Charity Registration No. 284461

THE MEDICAL AID FOR POLAND FUND

ANNUAL REPORT
AND UNAUDITED FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 DECEMBER 2025

THE MEDICAL AID FOR POLAND FUND

LEGAL AND ADMINISTRATIVE INFORMATION

Patrons	The Baroness Cox The Lord Nicholas Windsor Ojciec Leon Knabit OSB Krzysztof Zanussi
Trustees	Dr. Bozena Laskiewicz, D.L., D.C.S.S., F.R.C.S. (Chair) Irma Pietron, B.A.(Hons), B.Ed. Anna Bentkowska-Kafel Ph. D.
Executive committee	Jan W. Ledóchowski, M.A. (Econ) (Cantab) Anna Bentkowska-Kafel, Ph.D. Andrzej Czerniajew Krystyna Wilkinson Hanna Groszek Irenka Potworowska Maria Jaczynska, NDD (sculpt.), ATC
Youth volunteer coordinator	Piotr Ksiazek
Charity number	284461
Principal address	POSK 238-246 King Street London W6 0RF
Independent examiner	Kendall Wadley LLP Granta Lodge 71 Graham Road Malvern Worcestershire WR14 2JS
Bankers	HSBC P.O. Box 260 46 The Broadway Ealing London W5 5JZ Pekao S.A. ul. Emilii Plater 53 00-113 Warszawa

THE MEDICAL AID FOR POLAND FUND

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THE MEDICAL AID FOR POLAND FUND

TRUSTEES' REPORT

FOR THE YEAR ENDED 31 DECEMBER 2025

The trustees present their report and accounts for the year ended 31 December 2025.

The financial statements have been prepared in accordance with the accounting policies set out in note 1 to the financial statement and comply with the Charity's Trust Deed, the Charities Act 2011 and "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) Section 1 A (effective 1 January 2019).

Objectives and activities

The charity's objectives continued to be that of providing aid to people in Poland who are in conditions of need, hardship or distress or who are sick and in need of medical aid.

The Trustees confirm that they have complied with the duty in section 17 of the Charities Act 2011 to have due regard to the Charity Commission's general guidance on public benefit, 'Charities and Public Benefit'.

During the year the charity carried on the objectives as stated above, in providing aid to people in Poland. The charity's objectives continue to be achieved.

Achievements and performance

Financial review

The total incoming resources amounted to £47,016 for the year (2024 £206,038), of which £47,016 related to unrestricted funds and £nil related to restricted funds.

The incoming resources comprised;
- Voluntary income of £35,445, including £32,341 legacy income, for which the charity is extremely grateful
- Other fundraising income of £3,104

Expenditure for the year amounted to £171,198 (2024 £172,775) which reduced the total reserves held to £83,438 (2024 - increased to £207,620).

The reserves includes restricted funds of £nil (2024 - £nil), designated funds of £30,000, leaving free reserves after allowing for tangible fixed assets of £53,380 (2024 - £187,551).

Designated funds are those unrestricted funds that Trustees have agreed to set aside for specific purposes, and include an amount to cover wind-up costs. In accordance with good practice guidance this includes three months' central running costs, statutory redundancy for all staff who qualify under current legislation, and all other outstanding commitments of the charity. This currently equates to £30,000.

Under its charitable trust deed, the charity has the power to make any investments which the trustees see fit.

The trustees actively review the major risks which the charity faces on a regular basis and believe that maintaining a designated fund including three months' worth of running costs of the charity, combined with the charity's annual review of the controls over key financial systems carried out through an internal audit programme, will provide sufficient resources in the event of adverse conditions. The trustees have also examined other operational and business risks which the charity faces and confirm that they have established systems to mitigate the significant risks.

The charity will raise more funds as there are many requests being received. The charity intends to continue giving their support as and when required, subject to fund availability.

THE MEDICAL AID FOR POLAND FUND

TRUSTEES' REPORT (CONTINUED)

FOR THE YEAR ENDED 31 DECEMBER 2025

Structure, governance and management
The charity was established by a charitable trust deed on 10 March 1982.

The trustees who served during the year were:
Dr. Bozena Laskiewicz, D.L., D.C.S.S., F.R.C.S. (Chair)
Irma Pietron, B.A. (Hons), B.Ed.
Anna Bentkowska-Kafel Ph. D. (Secretary)

The executive committee members during the year were as follows:

Jan W. Ledóchowski (Treasurer)
Anna Bentkowska-Kafel
Andrzej Czerniajew
Krystyna Wilkinson
Hanna Groszek
Irenka Potworowska
Maria Jaczynska, NDD (sculpt.), ATC

A youth volunteer coordinator was appointed during the year:

Piotr Ksiazek

The trustees receive training at trustees' meetings, as is deemed appropriate.

The charity is managed by its trustees and the executive committee members, who set the remuneration of the charity staff. No trustees or committee members are in receipt of remuneration.

The charity sometimes needs to react very quickly to particular emergencies and has a policy of keeping any surplus liquid funds in short-term deposits which can be accessed readily.

Medical Aid for Poland Fund works closely with several other organisations including:

- Rector of Polish R.C. Mission
- The Federation of Poles in Great Britain
- Ognisko Polskie (Polish Hearth) Club
- The Polish Medical Association
- The Polish Ex-Combatants' Association
- The Polish Scouting Association (outside Poland)
- Polish Women's Benevolent Association
- Polish Social & Cultural Association (POSK)
- The Relief Society for Poles
- The Veritas Foundation

The trustees' report was approved by the Board of Trustees.

Dr. Bozena Laskiewicz, D.L., D.C.S.S., F.R.C.S. (Chair)
Trustee
Dated: 30 July 2026

Anna Bentkowska-Kafel Ph. D.
Trustee
Dated:30 July 2026

THE MEDICAL AID FOR POLAND FUND

STATEMENT OF TRUSTEES' RESPONSIBILITIES

FOR THE YEAR ENDED 31 DECEMBER 2025

The trustees 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).

The law applicable to charities in England and Wales 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 charity and of the incoming resources and application of resources of the charity for that year.

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 accounting standards 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 charity will continue in operation.

The trustees are responsible for keeping sufficient accounting records that 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 Charities Act 2011, the Charity (Accounts and Reports) Regulations 2008 and the provisions of the trust deed. 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.

THE MEDICAL AID FOR POLAND FUND

INDEPENDENT EXAMINER'S REPORT

TO THE TRUSTEES OF THE MEDICAL AID FOR POLAND FUND

I report to the trustees on my examination of the financial statements of The Medical Aid For Poland Fund (the charity) for the year ended 31 December 2025.

Responsibilities and basis of report

As the trustees of the charity you are responsible for the preparation of the financial statements in accordance with the requirements of the Charities Act 2011.

I report in respect of my examination of the charity's financial statements carried out under section 145 of the Charities Act 2011. In carrying out my examination I have followed the directions given by the Charity Commission under section 145(5)(b) of the Charities Act 2011.

Independent examiner's statement

Your attention is drawn to the fact that the charity has prepared financial statements in accordance with Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) in preference to the Accounting and Reporting by Charities: Statement of Recommended Practice issued on 1 April 2005 which is referred to in the extant regulations but has now been withdrawn.

I understand that this has been done in order for financial statements to provide a true and fair view in accordance with Generally Accepted Accounting Practice effective for reporting periods beginning on or after 1 January 2015.

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 that in any material respect:

1 accounting records were not kept in respect of the charity as required by section 130 of the Charities Act 2011.

2 the financial statements do not accord with those records; or

3 the financial statements do not comply with the applicable requirements concerning the form and content of financial statements set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the financial statements give a true and fair view, which is not a matter considered as part of an independent examination.

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

Sarah Morley BA (Hons) ACA
Kendall Wadley LLP
Granta Lodge
71 Graham Road
Malvern
Worcestershire
WR14 2JS
30 July 2026

THE MEDICAL AID FOR POLAND FUND

STATEMENT OF FINANCIAL ACTIVITIES INCLUDING INCOME AND EXPENDITURE ACCOUNT

FOR THE YEAR ENDED 31 DECEMBER 2025

	Notes	Unrestricted funds general 2025 £	Unrestricted funds designated 2025 £	Total 2025 £	Unrestricted funds general 2024 £	Unrestricted funds designated 2024 £	Total 2024 £
Income from:							
Donations and legacies	**3**	35,445	-	35,445	202,019	-	202,019
Other trading activities	**4**	5,647	-	5,647	4,019	-	4,019
Investments	**5**	5,924	-	5,924	-	-	-
Total income		47,016	-	47,016	206,038	-	206,038
Expenditure on:							
Charitable activities	**6**	171,198	-	171,198	172,775	-	172,775
Total expenditure		171,198	-	171,198	172,775	-	172,775
Net (expenditure)/income and movement in funds		(124,182)	-	(124,182)	33,263	-	33,263
Transfers between funds		(10,000)	10,000	-	-	-	-
Net movement in funds		(134,182)	10,000	(124,182)	33,263	-	33,263
Reconciliation of funds:							
Fund balances at 1 January 2025		187,620	20,000	207,620	154,357	20,000	174,357
Fund balances at 31 December 2025		53,438	30,000	83,438	187,620	20,000	207,620

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

THE MEDICAL AID FOR POLAND FUND

BALANCE SHEET

AS AT 31 DECEMBER 2025

	Notes	2025 £	£	2024 £	£
Fixed assets					
Tangible assets	**12**		58		69
Current assets					
Debtors	**14**	1,054		1,004	
Cash at bank and in hand		85,675		209,402	
		86,729		210,406	
Creditors: amounts falling due within one year	**15**	(3,349)		(2,855)	
Net current assets			83,380		207,551
Total assets less current liabilities			83,438		207,620
Income funds					
Unrestricted funds - general					
Designated funds	**16**	30,000		20,000	
General unrestricted funds		43,438		187,620	
			73,438		207,620
			83,438		207,620

The financial statements were approved by the Trustees on 30 July 2026

Dr. Bozena Laskiewicz, D.L., D.C.S.S., F.R.C.S. (Chair)	Anna Bentkowska-Kafel Ph. D.
Trustee	**Trustee**

1 Accounting policies

Charity information

The Medical Aid For Poland Fund is an unincorporated charity registered with the Charity Commission for England and Wales. The principal address is POSK, 238-246 King Street, London, W6 0RF.

1.1 Accounting convention

The financial statements have been prepared in accordance with the charity's Trust Deed, the Charities Act 2011, FRS 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland" and the Charities SORP "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)". The charity is a Public Benefit Entity as defined by FRS 102.

The financial statements are prepared in sterling, which is the functional currency of the charity. Monetary amounts in these financial statements are rounded to the nearest £.

The financial statements have been prepared under the historical cost convention. The principal accounting policies adopted are set out below.

1.2 Going concern

At the time of approving the financial statements, the trustees have a reasonable expectation that the charity has adequate resources to continue in operational existence for the foreseeable future and that there are no material uncertainties about its ability to continue. Thus the trustees continue to adopt the going concern basis of accounting in preparing the financial statements.

1.3 Charitable funds

Unrestricted funds are available for use at the discretion of the trustees in furtherance of their charitable objectives.

Designated funds comprise funds which have been set aside at the discretion of the trustees for specific purposes. The purposes and uses of the designated funds are set out in the notes to the financial statements.

1.4 Incoming resources

Income is recognised when the charity is legally entitled to it after any performance conditions have been met, the amounts can be measured reliably, and it is probable that income will be received.

Cash donations are recognised on receipt. Other donations are recognised once the charity has been notified of the donation, unless performance conditions require deferral of the amount. Income tax recoverable in relation to donations received under Gift Aid or deeds of covenant is recognised at the time of the donation.

Legacies are recognised in the SOFA when it is probable that they will be received.

Other income comprises of income that does not fall into any other income category.

1.5 Resources expended

Expenditure is recognised once there is a legal or constructive obligation to transfer economic benefit to a third party, it is probable that a transfer of economic benefits will be required in settlement, and the amount of the obligation can be measured reliably.

Expenditure is classified by activity. The costs of each activity are made up of the total of direct costs and shared costs, including support costs involved in undertaking each activity. Direct costs attributable to a single activity are allocated directly to that activity. Shared costs which contribute to more than one activity and support costs which are not attributable to a single activity are apportioned between those activities on a basis consistent with the use of resources. Central staff costs are allocated on the basis of time spent, and depreciation charges are allocated on the portion of the asset’s use.

1 Accounting policies **(Continued)**

Costs of generating voluntary income comprise the costs incurred by the charity to induce others to make donations to the charity.

Trading costs comprise the costs of activities relating to trading to raise funds or to realise the value of donated goods.

Activities in furtherance of charitable objectives undertaken directly relate to expenditure incurred as a direct result of undertaking the charitable objectives of the charity.

1.6 Tangible fixed assets

Tangible fixed assets are initially measured at cost and subsequently measured at cost or valuation, net of depreciation and any impairment losses.

Depreciation is recognised so as to write off the cost or valuation of assets less their residual values over their useful lives on the following bases:

Fixtures, fittings & equipment	15% on net book value and 33% on cost

The gain or loss arising on the disposal of an asset is determined as the difference between the sale proceeds and the carrying value of the asset, and is recognised in the statement of financial activities.

1.7 Impairment of fixed assets

Recoverable amount is the higher of fair value less costs to sell and value in use. In assessing value in use, the estimated future cash flows are discounted to their present value using a pre-tax discount rate that reflects current market assessments of the time value of money and the risks specific to the asset for which the estimates of future cash flows have not been adjusted.

If the recoverable amount of an asset is estimated to be less than its carrying amount, the carrying amount of the asset is reduced to its recoverable amount. An impairment loss is recognised immediately in income/ (expenditure for the year, unless the relevant asset is carried at a revalued amount, in which case the impairment loss is treated as a revaluation decrease.

Recognised impairment losses are reversed if, and only if, the reasons for the impairment loss have ceased to apply. Where an impairment loss subsequently reverses, the carrying amount of the asset is increased to the revised estimate of its recoverable amount, but so that the increased carrying amount does not exceed the carrying amount that would have been determined had no impairment loss been recognised for the asset in prior years. A reversal of an impairment loss is recognised immediately, unless the relevant asset is carried in at a revalued amount, in which case the reversal of the impairment loss is treated as a revaluation increase.

1.8 Cash and cash equivalents

Cash and cash equivalents include cash in hand and deposits held at call with banks with original maturities of three months or less.

1.9 Financial instruments

The charity has elected to apply the provisions of Section 11 ‘Basic Financial Instruments’ and Section 12 ‘Other Financial Instruments Issues’ of FRS 102 to all of its financial instruments.

Financial instruments are recognised in the charity's balance sheet when the charity becomes party to the contractual provisions of the instrument..

1 Accounting policies **(Continued)**

Basic financial assets

Basic financial assets, which include debtors and cash and bank balances, are initially measured at transaction price including transaction costs and are subsequently carried at amortised cost using the effective interest method. Financial assets classified as receivable within one year are not amortised.

Basic financial liabilities

Basic financial liabilities, including creditors are initially recognised at transaction price. Financial liabilities classified as payable within one year are not amortised.

Debt instruments are subsequently carried at amortised cost, using the effective interest rate method.

Derecognition of financial liabilities

Financial liabilities are derecognised when the charity's contractual obligations expire or are discharged or cancelled.

1.10 Retirement benefits

Payments to defined contribution retirement benefit schemes are charged as an expense as they fall due.

1.11 Foreign exchange

Transactions denominated in foreign currencies are recorded at the rate ruling at the date of the transaction.

Monetary assets and liabilities denominated in foreign currencies are translated into sterling at the rates of exchange ruling at the balance sheet date. All differences are included in net outgoing resources.

2 Critical accounting estimates and judgements

In the application of the charity's accounting policies, the trustees are required to make judgements, estimates and assumptions about the carrying amount of assets and liabilities that are not readily apparent from other sources. The estimates and associated assumptions are based on historical experience and other factors that are considered to be relevant. Actual results may differ from these estimates.

The estimates and underlying assumptions are reviewed on an ongoing basis. Revisions to accounting estimates are recognised in the period in which the estimate is revised where the revision affects only that period, or in the period of the revision and future periods where the revision affects both current and future periods.

3 Income from voluntary income

	Unrestricted funds 2025 £	Unrestricted funds 2024 £
Donations and gifts	3,104	7,019
Legacies	32,341	195,000
	35,445	202,019

3 Income from voluntary income **(Continued)**

	Unrestricted funds 2025 £	Unrestricted funds 2024 £
Legacies		
Kupferbaum	-	165,000
Swieszkowska	32,341	30,000
	32,341	195,000

4 Income from trading activities

	Unrestricted funds 2025 £	Unrestricted funds 2024 £
Fundraising events	5,647	4,019

5 Income from investments

	Unrestricted funds 2025 £	Unrestricted funds 2024 £
Interest receivable	5,924	-

6 Charitable activities

	Unrestricted funds general 2025 £	Unrestricted funds general 2024 £
Staff costs	21,980	21,508
Depreciation and impairment	11	12
Medical aid provided to people in Poland	131,009	137,930
	153,000	159,450
Share of support costs (see note 8)	15,042	10,757
Share of governance costs (see note 8)	3,156	2,568
	171,198	172,775

7 Description of charitable activities

Medical aid provided to people in Poland
The charitable activities are as described in the annual report of the Trustees.

8 Support costs

	Support costs £	**Governance costs £**	**2025 £**	**2024 £**	**Basis of allocation**
Rent and rates	10,193	-	10,193	5,961	Charitable activities
Insurance	982	-	982	150	" "
Telephone	561	-	561	545	
Legal and professional fees	198	-	198	216	" "
Bank charges	2,814	-	2,814	3,750	" "
Sundry expenses	294	-	294	135	" "
Independent Examiner's fees	-	3,156	3,156	2,568	Governance
	15,042	3,156	18,198	13,325	
Analysed between					
Charitable activities	15,042	3,156	18,198	13,325	

Governance costs includes charges payable to the independent examiners (including unrecoverable VAT) of £3,156 (2024 £2,568) for examination and accounts preparation. These costs are allocated in proportion to the costs incurred on charitable activities and the costs of generating funds. Support costs includes charges payable to Kendall Wadley LLP (including unrecoverable VAT) of £198 (2024 £216) for payroll services.

9 Trustees

None of the trustees (or any persons connected with them) received any remuneration, benefits or reimbursed expenses from the charity during the year.

10 Employees

Number of employees

The average monthly number of employees during the year was:

	2025 Number	2024 Number
Office and administration	1	1

Employment costs	2025 £	2024 £
Wages and salaries	21,522	21,057
Pension costs	458	451
	21,980	21,508

There were no employees whose annual remuneration was £60,000 or more.

11 Taxation

The charity is exempt from taxation on its activities because all its income is applied for charitable purposes.

12 Tangible fixed assets

	Fixtures, fittings & equipment £
Cost	
At 1 January 2025	14,215
At 31 December 2025	14,215
Depreciation and impairment	
At 1 January 2025	14,146
Depreciation charged in the year	11
At 31 December 2025	14,157
Carrying amount	
At 31 December 2025	58
At 31 December 2024	69

12 Tangible fixed assets **(Continued)**

13 Financial instruments

	2025	2024
	£	£
Carrying amount of financial liabilities		
Measured at amortised cost	3,158	2,670

14 Debtors

	2025	2024
Amounts falling due within one year:	£	£
Prepayments and accrued income	1,054	1,004

15 Creditors: amounts falling due within one year

	2025	2024
	£	£
Other taxation and social security	191	185
Trade creditors	54	54
Other creditors	104	102
Accruals and deferred income	3,000	2,514
	3,349	2,855

16 Designated funds

The unrestricted funds of the charity comprise the unexpended balances of donations and grants which are not subject to specific conditions by donors and grantors as to how they may be used. These include designated funds which have been set aside out of unrestricted funds by the trustees for specific purposes.

				Movement in funds			
	Balance at 1 January 2024	Transfers	Balance at 1 January 2025	Incoming resources	Resources expended	Transfers	Balance at 31 December 2025
	£	£	£	£	£	£	£
Winding up reserve	20,000	-	20,000	-	-	10,000	30,000
	20,000	-	20,000	-	-	10,000	30,000

Winding up reserve - It is the policy of the charity to maintain sufficient unrestricted reserves, which are free reserves of the charity, to close down the organisation. In accordance with Charity Commission Guidelines these represent three months' central running costs, statutory redundancy for all staff who qualify under current legislation, and all other outstanding commitments of the charity. These reserves are transferred from unrestricted reserves to designated reserves.

17 Analysis of net assets between funds

	Unrestricted funds 2025	Designated funds 2025	Total 2025	Unrestricted funds 2024	Designated funds 2024	Total 2024
	£	£	£	£	£	£
Fund balances at 31 December 2025 are represented by:						
Tangible assets	58	-	58	69	-	69
Current assets/(liabilities)	53,380	30,000	83,380	187,551	20,000	207,551
	53,438	30,000	83,438	187,620	20,000	207,620

18 Related party transactions

There were no disclosable related party transactions during the year (2024 - none).

THE MEDICAL AID FOR POLAND FUND

STATEMENT OF REVENUE AND EXPENDITURE

FOR THE YEAR ENDED 31 DECEMBER 2025

	2025 £	2024 £
Gross revenue		
Legacies	32,341	195,000
Donations	3,104	7,019
Fundraising	5,647	4,019
Shop receipts	-	-
Interest received	5,924	-
Government Grant	-	-
Total gross revenue	47,016	206,038
Expenditure		
Medical Aid to Poland - medical supplies	131,009	137,930
Office expenses	32,733	28,014
Postage and stationery	-	-
Insurance	982	150
Bank charges and Exchange rate movements	2,814	3,750
Legal and professional fees	198	216
Independent examiners fees	3,156	2,568
Sundry expenses	294	135
Depreciation	11	12
Total expenditure	171,198	172,775
Surplus/(Deficit) for the year	(124,182)	33,263