Company registration number: 09872717

Charity registration number: 1169315

Joint Approach Health and Education Ltd

known as

Joint Approach

(A company limited by guarantee)

Annual Report and Financial Statements

for the Year Ended 30 November 2025

Chartered Accountants and Chartered Tax Advisers

V&A Vigar Group Ltd
Stoneygate House
2 Greenfield Road
Holmfirth
West Yorkshire
HD9 2JT

Joint Approach Health and Education Ltd

known as Joint Approach

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Joint Approach Health and Education Ltd

known as Joint Approach

Reference and Administrative Details

Charity Registration Number	1169315
Company Registration Number	09872717
	The charity is incorporated in England & Wales.
Registered Office	Stoneygate House 2 Greenfield Road Holmfirth West Yorkshire HD9 2JT

Joint Approach Health and Education Ltd

known as Joint Approach

Strategic Report for the Year Ended 30 November 2025

The trustees, who are directors for the purposes of company law, present their strategic report for the year ended 30 November 2025, in compliance with s414C of the Companies Act 2006.

The strategic report was approved by the trustees of the charity on 25 August 2026 and signed on its behalf by:

.....
Mr Ahmed Bahaa Eldeen Shair
Trustee

Joint Approach Health and Education Ltd

known as Joint Approach

Trustees' Report

The trustees, who are directors for the purposes of company law, present the annual report together with the financial statements and auditors' report of the charitable company for the year ended 30 November 2025.

Objectives and activities

Public benefit

At the time the company was formed and registered as a charity one of the trustees, Mr A B Shair, was hoping to retire from his work at the Orthopaedics and Spine Specialty Clinic Ltd ("OSSC") to be able devote his time to building up the charity's work. Due to ongoing commitments at OSSC the work of the charity has not progressed as quickly as originally anticipated. During the year Mr A B Shair visited Egypt on several occasions to meet with organisations who were potential recipients of funding from the charity. A number of small donations were made in the period to Egyptian recipients and also to UK organisations that have been established to alleviate the impact of poverty or to promote education.

The trustees confirm that they have complied with the requirements of section 17 of the Charities Act 2011 to have due regard to the public benefit guidance published by the Charity Commission for England and Wales.

Trustees and officers

The trustees and officers serving during the year and since the year end were as follows:

Trustees:	Mr Ahmed Bahaa Eldeen Shair
	Mrs Wagiha Abdelfattah Ahmed Azzab

Structure, governance and management
Financial instruments

Objectives and policies

The charity's activities expose it to a number of financial risks including credit risk, cash flow risk and liquidity risk. The use of financial derivatives is governed by the charity's policies approved by the board of trustees, which provide written principles on the use of financial derivatives to manage these risks. The charity does not use derivative financial instruments for speculative purposes.

Cash flow risk

The charity's activities expose it primarily to the financial risks of changes in foreign currency exchange rates and interest rates. The charity uses foreign exchange forward contracts and interest rate swap contracts to hedge these exposures.
Interest bearing assets and liabilities are held at fixed rate to ensure certainty of cash flows.

Credit risk

The charity's principal financial assets are bank balances and cash, trade and other receivables, and investments.
The charity's credit risk is primarily attributable to its trade receivables. The amounts presented in the balance sheet are net of allowances for doubtful receivables. An allowance for impairment is made where there is an identified loss event which, based on previous experience, is evidence of a reduction in the recoverability of the cash flows.
The credit risk on liquid funds and derivative financial instruments is limited because the counterparties are banks with high credit-ratings assigned by international credit-rating agencies.
The charity has no significant concentration of credit risk, with exposure spread over a large number of counterparties and customers.

Liquidity risk

In order to maintain liquidity to ensure that sufficient funds are available for ongoing operations and future developments, the charity uses a mixture of long-term and short-term debt finance.
Further details regarding liquidity risk can be found in the Statement of accounting policies in the financial statements.

Statement of trustees' responsibilities

The trustees (who are also the directors of Joint Approach Health and Education Ltd 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), including FRS 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland".

Company law requires the trustees to prepare financial statements for each financial year. Under company law the trustees must not approve the financial statements unless they are satisfied that they 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 its 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 apply them consistently;
- observe the methods and principles in the Charities SORP;
- make judgements and estimates that are reasonable and prudent;
- state whether applicable accounting standards, comprising FRS 102 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 business.

Joint Approach Health and Education Ltd

known as Joint Approach

Trustees' Report

The trustees are responsible for keeping proper accounting records that can 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.

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

Disclosure of information to auditor

Each trustee has taken steps that they ought to have taken as a trustee in order to make themselves aware of any relevant audit information and to establish that the charity's auditor is aware of that information. The trustees confirm that there is no relevant information that they know of and of which they know the auditor is unaware.

The annual report was approved by the trustees of the charity on 25 August 2026 and signed on its behalf by:

.....
Mr Ahmed Bahaa Eldeen Shair
Trustee

Joint Approach Health and Education Ltd

known as Joint Approach

Independent Examiner's Report to the trustees of Joint Approach Health and Education Ltd ('the Company')

I report to the charity trustees on my examination of the accounts of the Company for the year ended 30 November 2025.

Responsibilities and basis of report

As the charity's trustees of the Company (and also its directors for the purposes of company law) you are responsible for the preparation of the accounts in accordance with the requirements of the Companies Act 2006 ('the 2006 Act').

Having satisfied myself that the accounts of the Company are not required to be audited under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of your charity's accounts as carried out under section 145 of the Charities Act 2011 ('the 2011 Act'). In carrying out my examination I have followed the Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

Independent examiner's statement

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

1. accounting records were kept in respect of Joint Approach Health and Education Ltd as required by section 386 of the 2006 Act; or
2. the accounts do accord with those records; or
3. the accounts do comply with the accounting requirements of section 396 of the 2006 Act other than any requirement that the accounts give a 'true and fair view' which is not a matter considered as part of an independent examination; or
4. the accounts have been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities [applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)].

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

.....
V&A Vigar Group Ltd
Chartered Accountants and Chartered Tax Advisers
ICAEW

Joint Approach Health and Education Ltd

known as Joint Approach

Independent Examiner's Report to the trustees of Joint Approach Health and Education Ltd ('the Company')

25 August 2026

Joint Approach Health and Education Ltd

known as Joint Approach

Statement of Financial Activities for the Year Ended 30 November 2025 (Including Income and Expenditure Account and Statement of Total Recognised Gains and Losses)

	Note	Unrestricted funds £	Total 2025 £
Income and Endowments from:			
Investment income	3	114,961	114,961
Total income		114,961	114,961
Expenditure on:			
Charitable activities		(9,807)	(9,807)
Total expenditure		(9,807)	(9,807)
Net income		105,154	105,154
Net movement in funds		105,154	105,154
Reconciliation of funds			
Total funds brought forward		2,444,079	2,444,079
Total funds carried forward	6	2,549,233	2,549,233

The notes on pages 11 to 16 form an integral part of these financial statements.

Joint Approach Health and Education Ltd

known as Joint Approach

Statement of Financial Activities for the Year Ended 30 November 2025 (Including Income and Expenditure Account and Statement of Total Recognised Gains and Losses)

	Note	Unrestricted funds £	Total 2024 £
Income and Endowments from:			
Investment income	3	43,270	43,270
Total income		43,270	43,270
Expenditure on:			
Charitable activities		(2,302)	(2,302)
Total expenditure		(2,302)	(2,302)
Net income		40,968	40,968
Net movement in funds		40,968	40,968
Reconciliation of funds			
Total funds brought forward		2,403,111	2,403,111
Total funds carried forward	6	2,444,079	2,444,079

All of the charity's activities derive from continuing operations during the above two periods.

Joint Approach Health and Education Ltd

known as Joint Approach

(Registration number: 09872717)
Balance Sheet as at 30 November 2025

	Note	2025 £	2024 £
Current assets			
Cash at bank and in hand	5	2,549,233	2,444,079
Funds of the charity:			
Unrestricted income funds			
Unrestricted funds		2,549,233	2,444,079
Total funds	6	2,549,233	2,444,079

For the financial year ending 30 November 2025 the charity was entitled to exemption from audit under section 477 of the Companies Act 2006 relating to small companies.

Directors' responsibilities:

- The members have not required the charity to obtain an audit of its accounts for the year in question in accordance with section 476; and
- The directors acknowledge their responsibilities for complying with the requirements of the Act with respect to accounting records and the preparation of accounts.

The financial statements on pages 8 to 16 were approved by the trustees, and authorised for issue on 25 August 2026 and signed on their behalf by:

.....
Mr Ahmed Bahaa Eldeen Shair
Trustee

Joint Approach Health and Education Ltd

known as Joint Approach

Notes to the Financial Statements for the Year Ended 30 November 2025

1 Charity status

The charity is limited by guarantee, incorporated in England & Wales, and consequently does not have share capital. Each of the trustees is liable to contribute an amount not exceeding £1 towards the assets of the charity in the event of liquidation.

The address of its registered office is:
Stoneygate House
2 Greenfield Road
Holmfirth
West Yorkshire
HD9 2JT

These financial statements were authorised for issue by the trustees on 25 August 2026.

2 Accounting policies

Summary of significant accounting policies and key accounting estimates

The principal accounting policies applied in the preparation of these financial statements are set out below. These policies have been consistently applied to all the years presented, unless otherwise stated.

Statement of compliance

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 (FRS 102)) (issued in October 2019) - (Charities SORP (FRS 102)), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Companies Act 2006.

Basis of preparation

Joint Approach Health and Education Ltd meets the definition of a public benefit entity under FRS 102. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy notes.

Going concern

The trustees consider that there are no material uncertainties about the charity's ability to continue as a going concern nor any significant areas of uncertainty that affect the carrying value of assets held by the charity.

Income and endowments

Investment income

Dividends are recognised once the dividend has been declared and notification has been received of the dividend due.

Expenditure

All expenditure is recognised once there is a legal or constructive obligation to that expenditure, it is probable settlement is required and the amount can be measured reliably. All costs are allocated to the applicable expenditure heading that aggregate similar costs to that category. Where costs cannot be directly attributed to particular headings they have been allocated on a basis consistent with the use of resources, with central staff costs allocated on the basis of time spent, and depreciation charges allocated on the portion of the asset's use. Other support costs are allocated based on the spread of staff costs.

Charitable activities

Charitable expenditure comprises those costs incurred by the charity in the delivery of its activities and services for its beneficiaries. It includes both costs that can be allocated directly to such activities and those costs of an indirect nature necessary to support them.

Grant provisions

Provisions for grants are made when the intention to make a grant has been communicated to the recipient but there is uncertainty about either the timing of the grant or the amount of grant payable.

Governance costs

These include the costs attributable to the charity's compliance with constitutional and statutory requirements, including audit, strategic management and trustees meetings and reimbursed expenses.

Taxation

The charity is considered to pass the tests set out in Paragraph 1 Schedule 6 of the Finance Act 2010 and therefore it meets the definition of a charitable company for UK corporation tax purposes. Accordingly, the charity is potentially exempt from taxation in respect of income or capital gains received within categories covered by Chapter 3 Part 11 of the Corporation Tax Act 2010 or Section 256 of the Taxation of Chargeable Gains Act 1992, to the extent that such income or gains are applied exclusively to charitable purposes.

Cash and cash equivalents

Cash and cash equivalents comprise cash on hand and call deposits, and other short-term highly liquid investments that are readily convertible to a known amount of cash and are subject to an insignificant risk of change in value.

Foreign exchange

Transactions in foreign currencies are recorded at the rate of exchange at the date of the transaction. Monetary assets and liabilities denominated in foreign currencies at the balance sheet date are reported at the rates of exchange prevailing at that date.

The results of overseas operations are translated at the average rates of exchange during the period and their balance sheets at the rates ruling at the balance sheet date. Exchange differences arising on translation of the opening net assets and results of overseas operations are reported in other comprehensive income and accumulated in equity (attributed to non-controlling interests as appropriate).

Other exchange differences are recognised in the Statement of Financial Activities in the period in which they arise except for:

1) exchange differences on transactions entered into to hedge certain foreign currency risks (see above);

2) exchange differences arising on gains or losses on non-monetary items which are recognised in other comprehensive income; and

3) in the case of the consolidated financial statements, exchange differences on monetary items receivable from or payable to a foreign operation for which settlement is neither planned nor likely to occur (therefore forming part of the net investment in the foreign operation), which are recognised in other comprehensive income and reported under equity.

Fund structure

Unrestricted income funds are general funds that are available for use at the trustees discretion in furtherance of the objectives of the charity.

3 Investment income

	Unrestricted funds General £	Total funds £
Interest receivable and similar income;		
Interest receivable on bank deposits	114,961	114,961
Total for 2025	114,961	114,961
Total for 2024	43,270	43,270

4 Taxation

The charity is a registered charity and is therefore exempt from taxation.

5 Cash and cash equivalents

	2025 £	2024 £
Cash at bank	2,549,233	2,444,079

6 Funds

	Balance at 1 December 2024 £	Incoming resources £	Resources expended £	Balance at 30 November 2025 £
Unrestricted				
General	(2,444,079)	(114,961)	9,807	(2,549,233)

	Balance at 1 December 2023 £	Incoming resources £	Resources expended £	Balance at 30 November 2024 £
Unrestricted				
General	(2,403,111)	(43,270)	2,302	(2,444,079)

7 Analysis of net assets between funds

	Unrestricted funds General £	Total funds at 30 November 2025 £
Current assets	2,549,233	2,549,233

8 Analysis of net funds

	At 1 December 2024 £	At 30 November 2025 £
Cash at bank and in hand	2,444,079	2,444,079
Net debt	2,444,079	2,444,079

	At 1 December 2023 £	At 30 November 2024 £
Cash at bank and in hand	2,403,111	2,403,111
Net debt	2,403,111	2,403,111