to identify non-compliance with the identified legal and regulatory frameworks, which were part of our procedures on the related financial statement items. Our procedures included reviewing the company's internal controls policies and procedures, reviewing the minutes of board meetings and correspondence with regulatory bodies including HMRC, testing transactions outside the normal course of the business and journal entries, and discussions with the trustees and senior management.

Owing to the inherent limitations of an audit, there is an unavoidable risk that we may not have detected some material misstatements in the financial statements, even though we have properly planned and performed our audit in accordance with auditing standards. For example, the further removed non-compliance with laws and regulations (irregularities) is from the events and transactions reflected in the financial statements, the less likely the inherently limited procedures required by auditing standards would identify it. In addition, as with any audit, there remained a higher risk of non-detection of irregularities, as these may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal controls. We are not responsible for preventing non-compliance and cannot be expected to detect non-compliance with all laws and regulations.

As part of an audit in accordance with ISAs (UK), we exercise professional judgment and maintain professional scepticism throughout the audit. We also:

- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the internal control.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by the trustees.
- Conclude on the appropriateness of the trustees' use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the charity's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the charity to cease to continue as a going concern.
- Evaluate the overall presentation, structure and content of the financial statements, including the disclosures, and whether the financial statements represent the underlying transactions and events in a manner that achieves fair presentation.

Docusign Envelope ID: 42E7C64E-3869-84C1-8361-66ED4F05CE20

We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

USE OF OUR REPORT

This report is made solely to the charity's members, as a body, in accordance with section 144 of the Charities Act 2011 and regulations made under section 154 of that Act. Our audit work has been undertaken so that we might state to the charity'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 charity and the charity's members as a body, for our audit work, for this report, or for the opinions we have formed.

DocuSigned by:
David Goldberg
BC6977A458CD499...

New Burlington House
1075 Finchley Road
London
NW11 0PU

29/10/2026

David Goldberg (Senior statutory auditor)
Cohen Arnold
Chartered accountants & statutory auditor

Docusign Envelope ID: 42E7C64E-3869-84C1-8361-66ED4F05CE20

MARS ORG. LTD

COMPANY LIMITED BY GUARANTEE

STATEMENT OF FINANCIAL ACTIVITIES (INCLUDING INCOME AND EXPENDITURE ACCOUNT)

YEAR ENDED 31 DECEMBER 2025

	Note	2025 Unrestricted funds £	2025 Restricted funds £	2025 **Total funds £**	2024 Total funds £
Income and endowments					
Donations and legacies	**5**	1,478,901	247,171	**1,726,072**	1,594,668
Investment income	**7**	1,959	–	**1,959**	1,019
Total income		1,480,860	247,171	**1,728,031**	1,595,687
Expenditure					
Expenditure on raising funds:					
Costs of raising donations and legacies	**8**	(209,744)	–	**(209,744)**	(139,943)
Expenditure on charitable activities	**9,10**	(1,312,870)	(205,189)	**(1,518,059)**	(1,430,138)
Total expenditure		(1,522,614)	(205,189)	**(1,727,803)**	(1,570,081)
Net income and net movement in funds		(41,754)	41,982	**228**	25,606
Reconciliation of funds					
Total funds brought forward		326,559	57,471	**384,030**	358,424
Total funds carried forward		284,805	99,453	**384,258**	384,030

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

The notes on pages 28 to 35 form part of these financial statements.

Docusign Envelope ID: 42E7C64E-3869-84C1-8361-66ED4F05CE20

MARS ORG. LTD

COMPANY LIMITED BY GUARANTEE

STATEMENT OF FINANCIAL POSITION

31 DECEMBER 2025

	Note	2025 £	2025 £	2024 £	2024 £
FIXED ASSETS					
Tangible fixed assets	**16**		**216,281**		224,828
CURRENT ASSETS					
Debtors	**17**	**30,420**		–	
Cash at bank and in hand		**184,065**		197,883	
		214,485		197,883	
CREDITORS: amounts falling due within one year	**19**	**(29,350)**		(16,460)	
NET CURRENT ASSETS			**185,135**		181,423
TOTAL ASSETS LESS CURRENT LIABILITIES			**401,416**		406,251
CREDITORS: amounts falling due after more than one year	**20**		**(17,158)**		(22,221)
NET ASSETS			**384,258**		384,030
FUNDS OF THE CHARITY					
Restricted funds			**99,453**		57,471
Unrestricted funds			**284,805**		326,559
Total charity funds	**21**		**384,258**		384,030

These financial statements have been prepared in accordance with the provisions applicable to companies subject to the small companies' regime.

These financial statements were approved by the board of trustees and authorised for issue on 29/10/2026....., and are signed on behalf of the board by:

Signed by:
Rabbi H Grunfeld
982C4764E0924A5...
Mr H Grunfeld
Trustee

The notes on pages 28 to 35 form part of these financial statements.

Docusign Envelope ID: 42E7C64E-3869-84C1-8361-66ED4F05CE20

MARS ORG. LTD

COMPANY LIMITED BY GUARANTEE

STATEMENT OF CASH FLOWS

YEAR ENDED 31 DECEMBER 2025

	Note	2025 £	2024 £
CASH FLOWS FROM OPERATING ACTIVITIES			
Net income		**228**	25,606
Adjustments for:			
Depreciation of tangible fixed assets		**8,547**	11,716
Other interest receivable and similar income		**(1,959)**	(1,019)
Interest payable and similar charges		**1,182**	2,709
Changes in:			
Trade and other debtors		**(30,420)**	49,307
Trade and other creditors		**12,888**	(5,037)
Cash generated from operations		**(9,534)**	83,282
Interest paid		**(1,182)**	(2,709)
Interest received		**1,959**	1,019
Net cash (used in)/from operating activities		**(8,757)**	81,592
CASH FLOWS FROM INVESTING ACTIVITIES			
Purchase of tangible assets		**–**	(3,236)
Net cash used in investing activities		**–**	(3,236)
CASH FLOWS FROM FINANCING ACTIVITIES			
Proceeds from borrowings		**(5,064)**	(4,549)
Net cash used in financing activities		**(5,064)**	(4,549)
NET (DECREASE)/INCREASE IN CASH AND CASH EQUIVALENTS		**(13,821)**	73,807
CASH AND CASH EQUIVALENTS AT BEGINNING OF YEAR		**197,883**	124,076
CASH AND CASH EQUIVALENTS AT END OF YEAR	**18**	**184,062**	197,883

The notes on pages 28 to 35 form part of these financial statements.

Docusign Envelope ID: 42E7C64E-3869-84C1-8361-66ED4F05CE20

MARS ORG. LTD

COMPANY LIMITED BY GUARANTEE

NOTES TO THE FINANCIAL STATEMENTS

YEAR ENDED 31 DECEMBER 2025

1. GENERAL INFORMATION

The charity is a public benefit entity and a private company limited by guarantee, registered in England and Wales and a registered charity in England and Wales. The address of the registered office is New Burlington House, 1075 Finchley Road, London, NW11 0PU, United Kingdom.

2. STATEMENT OF COMPLIANCE

These financial statements have been prepared in compliance with FRS 102, 'The Financial Reporting Standard applicable in the UK and the Republic of Ireland', the Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (Charities SORP (FRS 102)) and the Companies Act 2006.

3. ACCOUNTING POLICIES

Basis of preparation

The financial statements have been prepared on the historical cost basis.

The financial statements are prepared in sterling, which is the functional currency of the entity.

Going concern

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

Judgements and key sources of estimation uncertainty

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

There have been no material adjustments based on estimations and assumptions during the financial year.

Fund accounting

General unrestricted funds comprise the accumulated surplus or deficit on income and expenditure account. They are available for use at the discretion of the Trustees in furtherance of the general objectives of the Charity.

Restricted funds are funds subject to specific restricted conditions imposed by donors.

Designated funds are funds which have been set at the discretion of the Trustees for specific purposes. There are no designated funds as at the Balance Sheet date.

Incoming resources

All donations are recognised in the statement of financial activities (SOFA) of the charity when received. All other income is recognised on a receivable basis.

Docusign Envelope ID: 42E7C64E-3869-84C1-8361-66ED4F05CE20

3. ACCOUNTING POLICIES *(continued)*

Resources expended

All expenditure is classified under the Charity's principal categories of charitable and other expenditure and by the type of expense.

Tangible assets

Tangible assets are initially recorded at cost, and subsequently stated at cost less any accumulated depreciation and impairment losses. Any tangible assets carried at revalued amounts are recorded at the fair value at the date of revaluation less any subsequent accumulated depreciation and subsequent accumulated impairment losses.

An increase in the carrying amount of an asset as a result of a revaluation, is recognised in other recognised gains and losses, unless it reverses a charge for impairment that has previously been recognised as expenditure within the statement of financial activities. A decrease in the carrying amount of an asset as a result of revaluation, is recognised in other recognised gains and losses, except to which it offsets any previous revaluation gain, in which case the loss is shown within other recognised gains and losses on the statement of financial activities.

Depreciation

Depreciation is calculated so as to write off the cost or valuation of an asset, less its residual value, over the useful economic life of that asset as follows:

Fixtures and fittings	-	15% reducing balance
Computer equipment	-	33% reducing balance

Financial instruments

A financial asset or a financial liability is recognised only when the entity becomes a party to the contractual provisions of the instrument.

Basic financial instruments are initially recognised at the amount receivable or payable including any related transaction costs, unless the arrangement constitutes a financing transaction, where it is recognised at the present value of the future payments discounted at a market rate of interest for a similar debt instrument.

Current assets and current liabilities are subsequently measured at the cash or other consideration expected to be paid or received and not discounted.

4. LIMITED BY GUARANTEE

The charity is a company limited by guarantee and has no share capital. The liability of each trustee in the event of winding up is limited to £1.

Docusign Envelope ID: 42E7C64E-3869-84C1-8361-66ED4F05CE20

5. DONATIONS AND LEGACIES

	Unrestricted Funds £	Restricted Funds £	**Total Funds 2025 £**
DONATIONS			
Donations	1,440,921	247,171	**1,688,092**
GRANTS			
Grants	37,980	–	**37,980**
	1,478,901	247,171	**1,726,072**

	Unrestricted Funds £	Restricted Funds £	Total Funds 2024 £
DONATIONS			
Donations	1,292,572	282,930	1,575,502
GRANTS			
Grants	19,166	–	19,166
	1,311,738	282,930	1,594,668

6. ANALYSIS OF GRANTS RECEIVED

Donations received, included in the above, are as follows:

	2025 £	2024 £
Special case fund	**247,171**	282,930

7. INVESTMENT INCOME

	Unrestricted Funds £	**Total Funds 2025 £**	Unrestricted Funds £	Total Funds 2024 £
Bank interest receivable	1,959	**1,959**	1,019	1,019

8. COSTS OF RAISING DONATIONS AND LEGACIES

	Unrestricted Funds £	**Total Funds 2025 £**	Unrestricted Funds £	Total Funds 2024 £
Fundraising costs	209,744	**209,744**	139,943	139,943

Docusign Envelope ID: 42E7C64E-3869-84C1-8361-66ED4F05CE20

9. EXPENDITURE ON CHARITABLE ACTIVITIES BY FUND TYPE

	Unrestricted Funds £	Restricted Funds £	**Total Funds 2025 £**
Charitable activities	1,269,960	205,189	**1,475,149**
Support costs	42,910	–	**42,910**
	1,312,870	205,189	**1,518,059**

	Unrestricted Funds £	Restricted Funds £	Total Funds 2024 £
Charitable activities	1,071,074	318,698	1,389,772
Support costs	40,366	–	40,366
	1,111,440	318,698	1,430,138

10. EXPENDITURE ON CHARITABLE ACTIVITIES BY ACTIVITY TYPE

	Activities undertaken directly £	Support costs £	**Total funds 2025 £**	Total fund 2024 £
Charitable activities	1,475,149	30,928	**1,506,077**	1,413,685
Governance costs	–	11,982	**11,982**	16,453
	1,475,149	42,910	**1,518,059**	1,430,138

11. ANALYSIS OF CHARITABLE ACTIVITIES

	2025 £	2024 £
Charitable Activities	**404,207**	446,897
Grants to institutions	**106,219**	–
Special case fund	**280,282**	401,430
Medical Support	**302,722**	172,413
Holiday (Yom Tov) clinics	**21,428**	26,899
Health awareness	**59,072**	84,141
Sustenance packages	**96,030**	96,486
Medical research	**205,189**	161,506
	1,475,149	1,389,772

Docusign Envelope ID: 42E7C64E-3869-84C1-8361-66ED4F05CE20

12. ANALYSIS OF SUPPORT COSTS

	Charitable activities £	**Total 2025 £**	Total 2024 £
Finance costs	1,182	**1,182**	2,709
Governance costs	10,800	**10,800**	13,744
Legal and professional fees	22,381	**22,381**	12,197
Depreciation	8,547	**8,547**	11,716
	42,910	**42,910**	40,366

13. NET INCOME

Net income is stated after charging/(crediting):

	2025 £	2024 £
Depreciation of tangible fixed assets	**8,547**	11,716
Fees payable for the audit of the financial statements	**10,800**	13,744

14. STAFF COSTS

	2025 £	2024 £
Wages and salaries	**276,260**	261,685
Social security costs	**6,537**	4,326
	282,797	266,011

The average monthly number of employees during the year was 29 (2024: 27).

No salaries of £60,000 or over were paid during the year.

15. TRUSTEE REMUNERATION AND EXPENSES

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

Docusign Envelope ID: 42E7C64E-3869-84C1-8361-66ED4F05CE20

16. TANGIBLE FIXED ASSETS

	Land and buildings £	Fixtures and fittings £	Equipment £	**Total £**
Cost				
At 1 January 2025 and 31 December 2025	187,703	45,801	69,694	**303,198**
Depreciation				
At 1 January 2025	–	25,221	53,149	**78,370**
Charge for the year	–	3,087	5,460	**8,547**
At 31 December 2025	–	28,308	58,609	**86,917**
Carrying amount				
At 31 December 2025	187,703	17,493	11,085	**216,281**
At 31 December 2024	187,703	20,580	16,545	224,828

17. DEBTORS

	2025 £	2024 £
Other debtors	**30,420**	–

18. CASH AND CASH EQUIVALENTS

Cash and cash equivalents comprise the following:

	2025 £	2024 £
Cash at bank and in hand	**184,065**	197,883
Bank overdrafts	**(3)**	–
	184,062	197,883

19. CREDITORS: amounts falling due within one year

	2025 £	2024 £
Bank loans and overdrafts	**4,503**	4,500
Social security and other taxes	**7,764**	1,998
Other creditors	**17,083**	9,962
	29,350	16,460

20. CREDITORS: amounts falling due after more than one year

	2025 £	2024 £
Bank loans and overdrafts	**17,158**	22,221

Docusign Envelope ID: 42E7C64E-3869-84C1-8361-66ED4F05CE20

21. ANALYSIS OF CHARITABLE FUNDS

Unrestricted funds

	At 1 January 2025 £	Income £	Expenditure £	**At 31 December 2025 £**
General funds	326,559	1,480,860	(1,522,614)	**284,805**

	At 1 January 2024 £	Income £	Expenditure £	At 31 December 2024 £
General funds	265,185	1,312,757	(1,251,383)	326,559

Restricted funds

	At 1 January 2025 £	Income £	Expenditure £	**At 31 December 2025 £**
Restricted Fund	57,471	247,171	(205,189)	**99,453**

	At 1 January 2024 £	Income £	Expenditure £	At 31 December 2024 £
Restricted Fund	93,239	282,930	(318,698)	57,471

22. ANALYSIS OF NET ASSETS BETWEEN FUNDS

	Unrestricted Funds £	Restricted Funds £	**Total Funds 2025 £**
Tangible fixed assets	216,281	–	**216,281**
Current assets	115,032	99,453	**214,485**
Creditors less than 1 year	(29,350)	–	**(29,350)**
Creditors greater than 1 year	(17,158)	–	**(17,158)**
Net assets	284,805	99,453	**384,258**

	Unrestricted Funds £	Restricted Funds £	Total Funds 2024 £
Tangible fixed assets	224,828	–	224,828
Current assets	140,412	57,471	197,883
Creditors less than 1 year	(16,460)	–	(16,460)
Creditors greater than 1 year	(22,221)	–	(22,221)
Net assets	326,559	57,471	384,030

Docusign Envelope ID: 42E7C64E-3869-84C1-8361-66ED4F05CE20

23. ANALYSIS OF CHANGES IN NET DEBT

	At 1 Jan 2025	Cash flows	**At 31 Dec 2025**
	£	£	**£**
Cash at bank and in hand	197,883	(13,818)	**184,065**
Bank overdrafts	–	(3)	**(3)**
Debt due within one year	(4,500)	1	**(4,499)**
Debt due after one year	(22,221)	5,063	**(17,158)**
	171,162	(8,757)	**162,405**

24. RELATED PARTIES

There have been no related party transactions in the reporting period that require disclosure.

Docusign Envelope ID: 42E7C64E-3869-84C1-8361-66ED4F05CE20

mars
Medical Advocacy & Referral Service



THANK YOU

To our partners, supporters, specialists and community.

One Call. Expert Support. Better Outcomes.

Medical Advocacy & Referral Service
Trustees' Annual Report 2025