FOUNDATION FOR RELIEF AND RECONCILIATION IN THE MIDDLE EAST

England & Wales · Charity number 1133576

Details

Other names	FRRME, Mosaic Middle East
Status	Registered
Legal form	Charitable company
Company number	06598173
Registered	2010-01-19
Register	View on the Charity Commission register

Contact

Address	F R R M E Po Box 229 Petersfield GU32 9DL
Phone	01730267673
Email	office@mosaicmiddleeast.org
Website	www.mosaicmiddleeast.org

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Activities

Objects: THE CHARITY'S OBJECTS ('OBJECTS') ARE SPECIFICALLY RESTRICTED TO THE FOLLOWING:(1) TO ADVANCE PEACEFUL CO-EXISTENCE AND RELIGIOUS HARMONY AMONGST DIVERSE COMMUNITIES IN THE MIDDLE EAST, WITH A VIEW TO RELIEVING SUFFERING, POVERTY AND DISTRESS THROUGH PEACE-BUILDING AND RECONCILIATION.(2) TO SUPPORT CHRISTIAN COMMUNITIES IN THE MIDDLE EAST AND THEIR MINISTRY.(3) TO DEMONSTRATE CHRISTIAN COMPASSION BY SUPPORTING VULNERABLE AND DISADVANTAGED INDIVIDUALS IN THE MIDDLE EAST WHO SUFFER BY REASON OF DISCRIMINATION, CONFLICT, NATURAL DISASTER OR POVERTY, THROUGH THE PROVISION OF RELIEF, EDUCATION AND SUSTAINABLE DEVELOPMENT.(4) TO ENABLE PERSECUTED AND MARGINALISED MINORITIES TO BUILD STABLE AND INCLUSIVE COMMUNITIES IN THE MIDDLE EAST, INCLUDING THROUGH THE PROVISION OF ACCESS TO EDUCATION, HEALTH, HOMES, WORK AND WORSHIP.(5) TO ADVANCE, FOR THE PUBLIC BENEFIT, THE EMPOWERMENT OF WOMEN AND YOUNG PEOPLE IN PARTICULAR, TO PARTICIPATE IN PEACE-BUILDING, PUBLIC LIFE AND EMPLOYMENT, WITH A FOCUS ON THEIR HUMAN RIGHTS, NEEDS, SECURITY AND WELLBEING.(6) TO PROMOTE FREEDOM OF RELIGION AND BELIEF IN THE MIDDLE EAST AND TO PROTECT CHRISTIANS AND OTHER RELIGIOUS MINORITIES FROM DISCRIMINATION OR PERSECUTION.(7) TO ADVANCE PUBLIC EDUCATION ON ISSUES RELATING TO THE PLIGHT OF VULNERABLE AND DISADVANTAGED MINORITIES IN THE MIDDLE EAST, BY AMPLIFYING THE VOICES OF THOSE GROUPS NATIONALLY AND INTERNATIONALLY.(8) TO PROVIDE EMERGENCY RELIEF, IN PARTICULAR FOR REFUGEES AND INTERNALLY DISPLACED PEOPLE.TO FURTHER SUCH OTHER PURPOSES IDENTIFIED IN CONSULTATION WITH THE PRINCIPAL BENEFICIARIES, AS CRITICAL TO SUPPORT THE NEEDS OF VULNERABLE AND DISADVANTAGED PEOPLE IN THE MIDDLE EAST, IN ACCORDANCE WITH CHRISTIAN PRINCIPLES, WHICH MAY BE CHARITABLE ACCORDING TO THE LAW OF ENGLAND AND WALES AS THE TRUSTEES SEE FIT FROM TIME TO TIME.

Activities: Demonstrate Christian compassion by supporting vulnerable and disadvantaged individuals in the Middle East who suffer by reason of discrimination, conflict, natural disaster or poverty, through the provision of relief, education and sustainable development.

Classification

- **How:** Makes Grants To Individuals, Provides Buildings/facilities/open Space, Provides Advocacy/advice/information, Sponsors Or Undertakes Research, Acts As An Umbrella Or Resource Body
- **What:** Education/training, The Advancement Of Health Or Saving Of Lives, The Prevention Or Relief Of Poverty, Overseas Aid/famine Relief, Religious Activities
- **Who:** Children/young People, Elderly/old People, People With Disabilities

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Geography

- **Area of benefit:** UNDEFINED. IN PRACTICE, NATIONALLY AND INTERNATIONALLY.
- Cyprus
- Iraq
- Israel
- Jordan
- Lebanon
- Occupied Palestinian Territories
- Throughout London

Finances

Period end	Income	Expenditure	Assets	Employees
2024-12-31	£611,008	£496,719	£375,078	4
2023-12-31	£528,370	£555,089	£260,788	8
2022-12-31	£569,977	£605,232	£287,507	8
2021-12-31	£768,286	£694,591	£322,762	7
2020-12-31	£842,712	£802,370	£249,067	7

Trustees

Name	Role	Appointed
Scott Rye	Chair	2023-02-06
CHRISTOPHER MICHAEL JOHN SEGAR		
DAVID ALISTER HARLAND		
Fiona Kelling		2022-09-26
Gillian Angela Dare		2013-05-13
KAREN HEENAN		2018-07-31
Rachel Amanda Belshaw MA ACA CTA		2019-11-05

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FOUNDATION FOR RELIEF AND RECONCILIATION IN THE MIDDLE EAST

England & Wales - Charity number 1133576

Accounts



MOSAIC Middle East

Annual Report 2024

Foundation for Relief and Reconciliation in the Middle East

Registered Charity Number 1133576, Company Registration 6598173

REGISTERED CHARITY NUMBER 1133576 COMPANY REGISTRATION 6598173

Registered Office Town Hall Chambers Heath Road
Petersfield Hampshire
GU31 4EA

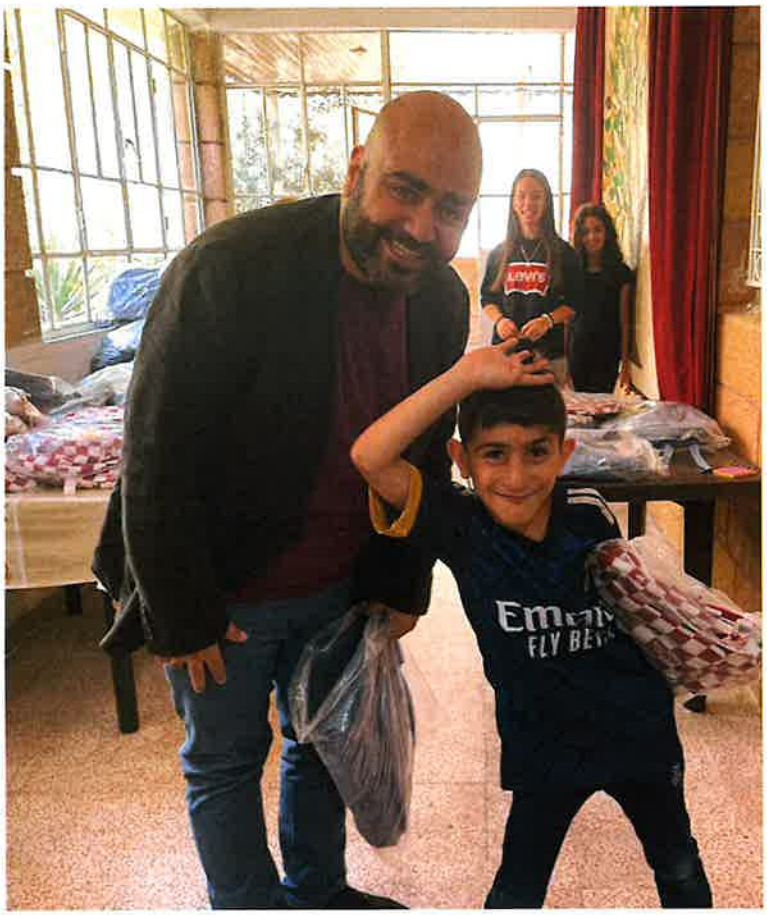
Trustee Directors (The Trustees)
S Rye, Chair
D Harland, Vice-Chair
C Segar
G Dare
K Heenan
R Belshaw
F Kelling
R Shotliff (Trustee Emeritus)

Patrons
Lord Hylton
HE Archbishop Angelos Bishop
Lord Rowan Williams (former Archbishop of Canterbury)
Bishop Dr Guli Francis-Dehqani

Senior Officers
H Jackson, Executive Director
C Money, Finance and Operations Manager (to July 2024)
A Stanbrook (from September 2024)

Bankers
Barclays Bank plc

Independent Examiner
John Caladine FCCA CTA FCIE
Caladine Ltd
Chantry House
22 Upperton Road
Eastbourne
East Sussex
BN21 1BF



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Executive Summary for the year ended 31 December 2024

Mosaic Middle East Chairman, Scott Rye

One is always hesitant to write about "turning corners," but I think that we can truthfully describe 2024 as a year of significant accomplishments thanks in no small part to the outstanding efforts of our consolidated staff who have shown remarkable flexibility in adjusting to working remotely and who have pitched in with renewed vigour.

I am grateful for the continued efforts of our Trustees and their dedication to bringing hope, help, and healing to vulnerable communities and persecuted minorities in the Middle East, and I am happy to report increasing participation by our Patrons. Of course, it is our supporters, donors, sponsors, and partners who enable us to do the work that we do. Without them, we would not exist.
In the following pages, you will read about some of our efforts in 2024, working with both established sponsors and new partners to provide emergency aid to the people of Gaza, to continue our education programme for Yazidi youth in Iraqi Kurdistan, to expand the offerings at our four Olive Tree Centres for refugees in Jordan, to support the ongoing work of the free Medical and Dental Clinic at St George's Church, Baghdad; and to help to launch sustainability and livelihood efforts in the Nineveh Plain of Iraq.

There remains much to be done, and toward the end of the year we began working to establish a Women's Empowerment Working Group to formalise and expand our impact in this vital area. Despite the challenges faced by the region we know that, with the support of our donors, sponsors and partners, we can make a difference in the lives of many in the Middle East.

Faithfully,

Captain Scott Rye MStJ
Chairman of the Board of Trustees



Mosaic Middle East Review 2024

Executive Director, Helen Jackson

As we look back on 2024, it has been a year of stabilising and consolidating for Mosaic Middle East, ensuring we are well-positioned to continue our mission of community restoration in the Middle East. This year, we took strategic steps to minimise costs and maximise our impact, including transitioning to remote working and restructuring our team to make the best use of their skills and expertise. While responding to the devastating conflict in Gaza required immediate and compassionate action, we remained unwavering in our commitment to supporting our existing projects and programmes across the region. Through these efforts, we have continued to bring hope, healing, and empowerment to the marginalised communities we serve, even amidst significant challenges.

Embedding of the Olive Tree Programme in Jordan

Having successfully extended our Olive Tree Programme during 2023 from two to four centres, in 2024 this programme has become deeply embedded within the communities it serves, ensuring greater impact and sustainability. Responding to the rising number of refugees requiring support, we extended the programme by enhancing the capacity of our four centres in Jordan, reaching even more children, women, and families in need. To strengthen the programme's effectiveness, we initiated workshops with our local partners, fostering collaboration and sharing best practices to ensure that all centres operate as a cohesive network. This approach has enhanced the way our centres support each other, enabling them to respond more flexibly to emerging challenges. For example, recognising the need for additional opportunities for children, we successfully implemented a summer camp at one of the centres, providing a safe space for play, learning, and emotional well-being. These initiatives demonstrate our commitment to continually adapting and deepening the programme's impact in the face of growing demand.

Extension of Accelerated Education for Displaced Yazidi Youth

Building on the success of the accelerated education pilot project in 2023, Mosaic is proud to announce that funding from the Educational Opportunities Foundation has secured the continuation of this transformative initiative for an additional three years. This project provides displaced Yazidi youth with the opportunity to catch up on years of lost education, a critical stepping stone for their future. The pilot project demonstrated extraordinary success, with a 100% pass rate among students in their end-of-school examinations, equipping them to pursue higher education or vocational training. This achievement is life-changing for these young people, enabling them to rebuild their lives and contribute meaningfully to their communities. By empowering the next generation through education, this program not only fosters individual growth but also strengthens the foundations for long-term stability and recovery in the region.

Mosaic Middle East Review 2024 (Cont'd)

Supporting Sustainable Futures through our Nineveh SEED Programme

In 2024, the Nineveh SEED projects achieved significant milestones, including the establishment of an engineering office in Telkaif and the launch of a women-led refreshments business in Teleskof. The engineering office, made possible thanks to funding from the Highway One Trust, has not only created employment opportunities for skilled local engineers but also ensures the Telkaif area has access to professional engineering services. This is a critical step in enabling the safe and sustainable rebuilding of infrastructure in a region still recovering from the devastating effects of conflict.

The women-led refreshments business, launched with the support of the Jerusalem Trust, serves a dual purpose. It provides much-needed employment opportunities for the women employed, empowering them economically and socially. Additionally, the business operates as a cafe, offering a safe and welcoming space for locals, particularly women and families, to gather and connect. These projects exemplify the transformative impact of livelihoods programming in post-conflict communities, fostering economic stability and social cohesion while supporting long-term recovery and peacebuilding.

These initiatives provided not only tangible economic opportunities but also a sense of renewed hope for individuals and communities rebuilding their lives in the aftermath of conflict. Livelihoods programming, like the Nineveh SEED projects, plays a vital role in fostering long-term sustainable peace in post-conflict contexts. Economic empowerment equips individuals with the means to support their families, reduces dependency on external aid, and strengthens community resilience. By creating opportunities for skills development, entrepreneurship, and collaboration, these projects contribute to restoring dignity and building a foundation for a more stable and prosperous future in the Nineveh Plain.

Steadfast Commitment to St George's, Baghdad

In 2024, Mosaic Middle East has continued its steadfast commitment to supporting St. George's Church, Baghdad, in its vital ministry to some of the most marginalised communities in Iraq's capital. Under the leadership of the Rev. Canon Faiz Jirjeez MBE, St. George's remains a beacon of hope for Christians and those of other minority faiths, many of whom face persistent marginalisation and exclusion.

The global cost of living crisis has only exacerbated these challenges, with an increasing number of families struggling to afford food or medical treatment. In response, Mosaic has



worked closely with St. George's to maintain its provision of food parcels and outreach programmes for women and children through church groups and activities, as well as sustaining the Medical and Dental Clinic. This clinic provides free healthcare to approximately 2,000 individuals of all faiths each month, embodying the church's mission to serve all who are in need. Together, we are bringing hope and dignity to vulnerable communities in Baghdad.

This year, we also warmly welcome the new Bishop of Cyprus and the Gulf, the Right Reverand Sean Semple, and look forward to working in close partnership to ensure our collaboration with St. George's continues to flourish and make a meaningful impact. We also remain deeply grateful for the continued support of Release International, whose generous contributions have been instrumental in supporting the ministry of the Rev'd Canon Faiz Jirjees in this challenging context.

Emergency Response in Gaza

In 2024, Mosaic Middle East responded swiftly to the urgent needs in Gaza through the launch of an emergency appeal, addressing the devastating impact of the ongoing conflict. This appeal was initiated in direct response to the needs articulated by our trusted partners on the ground, underscoring Mosaic's commitment to listening and acting in alignment with local insights. Aid was delivered to and through churches in Gaza City, providing critical support to the minority Christian community, enabling them to continue their vital role as salt and light within their broader community. Looking ahead to 2025, Mosaic is committed to sustaining this essential support, ensuring that aid reaches those most in need through our partnerships with organisations such as the Middle East Council of Churches' Department of Services to Palestinian Refugees and the Episcopal Diocese of Jerusalem.

Conclusion

This year has been one of ongoing challenges but also significant progress, demonstrating the resilience of Mosaic Middle East and the strength of the partnerships that underpin our work. While the needs in the region remain immense, we have achieved greater financial stability, allowing us to continue embedding and strengthening our successful programmes. New partnerships have brought fresh opportunities to expand our reach, while our commitment to our long-standing collaborations remains steadfast.

Throughout 2024, we have stayed focused on listening to local partners and communities, ensuring our efforts align with their priorities and meet the most pressing needs. I extend my deepest gratitude to our donors, partners, and staff for their unwavering dedication and support. Together, we will continue to plant seeds of hope, striving for a Middle East where peace, dignity, and opportunity are not just aspirations but a shared reality for all.

Thank you for your continued support.

Helen Jackson
Executive Director, Mosaic Middle East

Vision and Values for 2025

Executive Director, Helen Jackson



At Mosaic Middle East, our vision remains steadfast: a Middle East where lives shattered by conflict, displacement, and marginalisation are restored through hope, healing, and empowerment. In the face of ongoing challenges, such as the escalating conflict in Gaza and the persistent instability across the region, we are resolute in our mission to support those most deeply affected by war and violence. By listening to communities, partnering with local organisations, and fostering sustainable development, we strive to create pathways for peace and stability while empowering individuals to reclaim their dignity and build brighter futures.

Our values underpin every aspect of our work, shaping how we respond to the needs of those we serve and how we collaborate with partners to drive change. These values are the foundation of our mission and the guideposts for growth in the ever-changing context of the Middle East.

Vision

Our vision is a Middle East where all communities affected by conflict and displacement can live in peace, with dignity, and the opportunity to thrive. We work towards a region where even the most marginalised are empowered to shape meaningful futures. Through humanitarian support, development programmes, and peacebuilding initiatives, we aim to foster stability and contribute to a sustainable and just peace.

Values

Compassion

Compassion remains at the heart of everything we do. Moved by the suffering of the marginalised and oppressed, we are compelled to act, offering hope and practical support to those who need it most. We refuse to accept the status quo of suffering and are determined that no one should be beyond reach of love, dignity, and opportunity.

Listening and Agency

We believe sustainable change begins with listening. By understanding the unique needs and aspirations of the communities we serve, we empower individuals, local leaders, and organisations to take the lead in shaping solutions. This local agency ensures that transformation is community-driven, culturally appropriate, and lasting.

Collaboration

Collaboration is essential to our mission. In 2025, we are deepening our partnerships with local and international organisations to amplify our impact. By working together, we can harness collective resources, expertise, and networks to create sustainable, locally owned solutions. Collaboration fosters unity and solidarity, enabling us to address the region's complex challenges more effectively.

Accountability and Adaptability
In an increasingly uncertain environment, accountability and adaptability are more critical than ever. We uphold rigorous financial and governance standards and ensure transparency in how we steward resources. We remain responsive to the dynamic realities of the Middle East, continually assessing and refining our strategies to achieve measurable, impactful outcomes.

Safeguarding
Safeguarding lies at the heart of our mission to serve vulnerable communities with dignity, compassion, and integrity. Working with refugees and displaced people - many of whom have experienced trauma, loss, or exploitation - demands the highest standards of protection and accountability. In the context of international development, where power dynamics and cross-cultural settings can heighten risks, safeguarding is not optional - it is essential. We are committed to creating safe spaces across all our programme areas, where individuals, particularly children and at-risk adults, are protected from harm, abuse, neglect, and exploitation. To ensure this, we have developed and implemented a comprehensive Safeguarding Policy that aligns with international best practices. This policy is not static; it is regularly reviewed and updated to reflect emerging risks, legal requirements, and learning from our fieldwork. All staff, volunteers, and partners receive mandatory safeguarding training, and we have clear reporting mechanisms in place, designed to be accessible and confidential. Regular audits, monitoring visits, and risk assessments further ensure that safeguarding is not only a policy, but a lived reality embedded in every aspect of our work. By holding ourselves to these high standards, we honour the trust placed in us by the communities we serve and reinforce our commitment to delivering aid responsibly and ethically.

Priorities 2025

Priorities for 2025: Building on Progress and Strengthening Impact
As we look ahead to 2025, our priorities are shaped by the progress we have achieved and our ongoing commitment to creating lasting change for displaced and vulnerable communities. These priorities will deepen our impact, ensure sustainability, and empower those we serve.

Strengthening Partnerships
In 2025, we aim to further strengthen our relationships with local and international partners, building on the collaborative foundations laid over the past year. Integrated approaches have already enhanced our ability to address complex challenges, and we will continue to leverage shared resources and expertise to amplify the impact of our programmes. By fostering even stronger partnerships, we can achieve innovative and sustainable solutions tailored to the needs of those we serve.

Being Locally-Led
Our commitment to locally-led initiatives will remain at the forefront of our work in 2025. Over the past year, empowering local leaders and organisations has proven instrumental in delivering effective and context-specific programmes. In the coming year, we will further embed local leadership into every aspect of our projects, ensuring that communities are equipped to take ownership of solutions that are sustainable and deeply rooted in their unique circumstances.

Maximising Impact
Building on our accomplishments in 2024, we will prioritise increasing the reach and measurable outcomes of our programmes in 2025. From expanding the capacity of refugee support centres to scaling educational opportunities for Yazidi youth and enhancing psychosocial support initiatives, our focus will be on delivering impactful and transformative results. By continually evaluating and refining our efforts, we will ensure the greatest possible benefit to those in need.

Empowerment at the Core
Empowerment will remain central to our mission as we move into 2025. Last year, programmes focused on vocational training, education, trauma recovery, and economic empowerment provided individuals and communities with opportunities to rebuild their lives. This year, we will expand these initiatives, focusing on fostering resilience and creating pathways for people to regain control of their futures with hope and dignity.

Empowering Women and Girls
In 2025, we will place a stronger focus on empowering women and girls, recognising their vital role in building resilient communities. Over the past year, our programmes have demonstrated the transformative impact of equipping women with skills, education, and resources to lead change. In 2025, we will seek to strengthen our women's empowerment programming through convening a working group to draw together expertise in this area. By prioritising women's empowerment, addressing the unique challenges women face, and supporting initiatives that promote their leadership and economic independence we aim to break cycles of marginalisation and unlock the potential of communities as a whole.

Treasurer's Report

Mosaic Middle East Treasurer, Rachel Belshaw

2024 was a positive year financially for Mosaic Middle East as we worked hard to find new sources of funding and change our cost base.

Income increased by around 16% in 2024 compared to 2023. Once again, a particular success was participation in the "Big Give" campaign in December where, thanks to some generous pledges by donors, match funding was available to effectively quadruple any donations by supporters. There was also a very generous response to our Gaza appeal, and we were successful in obtaining more grant funding.Regular giving remained fairly steady with a drop of 3%. This source of funding is very valuable to enable us to plan more effectively for future projects and we really appreciate those who are able to donate in this way.

During the previous year it was necessary to reduce our UK overheads to ensure that we could continue our support to new and ongoing projects in the Middle East and, although this was a difficult decision, it meant that our UK costs were down by over 34% in 2024 compared to 2023 and this has enabled us to more effectively serve those in need in the region.



The Middle East continues to need hope, help and healing more than ever at this time and by God's grace Mosaic Middle East will be there to aid as many people as possible with the resources entrusted to us by our faithful supporters.

I give thanks to God, the staff team who work above and beyond to fulfil our mission and to our supporters and donors for their continued support through this time.

Rachel Belshaw
Treasurer, Mosaic Middle East

Trustees Review

The Trustees (who are also Directors of the Charity for the purposes of the Companies Act) present their Annual Report together with the audited financial statements of The Foundation for Relief and Reconciliation in the Middle East (the company) for the year ended 31st December 2024. The Trustees confirm that the Annual Report and the financial statements of the company comply with the current statutory requirements, the requirements of the company's governing document and the provisions of the Statement of Recommended Practice (SORP), applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1st January 2019).

GOVERNING DOCUMENT

The Charity constitutes a private Company limited by guarantee incorporated in England and Wales on 20th May 2008. It is governed by its Memorandum and Articles of Association, as amended, dated 21st June 2021.

RECRUITMENT & APPOINTMENT OF NEW TRUSTEE DIRECTORS

New Trustees are selected for their relevant interest, expertise and experience and are elected by the existing Trustees.

INDUCTION & TRAINING OF NEW TRUSTEES

All Trustees are provided with copies of previous minutes and with regular newsletters and email updates, copies of the governing documents, policies and accounts as well as Charity Commission Guidance for Trustees.

GOVERNANCE

The Trustees have overall responsibility for the activities of the Charity. They delegate the day-to-day administration of the activities of the Charity to Helen Jackson, Executive Director, who is supported by a small team of employees.

RISK MANAGEMENT

The Trustees have a duty to identify and review the risks to which the Charity is exposed, and to ensure appropriate controls are in place to provide reasonable assurance against fraud and error. These are set out in the Charity's Risk Management Plan.

Trustees Review (Cont'd)

FINANCIAL REVIEW

The increase in income has led to a surplus for the year of £114,290 compared to a deficit in 2023 of £26,719. Unrestricted reserves remain above the levels set by the reserves policy.

The Trustees have set a balanced budget for 2025 with a continued focus on increasing regular giving, church income and grants as well as keeping costs as low as possible. Ongoing stability in the charity's finances and the ability to deliver new projects is a key focus and is only achieved by the generous support of private individuals (both regular giving and one-off donations), churches and partner organisations and grants from trusts and grant bodies. Where applicable, income tax is reclaimed through the Gift Aid scheme.

RESERVES POLICY

The reserves policy is designed to retain sufficient reserves to allow for fluctuations in voluntary income, while fulfilling financial obligations to beneficiaries and staff. The level of unrestricted free reserves needed for this has been set at 3 months of normal operating costs of the charity. This is reviewed on an annual basis by the Trustees.

The Unrestricted General Fund Reserve of £295,058 as at 31st December 2024 achieves that target level which, along with planned future budget surpluses, is considered an indicator that the charity is a going concern. Total Funds of £375,078 also include Designated Funds £20,000 and Restricted Funds £60,020.

PUBLIC BENEFIT

The Trustees confirm that they have complied with the duty to have due regard to the Charity Commission's general guidance on public benefit. The Trustees believe that public benefit is provided by the charity's activities detailed in the Annual Report.

INVESTMENT POLICY & OBJECTIVES

The charity funds available for investment support the charity reserves policy, so need to be available for access within a 3-month period. The investment strategy is to use diverse secure bank deposits with immediate access, or notice periods up to 95 days, which offer a competitive interest rate return to alleviate the effect of inflation.

STATEMENT OF TRUSTEES RESPONSIBILITIES

The Trustees (who are also the Directors of FRRME for the purposes of company law) are responsible for preparing the Report of the Trustees and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

Company law requires the Trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charitable company and of the incoming resources and application of resources, including the income and expenditure, of the charitable company for that period. In preparing those financial statements, the Trustees are required to:

Trustees Review (Cont'd)

- Select suitable accounting policies and then apply them consistently.
- Observe the methods and principles in the Charity SORP.
- Make judgements 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 Charitable Company will continue in business.

The Trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charitable company and to 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.

ON BEHALF OF THE BOARD:



Captain Scott Rye MStJ
Chairman of the Board of Trustees
Date: 2nd July 2025

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF THE FOUNDATION FOR RELIEF AND RECONCILIATION IN THE MIDDLE EAST - OPERATING AS MOSAIC MIDDLE EAST

I report to the trustees on my examination of the financial statements of Foundation for Relief and Reconciliation in the Middle East (the charity) for the year ended 31 December 2024.

Responsibilities and basis of report

As the trustees of the charity (and also its directors for the purposes of company law), you are responsible for the preparation of the financial statements in accordance with the requirements of the Companies Act 2006.

Having satisfied myself that the financial statements of the charity are not required to be audited under Part 16 of the Companies Act 2006 and are eligible for independent examination, I report in respect of my examination of the charity's financial statements carried out under section 145 of the Charity 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

Since the charity's gross income exceeded £250,000, the independent examiner must be a member of a body listed in section 145 of the Charities Act 2011. I confirm that I am qualified to undertake the examination because I am a member of the Association of Chartered Certified Accountants, which is one of the listed bodies.

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 386 of the Companies Act 2006.

2. The financial statements do not accord with those records; or

3. The financial statements do not comply with the accounting requirements of section 396 of the Companies Act 2006 other than any requirement that the financial statements give a trust and fair view, which is not a matter considered as part of an independent examination; or

4. The financial statements have not 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 financial statements in accordance with the Financial Report Standard applicable in the UK and Republic of Ireland (FRS102).

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.

John Caladine FCCA CTA FCIE
Caladine Limited
Chantry House
22 Upperton Road
Eastbourne
East Sussex
BN21 1BF
Date: 6 August 2025

STATEMENT OF FINANCIAL ACTIVITIES
(INCORPORATING INCOME AND EXPENDITURE ACCOUNT)

	Notes	Unrestricted Funds	Restricted Funds	31.12.24 Total Funds	31.12.23 Total Funds
		£	£	£	£
INCOME FROM :					
Donations and legacies	2	350,048	254,427	604,475	523,253
Other trading activities	3	-	-	-	-
Investments	4	6,534	-	6,534	5,117
Total Income		**356,582**	**254,427**	**611,008**	**528,370**
EXPENDITURE ON :					
Raising Funds	3	24,840	-	24,840	27,473
Charitable Activities	5	102,914	368,965	471,879	527,616
Total Expenditure		**127,754**	**368,965**	**496,719**	**555,089**
NET INCOME / (EXPENDITURE) BEFORE TRANSFERS		**228,828**	**(114,538)**	**114,290**	**(26,719)**
Transfers Between Funds	13	(158,101)	158,101	-	-
Net Movement in Funds		**70,727**	**43,563**	**114,290**	**(26,719)**
RECONCILIATION OF FUNDS					
Total Funds at 1st January 2024		244,331	16,457	260,788	287,507
TOTAL FUNDS AT 31st DECEMBER 2024	13	**315,058**	**60,020**	**375,078**	**260,788**

All activities are classified as continuing operations.

The notes on pages 18-26 form part of these financial statements.

FOUNDATION FOR RELIEF AND RECONCILIATION IN THE MIDDLE EAST – OPERATING AS MOSAIC MIDDLE EAST

BALANCE SHEET
AS AT 31ST DECEMBER 2024

	Notes	Unrestricted Funds £	Restricted Funds £	31.12.24 Total Funds £	31.12.23 Total Funds £
FIXED ASSETS					
Tangible Assets		-	-	-	-
CURRENT ASSETS					
Debtors	10	49,352	-	49,352	40,075
Cash at Bank and in Hand		270,139	60,020	330,159	232,969
		319,491	60,020	379,511	273,044
CREDITORS					
Amounts Falling Due Within One Year	11	(4,433)	-	(4,433)	(12,256)
NET CURRENT ASSETS		**315,058**	**60,020**	**375,078**	**260,788**
NET ASSETS		**315,058**	**60,020**	**375,078**	**260,788**
CHARITY FUNDS	13				
Unrestricted Funds				295,058	234,331
Designated Funds				20,000	10,000
Restricted Funds				60,020	16,457
TOTAL FUNDS				**375,078**	**260,788**

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

The company is entitled to exemption from the audit requirement contained in section 477 of the Companies Act 2006, for the year ended 31 December 2024.

The members have not required the company to obtain an audit of its financial statements for the year in question in accordance with section 476.

The Trustees acknowledge their responsibilities for complying with the requirements of the Act with respect to accounting records and the preparation of financial statements.

The financial accounts were approved by the Trustees on 2025 and signed on their behalf by:

SCOTT RYE - CHAIRMAN OF TRUSTEES .....

Company registration number 6598173 (England and Wales)

CASH FLOW STATEMENT
FOR THE YEAR ENDED 31ST DECEMBER 2024

	Notes	31.12.24 £	31.12.23 £
CASH FLOWS FROM OPERATING ACTIVITIES			
Net cash used in operating activities	17	**97,190**	**(60,352)**
CHANGE IN CASH AND CASH EQUIVALENTS IN THE YEAR		**97,190**	**(60,352)**
Cash and cash equivalents at 1st January 2024		**232,969**	**293,321**
CASH AND CASH EQUIVALENTS AT 31ST DECEMBER 2024	18	**330,159**	**232,969**

ANALYSIS OF CHANGES IN NET DEBT	At 01.01.24 £	Cash flows £	At 31.12.24 £
Cash at Bank and in hand	**232,969**	**97,190**	**330,159**

The notes on pages 18-26 form part of the financial statements.

NOTES TO THE FINANCIAL STATEMENT
FOR THE YEAR ENDED 31ST DECEMBER 2024

1. ACCOUNTING POLICIES

1.1 Basis of preparation of financial statements
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) (the 'SORP 2019'), FRS 102:the Financial Reporting Standard applicable in the UK and Republic of Ireland ('FRS 102') and the Companies Act 2006.

Foundation for Relief and Reconciliation in the Middle East 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.

Many of the original transactions in the Middle East have been conducted in US $ dollars or local currencies. The financial statements are presented in £ sterling as the common currency and rounded to the nearest pound for presentation purposes.

The accounts have been prepared on a going concern basis.

1.2 Company status
The company is a private company limited by guarantee incorporated in the UK on 20th May 2008. The members of the company are the Trustees named on page 2. In the event of the company being wound up, the liability in respect of the guarantee is limited to £1 per member of the company.

The registered address of the company is Town Hall Chambers, Heath Road, Petersfield, Hampshire GU31 4EA.

1.3 Fund accounting
General funds are unrestricted funds which are available for use at the discretion of the Trustees in furtherance of the general objectives of the company and which have not been designated for other purposes.

Restricted funds are funds which are to be used in accordance with specific restriction imposed by donors or which have been raised by the company for particular purposes. The costs of raising and administering such funds are charged against the specific fund. The aim and use of each Restricted Fund is set out in the notes to the Financial Statements.

1.4 Income
All income is recognised once the company has entitlement to the income, it is probable that the income will be received and the amount of income receivable can be measured reliably.

For legacies, entitlement is taken as the earlier of the date on which either: the company is aware that probate has been granted, the estate has been finalised and notification has been made by the executor(s) to the Trust that a distribution will be made, or when a distribution is received from the estate. Receipt of a legacy, in whole or in part, is only considered probable when the amount can be measured reliably and the company has been notified of the executor's intention to make a distribution. Where legacies have been notified to the company, or the company is aware of the granting of probate, and the criteria for income recognition have not been met, then the legacy is treated as a contingent asset and disclosed if material.

Donated service of facilities are recognised when the company has control over the item, any conditions associated with the donated item have been met, the receipt of economic benefit from the use by the company of the item is probable and that economic benefit can be measured reliably.

On receipt, donated professional services and donated facilities are recognised on the basis of the value of the gift to the company which is the amount the company would have been willing to pay to obtain services or facilities of equivalent economic benefit on the open market; a corresponding amount is then recognised in expenditure in the period of receipt.

Income tax recoverable in relation to donations received under Gift Aid or deeds of covenant is recognised at the time of the donation. Investment income is credited on an accruals basis, and is inclusive of the income tax recoverable, where applicable.

NOTES TO THE FINANCIAL STATEMENT
FOR THE YEAR ENDED 31ST DECEMBER 2024

1. ACCOUNTING POLICIES (CONTINUED)

1.5 Expenditure

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

Expenditure is classified 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 allocated on the portion of the asset's use.

Fundraising costs are those incurred in seeking voluntary contributions and do not include the costs of disseminating information in support of the charitable activities. Support costs are those costs incurred directly in support of expenditure on the objects of the company and include project management carried out centrally. Governance costs are those incurred in connection with administration of the company and compliance with constitutional and statutory requirements.

Cost of generating funds are costs incurred in attracting voluntary income, and those incurred in trading activities that raise funds.

Charitable activities and Governance costs are costs incurred on the company's operations, including support costs and costs relating to the governance of the company apportioned to charitable activities.

Grants payable are charged in the year when the offer is made except in those cases where the offer is conditional, such grants being recognised as expenditure when the conditions attaching are fulfilled. Grants offered subject to conditions which have not been met at the year-end are noted as a commitment but not accrued as expenditure.

1.6 Tangible fixed assets and depreciation

A review for impairment of a fixed asset is carried out if events or changes in circumstances indicate that the carrying value of any fixed asset may not be recoverable. Shortfalls between the carrying value of fixed assets and their recoverable amounts are recognised as impairments. Impairment losses are recognised in the Statement of financial activities incorporating income and expenditure account.

Tangible fixed assets are stated at cost less depreciation and any provision for impairment. Depreciation is provided at rates calculated to write off the cost of fixed assets, less their estimated residual value, over their expected useful lives.

The company currently has no fixed assets.

1.7 Interest receivable

Interest on funds held on deposit is included when receivable and the amount can be measured reliably by the company; this is normally upon notification of the interest paid or payable by the Bank.

1.8 Operating leases

Rentals under operating leases are charged to the Statement of financial activities incorporating income and expenditure account on a straight-line basis over the term of the lease.

1.9 Debtors

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

1.10 Cash at Bank and in hand

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

NOTES TO THE FINANCIAL STATEMENT
FOR THE YEAR ENDED 31ST DECEMBER 2024

1. ACCOUNTING POLICIES (CONTINUED)

1.11 Liabilities and provisions
Liabilities are recognised when there is an obligation at the Balance sheet date as a result of a past event, it is probable that a transfer of economic benefit will be required in settlement, and the amount of the settlement can be estimated reliably. Liabilities are recognised at the amount that the company anticipates it will pay to settle the debt or the amount it has received as advanced payments for the goods or services it must provide. Provisions are measured at the best estimate of the amounts required to settle the obligation. Where the effect of the time value of money is material, the provision is based on the present value of those amounts, discounted at the pre-tax discount rate that reflects the risks specific to the liability. The unwinding of the discount is recognised within interest payable and similar charges.

1.12 Financial instruments
The company only has financial assets and financial liabilities of a kind that qualify as basic financial instruments. Basic financial instruments are initially recognised at transaction value and subsequently measured at their settlement value with the exception of bank loans which are subsequently measured at amortised cost using the effective interest method.

1.13 Foreign currencies
Monetary assets and liabilities denominated in foreign currencies are translated into sterling at rates of exchanging ruling at the balance sheet date.

Transactions in foreign currencies are translated into sterling at the rate ruling on the date of the transaction.

Exchange gains and losses are recognised in the Statement of financial activities.

1.14 Pensions
The company operates a defined contribution pension scheme, and the pension charge represents the amounts payable by the company to the fund in respect of the year.

1.15 Key Assumptions
The company is reliant on donations from private individuals, churches and partner organisations and grants from trusts. In recognition of this risk, the Directors have commissioned a Fundraising Strategy to diversify income streams thus minimising the risk.

Neither of these factors have a detrimental effect on the financial standing of the charity.

1.16 Going Concern
The statements have been prepared on a going concern basis.

1.17 Staff costs
The charity operates with a small interdependent UK team under the management of an Executive Director.

1.18 Related Party transactions
There are no related party transactions.

1.19 Operating Leases
Expenditure includes an operating lease commitment in respect of the registered company office in Petersfield.

NOTES TO THE FINANCIAL STATEMENT
FOR THE YEAR ENDED 31ST DECEMBER 2024

2. INCOME FROM DONATIONS AND LEGACIES

	Unrestricted Funds £	Restricted Funds £	31.12.24 £	31.12.23 £
Donations (including minor grants)	348,754	179,532	528,286	482,813
Legacies	1,294	-	1,294	-
Major grants	-	74,895	74,895	40,440
Total donations and legacies	350,048	254,427	604,475	523,253
Total 2023	360,518	162,735	523,253	

Memorandum

Major grants (over £5,000) received in 2024:

	2024 £	*2023 £*
Allan & Nesta Ferguson Foundation	*20,000*	
Jerusalem Trust	*21,000*	
Highway One	*10,000*	
Release International	*10,440*	*10,440*
Educational Opportunity Foundation (EOF)	*13,455*	
Anchor Foundation		*8,000*
Batchworth Trust		*10,000*
CMW		*12,000*
Total	***74,895***	***40,440***

3. CHARITY TRADING AND FUNDRAISING EXPENSES

	Unrestricted funds £	Restricted funds £	31.12.24 £	31.12.23 £
Charity trading income				
Sale of books	-	-	-	-
Fundraising expenses	24,840	-	24,840	27,473
Fundraising expenses net of trading income	24,840	-	24,840	27,473
Total 2023	*27,473*	-	*27,473*	

NOTES TO THE FINANCIAL STATEMENT
FOR THE YEAR ENDED 31ST DECEMBER 2024

4. INVESTMENT INCOME

	Unrestricted funds £	Restricted funds £	31.12.24 £	31.12.23 £
Investment income — bank interest	6,535	-	6,535	5,117
Total 2023	*5,117*	-	*5,117*	

5. CHARITABLE ACTIVITIES

	Direct Costs £	Grant Funding of Activities £	Support Costs £	31.12.24 £	31.12.23 £
Northern Iraq relief	12,636	-	-	12,636	12,814
Jordan relief	13,216	-	-	13,216	9,075
Middle East Projects:					
Nineveh SEED / Livelihoods (Iraq)	-	31,550	-	31,550	21,952
EOF Grant Education Project		13,974		13,974	-
Olive Tree Centre (Jordan)		116,376	-	116,376	91,502
Gaza Relief		9,476	-	9,476	
Reconciliation and Advocacy	2,400	-	-	2,400	4,254
Front line delivery	-	-	66,199	66,199	115,241
St George's Church	-	105,538	-	105,538	28,279
St George's Clinic	-		-		80,612
Overseas Travel	1,377	-	-	1,377	4,199
UK Office Salary Costs	-	-	75,117	75,117	130,033
Finance Costs	-	-	4,071	4,071	3,933
Communication and office costs	-	-	12,528	12,528	20,277
Governance Costs	-	-	7,421	7,421	5,446
TOTAL	**29,629**	**276,914**	**165,336**	**471,879**	**527,616**
Total 2023	30,342	222,345	274,929	527,616	

NOTES TO THE FINANCIAL STATEMENT
FOR THE YEAR ENDED 31ST DECEMBER 2024

6. GOVERNANCE COSTS

	31.12.24	31.12.23
	£	£
Governance—Independent Examination/Auditor remuneration	6,900	5,100
Governance expenses (Trustees expenses and cost of meetings)	521	346
	7,421	5,446

7. TRUSTEES AND RELATED PARTIES REMUNERATION AND BENEFITS

Nobody is remunerated for acting as a Trustee. Trustees are paid expenses for attending meetings directly related to their duties as Trustees. For the year ended 31 December 2024, one trustee was paid expenses of £95.50 (2023 £1,239) for travel and subsistence.

8. NET INCOME/(EXPENDITURE)

	31.12.24	31.12.23
	£	£
This is stated after charging:		
Auditors' remuneration—audit	-	5,100
Independent Examiner's fees	1,800	-

During the year, no Trustees received any remuneration (2024—£NIL).
During the year, no Trustees received any benefits in kind (2023—£NIL).

9. STAFF COSTS

	31.12.24	31.12.23
	£	£
Gross Salaries	114,313	184,067
Employers' NI	5,022	11,400
Pension	4,486	7,183
	123,821	202,650

The average monthly number of employees was: 5 (2023: 8) and the average monthly number of employees during the year expressed as full-time equivalents was as follows (including casual and part-time staff):

2024	2023
No.	*No.*
3.4	5.6

No employees had employee benefits in excess of £60,000 (2023: nil). The key management personnel of the charity comprise the Executive Director and Finance and Operations Manager. The total employee benefits of the key management personnel of the charity were £67,792 (2023: £108,539). Staff Remuneration is approved by the Trustees.

NOTES TO THE FINANCIAL STATEMENT
FOR THE YEAR ENDED 31ST DECEMBER 2024

10. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	31.12.24	31.12.23
	£	£
Prepayments and Accrued Income	49,352	40,075
	49,352	12,418

11. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	31.12.24	31.12.23
	£	£
Trade Creditors	1,040	5,555
Other Creditors	3,393	6,701
	4,433	12,256

12. OPERATING LEASE COMMITMENTS

At 31 December 2024 there were no commitments under an operating lease, which may be cancelled by giving 12 months' notice, as follows:

	31.12.24	31.12.23
	£	£
Amounts payable:		
Not later than 1 year	-	2,888
Later than 1 year and not later than 5 years	-	-
Total	-	2,888

Operating lease costs recognised as an expense in the Statement of Financial Activities amount to £0 (2023: £2,888).

NOTES TO THE FINANCIAL STATEMENT
FOR THE YEAR ENDED 31ST DECEMBER 2024

13. FUNDS—Current Year

	At 01.01.24	Incoming Resources	Resources Expended	Transfers Between Funds	At 31.12.24
	£	£	£	£	£
Unrestricted Funds					
General Fund	234,332	356,583	(128,371)	(168,101)	294,441
Designated international development bid writer fund	10,000	-	-	10,000	20,000
	244,332	356,582	(128,371)	(158,101)	314,441
Restricted Funds					
St George's Church and Clinic	-	48,088	(105,538)	57,451	-
Northern Iraq	16,457	35,921	(44,186)	-	8,192
BFFS Education Grant		13,455	(13,974)	519	-
Gaza Emergency Relief		61,304	(9,476)		51,828
Jordan	-	95,659	(129,592)	33,933	-
Middle East Projects	-	-	(66,199)	66,199	-
	16,457	254,427	(368,965)	158,101	60,020
TOTAL FUNDS	260,788	611,010	(497,336)	-	374,462

Restricted Funds were used for key charitable activities at St. George's Church and Clinic in Baghdad, provide humanitarian relief for Internally Displaced People in Northern Iraq, provide humanitarian relief to refugees in Jordan, emergency relief in Gaza and deliver sustainable, employment projects to the needy in both Northern Iraq and Jordan. Unrestricted Funds are used to cover the shortfall in Restricted Funds in these 4 key activities.

14. FUNDS—Prior Year

	At 01.01.23	Incoming Resources	Resources Expended	Transfers Between Funds	At 31.12.23
	£	£	£	£	£
Unrestricted Funds					
General Fund	229,480	365,635	(195,610)	(165,174)	234,331
Designated donor relationship management fund	-	-	-	-	-
Designated international development bid writer fund	10,000	-	-	-	10,000
	239,480	365,635	(195,610)	(165,174)	244,331
Restricted Funds					
St George's Church and Clinic	-	56,495	(108,892)	52,397	-
Northern Iraq	16,457	7,345	(34,770)	27,425	16,457
Jordan	31,570	98,895	(100,576)	(29,889)	-
Middle East Projects		-	(115,241)	115,241	-
	48,027	162,735	(359,479)	165,174	16,457
TOTAL FUNDS	287,507	528,370	(555,089)	-	260,788

NOTES TO THE FINANCIAL STATEMENT
FOR THE YEAR ENDED 31ST DECEMBER 2024

15. ANALYSIS OF NET ASSETS BETWEEN FUNDS— CURRENT YEAR

	General funds £	Designated funds £	Restricted funds £	31.12.24 £
Current assets	299,610	20,000	60,020	379,631
Creditors due within one year	(5,169)	-	-	(5,169)
	294,442	20,000	60,020	374,462

16. ANALYSIS OF NET ASSETS BETWEEN FUNDS Prior Year

	General funds £	Designated funds £	Restricted funds £	31.12.24 £
Current assets	246,587	10,000	16,457	273,044
Creditors due within one year	(12,256)	-	-	(12,256)
	234,331	10,000	16,457	260,788

17. RECONCILIATION OF NET MOVEMENT IN FUNDS TO NET CASH FLOW FROM OPERATING ACTIVITIES

	31.12.24 £	31.12.23 £
Net income for the year (as per Statement of financial activities)	113,673	(26,719)
Adjustment for:		
(Increase)/Decrease in debtors	(9,397)	(27,657)
(Decrease) / Increase in creditors	(7,087)	(5,976)
Net cash used in operating activities	97,190	(60,352)

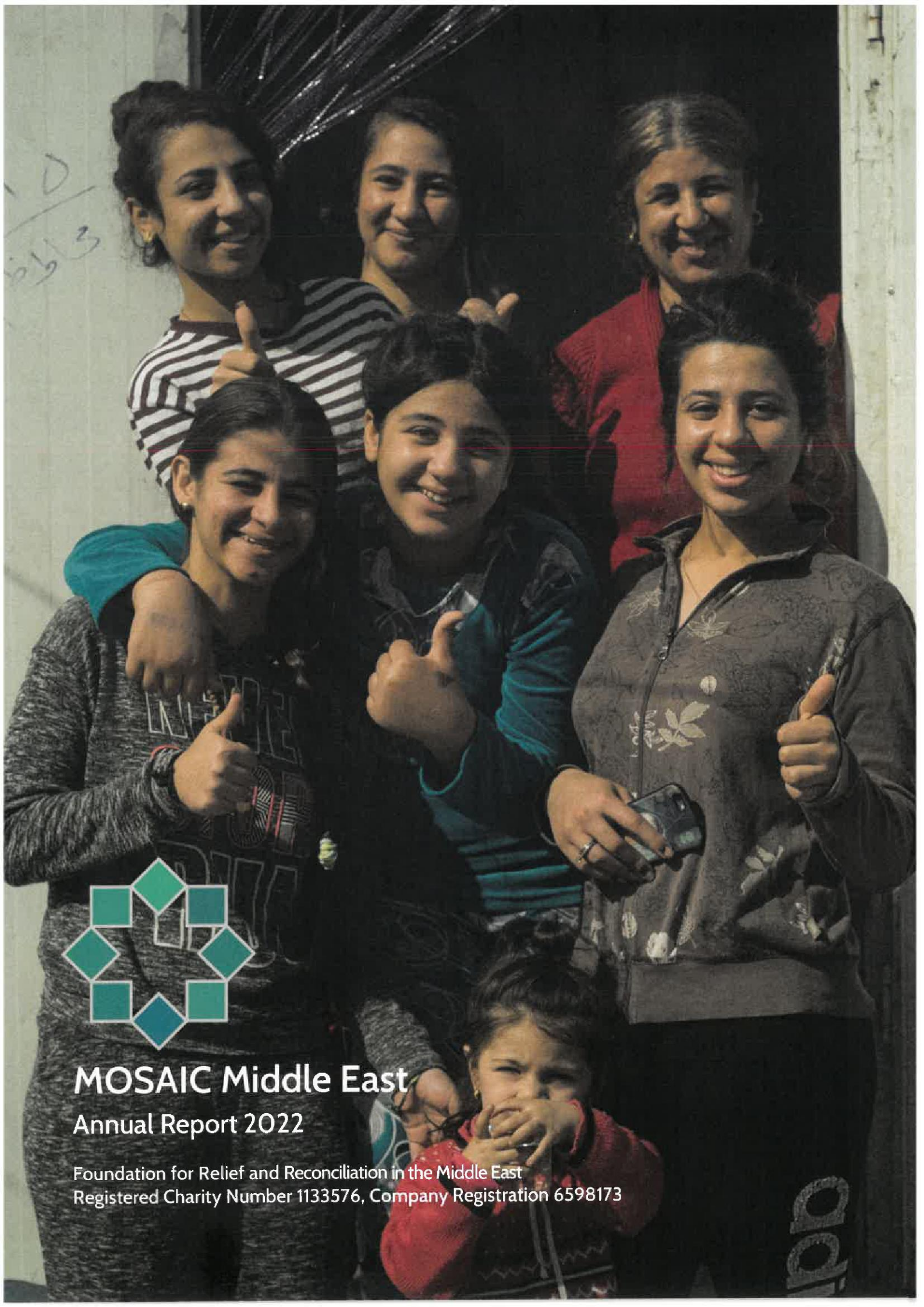
18. ANALYSIS OF CASH AND CASH EQUIVALENTS

	31.12.24 £	31.12.23 £
Cash at bank and in hand	330,159	232,969
Total	330,159	232,969

FOUNDATION FOR RELIEF AND RECONCILIATION IN THE MIDDLE EAST

England & Wales - Charity number 1133576

Accounts



MOSAIC Middle East

Annual Report 2022

Foundation for Relief and Reconciliation in the Middle East
Registered Charity Number 1133576, Company Registration 6598173



Conflict has been especially harsh on women
Read more on page 8 in our Vision and Values 2023

OFFICERS & PROFESSIONAL ADVISORS

REGISTERED CHARITY NUMBER 1133576
COMPANY REGISTRATION 6598173

Registered Office
Town Hall Chambers
Heath Road
Petersfield
Hampshire
GU31 4EA

Trustee Directors (The Trustees)
R Shotliff, Chairman
Pastor D Harland
C Segar
G Dare
K Heenan
R Belshaw
F Kelling (appointed 26 September 2022)
S.Rye (appointed 19 January 2023)

Patrons
Lord Hylton
HE Archbishop Angaelos
Bishop Rowan Williams
Bishop Dr Guli Francis-Dehqani

Senior Officers
M Simpson, CEO (January to October 2022)
H Jackson, Executive Director (from October 2022)
A Marriott, Finance and Operations Manager
F Bunn, Advocacy and Projects Executive

Bankers
Barclays Bank plc

Auditors
UHY Ross Brooke
Chartered Accountants
Suite I
Windrush Court
Abingdon Business Park
Oxfordshire
OX14 1SY

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Thank you, Mosaic Treasurer Rachel Belshaw	*Page 9*
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Registered with FUNDRAISING REGULATOR

Cover photograph: Jasmine (top left) and family in their portacabin at the Virgin Mary Refugee Camp Baghdad, Iraq. All photos © Mosaic Middle East

Executive Summary and Mission 2022

Mosaic Middle East Chairman, Rob Shotliff











It is my pleasure to introduce the 2022 Annual Report. Our priority is to say thank you. We're blessed by the loyalty and generosity of our relatively small supporter base. Throughout the year churches, trusts and individuals have helped us deliver projects that nurture hope in the lives of the most vulnerable in Iraq and Jordan.

Delivering hope requires persistence. Our longstanding relationship with St George's in Baghdad has been strengthened, bringing benefit to the church, its pioneering medical centre for the poor and family relief. Other funding partners have had to withdraw, our endeavour is to help St George's persist.

The last report mentioned a new focus on the needs of women from minority communities. Following our co-sponsoring of last year's conference, 'Minority Women after ISIS' with the UN, we established the Women's Empowerment Programme. This combines needs analysis, education, training, and seed capital to help women start up their business. Working in conjunction with senior figures in local government and proven delivery partners helps ensure value for money, impact assessment and a robust audit trail.

In Jordan and in partnership with DSPR we opened a second Olive Tree House. This concept has the flexibility to identify and serve the different needs of different Iraqi refugee communities. The original idea was developed by our former CEO, Mike Simpson who retired during the year. Helen Jackson, our new Executive Director, is now taking Mosaic Middle East to the next level.

Lastly, my personal thanks to our Board who give so much, including two new Directors (right hand side) Fiona Kelling, based in Jordan and Scott Rye in the United States.

God bless

Rob Shotliff
Chairman of the Board of Trustees



Branches of Hope









Mosaic Middle East Review 2022

Executive Director, Helen Jackson

For Mosaic Middle East, 2022 was a year of change and yet we continued to fulfil our mission of bringing hope, help and healing in Jordan and Iraq. Joining the organisation as Executive Director in October, I have since had the privilege of visiting many of our projects and partners and seeing first-hand the impact of our work.

In Jordan, we continue to focus on implementing support for refugees, predominantly Iraqi Christians, through church partners. At the Nazarene Church, funding from Mosaic Middle East provided essential relief, such as a food packages, as well as classes in English, music, sports and nutrition enabling refugees to obtain skills and qualifications which give them hope for the future. The church centre houses a kindergarten providing early years education for young refugees who would otherwise have no access to pre-primary care. Through our partner the Full Gospel Church, Mosaic Middle East supported refugees in Madaba by funding food coupons; we also provided scholarships which enabled 15 of the most vulnerable children to attend school. In 2022, our partnership with St Paul's, Ashrafieh developed: in response to the growing needs of the local refugee community, Mosaic Middle East funded refurbishments enabling the church to increase the capacity of its programme of refugee support.

This year also saw the opening of Mosaic Middle East's Olive Tree House, a designated centre providing a safe space for refugees to gather as well as receive trauma counselling, educational classes for children and adults, music lessons, and vocational training. Formally opened in September by Mosaic Middle East's outgoing CEO, Mike Simpson, and in partnership with local NGO DSPR, a pilot programme of activities at the Olive Tree House was implemented by the end of the year. The holistic approach seen at this centre will form a key model for how we develop our refugee support programming over the coming years.

Page 4 continues/..

Mosaic Middle East continues its longstanding partnership with St George's Church, Baghdad where funding provided by donations and grants, including Release International, enables us to support their vital ministry. Under the leadership of Rev'd Canon Faez Jirjees, St George's serves the needs of the most vulnerable and marginalized in its community. Mosaic Middle East funding goes towards a family relief programme as well as financing the health clinic which is built on the church premises and provides vital medical care to those in need regardless of their ability to pay. In addition, support from Mosaic Middle East contributes towards the reconciliation work undertaken by Rev'd Jirjees who facilitates dialogue between religious and ethnic leaders to reduce sectarian tension and the risk of conflict.



'Thank God, we are back to work again', Frandi, the new bakery owner, northern Iraq

In Northern Iraq, we have continued to fund Nineveh SEED projects with the purpose of restoring hope to displaced communities whose homes and livelihoods were devastated by ISIS. These projects – whilst diverse in design remain unified in purpose: to realise our vision of restoring marginalized communities through economic empowerment. With funding received from The Jerusalem Trust, we were able to implement three such projects over the year. In Teleskof, which was all but destroyed through occupation by ISIS, we funded the refitting of a bakery.

Overseen by our local partner NGO, Friends of Youth Forum, the project provided stable employment for six men who are now able to support their families. Meanwhile, in Qaraqosh – another town devasted by conflict, the creation of a youth café in collaboration with local NGO the Sustainable Peace Foundation has brought hope to young people who saw no future for themselves in their hometown. The final Nineveh SEED project of 2022 was a Women's Economic Empowerment project which was also implemented through our partners at Friends of Youth Forum. These projects, which will continue to form a vital part of our programming in the future, contribute to stability in the region by empowering individuals and communities to rebuild their lives rather than face ongoing displacement and uncertainty.



Bishop Dr Guli Francis-Dehqani

Bishop Dr Guli Francis-Dehqani became one of our Patrons in July 2022. Guli has direct experience of the suffering inflicted upon Christians in the region and of what it is like to become a refugee. Upon her appointment she said,

"Coming from Iran as I do, the whole region of the Middle East is very close to my heart, in particular, the situation of Christians and other minority groups. So it's a very great honour and pleasure to be invited to become a Patron of Mosaic which is committed to the ongoing support of marginalised communities and works in practical ways to rebuild lives and restore hope."



Helen Jackson

Initially training as a teacher, Helen taught in London and later Hampshire, including as an Early Years Head. Her heart has always been for reaching the vulnerable and marginalised, leading her to voluntary roles in the aid sector with a particular focus on education in fragile contexts and peacebuilding programming. Having completed a Masters in International Development, specialising in humanitarianism, conflict and reconciliation, at the University of Bath, Helen brings a passion for empowering local communities and advocating for the voices of those who are too often unheard.

Empowering Women in Northern Iraq in 2022





NINEVEH SEED

One of Mosaic Middle East's key modes of operation is to listen, and respond. In late 2021 we helped host a conference for minority women in northern Iraq. More on this below. The young participants highlighted the lack of livelihood opportunities for them to independently run their own business in their towns and villages.

We heard them. And now we have been able to act - responding with an Economic Empowerment Project providing training and grants for women towards their business ventures.

KEY FACTS AT A GLANCE

- 10 young women obtained knowledge and skills to develop and start their own businesses
- All participants given the opportunity to receive a grant with which to start-up their chosen business
- New small businesses in the region bringing economic development
- Communities who have already suffered internal displacement enabled to thrive, rather than face further migration
- Cost $21,000



THE BACKGROUND

Mosaic Middle East in partnership with the Kurdistan Regional Government (KRG) and UN Women held a conference titled: Minority Women after ISIL: Challenges and Opportunities. The conference was held on 5 and 6 December 2021. The conference aimed to listen to young minority women to understand their situation in terms of livelihood and psychosocial needs and respond accordingly.

We carefully identify, scope and execute sustainable projects that help people regain their livelihoods. Through Nineveh SEED we create jobs, provide community benefit and ultimately, encourage displaced people to return. 'SEED' stands for Sustainable Enterprise, Economic Development.

VISION AND VALUES 2023



Olive Tree Centres, Jordan. Another baby at the opening - this one has a traditional Iraqi Christian costume

Looking ahead to 2023, Mosaic Middle East will continue to focus on its core mission to bring hope, help and healing. Our vision is of a Middle East where Christians and other minorities enjoy fulfilled lives. To us, this means that people are empowered to be agents of change in order to live with dignity and freedom from poverty. We will continue to provide humanitarian support and work to bring about sustainable, transformative change where there is injustice and inequality.

Mosaic Middle East recognises that sustainable outcomes cannot be achieved by working alone and seeks to develop strategic relationships to enhance our reach, influence and capability at all levels. In 2023, we will continue to unite with others to drive action for change in ways which are locally owned, determined, and delivered. By establishing ongoing engagement with stakeholders, we will seek to be responsive to changing circumstances.

All our projects and programmes prioritise opportunities for empowerment of local actors. Mosaic Middle East is committed to celebrating and promoting the diverse voices and agency of the people and communities in which it works. Looking ahead, we will continue to challenge dominant narratives of exclusion by paying particular attention to and promoting the voices and agency of vulnerable minorities. Our commitment to empowerment reflects our understanding of the humanitarian principle to 'do no harm'. In all our activities we strive to shift the traditional balance of power and challenge systemic and structural causes of poverty and conflict.

The context in which we work is shaped by both historic conflict and ongoing instability in the Middle East. Our work seeks to promote peace and reconciliation by acknowledging its importance as a cross-cutting issue in all our programmes and project design. This means that we are proactive in incorporating activities which bridge barriers – political, religious, ethnic, socio-economic – to contribute to sustainable peace in the region.

Mosaic Middle East is committed to working across all levels – locally, nationally, regionally and globally – in order to deliver change. This requires investment in meaningful partnerships at multiple levels, forging long-term relationships which will deepen the impact of our programmes and influence. We:

- strengthen the individual and collective capabilities and resilience of beneficiaries as stakeholders
- build long-term relationships with our implementing partners
- work with national government departments in the Middle East and the UK to engage with donors as stakeholders
- work with NGOs and INGOs who share our vision

Page 8 continues/..

Conflict has been especially harsh on women



Mosaic's Olive Tree Centres provide refugee women with the opportunity to learn new skills; build a support network; and generate income to support other vulnerable women and families.

Together we can:

- Provide food vouchers to refugees and the most vulnerable to feed them and their families.
- Empower Women. With skills training, therapeutic trauma healing classes and develop female support networks these women can be empowered once again.
- Create income. Fresh opportunities to make a living through training and support
- Advocate for women of all minority faiths and backgrounds, by lobbying at local, national and international level to create change.

Page 7 continues/..

Our aim is to develop initiatives owned and led by people in their own context with definitions of success established and set by them at the programme outset. We are aware that resilience building interventions achieve stronger and more sustainable outcomes when local civil society participate or lead. In fragile contexts we face particular challenges: local civil society and government are often treated with suspicion, largely due to challenges of impartiality, power devolution, remote management and security. We ensure:

- projects are devised by and alongside affected communities
- programme outcomes are determined by local priorities
- cross-cutting concerns like gender, protection, and conflict sensitivity are embedded in context analysis in order to make visible pre-existing vulnerabilities

The role of advocacy is cross-cutting in global development, and critical to NGOs in shaping programs and creating sustainable change. Impact is limited without the right policy environment and cannot be achieved without a ground-swell of support for reform. As such, advocacy remains a critical part of our approach in delivering transformation that is both resilient and sustainable. We:

- understand the place of grassroots advocacy and seek to strengthen the voice of local civil society organisations
- focus on constructive engagement in areas directly linked with our projects and programmes

Our work connects and contributes to the Sustainable Development Goals - the current global framework to end poverty, inequality, and injustice. In 2023, Mosaic Middle East will shift to a programmatic approach in order to deliver sustainable, measurable impact. As we look to expand existing projects of refugee support and economic empowerment, we will focus on cross-cutting issues such as gender, youth, education, and protection which are vital components in understanding the multiple vulnerabilities faced by the communities in which we work. This vision shapes our priorities for 2023 and will frame how our supporters can continue to partner with us in delivering sustainable transformation.

Helen Jackson
Executive Director

Mosaic
Middle East



Thank you for your support in 2022

Rachel Belshaw, Treasurer and Trustee, Mosaic Middle East

2022 was another challenging year for all of us and I continue to be so grateful to all our supporters for their ongoing support through this time with so many pressures on all our finances. There was a drop in our overall income compared to 2021 but although we ended up with a small deficit for the year this was mainly because restricted funds for the new Olive Tree House were spent in 2022 that were donated in 2021.

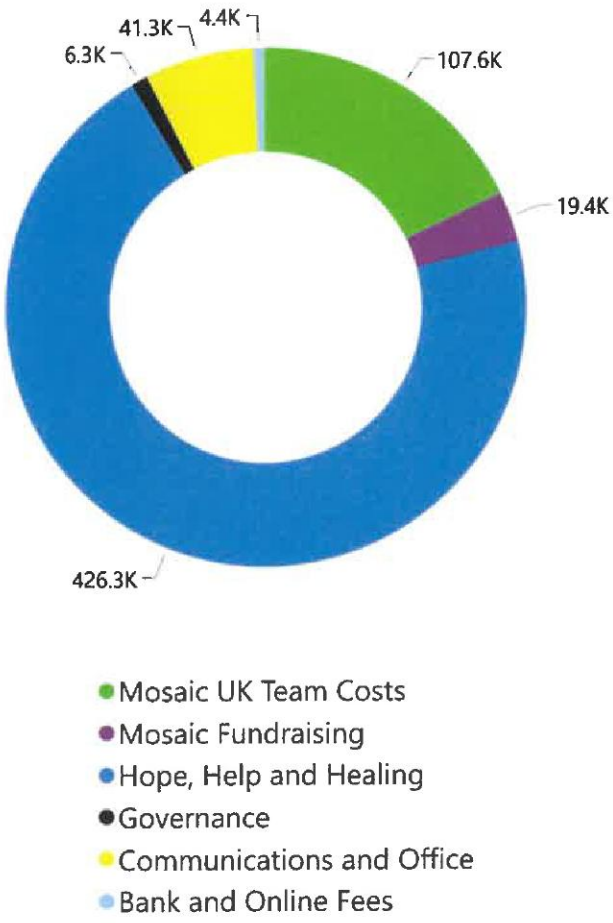
It is encouraging to note that regular giving remained fairly stable during 2022 showing a small decrease of 3%. Regular giving is always really helpful as it enables us to plan more effectively for future projects.

Thank you again to all our supporters for all their generous gifts towards the new Olive Tree Centre which was opened during 2022. Other donations and grants received during 2022 enabled existing support to St George's and church partnerships in Jordan to continue without interruption and three new projects were set up.

The future remains uncertain for many and there will continue to be significant challenges in the coming year, but by God's grace Mosaic Middle East will be there to support as many people as we possibly can with the resources we are given.

It continues to be my privilege to act as treasurer of this amazing charity which can respond so quickly and efficiently with love and practical support to those who have suffered so much.

Mosaic Middle East Expenditure 2022



TRUSTEES

The Trustees (who are also Directors of the Charity for the purposes of the Companies Act) present their Annual Report together with the audited financial statements of The Foundation for Relief and Reconciliation in the Middle East (the company) for the year ended 31st December 2022. The Trustees confirm that the Annual Report and the financial statements of the company comply with the current statutory requirements, the requirements of the company's governing document and the provisions of the Statement of Recommended Practice (SORP), applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1st January 2019).

Since the company qualifies as small under section 383, the strategic report required of medium and large companies under The Companies Act 2006 (Strategic Report and Director's Report) Regulations 2013 is not required. The Directors, however, in demonstrating commitment to a high standard of governance, resolved to carry out a full audit and comply with the strategic report requirements for medium companies under the Regulations.

GOVERNING DOCUMENT

The Charity constitutes a private Company limited by guarantee incorporated in England and Wales on 20th May 2008. It is governed by its Memorandum and Articles of Association, as amended, dated 21st June 2021.

RECRUITMENT & APPOINTMENT OF NEW TRUSTEE DIRECTORS

New Trustees are selected for their relevant interest, expertise and experience and are elected by the existing Trustees.

INDUCTION & TRAINING OF NEW TRUSTEES

All Trustees are provided with copies of previous minutes and with regular newsletters and email updates; copies of the governing documents, policies and accounts as well as Charity Commission Guidance for Trustees.

GOVERNANCE

The Trustees have overall responsibility for the activities of the Charity. They delegate the day to day administration of the activities of the Charity to Mike Simpson, CEO who is supported by a small team of employees.

RISK MANAGEMENT

The Trustees have a duty to identify and review the risks to which the Charity is exposed, and to ensure appropriate controls are in place to provide reasonable assurance against fraud and error. These are set out in the Charity's Risk Management Plan.

FINANCIAL REVIEW

A further challenging year resulted in total income falling 26% to £567,965 from £767,187 in 2021. One-off donations had the largest fall and were down 37%. Regular giving was down 3% and grant income by 4%. Income from churches increased by 30%.

Due to a change in the relationship with the American Foundation for Relief and Reconciliation in the Middle East (American FRRME) no income was received from American FRRME in 2022 unlike in 2021 and earlier years and therefore comparing like for like categories shows a slightly more modest overall decrease in income of 17%.

The reduction in income has led to a deficit for the year of £35,255 compared to a surplus in 2021 of £73,695. This was partly because restricted funds were spent in 2022 that were donated in 2021. Unrestricted reserves remain above the levels set by the reserves policy.

The Trustees have set a balanced budget for 2023 with a continued focus on increasing regular giving, church income and grants as well as keeping costs as low as possible. Ongoing stability in the charity's finances and the ability to deliver new projects is a key focus and is only achieved by the generous support of private individuals (both regular giving and one-off donations), churches and partner organisations and on grants from trusts and grant bodies. Where applicable, income tax is reclaimed through the Gift Aid scheme.

RESERVES POLICY

The reserves policy is designed to retain sufficient reserves to allow for fluctuations in voluntary income, while fulfilling financial obligations to beneficiaries and staff. The level of unrestricted free reserves needed for this has been set at 3 months of normal operating costs of the charity. This is reviewed on an annual basis by the Trustees.

The Unrestricted General Fund Reserve of £229,480 as at 31st December 2022 achieves that target level which, along with planned future budget surpluses, is considered an indicator that the charity is a going concern. Total Funds of £287,507 also include Designated Funds £10,000 and Restricted Funds £48,027.

PUBLIC BENEFIT

The Trustees confirm that they have complied with the duty to have due regard to the Charity Commission's general guidance on public benefit. The Trustees believe that public benefit is provided by the vharity's activites detailed in the Annual Report.

INVESTMENT POLICY & OBJECTIVES

The charity funds available for investment support the charity reserves policy, so need to be available for access within a 3 month period. The investment strategy is to use diverse secure bank deposits with immediate access, or notice periods up to 95 days, which offer a competitive interest rate return to alleviate the effect of inflation.

STATEMENT OF TRUSTEES RESPONSIBILITIES

The Trustees (who are also the Directors of FRRME for the purposes of company law) are responsible for preparing the Report of the Trustees and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

Company law requires the Trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charitable company and of the incoming resources and application of resources, including the income and expenditure, of the charitable company for that period. In preparing those financial statements, the Trustees are required to:

- Select suitable accounting policies and then apply them consistently.
- Observe the methods and principles in the Charity SORP.
- Make judgements 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 Charitable Company will continue in business.

The Trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charitable company and to 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.

DISCLOSURE OF INFORMATION TO AUDITORS

So far as the Trustees are aware, there is no relevant information (as defined by Section 418 of the Companies Act 2006) of which the charitable company's auditors are unaware, and each Trustee has taken all the steps that they ought to have taken as a Trustee in order to make them aware of any audit information and to establish that the charitable company's auditors are aware of that information.

AUDITORS

The Auditors, UHY Ross Brooke, were appointed by the Trustees on 24th February 2020.

ON BEHALF OF THE BOARD:



Robert Shotliff
Chairman of Trustees

Date: 23rd May 2023

INDEPENDENT AUDITOR'S REPORT TO THE TRUSTEES OF MOSAIC MIDDLE EAST

Opinion

We have audited the financial statements of Foundation for Relief and Reconciliation in the Middle East (the 'charitable company') for the year ended 31 December 2022 which comprise Statement of Financial Activities, Balance Sheet and Cash Flow Statement and notes to the financial statements, including significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including Financial Reporting Standard 102 *The Financial Reporting Standard applicable in the UK and Republic of Ireland* (United Kingdom Generally Accepted Accounting Practice).

In our opinion the financial statements:

- give a true and fair view of the state of the charitable company's affairs as at 31 December 2022, 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; and
- have been prepared in accordance with the requirements of 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 charitable company in accordance with the ethical requirements that are relevant to our audit of the financial statements in the UK, including the FRC's Ethical Standard, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Conclusions relating to going concern

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

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

Other information

The trustees are responsible for the other information. The other information comprises the information included in the trustees' annual report, other than the financial statements and our auditor's report thereon. Our opinion on the financial statements does not cover the other information and, except to the extent otherwise explicitly stated in our report, we do not express any form of assurance conclusion thereon.

Our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the course of the audit or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether this gives rise to a material misstatement in the financial statements themselves. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact.

We have nothing to report in this regard.

Matters on which we are required to report by exception

We have nothing to report in respect of the following matters in relation to which the Charities (Accounts and Reports) Regulations 2008 require us to report to you if, in our opinion:

- the information given in the financial statements is inconsistent in any material respect with the trustees' report; or
- the charitable company has not kept adequate accounting records; or
- the financial statements are not in agreement with the accounting records and returns; or
- we have not received all the information and explanations we require for our audit.

Responsibilities of trustees

As explained more fully in the trustees' responsibilities statement set out on page 11, the trustees (who are also the directors of the charitable company for the purposes of company law) are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view, and for such internal control as the trustees determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, the trustees are responsible for assessing the charitable company's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the trustees either intend to liquidate the charitable company or to cease operations, or have no realistic alternative but to do so.

Auditor's responsibilities for the audit of the financial statements

We have been appointed as auditor under section 145 of the Charities Act 2011 and report in accordance with regulations made under section 154 of that Act.

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 specific procedures for this engagement and the extent to which these are capable of detecting irregularities, including fraud is detailed below:

We have considered:

- the nature of the charity and sector, control environment and operating performance;
- the charity's own assessment, including assessments made by key management, of the risks that irregularities may occur either as a result of fraud or error;
- any matters we identified having reviewed the charity's policies and procedures relating to:
    * identifying, evaluating and complying with laws and regulations and whether they were aware of any instances of non-compliance;
    * detecting and responding to the risks of fraud and whether they have knowledge of any actual, suspected or alleged fraud; and
    * the internal controls established to mitigate risks of fraud or non-compliance with laws and regulations;
- the matters discussed amongst the audit engagement team.

As a result of these procedures, we considered the opportunities and incentives that may exist within the organisation for fraud and identified the greatest potential for fraud in the areas in which management is required to exercise significant judgement, such as the disclosure of adjusting items. In common with all audits under ISAs (UK), we are also required to perform specific procedures to respond to the risk of management override.

We also obtained an understanding of the legal and regulatory framework that the charity operates in, focusing on provisions of those laws and regulations that had a direct effect on the determination of material amounts and disclosures in the financial statements. The key laws and regulations we considered in this context were the Companies Act and tax legislation.

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

A further description of our responsibilities is available on the Financial Reporting Council's website at: www.frc.org.uk/auditorsresponsibilities. This description forms part of our auditor's report.

Use of our report

This report is made solely to the charitable company's trustees, as a body, in accordance with Part 4 of the Charities (Accounts and Reports) Regulations 2008. Our audit work has been undertaken so that we might state to the charitable company's members those matters we are required to state to them in an auditor's report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the charitable company and the charitable company's trustees as a body, for our audit work, for this report, or for the opinions we have formed.

UHY Ross Brooke
Statutory Auditor
Suite I
Windrush Court
Abingdon Business Park
Oxfordshire
OX14 1SY
Date: 24/5/23

UHY Ross Brooke is eligible to act as auditors in terms of section 1212 of the Companies Act 2006.

STATEMENT OF FINANCIAL ACTIVITIES
(INCORPORATING INCOME AND EXPENDITURE ACCOUNT)

	Notes	Unrestricted Funds	Restricted Funds	31.12.22 Total Funds	31.12.21 Total Funds
		£	£	£	£
INCOME FROM :					
Donations and legacies	2	423,956	144,009	567,965	767,187
Other trading activities	3	-	-	-	-
Investments	4	2,012	-	2,012	1,099
Total Income		**425,968**	**144,009**	**569,977**	**768,286**
EXPENDITURE ON :					
Raising Funds	3	19,402	-	19,402	10,579
Charitable Activities	5	177,018	408,812	585,830	684,012
Total Expenditure		**196,420**	**408,812**	**605,232**	**694,591**
NET INCOME / (EXPENDITURE) BEFORE TRANSFERS		**229,548**	**(264,803)**	**(35,255)**	**73,695**
Transfers Between Funds	13	(240,760)	240,760	-	-
Net Movement in Funds		**(11,212)**	**(24,043)**	**(35,255)**	**73,695**
RECONCILIATION OF FUNDS					
Total Funds at 1st January 2022		250,692	72,070	322,762	249,067
TOTAL FUNDS AT 31st DECEMBER 2022	13	**239,480**	**48,027**	**287,507**	**322,762**

All activities are classified as continuing operations.

The notes on pages 17-25 form part of these financial statements.

BALANCE SHEET
AS AT 31ST DECEMBER 2022

	Notes	Unrestricted Funds £	Restricted Funds £	31.12.22 Total Funds £	31.12.21 Total Funds £
FIXED ASSETS					
Tangible Assets		-	-	-	-
CURRENT ASSETS					
Debtors	10	12,418	-	12,418	16,429
Cash at Bank and in Hand		245,294	48,027	293,321	321,169
		257,712	48,027	305,739	337,598
CREDITORS					
Amounts Falling Due Within One Year	11	(18,232)	-	(18,232)	(14,836)
NET CURRENT ASSETS		**239,480**	**48,027**	**287,507**	**322,762**
NET ASSETS		**239,480**	**48,027**	**287,507**	**322,762**
CHARITY FUNDS	13				
Unrestricted Funds				229,480	231,770
Designated Funds				10,000	18,922
Restricted Funds				48,027	70,070
TOTAL FUNDS				**287,507**	**322,762**

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

The Trustees consider that the company is entitled to exemption from the requirement to have an audit under the provisions section 477 of the Companies Act 2006 ('the Act') and members have not required the company to obtain an audit for the year in question in accordance with section 476 of the Act. However, the Trustees have requested an audit under the Charities Act 2011.

The Trustees acknowledge their responsibilities for complying with the requirements of the Act with respect to accounting records and the preparation of financial statements.

The financial accounts were approved by the Trustees on 23rd May 2023 and signed on their behalf by:

ROBERT SHOTLIFF
CHAIRMAN OF TRUSTEES

The notes on pages 17-25 form part of the financial statements.

CASH FLOW STATEMENT
FOR THE YEAR ENDED 31ST DECEMBER 2022

	Notes	2022 £	2021 £
CASH FLOWS FROM OPERATING ACTIVITIES			
Net cash used in operating activities	17	**(27,848)**	**76,110**
CHANGE IN CASH AND CASH EQUIVALENTS IN THE YEAR		**(27,848)**	**76,110**
Cash and cash equivalents at 1st January 2022		**321,169**	**245,059**
CASH AND CASH EQUIVALENTS AT 31ST DECEMBER 2022	18	**293,321**	**321,169**

ANALYSIS OF CHANGES IN NET DEBT	**At 01.01.22** **£**	**Cash flows** **£**	**At 31.12.22** **£**
Cash at Bank and in hand	**321,169**	**(27,848)**	**293,321**

The notes on pages 17-25 form part of the financial statements.

1. ACCOUNTING POLICIES

1.1 Basis of preparation of financial statements
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) (the 'SORP 2019'), FRS 102:the Financial Reporting Standard applicable in the UK and Republic of Ireland ('FRS 102') and the Companies Act 2006.

Foundation for Relief and Reconciliation in the Middle East 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.

Many of the original transactions in the Middle East have been conducted in US $ dollars or local currencies. The financial statements are presented in £ sterling as the common currency and rounded to the nearest pound for presentation purposes.

The accounts have been prepared on a going concern basis.

1.2 Company status
The company is a private company limited by guarantee incorporated in the UK on 20th May 2008. The members of the company are the Trustees named on page 2. In the event of the company being wound up, the liability in respect of the guarantee is limited to £1 per member of the company.

The registered address of the company is Town Hall Chambers, Heath Road, Petersfield, Hampshire GU31 4EA.

1.3 Fund accounting
General funds are unrestricted funds which are available for use at the discretion of the Trustees in furtherance of the general objectives of the company and which have not been designated for other purposes.

Restricted funds are funds which are to be used in accordance with specific restriction imposed by donors or which have been raised by the company for particular purposes. The costs of raising and administering such funds are charged against the specific fund. The aim and use of each Restricted Fund is set out in the notes to the Financial Statements.

1.4 Income
All income is recognised once the company has entitlement to the income, it is probable that the income will be received and the amount of income receivable can be measured reliably.

For legacies, entitlement is taken as the earlier of the date on which either: the company is aware that probate has been granted, the estate has been finalised and notification has been made by the executor(s) to the Trust that a distribution will be made, or when a distribution is received from the estate. Receipt of a legacy, in whole or in part, is only considered probable when the amount can be measured reliably and the company has been notified of the executor's intention to make a distribution. Where legacies have been notified to the company, or the company is aware of the granting of probate, and the criteria for income recognition have not been met, then the legacy is treated as a contingent asset and disclosed if material.

Donated service of facilities are recognised when the company has control over the item, any conditions associated with the donated item have been met, the receipt of economic benefit from the use by the company of the item is probable and that economic benefit can be measured reliably.

On receipt, donated professional services and donated facilities are recognised on the basis of the value of the gift to the company which is the amount the company would have been willing to pay to obtain services or facilities of equivalent economic benefit on the open market; a corresponding amount is then recognised in expenditure in the period of receipt.

Income tax recoverable in relation to donations received under Gift Aid or deeds of covenant is recognised at the time of the donation.

Investment income is credited on an accruals basis, and is inclusive of the income tax recoverable, where applicable.

1. ACCOUNTING POLICIES (CONTINUED)

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

Expenditure is classified 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 allocated on the portion of the asset's use.

Fundraising costs are those incurred in seeking voluntary contributions and do not include the costs of disseminating information in support of the charitable activities. Support costs are those costs incurred directly in support of expenditure on the objects of the company and include project management carried out centrally. Governance costs are those incurred in connection with administration of the company and compliance with constitutional and statutory requirements.

Cost of generating funds are costs incurred in attracting voluntary income, and those incurred in trading activities that raise funds.

Charitable activities and Governance costs are costs incurred on the company's operations, including support costs and costs relating to the governance of the company apportioned to charitable activities.

Grants payable are charged in the year when the offer is made except in those cases where the offer is conditional, such grants being recognised as expenditure when the conditions attaching are fulfilled. Grants offered subject to conditions which have not been met at the year end are noted as a commitment, but not accrued as expenditure.

1.6 Tangible fixed assets and depreciation
A review for impairment of a fixed asset is carried out if events or changes in circumstances indicate that the carrying value of any fixed asset may not be recoverable. Shortfalls between the carrying value of fixed assets and their recoverable amounts are recognised as impairments. Impairment losses are recognised in the Statement of financial activities incorporating income and expenditure account.

Tangible fixed assets are stated at cost less depreciation and any provision for impairment. Depreciation is provided at rates calculated to write off the cost of fixed assets, less their estimated residual value, over their expected useful lives.

The company currently has no fixed assets.

1.7 Interest receivable
Interest on funds held on deposit is included when receivable and the amount can be measured reliably by the company; this is normally upon notification of the interest paid or payable by the Bank.

1.8 Operating leases
Rentals under operating leases are charged to the Statement of financial activities incorporating income and expenditure account on a straight line basis over the term of the lease.

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

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

1. ACCOUNTING POLICIES (CONTINUED)

1.11 Liabilities and provisions
Liabilities are recognised when there is an obligation at the Balance sheet date as a result of a past event, it is probable that a transfer of economic benefit will be required in settlement, and the amount of the settlement can be estimated reliably. Liabilities are recognised at the amount that the company anticipates it will pay to settle the debt or the amount it has received as advanced payments for the goods or services it must provide. Provisions are measured at the best estimate of the amounts required to settle the obligation. Where the effect of the time value of money is material, the provision is based on the present value of those amounts, discounted at the pre-tax discount rate that reflects the risks specific to the liability. The unwinding of the discount is recognised within interest payable and similar charges.

1.12 Financial instruments
The company only has financial assets and financial liabilities of a kind that qualify as basic financial instruments. Basic financial instruments are initially recognised at transaction value and subsequently measured at their settlement value with the exception of bank loans which are subsequently measured at amortised cost using the effective interest method.

1.13 Foreign currencies
Monetary assets and liabilities denominated in foreign currencies are translated into sterling at rates of exchanging ruling at the balance sheet date.

Transactions in foreign currencies are translated into sterling at the rate ruling on the date of the transaction.

Exchange gains and losses are recognised in the Statement of financial activities.

1.14 Pensions
The company operates a defined contribution pension scheme and the pension charge represents the amounts payable by the company to the fund in respect of the year.

1.15 Key Assumptions
The company is reliant on donations from private individuals, churches and partner organisations and grants from trusts. In recognition of this risk, the Directors have commissioned a Fundraising Strategy to diversify income streams thus minimising the risk.

The recent Covid-19 pandemic has not had a negative impact on the financial standing of the charity. Indeed, the loyal supporters and donors have responded positively. The Covid-19 crisis has given the charity an opportunity to promote the needs of people in the Middle East and to generate additional income to provide emergency humanitarian relief.

Neither of these factors have a detrimental effect on the financial standing of the charity.

1.16 Going Concern
The statements have been prepared on a going concern basis, which the Trustees consider is appropriate as the Covid-19 pandemic has not adversely affected the charity.

1.17 Staff costs
The charity operates with a small interdependent UK team under the management of a CEO / Executive Director. Total UK staff costs are £200,405 which, after recharges to the Middle East activities, represents 18% of gross expenditure.

1.18 Related Party transactions
There are no related party transactions.

1.19 Operating Leases
Expenditure includes an operating lease commitment in respect of the registered company office in Petersfield.

2. INCOME FROM DONATIONS AND LEGACIES

	Unrestricted funds £	Restricted funds £	31.12.22 £	31.12.21 £
Donations (including minor grants)	420,045	73,569	493,614	604,502
Legacies	3,911	-	3,911	8,179
Major grants	-	70,440	70,440	154,506
Total donations and legacies	423,956	144,009	567,965	767,187
Total 2021	478,077	289,110	767,187	

Memorandum

Major grants (over £5,000) received in 2022:

	£
Jerusalem Trust	*50,000*
Release International	*10,440*
Highway One Trust	*10,000*
	70,440

3. CHARITY TRADING AND FUNDRAISING EXPENSES

	Unrestricted funds £	Restricted funds £	31.12.22 £	31.12.21 £
Charity trading income				
Sale of books	-	-	-	-
Fundraising expenses	19,402	-	19,402	10,579
Fundraising expenses net of trading income	19,402	-	19,402	10,579
Total 2021	*10,579*	-	*10,579*	

4. INVESTMENT INCOME

	Unrestricted funds	Restricted funds	31.12.22	31.12.21
	£	£	£	£
Investment income — bank interest	2,012	-	2,012	1,099
Total 2021	*1,099*	-	*1,099*	

5. CHARITABLE ACTIVITIES

	Direct Costs	Grant Funding of Activities	Support Costs	31.12.22	31.12.21
	£	£	£	£	£
Northern Iraq relief	54,678	-	-	54,678	66,259
Jordan relief	-	19,357	-	19,357	100,391
Middle East Projects:					
Nineveh SEED (Iraq)	-	51,626	-	51,626	83,061
Olive Tree Centre (Jordan)		58,957	-	58,957	26,731
Reconciliation and Advocacy	3,054	-	-	3,054	2,915
Front line delivery	-	-	115,241	115,241	103,915
St George's Church	-	28,287	-	28,287	25,286
St George's Clinic	-	80,666	-	80,666	88,065
Overseas Travel	14,408	-	-	14,408	11,865
UK Office Salary Costs	-	-	107,571	107,571	102,460
Finance Costs	-	-	4,418	4,418	6,409
Communication and office costs	-	-	41,305	41,305	61,842
Governance Costs	-	-	6,262	6,262	4,813
TOTAL	**72,140**	**238,893**	**274,797**	**585,830**	**684,012**
Total 2021	208,161	196,412	279,439	684,012	

6. GOVERNANCE COSTS

	31.12.22	31.12.21
	£	£
Governance—Auditors' remuneration	4,800	4,800
Governance expenses (Trustees expenses and cost of meetings)	1,462	13
	6,262	4,813

7. TRUSTEES AND RELATED PARTIES REMUNERATION AND BENEFITS

Nobody is remunerated for acting as a Trustee. Trustees are paid expenses for attending meetings directly related to their duties as Trustees. For the year ended 31 December 2022, Trustees were paid expenses of Nil (2021 Nil) for travel and subsistence.

8. NET INCOME/(EXPENDITURE)

	31.12.22	31.12.21
	£	£
This is stated after charging:		
Auditors' remuneration—audit	4,800	4,800

During the year, no Trustees received any remuneration (2021—£NIL).
During the year, no Trustees received any benefits in kind (2021—£NIL).

9. STAFF COSTS

	31.12.22	31.12.21
	£	£
Gross Salaries	181,367	166,548
Employers' NI	11,783	11,221
Pension	7,255	6,385
	200,405	184,154

The average monthly number of employees was: 8 (2021: 7) and the average monthly number of employees during the year expressed as full time equivalents was as follows (including casual and part-time staff):

2022	2021
No.	*No.*
5.6	5.2

No employees had employee benefits in excess of £60,000 (2021: nil). The key management personnel of the charity comprise the Chief Executive Officer / Executive Director, Projects Executive and Finance Manager. The total employee benefits of the key management personnel of the charity were £113,742 (2021: £118,822). Staff Remuneration is approved by the Trustees.

10. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	31.12.22	31.12.21
	£	£
Gift Aid recoverable	10,841	13,461
Prepayments and Accrued Income	1,577	2,968
	12,418	16,429

11. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	31.12.22	31.12.21
	£	£
Trade Creditors	1,658	5,272
Other Creditors	16,574	9,564
	18,232	14,836

12. OPERATING LEASE COMMITMENTS

At 31 December 2022 the company had total commitments under an operating lease, which may be cancelled by giving 12 months notice, as follows:

	31.12.22	31.12.21
	£	£
Amounts payable:		
Not later than 1 year	6,930	3,465
Later than 1 year and not later than 5 years	10,395	-
Total	17,325	3.465

Operating lease costs recognised as an expense in the Statement of Financial Activities amount to £6,930 (2021: £6,930).

13. FUNDS—Current Year

	At 01.01.22	Incoming Resources	Resources Expended	Transfers Between Funds	At 31.12.22
	£	£	£	£	£
Unrestricted Funds					
General Fund	231,770	425,968	(196,420)	(231,838)	229,480
Designated donor relationship management fund	11,949	-	-	(11,949)	-
Designated international development bid writer fund	6,973	-	-	3,027	10,000
	250,692	425,968	(196,420)	(240,760)	239,480
Restricted Funds					
St George's Church and Clinic	-	38,638	(108,953)	70,315	-
Northern Iraq		74,204	(106,304)	48,557	16,457
Jordan	72,070	31,167	(78,314)	6,647	31,570
Middle East Projects	-	-	(115,241)	115,241	-
	72,070	144,009	(408,812)	240,760	48,027
TOTAL FUNDS	322,762	569,977	(605,232)	-	287,507

Restricted Funds were used for key charitable activities at St. George's Church and Clinic in Baghdad, provide humanitarian relief for Internally Displaced People in Northern Iraq, provide humanitarian relief to refugees in Jordan and deliver sustainable, employment projects to the needy in both Northern Iraq and Jordan. Unrestricted Funds are used to cover the shortfall in Restricted Funds in these 4 key activities.

14. FUNDS—Prior Year

	At 01.01.21	Incoming Resources	Resources Expended	Transfers Between Funds	At 31.12.21
	£	£	£	£	£
Unrestricted Funds					
General Fund	208,867	479,176	(200,883)	(255,390)	231,770
Designated donor relationship management fund	12,500	-	-	(551)	11,949
Designated international development bid writer fund	15,000	-	-	(8,027)	6,973
	236,367	479,176	(200,883)	(263,968)	250,692
Restricted Funds					
St George's Church and Clinic	-	72,495	(113,351)	40,856	-
Northern Iraq	10,000	91,774	(66,259)	(35,515)	
Jordan	2,700	124,841	(100,391)	44,920	72,070
Middle East Projects	-	-	(213,707)	213,707	-
	12,700	289,110	(493,708)	263,968	72,070
TOTAL FUNDS	249,067	768,286	(694,591)	-	322,762

15. ANALYSIS OF NET ASSETS BETWEEN FUNDS– CURRENT YEAR

	General funds £	Designated funds £	Restricted funds £	2022 £
Current assets	247,712	10,000	48,027	305,739
Creditors due within one year	(18,232)	-	-	(18,232)
	229,480	10,000	48,027	287,507

16. ANALYSIS OF NET ASSETS BETWEEN FUNDS Prior Year

	General funds £	Designated funds £	Restricted funds £	2021 £
Current assets	246,606	18,922	72,070	337,598
Creditors due within one year	(14,836)	-	-	(14,836)
	231,770	18,922	72,070	322,762

17. RECONCILIATION OF NET MOVEMENT IN FUNDS TO NET CASH FLOW FROM OPERATING ACTIVITIES

	2022 £	2021 £
Net income for the year (as per Statement of financial activities)	(35,255)	73,695
Adjustment for:		
Decrease / (Increase) in debtors	4,011	8,438
(Decrease) / Increase in creditors	3,396	(6,023)
Net cash used in operating activities	(27,848)	76,110

18. ANALYSIS OF CASH AND CASH EQUIVALENTS

	2022 £	2021 £
Cash at bank and in hand	293,321	321,169
Total	293,321	321,169



Pastor Zaki Kopti with children at the Nazarene Church, Amman

Pastor Zaki Kopti leads the Nazarene Church in the Gardens area of Amman in 2022. This includes offering educational opportunities to children who would otherwise be excluded from school and pre-school because of the financial barriers their families face. With safe spaces to play and learn, children are able to be children, and their hopes for the future are nurtured.

Foundation for Relief and Reconciliation in the Middle East
Registered in England and Wales Charity No. 1133576
Registered Company No. 6598173

Working name
Mosaic Middle East

www.mosaicmiddleeast.org

FOUNDATION FOR RELIEF AND RECONCILIATION IN THE MIDDLE EAST

England & Wales - Charity number 1133576

Accounts



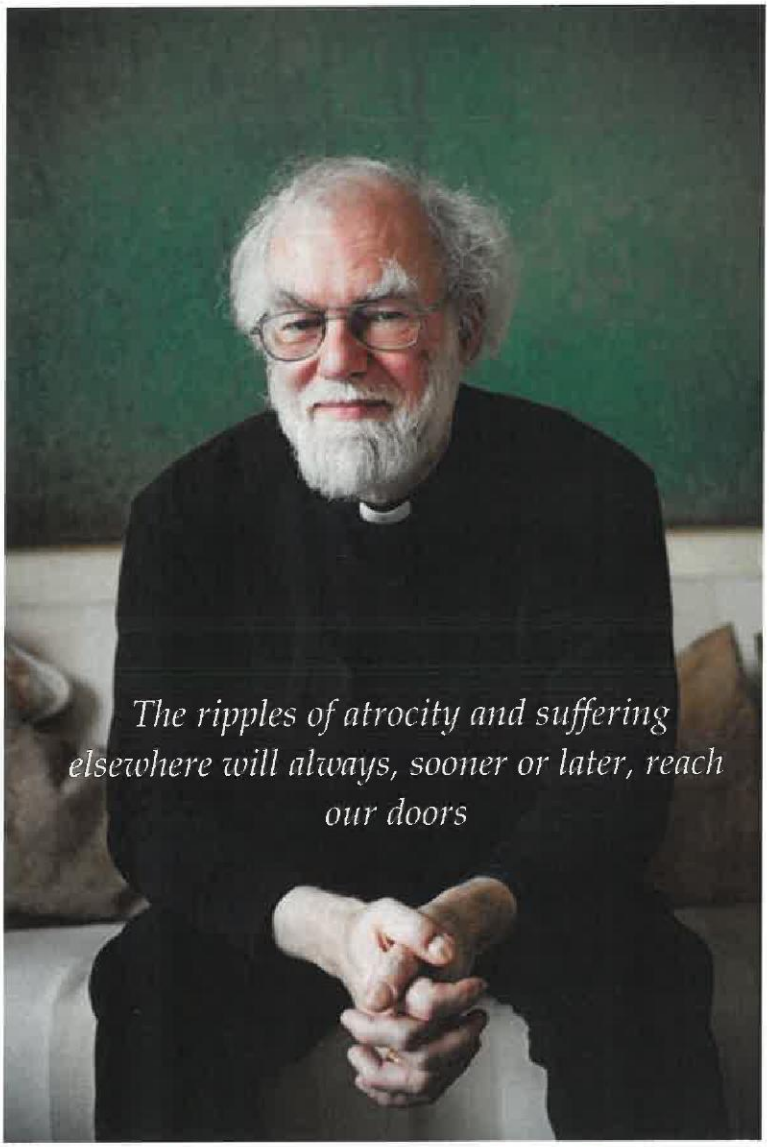
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Middle East Annual Report 2021

Foundation for Relief and Reconciliation in the Middle East

Registered Charity Number 1133576

Company Registration 6598173



Bishop Rowan Williams

A message from our Patron

Naturally enough, Ukraine is in the forefront of most people's minds in the West just now; how easy it is to forget that the terrible experiences of our Ukrainian brothers and sisters are all too familiar to so many in the Middle East and its environs, especially to so many of its Christian populations. Suffering and fear continue in Syria; Lebanon faces another round of instability; Iraq has to confront appalling new challenges in the shape of environmentally related disaster; killing and intimidation in Nagorno-Karabakh go unchecked and often unnoticed in the wider world; tensions in and around Iran are severe.

As is so often true, the most important things we can do are to pray - and to bear witness. And this means not simply relaying the facts in terms of reports and statistics but letting people know of the human price being paid - something we can presume to do because of the strong personal links on which Mosaic is based. We are able to give a human face and voice to the reports, and so to prompt a more deeply human and humane response.

If Ukraine has taught us anything it is a truth we should much rather ignore - that brutal violence is not racially or regionally confined, and that its effects are never just local. The ripples of atrocity and suffering elsewhere will always, sooner or later, reach our doors. We need to be making the connections - the connections in understanding, and also the plain human connections with those most exposed. Mosaic helps us do this, and we are fortunate to have it as a vehicle for witness, service and co-operation.

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Registered with FUNDRAISING REGULATOR

Cover photograph: 12 year old Stavro, Iraqi Christian refugee speaking at the Olive Tree Centre, Jordan
All photos © Mosaic Middle East

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Hope from the Darkness

Rob Shotliff, Chairman, Mosaic Middle East

It is my pleasure to introduce you to our 2021 Annual Report and Accounts. Despite the challenges of the Covid-19 pandemic, with your help Mosaic Middle East delivered projects that have brought much needed 'hope, help and healing' to the region. This impact on the lives of those who have suffered more than we can imagine was wonderful to see during a recent visit to the region. My personal thanks to each of you for making this possible.

In the north of Iraq and the Kurdistan Region of Iraq (KRI), our team completed six significant livelihood projects under our Nineveh SEED programme. One beneficiary summarised our endeavour 'We are so grateful for this beautiful initiative which has provided jobs for us and helped young people in restoring and reviving our heritage'. The evidence of hope being restored to these diverse communities after the trauma of ISIS was seen on faces that once again smiled.

At the end of 2021 we ran our second annual conference in the KRI, this time with a focus on the needs of women from the minority communities. The conference, 'Minority Women after ISIS' was co-sponsored with the UN and supported by Khanzad Ahmed, the Secretary General of High Council of Women and Development in the Kurdistan Regional Government. The conference gave a voice to women from five ethno-religious minorities, including Christians and Yazidis. The delegates delivered clear messages that will directly influence our strategy. Next year you will see this in our new focus on providing support to widows, mothers and young women needing to work, to set up businesses or to develop livelihood and social opportunities.

Our support of the ground breaking ministry of St George's, Baghdad, continued with over £100,000 of funding for the Clinic and for families in need within that congregation. We also continued to support the peace-building work of the St George's based Rev Canon Faez Jirjees MBE.

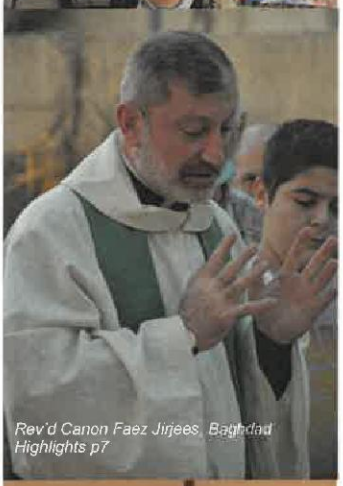
The work in Jordan continues to grow in its importance. To ensure that we are well plugged in to the changing needs we established an in country, cross denominational, and multi skilled Advisory Council. This Council is helping us assess needs and develop initiatives as we continue to help thousands of Iraqi and other refugees. Our emphasis in Jordan is slightly different to that in Baghdad and the KRG. Whilst we successfully provided relief to nearly 7,800 people in Jordan during the COVID lockdown, we also focused on the development of community centres that provide safety, home culture, and empowering projects.

You are probably familiar with our approach, the establishing of Olive Tree Centres, which form the core of our work in Jordan. In 2021 we saw a wonderful celebration of the impact they can have at the 'Hope Restored Concert' in August. Refugees of all ages participated with music performances, a choir and dancing. Most movingly, several refugees spoke about their experiences and how the love and charity of Mosaic had helped them to a place of renewal. Riveen, one of the Iraqi Christian refugees said, "I love the Olive Tree Centre. It has helped heal us from the darkness we've experienced. It helps us process our pain and have hope."

None of this would be possible without such a faithful and generous group of supporters; individuals, churches and organisations alike. To each of you, and to our exceptionally dedicated team in the UK and region, thank you and may the Lord bless you.


Stavro, Olive Tree Centre Jordan


Naeel, Nineveh SEED Programme, N Iraq p4


Rev'd Canon Faez Jirjees, Baghdad
Highlights p7


Jordan Country Director Highlights p8

Mosaic
Middle East

Appointed in April 2021 as Mosaic's Field Monitoring Officer, Naeel, a resident of the ancient Iraqi town of Qaraqosh, works on our Nineveh SEED programme. We were able to appoint Naeel with funding of £10,000 provided by Highway One Trust (see page 22, Income from Donations and Legacies).



The triumph of hope in 2021

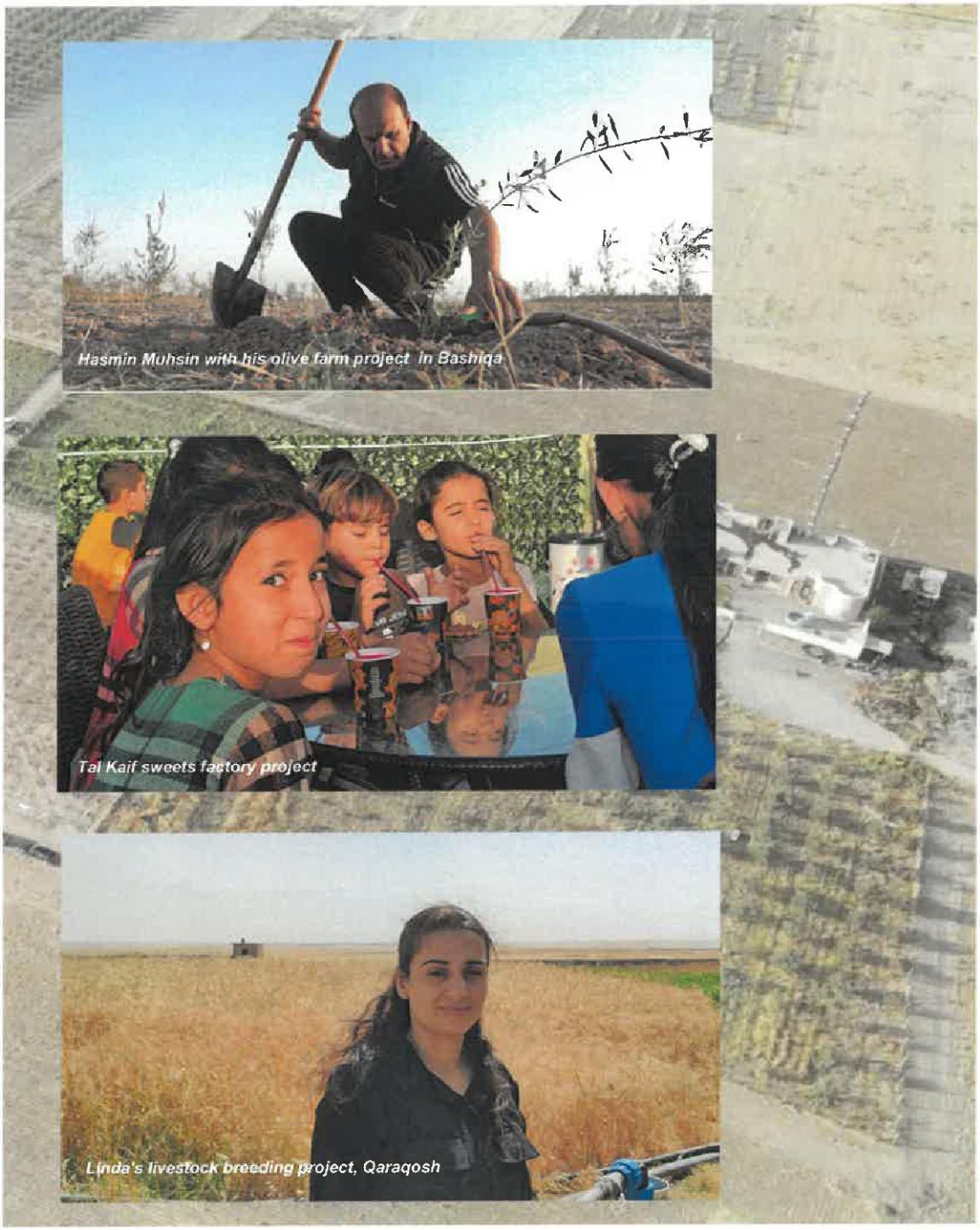
Naeel Attala, Monitoring Officer, Nineveh SEED Programme, northern Iraq

2021 was full of successful projects throughout the Nineveh Governorate of northern Iraq.

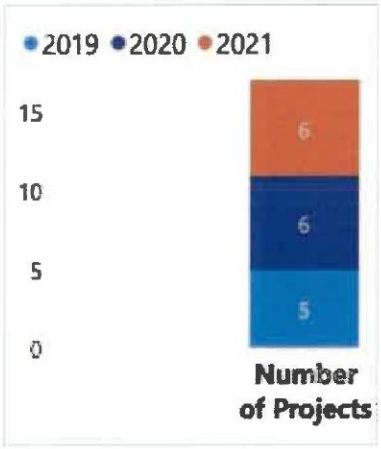
These simple projects helped to stabilise a large group of families that were in great need of such support, The projects were distributed in many areas in Nineveh Governorate, Bashiqa, Bartella, Qaraqosh and Tel Kaif.

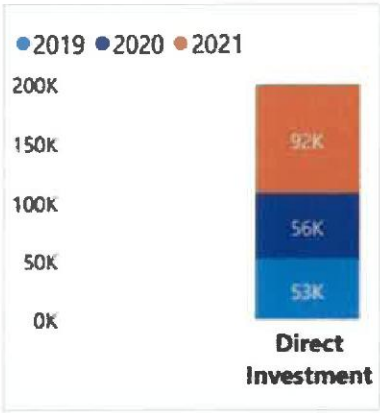
In Bashiqa, there were several successful projects. The first is the olive mill project. This mill is run by a 27 -year-old young man with a large family. This mill has achieved great success and work during this year, and the young man was also able to employ 3 workers with him. There is also an olive farm project in Bashiqa, which contains 500 olive trees of the best olive varieties. The owner has developed an integrated farm. In the village there is also a soap factory project, which produces natural olive oil soap. Its owner has now started producing many types of medical soap from olive oils. This project was able to export its product outside Iraq as well as throughout Iraq.

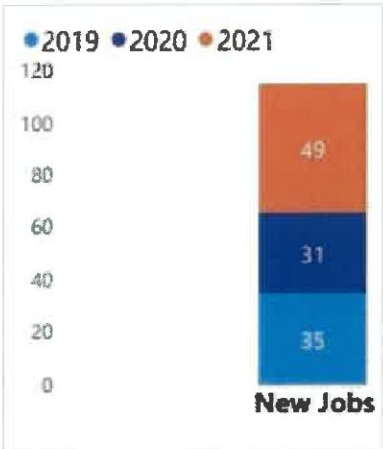
In Tal Kaif we completed a sweets factory project, which is run by a young man. It is the only source of income for his family. The owner of the project decided to diversify and start trading inside the shop (nuts trade), and he now hopes to enlarge the work site.



Nineveh SEED projects completed 2019-2021







These figures exclude the cost of management, monitoring and evaluation carried out in Iraq by Mosaic Middle East. They also exclude the UK office costs.

In Qaraqosh, a livestock breeding project is run by a woman whose husband died. She has six children.

New projects have been started in Bartella, Qaraqosh and Telkeef at the present time, and by following them up, we find that they are achieving very good success.

These projects were chosen with great care for families who were in dire need of any support. The projects provide many job opportunities. By following up on these projects, we find that they are in constant progress and development, and employers are always trying to find new ways to increase their income from these projects. The projects implemented by Mosaic Middle East enlighten people whose path is dark, give hope to those who have lost hope. They also educate and help the needy to walk the path of good.

'We are so grateful for this beautiful initiative which has provided jobs for us and helped young people in restoring and reviving our heritage'. Worker from the Olive Oil factory in Bashiqa.



Our heart for the women of Iraq

The Minority Women After ISIS Conference , Erbil, KRI, Iraq, December 2021

In December 2021, Mosaic Middle East, in collaboration with the Kurdistan Regional Government and the United Nations Entity for Gender Equality and the Empowerment of Women (UN Women), held a ground-breaking conference in Erbil. We brought together women from various ethno-religious communities including Christian, Yazidi and Shabak.

Gillian Dare OBE, one of the Mosaic Trustees provided a remote video introduction for the conference in Erbil. Abdulrahman Isaac, our Iraq Programme Manager in Erbil developed the plan for the conference over 2021 and we are delighted to report on its success in engaging with women from five of the minority ethno-religious communities in the region.

The Conference focussed on 'Livelihood and Psychosocial Needs for Women from Nineveh Plains & Sinjar' and aimed to provide a more accurate and comprehensive understanding of the situations faced by women in this region and to facilitate more informed and effective actions. A Conference Focus Group Report by the independent Smithson Institute was produced for Mosaic on methodology, assessment and findings available for supporters and institutional contacts.

UN WOMEN
United Nations Entity for Gender Equality and the Empowerment of Women

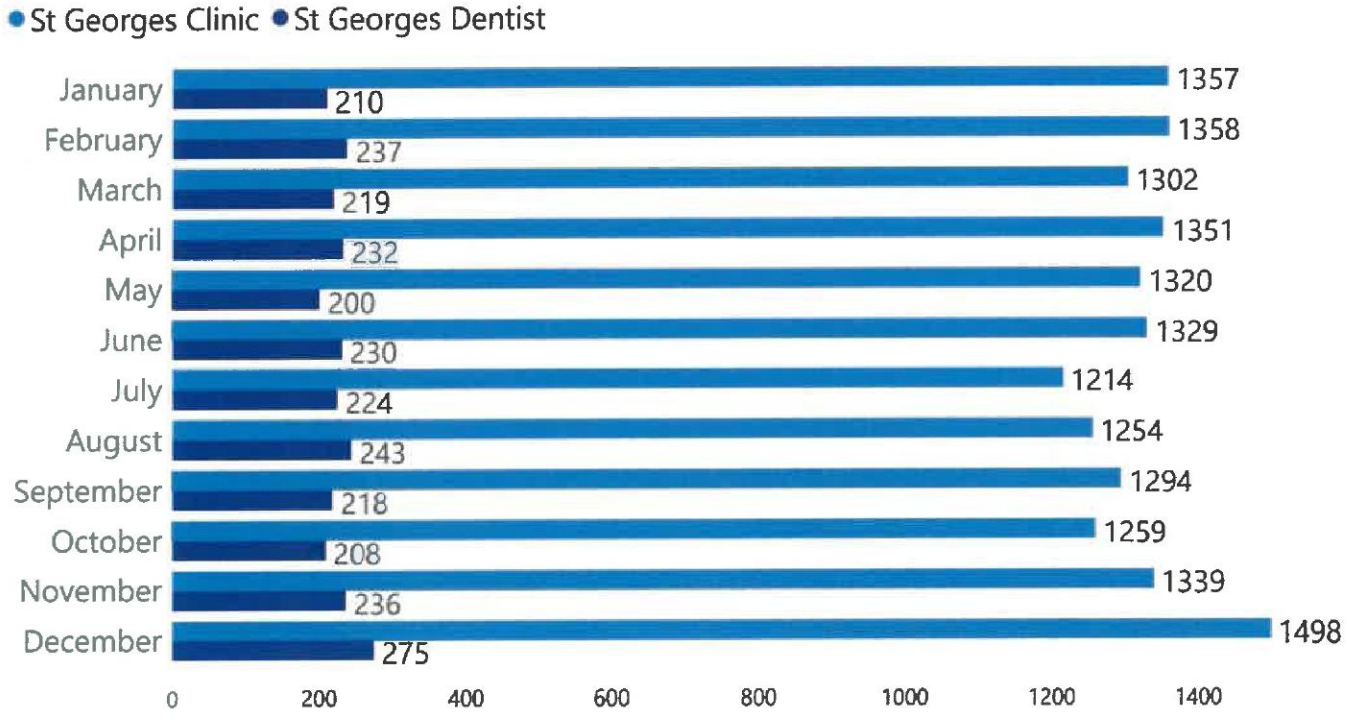
Mosaic Middle East

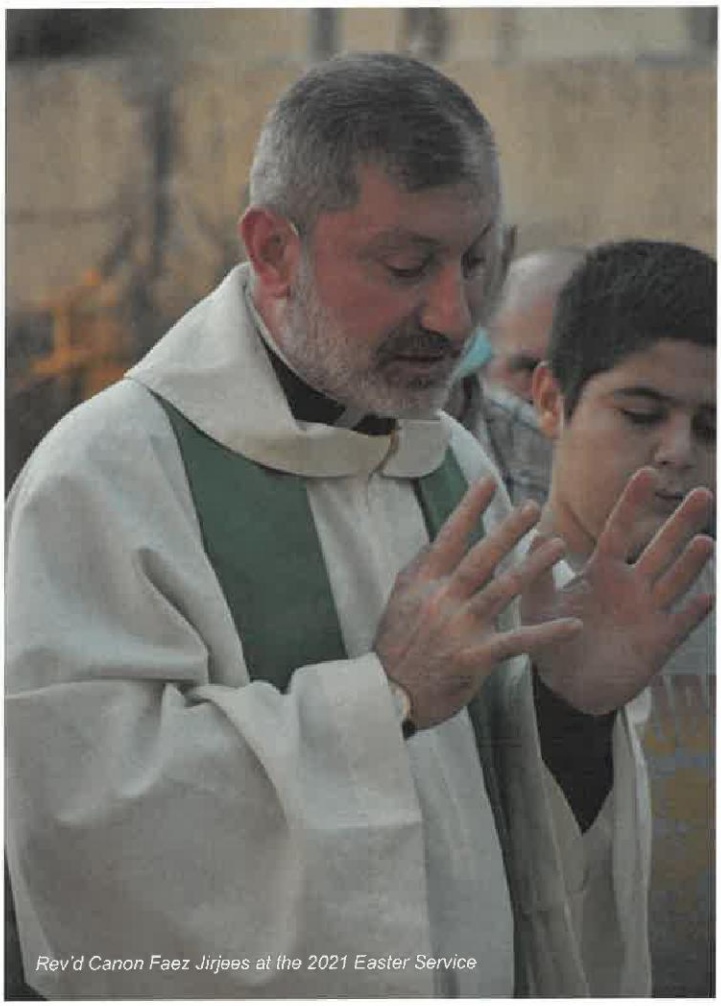
Mosaic's initiative was supported by the Secretary General of High Council of Women and Development KRI, Khanzad Ahmed and UN Women, with funding via Mosaic's 'Middle East Projects, Nineveh SEED (Iraq)'



Khanzad Ahmed (centre), Secretary General of High Council of Women and Development and Conference attendees

St George's Clinic and St George's Dentist 2021





Rev'd Canon Faez Jirjees at the 2021 Easter Service

'This is not a time for stopping. We have to keep fighting for the rights of Christians in Baghdad' - Rev'd Faez. St George's continued to be a beacon of hope, a place where Iraqi Christians felt safe to celebrate their faith. Mosaic supports the medical clinic and Rev'd Faez, provided by donations and grants, including Release International.

The restoration of hope in 2021

The Rev'd Canon Faez Jirjees, MBE, Parish Priest of St George's, Baghdad

St. George's continue the good ministry and work of serving the surrounding community in 2021. Last October we had the most successful election since 2003, even though the voting participation percentage was not high. We are still waiting for the new government to be formed and pray that the various parties accept each other so they can work together to serve the people of Iraq.

2021 is the year when life began to go back to normal after COVID-19. St. George's education institutes had a full academic year at the school and Kindergarten. We are excited that kids are back to school and we can offer them the needed care in addition to education. Our system stayed the same as before; we still maintain opportunities to kids to spend time eating and playing together. Our goal is to raise the next generation properly and empower them with the culture of accepting each other despite their differences.

St. George's clinic continue to offer free medical treatment to everyone who knocks on its doors. It is the message of love we present with your help to Shiaa, Sunni, Christians, Yazidis and everyone by serving them from our hearts. The departments at the clinic are pediatrics, respiratory, family medicine, neurology, gynaecology, orthopaedics and dental clinic in addition to the pharmacy and lab. All of above departments receive patients and offer treatment according to available resources, May God bless you all to serve the nation of Iraq and thank you for your generosity.

It is remarkable that the staff at St. George's are very diverse. The diversity St. George has on its staff and beneficiaries gave us chance be part of all communities in Iraq; St. George's itself becomes a place of dialogue because of the various religions and ethnic backgrounds on its staff.

People at the church are excited to be gathering again with less consideration to social distancing and using sanitisers. Gradually the numbers attending our church are increasing. COVID had a big impact on the number of attenders, not only because of gathering at the church, but also because attendees use a shared bus. The church maintained bringing them to and from their homes to church.

I want to give thanks for Mosaic and all of our partners and supporters. We are happy with these partnerships all over the world as we all are the body of Christ. Please keep praying for St. George's and the situation in Iraq. We are praying for you all!

Blessings,
The Rev'd Canon Faez Jirjees, MBE, Parish Priest
St. George Anglican Episcopal Church, Baghdad, Iraq

Iraqi refugee children enjoying Orthodox Easter in traditional Iraqi clothes

In 2021, Mosaic supported hundreds of refugees through our links to local churches and through the Olive Tree Centre


Riveen's original design for the Tree of Hope


Mahmoud, a Jordanian Muslim artist refines the design for the mosaic


The completed artwork



The first annual 'Galantines' Day event


The Hope Group distribute gifts to the refugees


Music classes flourished during COVID lockdowns

A message from Helena Scott

While 2020 was a year the world will never forget, marking the onset of the pandemic, 2021 was perhaps even more significant in terms of what Mosaic was able to accomplish, united alongside the resilient refugee community Mosaic has the honor of working with.

In 2020, 'the Hope group', a community support network was established by the refugees, for their community along with the creation of the first 'Hope Garden' which supported the refugee community with fresh produce and a physical & mental outlet throughout COVID. In 2021, Hope was not only restored, but sustained, and against many odds, prevailed. Despite the multitude of challenges faced worldwide, and more specifically living as refugees in Jordan, a country where Iraqi refugees cannot work in the regular economy, we collaborated with the talented and diverse refugee community, rose to the challenge with donor support, and found ways to provide support and further empowerment opportunities.

Community Involvement in 2021 marked the first time the refugees themselves were engaged in fundraising efforts on behalf of the wider refugee community. The Tree of Hope appeal involved talented members of the refugee community from the first OTC in Madaba, and allowed them to collaborate with MME. They designed the 'Tree of Hope', shared their stories, and committed to helping build a mosaic for the future second Olive Tree Centre. They worked together as they believed in the need for another OTC to open which would serve even more refugees in need. This is a true act of service. It was the first of many community support and outreach acts that would occur throughout 2021.



Helena Scott (left) outside the Revival Full Gospel Church, Madaba, Jordan

2021 in Jordan: Prevailing Hope

Highlights in Jordan: the triumph of Hope in 2021 for the minorities we help

The first annual 'Galantines' Day event was launched by the Hope Group in 2021 with the Bible verse: "Love one another as I have loved you" as the inspiration behind the event. It was the first opportunity for the refugee women to gather safely outside, on the roof of the OTC, and enjoy time together as a community. It is very rare for the women to be able to leave the home with all their responsibilities, especially during COVID, and this event served as a true respite. It was a reminder to all to encourage and support one another. Another community highlight was an Easter event hosted by the Hope Group. This enabled the children to dress up in traditional clothing, enjoy time together as families, honoring traditions, and receive small Easter gifts. It allowed kids to be kids again and take a break from childhoods marred by war, life as refugees, and the pandemic!

OTC as a haven flourished in 2021 despite COVID. With schools being closed it became more important than ever to have a refuge for all members to safely come, and with small class sizes have access to the opportunity to learn and grow. English classes flourished, a children's exercise class started led by a refugee who was a former PE teacher and a salon class was led by a refugee trained beautician. A mosaic class for children opened, taught once more by members of the skilled community, passing on their skills to others. The OTC withstood the difficult conditions, managing to offer more skill and empowerment opportunities. The community thrived together and supported one another through this difficult time which was truly inspirational. The 'Hope Restored Concert' in August was a true celebration of how far the refugees have come despite the hardship faced. It was a celebration of their culture, talents and resilience. This was another highlight that saw the community uplifted in all they've accomplished.

Despite the many challenges, especially the need to find ways to provide for their families, 2021 represented a period of growth, leadership development, increased community service and cohesion amongst the refugee communities Mosaic works with in Jordan. Hope truly prevailed when the end of the year led to the celebration of 19 families emigrating to Australia. The OTC hosted a small 'farewell & well wishes event' as these families prepared to start their next chapters. Even though many of the families have received as many as 17 'rejections' from the various countries they've applied to, the community did not hold back celebrating the good news. If I had to choose one highlight above all from 2021 it would be the community spirit and unified support for one another that grew and conquered all - love enabling hope to prevail.



Thank you for your support in 2021

Rachel Belshaw, Treasurer and Trustee, Mosaic Middle East

2021 was a challenging year for all of us and I am so grateful to all our supporters for their continued support through this time. Although there was a drop in our overall income compared to 2020, some targeted fundraising and refocus of support enabled us to end the year with a small surplus. This will be fully used in 2022 to provide much needed support to those in the Middle East who we seek to help.

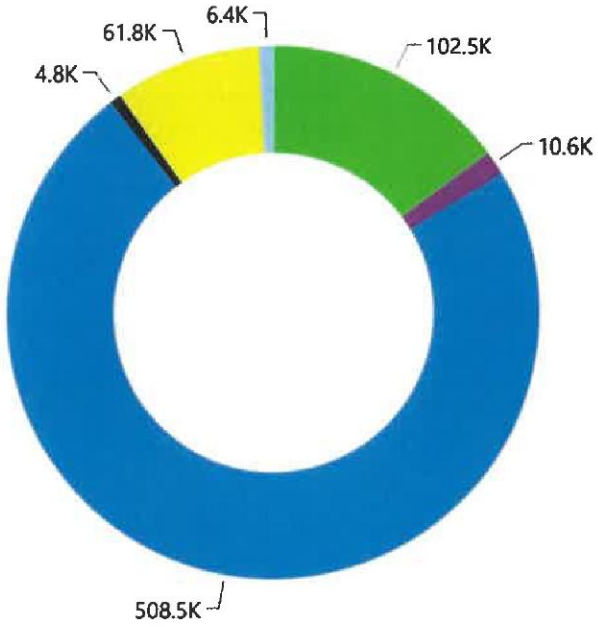
It is encouraging to note that regular giving increased by 16% during 2021 which is really positive as it enables us to plan more effectively for future projects.

During the year our supporters were particularly generous in donating to a special appeal to build a new Olive Tree Centre and, as mentioned elsewhere in this report, it is exciting that this will soon be open. Thank you for all your gifts.

The future is uncertain for many and there will be significant challenges in the coming year. However, by God's grace Mosaic Middle East will continue to provide as much support as we possibly can with the resources we are given.

It continues to be my privilege to act as treasurer of this wonderful charity, which can respond so quickly and efficiently with love and practical support to those who have suffered so much.

Mosaic Middle East Expenditure 2021



TRUSTEES

The Trustees (who are also Directors of the Charity for the purposes of the Companies Act) present their Annual Report together with the audited financial statements of The Foundation for Relief and Reconciliation in the Middle East (the company) for the year ended 31st December 2021. The Trustees confirm that the Annual Report and the financial statements of the company comply with the current statutory requirements, the requirements of the company's governing document and the provisions of the Statement of Recommended Practice (SORP), applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1st January 2019).

Since the company qualifies as small under section 383, the strategic report required of medium and large companies under The Companies Act 2006 (Strategic Report and Director's Report) Regulations 2013 is not required. The Directors, however, in demonstrating commitment to a high standard of governance, resolved to carry out a full audit and comply with the strategic report requirements for medium companies under the Regulations.

GOVERNING DOCUMENT

The Charity constitutes a private Company limited by guarantee incorporated in England and Wales on 20th May 2008. It is governed by its Memorandum and Articles of Association, as amended, dated 21st June 2021.

RECRUITMENT & APPOINTMENT OF NEW TRUSTEE DIRECTORS

New Trustees are selected for their relevant interest, expertise and experience and are elected by the existing Trustees.

INDUCTION & TRAINING OF NEW TRUSTEES

All Trustees are provided with copies of previous minutes and with regular newsletters and email updates; copies of the governing documents, policies and accounts as well as Charity Commission Guidance for Trustees.

GOVERNANCE

The Trustees have overall responsibility for the activities of the Charity. They delegate the day to day administration of the activities of the Charity to Mike Simpson, CEO who is supported by a small team of employees.

RISK MANAGEMENT

The Trustees have a duty to identify and review the risks to which the Charity is exposed, and to ensure appropriate controls are in place to provide reasonable assurance against fraud and error. These are set out in the Charity's Risk Management Plan.

FINANCIAL REVIEW

The ongoing challenges of the Coronavirus pandemic and the cost of living crisis, which started to have an impact during 2021, have resulted in a drop in overall income of 9% compared to 2020. One-off donations were down 17% and income from churches decreased by 38%. However, this was offset by an increase in regular giving of 16% and grant income was also up by 7%.

There has also been a change in the long-standing relationship with the American Foundation for Relief and Reconciliation in the Middle East (American FRRME) which resulted in reduced income of £24k during 2021. Going forward projects will no longer be funded jointly and MME will develop its own strategy in Jordan.

Despite the reduction in income, a re-balancing of the budget and targeted fundraising appeals generated a surplus on the accounts of £73,695 in 2021. Most of these surplus funds relate to restricted funds raised for the opening of a new Olive Tree Centre in Jordan which will be delivered in 2022.

The Trustees have set a balanced budget for 2022 with a continued focus on increasing regular giving and grant income. Ongoing stability in the charity's finances and the ability to deliver new projects could only have been achieved by the generous support of private individuals (both regular giving and one-off donations), churches and partner organisations and an increased focus on grants from trusts and grant bodies. Where applicable, income tax is reclaimed through the Gift Aid scheme.

RESERVES POLICY

The reserves policy is designed to retain sufficient reserves to allow for fluctuations in voluntary income, while fulfilling financial obligations to beneficiaries and staff. The level of unrestricted free reserves needed for this has been set at 3 months of normal operating costs of the charity. This is reviewed on an annual basis by the Trustees.

The Unrestricted General Fund Reserve of £231,770 as at 31st December 2021 achieves that target level which, along with planned future budget surpluses, is considered an indicator that the charity is a going concern. Total Funds of £322,762 also include Designated Funds £18,922 and Restricted Fund £72,070.

PUBLIC BENEFIT

The Trustees confirm that they have complied with the duty to have due regard to the Charity Commission's general guidance on public benefit. The Trustees believe that public benefit is provided by the charity's activities detailed in the Annual Report.

INVESTMENT POLICY & OBJECTIVES

The charity funds available for investment support the charity reserves policy, so need to be available for access within a 3 month period. The investment strategy is to use diverse secure bank deposits with immediate access, or notice periods up to 95 days, which offer a competitive interest rate return to alleviate the effect of inflation.

STATEMENT OF TRUSTEES RESPONSIBILITIES

The Trustees (who are also the Directors of the company for the purposes of company law) are responsible for preparing the Report of the Trustees and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

Company law requires the Trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charitable company and of the incoming resources and application of resources, including the income and expenditure, of the charitable company for that period. In preparing those financial statements, the Trustees are required to:

- Select suitable accounting policies and then apply them consistently.
- Observe the methods and principles in the Charity SORP.
- Make judgements 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 Charitable Company will continue in business.

The Trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charitable company and to 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.

DISCLOSURE OF INFORMATION TO AUDITORS

So far as the Trustees are aware, there is no relevant information (as defined by Section 418 of the Companies Act 2006) of which the charitable company's auditors are unaware, and each Trustee has taken all the steps that they ought to have taken as a Trustee in order to make them aware of any audit information and to establish that the charitable company's auditors are aware of that information.

AUDITORS

The Auditors, UHY Ross Brooke, were appointed by the Trustees on 24th February 2020.

ON BEHALF OF THE BOARD:



Robert Shotliff
Chairman of Trustees

Date: 26th July 2022

REFERENCE & ADMINISTRATION

REGISTERED CHARITY NUMBER 1133576
COMPANY REGISTRATION 6598173

Registered Office
Town Hall Chambers
Heath Road
Petersfield
Hampshire
GU31 4EA

Trustee Directors (The Trustees)
Rob Shotliff, Chairman
Rachel Belshaw FCA CTA
Gillian Dare OBE
David Harland
Karen Heenan
Christopher Segar CMG

Patrons
Lord Hylton
HE Archbishop Angaelos
Bishop Rowan Williams

Senior Officers
Mike Simpson, CEO
Andrew Marriott, Finance and Operations Manager
Fiona Bunn, Advocacy and Projects Executive

Bankers
Barclays Bank plc
10 The Square
Petersfield
GU32 3HW

Auditors
UHY Ross Brooke
Chartered Accountants
Suite I
Windrush Court
Abingdon Business Park
Oxfordshire
OX14 1SY

INDEPENDENT AUDITOR'S REPORT TO THE TRUSTEES OF MOSAIC MIDDLE EAST

Opinion

We have audited the financial statements of Foundation for Relief and Reconciliation in the Middle East (the 'charitable company') for the year ended 31 December 2021 which comprise Statement of Financial Activities, Balance Sheet and Cash Flow Statement and notes to the financial statements, including significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including Financial Reporting Standard 102 *The Financial Reporting Standard applicable in the UK and Republic of Ireland* (United Kingdom Generally Accepted Accounting Practice).

In our opinion the financial statements:

- give a true and fair view of the state of the charitable company's affairs as at 31 December 2021, 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; and
- have been prepared in accordance with the requirements of 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 charitable company in accordance with the ethical requirements that are relevant to our audit of the financial statements in the UK, including the FRC's Ethical Standard, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Conclusions relating to going concern

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

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

Other information

The trustees are responsible for the other information. The other information comprises the information included in the trustees' annual report, other than the financial statements and our auditor's report thereon. Our opinion on the financial statements does not cover the other information and, except to the extent otherwise explicitly stated in our report, we do not express any form of assurance conclusion thereon.

Our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the course of the audit or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether this gives rise to a material misstatement in the financial statements themselves. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact.

We have nothing to report in this regard.

Matters on which we are required to report by exception

We have nothing to report in respect of the following matters in relation to which the Charities (Accounts and Reports) Regulations 2008 require us to report to you if, in our opinion:

- the information given in the financial statements is inconsistent in any material respect with the trustees' report; or
- the charitable company has not kept adequate accounting records; or
- the financial statements are not in agreement with the accounting records and returns; or
- we have not received all the information and explanations we require for our audit.

Responsibilities of trustees

As explained more fully in the trustees' responsibilities statement set out on page 12, the trustees (who are also the directors of the charitable company for the purposes of company law) are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view, and for such internal control as the trustees determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, the trustees are responsible for assessing the charitable company's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the trustees either intend to liquidate the charitable company or to cease operations, or have no realistic alternative but to do so.

Auditor's responsibilities for the audit of the financial statements

We have been appointed as auditor under section 145 of the Charities Act 2011 and report in accordance with regulations made under section 154 of that Act.

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 specific procedures for this engagement and the extent to which these are capable of detecting irregularities, including fraud is detailed below:

We have considered:

- the nature of the charity and sector, control environment and operating performance;
- the charity's own assessment, including assessments made by key management, of the risks that irregularities may occur either as a result of fraud or error;
- any matters we identified having reviewed the charity's policies and procedures relating to:
    - identifying, evaluating and complying with laws and regulations and whether they were aware of any instances of non-compliance;
    - detecting and responding to the risks of fraud and whether they have knowledge of any actual, suspected or alleged fraud; and
    - the internal controls established to mitigate risks of fraud or non-compliance with laws and regulations;
- the matters discussed amongst the audit engagement team.

As a result of these procedures, we considered the opportunities and incentives that may exist within the organisation for fraud and identified the greatest potential for fraud in the areas in which management is required to exercise significant judgement, such as the disclosure of adjusting items. In common with all audits under ISAs (UK), we are also required to perform specific procedures to respond to the risk of management override.

We also obtained an understanding of the legal and regulatory framework that the charity operates in, focusing on provisions of those laws and regulations that had a direct effect on the determination of material amounts and disclosures in the financial statements. The key laws and regulations we considered in this context were the Companies Act and tax legislation.

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

A further description of our responsibilities is available on the Financial Reporting Council's website at: www.frc.org.uk/auditors responsibilities. This description forms part of our auditor's report.

Use of our report

This report is made solely to the charitable company's trustees, as a body, in accordance with Part 4 of the Charities (Accounts and Reports) Regulations 2008. Our audit work has been undertaken so that we might state to the charitable company's members those matters we are required to state to them in an auditor's report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the charitable company and the charitable company's trustees as a body, for our audit work, for this report, or for the opinions we have formed.

UHY Ross Brooke

Statutory Auditor
Suite I
Windrush Court
Abingdon Business Park
Oxfordshire
OX14 1SY
Date: 27th July 2022

UHY Ross Brooke is eligible to act as auditors in terms of section 1212 of the Companies Act 2006.

STATEMENT OF FINANCIAL ACTIVITIES
(INCORPORATING INCOME AND EXPENDITURE ACCOUNT)

	Notes	Unrestricted Funds	Restricted Funds	31.12.21 Total Funds	31.12.20 Total Funds
		£	£	£	£
INCOME FROM :					
Donations and legacies	2	478,077	289,110	767,187	841,848
Other trading activities	3	-	-	-	-
Investments	4	1,099	-	1,099	864
Total Income		**479,176**	**289,110**	**768,286**	**842,712**
EXPENDITURE ON :					
Raising Funds	3	10,579	-	10,579	9,615
Charitable Activities	5	190,304	493,708	684,012	792,755
Total Expenditure		**200,883**	**493,708**	**694,591**	**802,370**
NET INCOME / (EXPENDITURE) BEFORE TRANSFERS		**278,293**	**(204,598)**	**73,695**	**40,342**
Transfers Between Funds	13	(263,968)	263,968	-	-
Net Movement in Funds		**14,325**	**59,370**	**73,695**	**40,342**
RECONCILIATION OF FUNDS					
Total Funds at 1st January 2021		236,367	12,700	249,067	208,725
TOTAL FUNDS AT 31st DECEMBER 2021	13	**250,692**	**72,070**	**322,762**	**249,067**

All activities are classified as continuing operations.

The notes on pages 19-27 form part of these financial statements.

BALANCE SHEET
AS AT 31ST DECEMBER 2021

	Notes	Unrestricted Funds £	Restricted Funds £	31.12.21 Total Funds £	31.12.20 Total Funds £
FIXED ASSETS					
Tangible Assets		-	-	-	-
CURRENT ASSETS					
Debtors	10	16,429	-	16,429	24,867
Cash at Bank and in Hand		249,099	72,070	321,169	245,059
		265,528	72,070	337,598	269,926
CREDITORS					
Amounts Falling Due Within One Year	11	(14,836)	-	(14,836)	(20,859)
NET CURRENT ASSETS		**250,692**	**72,070**	**322,762**	**249,067**
NET ASSETS		**250,692**	**72,070**	**322,762**	**249,067**
CHARITY FUNDS	13				
Unrestricted Funds				231,770	208,867
Designated Funds				18,922	27,500
Restricted Funds				72,070	12,700
TOTAL FUNDS				**322,762**	**249,067**

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

The Trustees consider that the company is entitled to exemption from the requirement to have an audit under the provisions section 477 of the Companies Act 2006 ('the Act') and members have not required the company to obtain an audit for the year in question in accordance with section 476 of the Act. However, the Trustees have requested an audit under the Charities Act 2011.

The Trustees acknowledge their responsibilities for complying with the requirements of the Act with respect to accounting records and the preparation of financial statements.

The financial accounts were approved by the Trustees on 26th July 2022 and signed on their behalf by:

ROBERT SHOTLIFF
CHAIRMAN OF TRUSTEES

The notes on pages 19-27 form part of the financial statements.

CASH FLOW STATEMENT
FOR THE YEAR ENDED 31ST DECEMBER 2021

	Notes	2021 £	2020 £
CASH FLOWS FROM OPERATING ACTIVITIES			
Net cash used in operating activities	17	**76,110**	**37,794**
CHANGE IN CASH AND CASH EQUIVALENTS IN THE YEAR		**76,110**	**37,794**
Cash and cash equivalents at 1st January 2021		**245,059**	**207,265**
CASH AND CASH EQUIVALENTS AT 31ST DECEMBER 2021	18	**321,169**	**245,059**

ANALYSIS OF CHANGES IN NET DEBT	**At 01.01.21** **£**	**Cash flows** **£**	**At 31.12.21** **£**
Cash at Bank and in hand	**245,059**	**76,110**	**321,169**

The notes on pages 19-27 form part of the financial statements.

1. ACCOUNTING POLICIES

1.1 Basis of preparation of financial statements
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) (the 'SORP 2019'), FRS 102:the Financial Reporting Standard applicable in the UK and Republic of Ireland ('FRS 102') and the Companies Act 2006.

Foundation for Relief and Reconciliation in the Middle East 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.

Many of the original transactions in the Middle East have been conducted in US $ dollars or local currencies. The financial statements are presented in £ sterling as the common currency and rounded to the nearest pound for presentation purposes.

The accounts have been prepared on a going concern basis.

1.2 Company status
The company is a private company limited by guarantee incorporated in the UK on 20th May 2008. The members of the company are the Trustees named on page 13. In the event of the company being wound up, the liability in respect of the guarantee is limited to £10 per member of the company.

The registered address of the company is Town Hall Chambers, Heath Road, Petersfield, Hampshire GU31 4EA.

1.3 Fund accounting
General funds are unrestricted funds which are available for use at the discretion of the Trustees in furtherance of the general objectives of the company and which have not been designated for other purposes.

Restricted funds are funds which are to be used in accordance with specific restriction imposed by donors or which have been raised by the company for particular purposes. The costs of raising and administering such funds are charged against the specific fund. The aim and use of each Restricted Fund is set out in the notes to the Financial Statements.

1.4 Income
All income is recognised once the company has entitlement to the income, it is probable that the income will be received and the amount of income receivable can be measured reliably.

For legacies, entitlement is taken as the earlier of the date on which either: the company is aware that probate has been granted, the estate has been finalised and notification has been made by the executor(s) to the Trust that a distribution will be made, or when a distribution is received from the estate. Receipt of a legacy, in whole or in part, is only considered probable when the amount can be measured reliably and the company has been notified of the executor's intention to make a distribution. Where legacies have been notified to the company, or the company is aware of the granting of probate, and the criteria for income recognition have not been met, then the legacy is treated as a contingent asset and disclosed if material.

Donated service of facilities are recognised when the company has control over the item, any conditions associated with the donated item have been met, the receipt of economic benefit from the use by the company of the item is probable and that economic benefit can be measured reliably.

On receipt, donated professional services and donated facilities are recognised on the basis of the value of the gift to the company which is the amount the company would have been willing to pay to obtain services or facilities of equivalent economic benefit on the open market; a corresponding amount is then recognised in expenditure in the period of receipt.

Income tax recoverable in relation to donations received under Gift Aid or deeds of covenant is recognised at the time of the donation.

Investment income is credited on an accruals basis, and is inclusive of the income tax recoverable, where applicable.

1. ACCOUNTING POLICIES (CONTINUED)

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

Expenditure is classified 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 allocated on the portion of the asset's use.

Fundraising costs are those incurred in seeking voluntary contributions and do not include the costs of disseminating information in support of the charitable activities. Support costs are those costs incurred directly in support of expenditure on the objects of the company and include project management carried out centrally. Governance costs are those incurred in connection with administration of the company and compliance with constitutional and statutory requirements.

Cost of generating funds are costs incurred in attracting voluntary income, and those incurred in trading activities that raise funds.

Charitable activities and Governance costs are costs incurred on the company's operations, including support costs and costs relating to the governance of the company apportioned to charitable activities.

Grants payable are charged in the year when the offer is made except in those cases where the offer is conditional, such grants being recognised as expenditure when the conditions attaching are fulfilled. Grants offered subject to conditions which have not been met at the year end are noted as a commitment, but not accrued as expenditure.

1.6 Tangible fixed assets and depreciation
A review for impairment of a fixed asset is carried out if events or changes in circumstances indicate that the carrying value of any fixed asset may not be recoverable. Shortfalls between the carrying value of fixed assets and their recoverable amounts are recognised as impairments. Impairment losses are recognised in the Statement of financial activities incorporating income and expenditure account.

Tangible fixed assets are stated at cost less depreciation and any provision for impairment. Depreciation is provided at rates calculated to write off the cost of fixed assets, less their estimated residual value, over their expected useful lives.

The company currently has no fixed assets.

1.7 Interest receivable
Interest on funds held on deposit is included when receivable and the amount can be measured reliably by the company; this is normally upon notification of the interest paid or payable by the Bank.

1.8 Operating leases
Rentals under operating leases are charged to the Statement of financial activities incorporating income and expenditure account on a straight line basis over the term of the lease.

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

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

1. ACCOUNTING POLICIES (CONTINUED)

1.11 Liabilities and provisions
Liabilities are recognised when there is an obligation at the Balance sheet date as a result of a past event, it is probable that a transfer of economic benefit will be required in settlement, and the amount of the settlement can be estimated reliably. Liabilities are recognised at the amount that the company anticipates it will pay to settle the debt or the amount it has received as advanced payments for the goods or services it must provide. Provisions are measured at the best estimate of the amounts required to settle the obligation. Where the effect of the time value of money is material, the provision is based on the present value of those amounts, discounted at the pre-tax discount rate that reflects the risks specific to the liability. The unwinding of the discount is recognised within interest payable and similar charges.

1.12 Financial instruments
The company only has financial assets and financial liabilities of a kind that qualify as basic financial instruments. Basic financial instruments are initially recognised at transaction value and subsequently measured at their settlement value with the exception of bank loans which are subsequently measured at amortised cost using the effective interest method.

1.13 Foreign currencies
Monetary assets and liabilities denominated in foreign currencies are translated into sterling at rates of exchanging ruling at the balance sheet date.

Transactions in foreign currencies are translated into sterling at the rate ruling on the date of the transaction.

Exchange gains and losses are recognised in the Statement of financial activities.

1.14 Pensions
The company operates a defined contribution pension scheme and the pension charge represents the amounts payable by the company to the fund in respect of the year.

1.15 Key Assumptions
The company is reliant on donations from private individuals, churches and partner organisations and grants from trusts. In recognition of this risk, the Directors have commissioned a Fundraising Strategy to diversify income streams thus minimising the risk.

The current Covid-19 pandemic has not had a negative impact on the financial standing of the charity. Indeed, the loyal supporters and donors have responded positively. The Covid-19 crisis has given the charity an opportunity to promote the needs of people in the Middle East and to generate additional income to provide emergency humanitarian relief.

Neither of these factors have a detrimental effect on the financial standing of the charity.

1.16 Going Concern
The statements have been prepared on a going concern basis, which the Trustees consider is appropriate as the Covid-19 pandemic has not adversely affected the charity.

1.17 Staff costs
The charity operates with a small interdependent UK team under the management of a CEO. Total UK staff costs are £184,154 which, after recharges to the Middle East activities, represents 15% of gross expenditure.

1.18 Related Party transactions
There are no related party transactions.

1.19 Operating Leases
Expenditure includes an operating lease commitment in respect of the registered company office in Petersfield.

2. INCOME FROM DONATIONS AND LEGACIES

	Unrestricted funds £	Restricted funds £	31.12.21 £	31.12.20 £
Donations (including minor grants)	469,898	134,604	604,502	676,349
Legacies	8,179	-	8,179	16,400
Major grants	-	154,506	154,506	149,099
Total donations and legacies	478,077	289,110	767,187	841,848
Total 2020	603,907	237,941	841,848	

Memorandum

Major grants (over £5,000) received in 2021:

	£
American FRRME	*84,066*
Jerusalem Trust	*40,000*
The Mary Brown Trust	*10,000*
Release International	*10,440*
Highway One Trust	*10,000*
	154,506

3. CHARITY TRADING AND FUNDRAISING EXPENSES

	Unrestricted funds £	Restricted funds £	31.12.21 £	31.12.20 £
Charity trading income				
Sale of Books	-	-	-	-
Fundraising expenses	10,579	-	10,579	9,615
Fundraising expenses net of trading income	10,579	-	10,579	9,615
Total 2020	*9,615*	-	*9,615*	

4. INVESTMENT INCOME

	Unrestricted funds	Restricted funds	31.12.21	31.12.20
	£	£	£	£
Investment income—local cash	1,099	-	1,099	864
Total 2020	*348*	-	*348*	

5. CHARITABLE ACTIVITIES

	Direct Costs	Grant Funding of Activities	Support Costs	31.12.21	31.12.20
	£	£	£	£	£
Northern Iraq relief	66,259	-	-	66,259	89,613
Jordan relief	100,391	-	-	100,391	180,718
Middle East Projects:					
Nineveh SEED (Iraq)	-	83,061	-	83,061	69,765
Olive Tree Centre (Jordan)	26,731	-	-	26,731	22,323
Reconciliation and Advocacy	2,915	-	-	2,915	2,134
Front line delivery	-	-	103,915	103,915	60,695
St George's Church	-	25,286	-	25,286	32,402
St George's Clinic	-	88,065	-	88,065	109,436
Overseas Travel	11,865	-	-	11,865	2,779
UK Office Salary Costs	-	-	102,460	102,460	122,390
Finance Costs	-	-	6.409	6,409	6,931
Communication and office costs	-	-	61,842	61,842	88,665
Governance Costs	-	-	4,813	4,813	4,904
TOTAL	**208,161**	**196,412**	**279,439**	**684,012**	**792,755**
Total 2020	291,245	217,925	283,585	792,755	

6. GOVERNANCE COSTS

	31.12.21	31.12.20
	£	£
Governance—Auditors' remuneration	4,800	4,800
Governance expenses (Trustees expenses and cost of meetings)	13	104
	4,813	4,904

7. TRUSTEES AND RELATED PARTIES REMUNERATION AND BENEFITS

Nobody is remunerated for acting as a Trustee. Trustees are paid expenses for attending meetings directly related to their duties as Trustees. For the year ended 31 December 2021, Trustees were paid expenses of Nil (2020 Nil) for travel and subsistence.

8. NET INCOME/(EXPENDITURE)

	31.12.21	31.12.20
	£	£
This is stated after charging:		
Auditors' remuneration—audit	4,800	4,800

During the year, no Trustees received any remuneration (2020—£NIL).
During the year, no Trustees received any benefits in kind (2020—£NIL).

9. STAFF COSTS

	31.12.21	31.12.20
	£	£
Gross Salaries	166,548	157,632
Employers' NI	11,221	9,959
Pension	6,385	4,729
	184,154	172,320

The average monthly number of employees was: 7 (2020: 7) and the average monthly number of employees during the year expressed as full time equivalents was as follows (including casual and part-time staff):

2021	2020
No.	*No.*
5.2	5.1

No employees had employee benefits in excess of £60,000 (2020: nil). The key management personnel of the charity comprise the Chief Executive Officer, Projects Executive and Finance Manager. The total employee benefits of the key management personnel of the charity were £118,822 (2020: £108,048). Staff remuneration is approved by the Trustees.

10. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	31.12.21	31.12.20
	£	£
Gift Aid recoverable	13,461	16,579
Prepayments and Accrued Income	2,968	8,288
	16,429	24,867

11. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	31.12.21	31.12.20
	£	£
Trade Creditors	5,272	4,347
Other Creditors	9,564	16,512
	14,836	20,859

12. OPERATING LEASE COMMITMENTS

At 31 December 2021 the company had total commitments under non–cancellable operating leases as follows:

	31.12.21	31.12.20
	£	£
Amounts payable:		
Not later than 1 year	3,465	6,930
Later than 1 year and not later than 5 years	-	3,465
Total	3,465	10,395

Operating lease costs recognised as an expense in the Statement of Financial Activities amount to £6,930 (2020: £6,930).

13. FUNDS—Current Year

	At 01.01.21	Incoming Resources	Resources Expended	Transfers Between Funds	At 31.12.21
	£	£	£	£	£
Unrestricted Funds					
General Fund	208,867	479,176	(200,883)	(255,390)	231,770
Designated donor relationship management fund	12,500	-	-	(551)	11,949
Designated international development bid writer fund	15,000	-	-	(8,027)	6,973
	236,367	479,176	(200,883)	(263,968)	250,692
Restricted Funds					
St George's Church and Clinic	-	72,495	(113,351)	40,856	-
Northern Iraq	10,000	91,774	(66,259)	(35,515)	-
Jordan	2,700	124,841	(100,391)	44,920	72,070
Middle East and Projects	-	-	(213,707)	213,707	-
	12,700	289,110	(493,708)	263,968	72,070
TOTAL FUNDS	249,067	768,286	(694,591)	-	322,762

Restricted Funds were used for key charitable activities at St. George's Church and Clinic in Baghdad, provide humanitarian relief for Internally Displaced People in Northern Iraq, provide humanitarian relief to refugees in Jordan and deliver sustainable employment projects to the needy in both Northern Iraq and Jordan. Unrestricted Funds are used to cover the shortfall in Restricted Funds in these 4 key activities.

14. FUNDS—Prior Year

	At 01.01.20	Incoming Resources	Resources Expended	Transfers Between Funds	At 31.12.20
	£	£	£	£	£
Unrestricted Funds					
General Fund	208,725	604,771	(237,418)	(367,211)	208,867
Designated donor relationship management fund	-	-	-	12,500	12,500
Designated international development bid writer fund	-	-	-	15,000	15,000
	208,725	604,771	(237,418)	(339,711)	236,367
Restricted Funds					
St George's Church and Clinic	-	44,221	(141,837)	97,616	-
Northern Iraq	-	59,358	(89,614)	40,256	10,000
Jordan	-	134,362	(180,718)	49,056	2,700
Middle East and Projects	-	-	(152,783)	152,783	-
	-	237,941	(564,952)	339,711	12,700
TOTAL FUNDS	208,725	842,712	(802,370)	-	249,067

15. ANALYSIS OF NET ASSETS BETWEEN FUNDS– CURRENT YEAR

	General funds £	Designated funds £	Restricted funds £	2021 £
Current assets	246,606	18,922	72,070	337,598
Creditors due within one year	(14,836)	-	-	(14,836)
	231,770	18,922	72,070	322,762

16. ANALYSIS OF NET ASSETS BETWEEN FUNDS Prior Year

	General funds £	Designated funds £	Restricted funds £	2020 £
Current assets	229,726	27,500	12,700	269,926
Creditors due within one year	(20,859)	-	-	(20,859)
	208,867	27,500	12,700	249,067

17. RECONCILIATION OF NET MOVEMENT IN FUNDS TO NET CASH FLOW FROM OPERATING ACTIVITIES

	2021 £	2020 £
Net income for the year (as per Statement of financial activities)	73,695	40,342
Adjustment for:		
Decrease / (Increase) in debtors	8,438	(9,418)
(Decrease) / Increase in creditors	(6,023)	6,870
Net cash used in operating activities	76,110	37,794

18. ANALYSIS OF CASH AND CASH EQUIVALENTS

	2021 £	2020 £
Cash at bank and in hand	321,169	245,059
Total	321,169	245,059

Bringing Hope, Help and Healing in the Middle East



Foundation for Relief and Reconciliation in the Middle East
Registered in England and Wales Charity No. 1133576
Registered Company No. 6598173

Working name
Mosaic Middle East

Email: office@mosaicmiddleeast.org
Telephone: +44 (0)1730 267673
www.mosaicmiddleeast.org

FOUNDATION FOR RELIEF AND RECONCILIATION IN THE MIDDLE EAST

England & Wales - Charity number 1133576

Accounts



Annual Report 2020

Mosaic
Middle East

Bringing Hope in 2020



Cover photo: young footballer from our football project at Harsham Camp, N Iraq

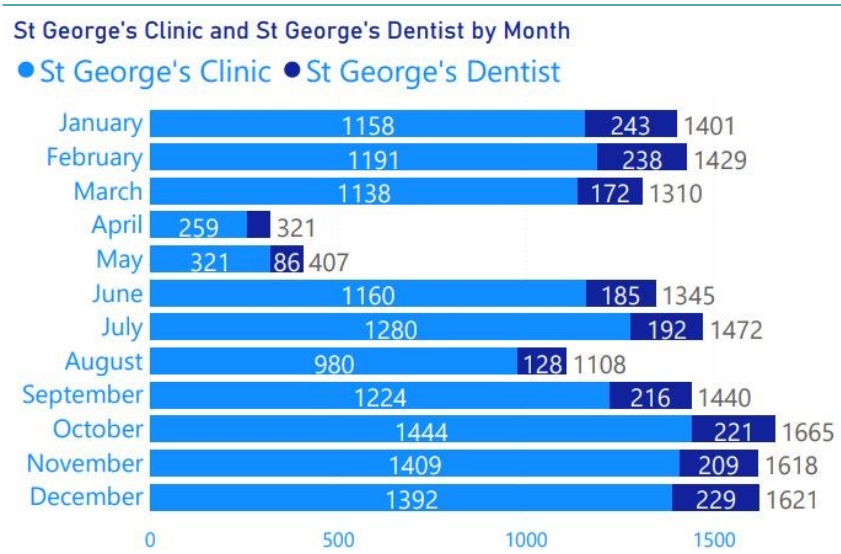
Father Bolis of the Greek Catholic Church, Fuheis, Jordan with members of the congregation

If anyone had cause to feel hopeless in 2020, it was surely those who lost everything six years before when they were driven from their homes by the murderous terrorist army of ISIS. But during the Coronavirus pandemic, they proved again that they are NOT hopeless. We have a bold new vision to 'bring hope, help and healing in the Middle East'. What we found in 2020 was that the people we serve were themselves spreading hope, help and healing. It was so exciting to see. In Jordan and Iraq we have witnessed refugees responding to the pandemic with innovation, energy and fortitude. Through the Olive Tree Centre in Madaba, Jordan, in the Nineveh Plain of northern Iraq, in the Kurdistan region and in the St George's Medical Clinic in central Baghdad, our work has grown.

Rob Shotliff
Chairman Mosaic Middle East



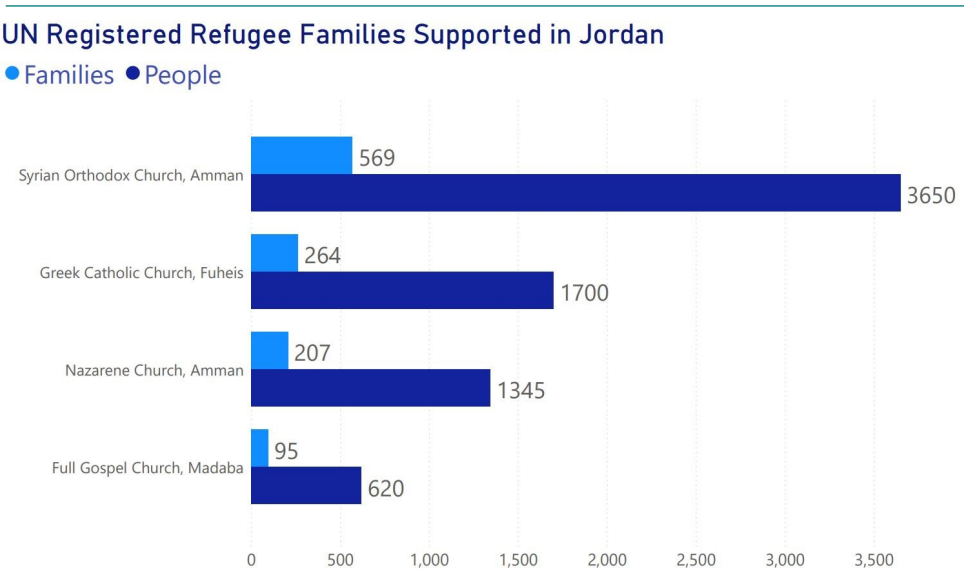
St George's Clinic, Baghdad



Lower patient numbers in April and May reflect partial closure due to the pandemic



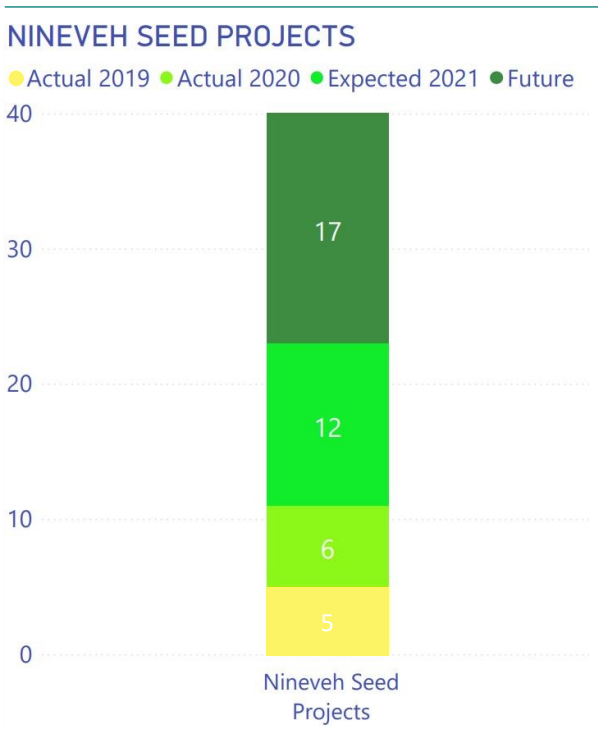
Support for Iraqi refugees, Jordan



Average family size is 6.5. In addition we supported poor Jordanian families and unregistered Iraqi refugees.



Nineveh SEED projects, Iraq



I fully intended to leave. I had no hope here, my whole work was over. But when Mosaic Middle East came, they gave me hope.

Raed, Chicken Farmer, Qaraqosh

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Mosaic
Middle East

Thank you

Rachel Belshaw
Mosaic Middle East Treasurer

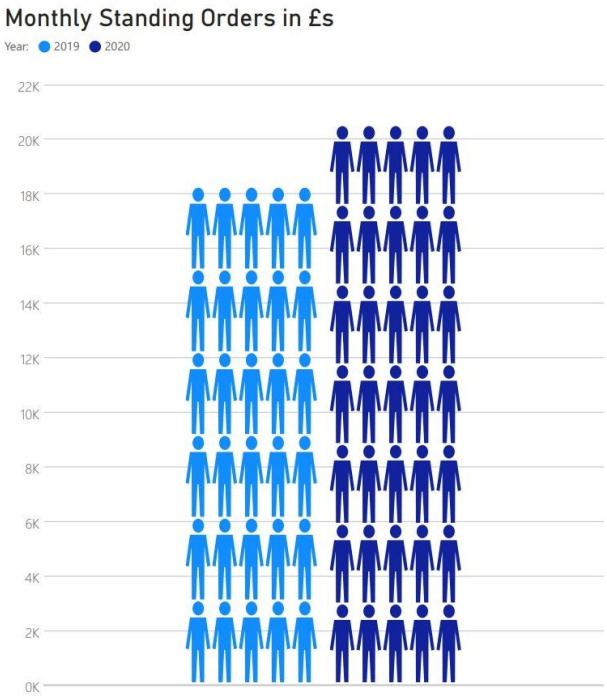


I'm delighted to be able to tell our supporters and stakeholders that during 2020, despite the challenges of the pandemic, the income from our generous donors has increased and the financial position of the charity remains strong. This has enabled us to be confident about future plans to provide more relief to the refugees we strive to help.

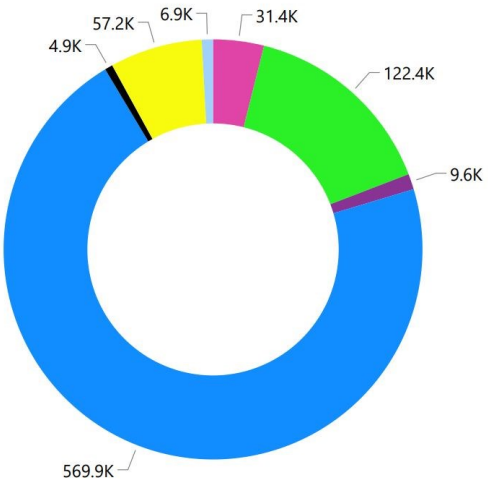
It is particularly encouraging that one-off donations were higher than anticipated as supporters responded to special appeals to provide much needed additional help to various projects both new and ongoing.

Regular giving by standing order or online portals dipped at the beginning of the year but then increased so that it now exceeds the level in 2019. Regular donations are really helpful to enable us to plan more effectively.

This has been my first full year as treasurer of Mosaic Middle East and I am so privileged and excited to be part of a charity which can respond so quickly and efficiently with love and practical support to those who have suffered so much. Thank you so much to all our donors for your support in 2020.



MOSAIC MIDDLE EAST EXPENDITURE 2020



- Rebranding and Website
- Mosaic UK Team Costs
- Mosaic Fundraising
- Hope, Help and Healing
- Governance
- Communications and Office
- Bank and Online Fees

Please note that the Rebrand and Website expenditure incurred in 2020 was a one-off cost, largely paid for through the generosity of a specific donor couple.

Our Mission

is to bring hope, help and healing in the Middle East



Refugee children in an IDP camp in northern Iraq

Our focus

is on vulnerable and persecuted minorities

Our motivation

is Christian compassion

Our objective

is to strengthen and empower those in need

'The fruit of the Spirit is love, joy, peace, patience, kindness, goodness, faithfulness, gentleness and self-control.'
Galatians 5: 22-25

WHY MOSAIC?

Mosaic Middle East is a Christian charity. We believe that God restores souls. A mosaic is a beautiful picture made up of many pieces; a coming together of elements to create an effect that is greater than the sum of its parts. Fragments or broken pieces of different colours and materials are used to craft images which tell stories and capture dreams. These pieces seem insignificant in themselves. For us they represent broken lives and fragmented communities. When lovingly put together with infinite care a profound transformation occurs. From brokenness emerges an image of beauty and wholeness.

CEO's review

A Vision for Mosaic Middle East

We began 2020 as the Foundation for Relief and Reconciliation in the Middle East with a strategic plan. The plan included the change in our working name to Mosaic Middle East with a mission to bring Hope, Help and Healing in the region.

By 2024 we aim to:

- Establish five Olive Tree Centres for refugees in Jordan
- Complete 40 Nineveh SEED employment projects in Iraq
- Lead in advocacy work with political leaders, highlighting the plight of Christians in the Middle East
- Continue to support the wonderful holistic ministry of St George's in Baghdad
- Provide targeted emergency relief in Iraq and Jordan to people of differing faiths

This range of programmes and activities is designed to bring about positive change in the lives of people. Our motivation is Christian compassion.

Mosaic Middle East seeks to respond to need, but what are the needs and how do we respond?

We have witnessed the impact of conflict and persecution in Iraq. The result is damaged lives and broken communities. The terror of ISIS led to loss of life, livelihoods, homes and hope. The victims have suffered trauma and despair. Many have lost trust in 'the other' and some feel hatred. In his first letter to the Corinthians



Mike Simpson, Mosaic Middle East CEO with Pastor Zaki Kopti of the Nazarene Church, Amman

the Apostle Paul writes 'And now these three remain: faith, hope and love. But the greatest of these is love.' The people we serve in the Middle East need all three of these.

In this report you will see examples of what we have called 'Portraits of Hope'. They are uplifting stories of how light has shone in the darkness and hope has triumphed over despair.

As a Christian charity we take inspiration and guidance from the Bible. In the most famous Psalm which begins, 'The Lord is my shepherd', the third verse says 'He restores my soul'. Our vision is to see restored lives and communities. **We aspire to be in the soul restoration business.**

Mosaic Middle East has a vision to restore dignity, self-esteem, belonging, peace and security to individuals and communities in the Middle East. Our vision is to help people to move beyond painful memories. We will empower them into a fruitful future and one which enables them to reach out beyond themselves to others in need. In a place of safety and healing people will grow in confidence and respond in love to the diverse communities around them, putting into practice the words of Christ, **"Love one another as I have loved you"**.

Continues on page 8

BRINGING HOPE, HELP AND HEALING IN THE MIDDLE EAST

7,500
Refugees received hygiene kits to keep safe during Coronavirus

8,000
Iraqi refugees in Jordan received monthly humanitarian relief

1,100
patients per month at St George's Clinic received free healthcare

CEO's Review - 2020 Impact

Our Core Values

We believe: Mosaic Middle East is a Christian charity, **seeking to follow Christian principles** in all our work and relationships.

We love: Mosaic Middle East believes that we are **called to love**, especially when this is humanly difficult. 'Love your neighbour as yourself' and 'Love your enemies' are **challenges we aim to rise to** by God's grace.

We listen: Listening is the first step in the peace-building journey. **Listening opens our hearts and minds** to the experiences of others.

We challenge: We challenge prejudice and discrimination. **We challenge despair** and hopelessness.

We empower: We help people to move beyond painful memories. We **empower people to a fruitful future.**

Despite the huge challenges created by the Coronavirus pandemic, Mosaic Middle East delivered more in 2020 than in 2019. The pandemic added to the already major problems faced by people in Iraq, which included mass political protests, sectarian militias, sporadic terrorist violence and the ongoing threat from supporters of ISIS who are now hidden from view. Through our dedicated team on the ground and because of the generosity of our supporters we met these challenges head on.

In 2020 there was much more support to refugees in Jordan and in the Kurdistan region of Iraq. Mosaic Middle East delivered more livelihood projects through our Nineveh SEED programme. Our commitment to St George's in Baghdad enabled them to continue to provide free health care to thousands of poor people in the city.

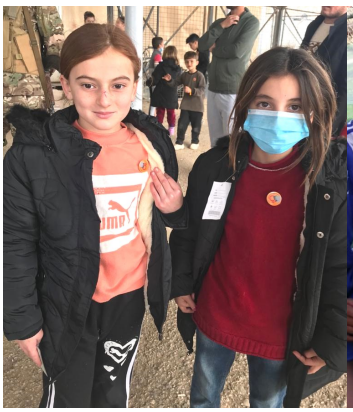
One very important development was that our advocacy work with the UK Government and Parliament was strengthened in 2020. We took the lead in the UK on highlighting issues concerning Freedom of Religion and Belief (FoRB) in Iraq.

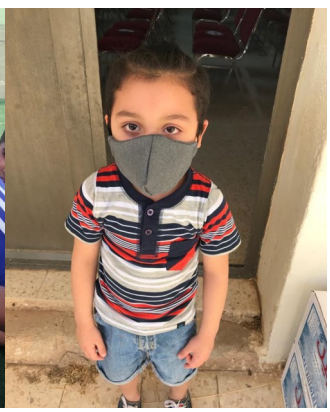
This report is full of examples of our impact but here are some highlights:

- 7,500 refugees in camps were provided with hygiene packs to help keep families clean and safe from the Coronavirus.
- 6 more Nineveh SEED employment projects were completed with plans for 12 more in 2021.
- An average of 1,100 patients per month received free health care at St George's despite the pandemic.
- Vital relief including monthly food, medicines and targeted rent support was provided to nearly 8,000 Iraqi refugees in Jordan.
- We took on a new leadership role on the UK Forum for FoRB in respect of Iraq.
- Emergency relief was provided throughout the year including Christmas food provision at the Virgin Mary Refugee Camp in Baghdad.
- PPE was provided to the hospital in Qaraqosh, the main Christian town in Iraq.

To really see the impact of our work you should look at the smiles on the faces of the boys at our football project in Harsham Camp in Iraq or those of the teenage Yazidi girls who were provided with winter coats. They were blessed in part because of knowing that people care and that they are not forgotten.

Mike Simpson
CEO Mosaic Middle East





Abdulrahman Isaac



Iraq Programme Manager: my highlights of 2020

Has the work affected you personally?
When I took up this post, I had just finished another hard task in the North East of Syria. The refugees there were exhausted from ISIS threats, propaganda, and attacks. In addition, they were desperately in need of a helping hand. The communities were tired of war, divisions; the unwanted and somehow unending conflicts. Honestly speaking, working within such an atmosphere is not easy, but it depends on how you see the job. I feel our work is something different than a normal job. It is a responsibility. Our obligation is to deliver for vulnerable people, to bridge the diversities, and to help communities to rebuild themselves and stay resilient. Therefore, I accepted the challenge of working with Mosaic Middle East

First we listened to Christian people, then Yazidis, Shabaks and Kurds and all segments of the communities. And then we have responded to their basic needs. Nonetheless, our critical interventions would not have been possible without the Kurdistan Regional Government's support. They opened all of the possible doors for us to deliver for the neediest people in the Nineveh Plain. This experience taught me that in our response you have to involve individuals, families and communities at the same time. In our organisation, we are very serious about taking time to listen to the people on the ground.

As a result we respond to the emergency needs of the people in camps and non-camp settings. But we have our eyes on rebuilding their communities too. To rebuild their shops, farms, factories and provide their young people with work opportunities.

Bringing back smiles
Despite all the threats of the militia groups, the lack of Iraqi government response and the Coronavirus pandemic, I can say, we have delivered.

Yes, we have supplied hygiene packs to thousands of refugees protecting them from Coronavirus. We supplied refugee children with toys and teenage girls with winter coats. We are bringing back a smile to the faces of refugee children by providing them with football kits and a coach to train them. And we are creating new jobs. We rebuilt the destroyed farms, factories and shops.

It is wonderful to see the happiness on the face a refugee who lost everything but is now able to restart their work again.

If you remember, I told you about my responsibility. I strongly believe that that is our collective responsibility toward Christians and other minority groups in Iraq to help them to cope with all the tragic experiences which they went through during the ISIS invasion. Yet, the size and the scale of the damage are bigger than our shoulders. So we continue to need more support from all those who share our vision to bring hope, help and healing in Iraq.

As we say in Iraq, I believe this time with Mosaic Middle East will be one of the 'white papers' of my life.



Adolescent Yezidi girls receiving warm winter coats at an IDP camp in northern Iraq

107
Christian families in Baghdad camp received emergency Christmas food packs

$5,000
of PPE equipment provided to Qaraqosh hospital

530
adolescent Yezidi girls living in IDP camps received a winter coat

Nineveh SEED

Rebuilding Lives & Restoring Hope



The restoration of a Bulgur Wheat factory in 2020. This project is just one of the employment projects completed since our Nineveh SEED programme started in 2019

"How can we go back to our village when there are no jobs?" said one of the refugees we met in 2018. He and his family fled their home in Qaraqosh near Mosul in the middle of the night as the terrorist army of ISIS approached. They now live 250 miles away in a small portacabin at The Virgin Mary Refugee Camp in Baghdad.

The Nineveh Plain, known as the breadbasket of Iraq was devastated by ISIS in 2014. Tearing through villages and towns, they demolished and burnt homes, businesses, farms, churches and religious landmarks, leaving destruction, desolation and fear in their wake.

"Where Bulgur Wheat cultivation has been halted for several years because of ISIS, we are once again able to plant enough to meet the new demand for the 2020/21 season."
Sufyan Adnan, Bulgur Wheat Factory Partner

Up to 3 million Iraqis are displaced people in their own country, with many people from the Nineveh Plain fleeing to Baghdad, Erbil and Jordan for safety. The Nineveh SEED Programme is our response (SEED stands for Sustainable Enterprise Economic Development).

Our focus is on smaller enterprises that can be operational in a short space of time with small to medium sized funding (£10k to £40k per project) creating up to 12 jobs each.

Our vision is 40 projects by 2024, including those targeting youths and women. Benefits extend to entire families (average family size 5 plus). Impact on the wider community could be as many as 15,000 people through provision of local produce and stimulated growth in the local economy.

Other benefits include:
The therapeutic benefits of success and prosperity to people who have been traumatised in the past.

The restoration of dignity to the victims of ISIS.

The affirmation of the cultural identity of those who have been marginalised by persecution.

Celebration of the cultural diversity of northern Iraq.

The empowerment of women through specifically targeted business development.

The development of skills of young people.

The reconciliation of different communities having a joint stake in economic success.

Beyond 2020 Nineveh SEED Conference, August 2020

Mosaic Middle East held a 2-day conference with 20 people of different ethno-religious backgrounds from the Nineveh Plain and Sinjar. NGO workers from Christian, Yazidi and Shabak communities and 6 local business owners attended. The purpose was to reflect on the impact of the existing Nineveh SEED programme and how it can have a wider and sustainable impact.

The following **5 KEY** intervention areas were identified:

- Youth Employment
- Sustainability
- Training
- Longer-term Commitment
- Social and Gender Inclusion



CREATING JOBS & REBUILDING COMMUNITIES

11	30	69	£114,657
projects completed	families supported	jobs created	invested to date

Projects completed to date

Our aim is to rebuild livelihoods in a targeted and sustainable way, ensuring enterprises, agriculture and businesses survive and provide for families from various ethno-religious communities long into the future.

2019

LOCATION	PROJECT	BENEFICIARIES	INVESTMENT
Harsham Refugee Camp	Football pitch project	1 football coach, 200 young people benefitting over 2 years	£12,000
Karamles	Commercial greenhouse	12 jobs created, 6 families benefitting	£5,000
Qaraqosh	Bakery	5 jobs for local youths, 30 people benefitting	£10,000
Teleskuf	2 x commercial greenhouses	6 Chaldean families benefitting	£7,653
Qaraqosh	Chicken farm (region's largest)	15 jobs created	£24,891





2020

LOCATION	PROJECT	BENEFICIARIES	INVESTMENT
Teleskuf	Bulgur Wheat factory	9 jobs for local Christian youths	£6,870
Baashiqa	Olive Oil Soap factory	7 jobs for local people from diverse ethno-religious communities	£16,946
Qaraqosh	2 x chicken farms	10 jobs for Christian youths	£18,320
Sinjar	Beekeeping and honey production	2 Christian families benefitting	£12,977
Maqloob Mountains	Beekeeping and honey production	2 Yazidi families benefitting	





* Exchange rate $1.31 to £1

OUR VISION BY THE END OF 2021

23 projects completed

171 jobs created

15,000 people benefitting in those communities

£286,064 total investment planned

Rev'd Canon Faez Jirjees

My high points in 2020 at St George's Church, Baghdad

Everything at St George's comes under the auspices of the Anglican Diocese of Cyprus and the Gulf

In August 2014 over 100,000 Iraqi Christians in the Nineveh Plain fled from the terrorist army of ISIS. Most went into Iraqi Kurdistan. Later many left the country or travelled to Baghdad. St George's responded with compassion for their Christian brothers and sisters. We asked Fr Faez how they have continued to help during 2020, and how he has managed to continue his ministry during the Coronavirus.

I am a priest and a church leader first and foremost as this is the call on my life from God. He doesn't call the qualified – rather He qualifies the ones who are called. These are my highlights from 2020.

- We continued to assist and impact refugees' lives through our work; many who are Christians displaced by ISIS. Making a difference is at the core of our humanity, our responsibility towards our society and also our responsibility as clergy. We gave them everything we could to help reduce their suffering, according to our resources and abilities.
- We have responded proactively during Coronavirus at the clinic, following professional standard to assist people to overcome the sickness. The clinic offered free treatments to numerous patients suffering Coronavirus.
- We had huge challenges at the school as all the teaching went online. This was challenging, including the training of staff on how to effectively deliver the curriculum.
- Gathering at the church was challenging. We had to overcome numerous obstacles in order to keep bringing people to church. We encouraged them to attend and pray at the church, whilst at the same time maintaining a professional sanitising system to prevent infection.
- In June 2020 we began our plans to obtain a license for the first Anglican church in Erbil, northern Iraq. I am delighted to say that the licence was confirmed at the beginning of 2021.
- We still have strong connections with Yazidi female survivors of the ISIS conflict. We have also maintained good relationships with the Yazidis' spiritual leaders in northern Iraq, to enable this help to continue.
- I continued attending reconciliation meetings and events with Shia, Sunni and other leaders in order to keep dialogue going. This work is essential to avoid future conflicts which have led to the immigration of many Christians and the shedding of innocent blood.

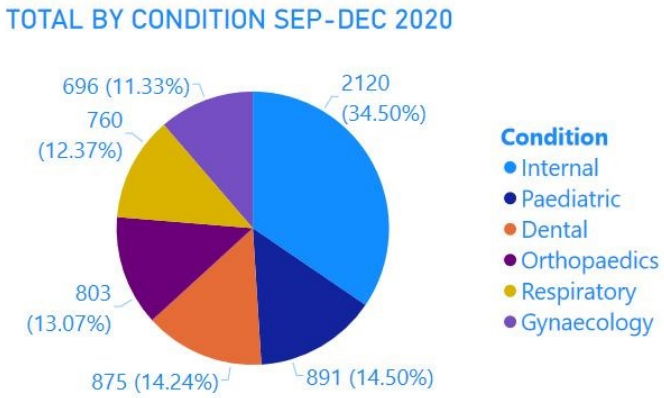
The best thing that could happen for Christians in Iraq is having a country controlled by law, a secular government that cares about its citizens and considers all as first class, regardless of who is in the majority. This would enable Christianity to continue to exist in Iraq. Please pray for safety, peace and fairness in Iraq.

Rev'd Faez Jirjees



Rev'd Faez pictured in Cyprus in 2019. In 2020 he was conferred with an MBE by the Queen in recognition of his remarkable work. The citation made reference to his "services to the Anglican, Christian, and local community in Baghdad".

During the Coronavirus pandemic, St George's medical staff continued to provide much needed essential medical care, with PPE measures in place





The medical team of St George's Clinic, Baghdad

Helena Scott



Jordan Country Director: my highlights of 2020

When I started this job, I had no idea what to expect. I was excited about the opportunity to work with refugees which had always been a goal of mine. I truly appreciate the chance to meet and work with such inspiring church leaders across various denominations who feel called to support Iraqi refugees.

Has the work affected you personally?
Witnessing firsthand the faith and resilience of the refugee communities we support in Jordan has profoundly affected my own faith. Refugees here are living their faith - it is an active choice they make every day. These Christians were persecuted because of their faith and have gone through much loss and trauma without ever giving up their faith or losing hope. That amazes and encourages me. I have been trusted with hearing their stories and it is an honour and privilege to share their journeys, traumas, experiences, and dreams.

What were the challenges in 2020?
The Coronavirus pandemic and the restrictions imposed created huge logistical challenges of getting relief out to the refugee communities. Cars were banned for months, curfews and lockdowns implemented, intracity and outer city travel restricted. The airport was shut down and borders closed. We had to work hard as a team to get relief out. However, it brought all of our church partnerships, volunteers, and the refugee community even closer.

What difference are we making?
The biggest transformation has probably been the development of the Hope Group throughout the pandemic. Created by the refugees for the refugees this group evolved. Starting as an online support group led by three amazing young refugee women, it has become an empowerment opportunity for the entire community. It provides community outreach opportunities, including to poor Jordanians and Syrian refugees. They know the needs of the refugee community as refugees themselves. It has been very special to witness how, given some tools and support, they've truly blossomed into leaders. They've led events for women and children and established a support network for all regardless of background. Riveen, Feda, and Karmeen, who lead the group have become more confident, inspired, and motivated by having their voices heard. They no longer feel limited as refugees with the stigma that is attached to it here. They engage with the community and make a difference each day and that has been wonderful to witness. They feel incredibly blessed to be able to support their community.



Another transformation has been through the Garden of Hope at the Olive Tree Centre. This garden flourished under the leadership of Azad, a refugee man who had been struggling and depressed. He told me he has never felt so appreciated, because he's able to provide for his community while doing something he loves. The garden provided fresh produce when the refugees ability to get food for their families was even more limited than usual. Azad transformed and grew as a leader through being able to help the community.

250
masks were made by Christian refugee women who stepped up to to love their community

100+
Iraqi Christians received English language training at the Olive Tree Centre, Madaba

320
received much needed trauma therapy to deal with the suffering caused by ISIS

Advocacy

Gillian Dare
Mosaic Middle East Trustee



Freedom of thought, religion and belief is the most basic right of all; the right to choose what to believe, to practice and share our beliefs with others, and to change our beliefs. It is our beliefs that define us and dictate the values by which we live and how society is organised. And it is increasingly under threat throughout the world. As a Christian organisation, we stand with everyone facing injustice because of their religion and we believe we have a duty to work to protect religious freedom for all, for where Christians are persecuted, other religious minorities also suffer. These are people without a voice; they become the invisible people, and in Mosaic we consider it our responsibility to ensure their voices are heard and that they do not remain forgotten.

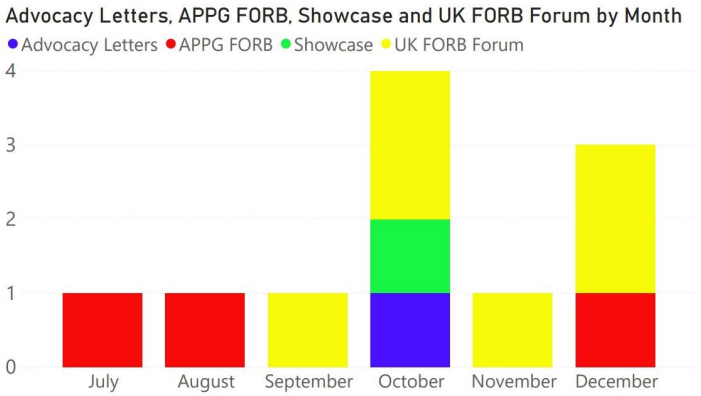
Mosaic has long helped persecuted Christians and other religious minorities in the Middle East. But although helping those who have been persecuted and marginalised is vital, unless we join the fight to change the policies and behaviour of Governments and the dominant religious leadership in the region, persecution and violence will continue to grow and Christianity will be wiped out in its homeland where Christ lived and taught his message of love and justice. This year we have stepped up our advocacy on behalf of the forgotten, marginalised and persecuted children of God.

We were invited to provide evidence to the Bishop of Truro's Report to the Foreign Secretary on the Global Persecution of Christians. Mosaic are now founding stakeholders of the Iraq Working Group for the UK Freedom of Religion and Belief (FoRB) Forum. We were invited to become stakeholders in the All Party Parliamentary Group on International FoRB and have contributed to its monitoring reports.

Our contribution to the Bishop of Truro's report to the Foreign Secretary was significant giving detailed accounts of what had happened to the Christian communities and the challenges they face. We held meetings with the UK Consul General in Erbil and with Ministers of the Kurdistan Regional Government (KRG) to alert them to the needs of the Christians and what needs to done to address them, and we held a workshop with communities from the Nineveh Plains to explore initiatives to rebuild Christian communities.

Mosaic, as a stakeholder in the UK FoRB Forum, seeks to ensure that the situation for Christians continues to be reviewed and brought to the attention of policy makers. As Conveners of the Iraq FoRB Working Group bringing together several NGOs working with the minority communities, following a joint letter to the Foreign Secretary, we have initiated regular dialogue with the FCDO on issues such as security, inclusive development, livelihoods and the erosion of citizens' rights. We have also written to the new US Administration urging them to keep Religious Freedom as a priority policy and provided input into the Vatican's briefing ahead of the Pope's visit. We have also built a close working relationship with Iraq's own FORB Roundtable, which represents over 20 faith based organisations.

Working with policy and decision makers is key to Mosaic representing the interests of our persecuted brothers and sisters in Christ.



3 million
Iraqis displaced

67,000
Iraqi Christians fled to Jordan

175,000
Iraqi Christians left in Iraq

Soul Restoration!



One of the most familiar parts of the Bible is Psalm 23. It is often used at funerals and is a great comfort to many people, even those who may not have an active faith in Jesus Christ, the Good Shepherd. It is also very meaningful for people who have been through traumatic experiences, such as the thousands of refugees we work with. When people feel desperate and alone in their suffering these words can be powerfully reassuring.

The Lord is my Shepherd; I shall not want. He makes me lie down in green pastures. He leads me beside the still waters. He restores my soul.

My hope and prayer is that Mosaic Middle East might be 'in the soul restoration business'.

But how do you restore broken lives?
The first step is to make time for people to share their stories; their suffering but also their hopes and dreams. Just listening to a traumatised person can be therapeutic for them. This is a central part of all we do.

Practical expressions of Christian love and compassion are also deeply beneficial for those who can feel abandoned by a hostile world. Our relief work is vital in this regard.

But it does not stop there. For real restoration to take place people need to be empowered to take back some control of their lives. Our livelihood projects in northern Iraq and the work of the Olive Tree Centre in Jordan do just that.

We target support to the vulnerable and disadvantaged to help individuals flourish. And we seek to enable peace -making through working with diverse religious communities, because we know the corrosive impact of unforgiveness and bitterness on the human soul.
Of course the ultimate restoration comes through the Holy Spirit as people put their faith in the Good Shepherd. We hope and pray for that too.
The people we work with in the Middle East have certainly walked through 'the valley of the shadow of death'.

After all that they have been through we want them to come to a place where they can say with the Psalmist “I will fear no evil for you are with me”.

“His grace never stops”
Can you imagine fleeing your home in the middle of the night? Fleeing with babies and young children, not knowing if you can ever return home. Enaam fled Iraq in terror when ISIS attacked.



She and her family are now refugees in Jordan. Enaam volunteers at our Olive Tree Centre in Madaba, Jordan, where she teaches English to other refugees. The support of Mosaic Middle East and our church partner in Madaba has helped to transform life for Enaam. Her story is harrowing but despite all that has happened she told us **“We feel that there are good people in this world trying to support us. We feel loved.”**

If we do nothing else in our work as Mosaic Middle East, helping people to feel loved is precious.

Azad also fled with his family when ISIS came. During 2020 he developed the Olive Tree Centre garden producing wonderful crops of fruit and vegetables for the refugee community. Azad has a deep faith in Christ. He says, “He has never forgotten us. **His grace has never stopped in our lives** because we are children of the Lord. Thanks be to the Lord for everything.”

Mike Simpson, CEO Mosaic Middle East

Portraits of Hope



Firas, Football Project

Nineveh SEED

Firas Nasir is an adolescent boy from Sinjar from a Sunni Arab tribe. Although he is just 13 years old, and despite all the suffering he has experienced as an Internally Displaced Person, he has a big dream. This is to play professional football at an international level. According to his coach, Dastan "Firas is a gifted young footballer. With the right support, this will develop. Football is everything for him - his water and bread".

Firas was just 7 years old when ISIS arrived in his town. He says: "I was with my mother at home, when my dad suddenly returned home saying ISIS had arrived. He told us to prepare to leave immediately. I left all my books, pens, footballs and toys behind. Eventually we found shelter here in the Harsham camp in the Kurdistan Region. It is strange, that although ISIS left our town in 2016, we still cannot go back. My father has told me we cannot go back as it is unsafe. In the camp we are protected".

He has made new friends within and outside of the camp, and as well as attending school, he plays football every day. Firas is very happy about Mosaic Middle East's support and believes that without this children in the camp would have no hope. "Every year, Mosaic Middle East is supporting us; they have repaired the football pitch and buy T-shirts and footballs. We are also very pleased with our coach Dastan, who supports and guides us". I asked Firas what his dream is for the future. He said "My first and final dream is that to play at international level like Messi and Ronaldo. It is a big dream for me, because I am a refugee, and it will be hard for me to achieve. But I will keep trying and do my best to realise my dream".



Salim, Olive Oil Factory

Nineveh SEED

Salim Salem is a young Yazidi man from the town of Bashiqa on the Nineveh Plain. He is 25 years old and has big dreams for his future. Before his current job at the Olive Oil Factory, he was a physician's assistant in his town. In his spare time, he would help vulnerable people of his community by volunteering.

"Before ISIS invasion, we had a happy life. We had our factory in place and many young people were working there. But ISIS came and destroyed everything. I remember how they arrived in the middle of the night. We left immediately, moving to Dohuk, in the Kurdistan Region, where the people were very kind to us opening their hearts and homes. This is something I will never forget".

"After the liberation of the town by Kurdish Forces, we returned home but nothing was left. ISIS had looted the town of everything. We did not have enough means to rebuild our previous work. I continued to search for work opportunities but finding a decent job in this militarised community is not easy. Luckily, one day, Mosaic Middle East arrived and helped us to rebuild our olive oil production factory. That support was a turning point in my life, enabling my colleagues and I to begin rebuilding our future. This is the reality; your generous support is restoring our lives. It has opened a window of hope for us in the middle of the existing darkness. Thus, I want to say, "Thank you" for not forgetting us".



Linda, Calf-Rearing Farm

Nineveh SEED

Linda Marzina Matti is a Christian woman from Qaraqosh, and she is 39 years old. She went through a very sad period in her life during the ISIS sectarian conflict. ISIS not only burned down her home, they also then destroyed her calf-rearing farm. The farm was her only source of income to feed her children, and with it gone she and her family took refuge in Erbil.

As soon as ISIS were defeated, Linda and her family returned to begin rebuilding their farm and restart their life together. Then in 2020, Linda's husband passed away at work. His unexpected loss left Linda in a state of depression. Instantly she now found herself alone and responsible for the caring and schooling of five children (two boys and three girls). We first met Linda two years ago at her farm, and spent time listening to her story: "Before ISIS we were raising 40 cows on this farm and then we would sell them in the market. It was our only source of income. But now, there is nothing I can do with this ruined farm. I hope someone is able to help us to rebuild it".

Then and there, we promised Linda that we would try to help her to rebuild her calf-rearing farm and translate her hopes into reality. With the generous support of our donors, this has now been made possible. Today Linda is very happy; she is planning the imminent reopening of her calf-rearing farm. She will be able to stay in her hometown and bring up her five children.

Enteha, Hairdresser

Olive Tree Centre, Madaba, Jordan



Enteha is 28 years old, an Iraqi refugee from Qaraqosh. Prior to ISIS, she was very comfortable and happy in Qaraqosh she had a job working at a salon, married to her husband Wissam who was a painter and worked on construction sites. When ISIS invaded in 2014, she fled on foot to Erbil with her husband, mother, brothers and sisters and some extended family. It took them 10 hours on foot-her entire family group was 20 people. They lived in Erbil for 2 years where life was very difficult, but they never abandoned their faith.

Enteha and her husband decided to leave for Jordan in 2018, hoping for a better life. When speaking about the time after they arrived as refugees she says: "It was a hard time, but we trusted God and believed that everything will change in a good way and that our future would be better". When she first came to Jordan, she was able to study theology for a year and she is so thankful for that experience.

She volunteers with the refugee children through the Church and she helps her fellow refugee women through providing salon services to them free of charge. She says: "I do all the salon jobs for free just for the love of God". She has said that life is difficult enough as refugees; they must help each other and support one another. Due to popular request, Enteha started teaching salon lessons at the Olive Tree Centre. It is one of the most sought-after classes and has been a huge blessing to the community. The refugee women love learning how to provide salon services in hopes that they too might also find work if they emigrate. It is also a relief being able to learn some new skills that are useful and appreciated by the community! She is so grateful and so happy to be able to help her community through her work at the Olive Tree Centre.

Portraits of Hope



Iman Bolis Thanoon

St George's Church Family Relief Programme

How was the year 2020 for you with the presence of Coronavirus?
Iman: We are confined to the house and could not go out. We continue to wear face masks with continuous sterilisation, and this is how it is for now.

How do you support yourself? Are you able to work?
Iman: I am a widowed housewife. My only help is the relief the church gives my sister and I. There is no other help.

How long have you been living in your sister's house?
Iman: Since 15th July 2020 when my husband died from a stroke. Then my son died on the 4th October 2020. He was disabled, mute, blind and deaf. He then had an epileptic fit and died as a result of it. Since then I have been living with my sister.

What role does St George's Church play in your life?
Iman: The church helps me, and I don't know how I could ever repay them.

What are your wishes for the future?
Iman: My wish is that I travel to my sister in America, and see my mother in Mosul. I just want to be able to see them again.

If you want to say anything to the supporters of Mosaic Middle East, what would you say?
Iman: Please take care of themselves during the time of the spread of the Coronavirus. I thank them and ask God to reward them with blessings.



Abu Levan

Olive Tree Centre, Madaba, Jordan

Abu Levan worked in numerous jobs in Iraq before ISIS came. He is from a well-known family in Basra, southern Iraq, and served as a Mayor in his town for many years. He had previously served in the Iraqi military, being injured in the line of duty. He also lived in the north. He would come to Jordan to purchase cars, and even had his own chicken farm.

All this changed for the businessman when ISIS came. His family lost everything and were separated. Whilst his older son came to Jordan, Abu Levan remained in Kurdistan with his wife and younger son. He then eventually came to Jordan and made his way to Madaba, as he was unable to return to his home town. In October 2019 he met Mike Simpson our CEO on the roof of the Olive Tree Centre on its opening night.

He told Mike "This is the first day I have been happy in all the time I have been in Jordan".

His applications for asylum to Canada and to Australia are currently on hold as he has no sponsors in the countries. He has a sister in America and other siblings spread out all over the world, having been separated by ISIS. Abu Levan was weary when we first met him, tired of living life in a constant state of flux. The programmes run by Mosaic Middle East have helped return motivation and support to his life. He's thriving in the English conversation class at the Olive Tree Centre, and his wife is a leader in the sewing project. Meaning and purpose are now returning to his life, despite the ongoing challenges he faces.

Trustees

The Trustees (who are also Directors of the Charity for the purposes of the Companies Act) present their Annual Report together with the audited financial statements of The Foundation for Relief and Reconciliation in the Middle East (the company) for the year ended 31st December 2020. The Trustees confirm that the Annual Report and the financial statements of the company comply with the current statutory requirements, the requirements of the company's governing document and the provisions of the Statement of Recommended Practice (SORP), applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1st January 2019).

Since the company qualifies as small under section 383, the strategic report required of medium and large companies under The Companies Act 2006 (Strategic Report and Director's Report) Regulations 2013 is not required. The Directors, however, in demonstrating commitment to a high standard of governance, resolved to carry out a full audit and comply with the strategic report requirements for medium companies under the Regulations.

GOVERNING DOCUMENT

The Charity constitutes a private Company limited by guarantee incorporated in England and Wales on 20th May 2008. It is governed by its Memorandum and Articles of Association, as amended, dated 20th August 2009.

RECRUITMENT & APPOINTMENT OF NEW TRUSTEE DIRECTORS

New Trustees are selected for their relevant interest, expertise and experience and are elected by the existing Trustees.

INDUCTION & TRAINING OF NEW TRUSTEES

All Trustees are provided with copies of previous minutes and with regular newsletters and email updates; copies of the governing documents, policies and accounts as well as Charity Commission Guidance for Trustees.

GOVERNANCE

The Trustees have overall responsibility for the activities of the Charity. They delegate the day to day administration of the activities of the Charity to Mike Simpson, CEO who is supported by a small team of employees.

RISK MANAGEMENT

The Trustees have a duty to identify and review the risks to which the Charity is exposed, and to ensure appropriate controls are in place to provide reasonable assurance against fraud and error. These are set out in the Charity's Risk Management Plan.

Financial Review

Despite the challenges of the Coronavirus Pandemic and its damaging impact on income for many in the charity sector, the Charity sustained or improved its income from most sources in 2020 compared with 2019. There is however one significant change. The Charity has a long-standing relationship with the American Foundation for Relief and Reconciliation in the Middle East (American FRRME). Many activities in Iraq and Jordan are jointly funded, including support provided to St George's Church and clinic in Baghdad. In 2020 the Charity implemented a Memorandum of Understanding with the Anglican Diocese of Cyprus and the Gulf, whereby financial support is provided for St George's. In 2020 American FRRME also decided to fund St George's through the Diocese rather than by means of a grant to the Charity as in previous years. Consequently the American FRRME grant to the Charity reduced by £61,182. If this income is excluded, the remaining income shows an increase of 5% from £800,919 in 2019 to £841,848 in 2020.

From the 2014 Iraq crisis until 2018 the Charity used surplus income received to fund primarily emergency relief to meet the needs of Iraqi refugees in Jordan and internally displaced persons (IDPs) in Iraq, together with support of St. George's in Baghdad. In 2019 the Trustees made a strategic decision to focus on long-term sustainable projects, which offer hope for the future. The Charity's programmes reflect this change and include the Nineveh SEED projects in Northern Iraq and the Olive Tree Centre in Jordan.

INVESTMENT POLICY & OBJECTIVES

The Trustees have the power to make investments as they see fit.

The re-balancing of the budget and targeted fundraising appeals generated a surplus on the accounts of £40,342 in 2020. The Trustees have set a balanced budget for 2021. These improvements in the charity's finances could only have been achieved by the generous support of private individuals (both regular giving and one-off donations), churches and partner organisations and an increased focus on grants from trusts and grant bodies. Where applicable, income tax is reclaimed through the Gift Aid scheme.

PUBLIC BENEFIT

The Trustees confirm that they have complied with the duty to have due regard to the Charity Commission's general guidance on public benefit. The Trustees believe that public benefit is provided by the charity's activities detailed in the Annual Report.

RESERVES POLICY

The Trustees retain sufficient reserves to meet all financial obligations and ensure the prudent management of the activities of the charity. The Trustees agreed to establish a minimum level of £205,000 reserves deemed to be sufficient to meet the equivalent of 3 months of normal operating costs of running the charity.

The Unrestricted General Fund Reserve of £208,867 as at 31st December 2020 achieves that target level which, along with planned future budget surpluses, is considered an indicator that the charity is a going concern.

STATEMENT OF TRUSTEES RESPONSIBILITIES

The Trustees (who are also the Directors of FRRME for the purposes of company law) are responsible for preparing the Report of the Trustees and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

Company law requires the Trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charitable company and of the incoming resources and application of resources, including the income and expenditure, of the charitable company for that period. In preparing those financial statements, the Trustees are required to:

- Select suitable accounting policies and then apply them consistently.
- Observe the methods and principles in the Charity SORP.
- Make judgements 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 Charitable Company will continue in business.

The Trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charitable company and to 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.

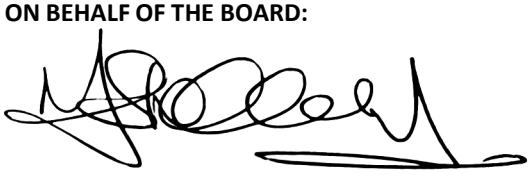
DISCLOSURE OF INFORMATION TO AUDITORS

So far as the Trustees are aware, there is no relevant information (as defined by Section 418 of the Companies Act 2006) of which the charitable company's auditors are unaware, and each Trustee has taken all the steps that they ought to have taken as a Trustee in order to make them aware of any audit information and to establish that the charitable company's auditors are aware of that information.

AUDITORS

The Auditors, Ross Brooke Ltd, were appointed by the Trustees on 24th February 2020.

ON BEHALF OF THE BOARD:



Robert Shotliff
Chairman of Trustees

Date: 8th June 2021

Officers and Professional Advisers

REGISTERED CHARITY NUMBER 1133576
COMPANY REGISTRATION 6598173

Registered Office
Town Hall Chambers
Heath Road
Petersfield
Hampshire
GU31 4EA

Trustee Directors (The Trustees)
R Shotliff, Chairman
Pastor D Harland
C Segar
G Dare
K Heenan
R Belshaw

Patron
Lord Hylton

Senior Officers
M Simpson, CEO
A Marriott, Finance and Operations Manager
F Bunn, Projects Executive

Bankers
Barclays Bank plc
10 The Square
Petersfield
GU32 3HW

Auditors
Ross Brooke Ltd
Chartered Accountants
Suite I
Windrush Court
Abingdon Business Park
Oxfordshire
OX14 1SY

Independent Auditor's Report to the Trustees of Mosaic Middle East

Opinion

We have audited the financial statements of Foundation for Relief and Reconciliation in the Middle East (the 'charitable company') for the year ended 31 December 2020 which comprise the Statement of Financial Activities, Balance Sheet and Cash Flow Statement and notes to the financial statements, including significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including Financial Reporting Standard 102 *The Financial Reporting Standard applicable in the UK and Republic of Ireland* (United Kingdom Generally Accepted Accounting Practice).

In our opinion the financial statements:

- give a true and fair view of the state of the charitable company's affairs as at 31 December 2020, and of its incoming resources and application of resources, including its income and expenditure, for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- have been prepared in accordance with the requirements of the Companies Act 2006.

Basis for opinion

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

Conclusions relating to going concern

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

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

Other information

The other information comprises the information included in the trustees annual report, other than the financial statements and our auditor's report thereon. The trustees are responsible for the other information contained within the annual report. Our opinion on the financial statements does not cover the other information and, except to the extent otherwise explicitly stated in our report, we do not express any form of assurance conclusion thereon.

Our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the course of the audit or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether this gives rise to a material misstatement in the financial statements themselves. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact.

We have nothing to report in this regard.

Matters on which we are required to report by exception

We have nothing to report in respect of the following matters in relation to which the Charities (Accounts and Reports) Regulations 2008 require us to report to you if, in our opinion:

- the information given in the financial statements is inconsistent in any material respect with the trustees' report; or
- the charitable company has not kept adequate accounting records; or
- the financial statements are not in agreement with the accounting records and returns; or
- we have not received all the information and explanations we require for our audit.

Responsibilities of trustees

As explained more fully in the trustees' responsibilities statement set out on page 20, the trustees (who are also the directors of the charitable company for the purposes of company law) are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view, and for such internal control as the trustees determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, the trustees are responsible for assessing the charitable company's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the trustees either intend to liquidate the charitable company or to cease operations, or have no realistic alternative but to do so.

Auditor's responsibilities for the audit of the financial statements

We have been appointed as auditor under section 145 of the Charities Act 2011 and report in accordance with regulations made under section 154 of that Act.

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 specific procedures for this engagement and the extent to which these are capable of detecting irregularities, including fraud is detailed below:

We have considered:

- the nature of the charity and sector, control environment and operating performance;
- the charity's own assessment, including assessments made by key management, of the risks that irregularities may occur either as a result of fraud or error;
- any matters we identified having reviewed the charity's policies and procedures relating to:
    - identifying, evaluating and complying with laws and regulations and whether they were aware of any instances of non-compliance;
    - detecting and responding to the risks of fraud and whether they have knowledge of any actual, suspected or alleged fraud; and
    - the internal controls established to mitigate risks of fraud or non-compliance with laws and regulations;
- the matters discussed amongst the audit engagement team.

As a result of these procedures, we considered the opportunities and incentives that may exist within the organisation for fraud and identified the greatest potential for fraud in the areas in which management is required to exercise significant judgement, such as the disclosure of adjusting items. In common with all audits under ISAs (UK), we are also required to perform specific procedures to respond to the risk of management override.

We also obtained an understanding of the legal and regulatory framework that the charity operates in, focusing on provisions of those laws and regulations that had a direct effect on the determination of material amounts and disclosures in the financial statements. The key laws and regulations we considered in this context were the Companies Act and tax legislation.

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

A further description of our responsibilities is available on the Financial Reporting Council's website at: https://www.frc.org.uk/Our-Work/Audit/Audit-and-assurance/Standards-and-guidance/Standards-and-guidance-for-auditors/Auditors-responsibilities-for-audit/Description-of-auditors-responsibilities-for-audit.aspx. This description forms part of our auditor's report.

Use of our report

This report is made solely to the charitable company's trustees, as a body, in accordance with Part 4 of the Charities (Accounts and Reports) Regulations 2008. Our audit work has been undertaken so that we might state to the charitable company's members those matters we are required to state to them in an auditor's report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the charitable company and the charitable company's trustees as a body, for our audit work, for this report, or for the opinions we have formed.

Ross Brooke Ltd
Statutory Auditor
Suite I
Windrush Court
Abingdon Business Park
Oxfordshire
OX14 1SY
Date: 10 June 2021

Ross Brooke Ltd. is eligible to act as auditors in terms of section 1212 of the Companies Act 2006.

Statement of Financial Activities

(INCORPORATING INCOME AND EXPENDITURE ACCOUNT)

	Notes	Unrestricted Funds	Restricted Funds	31.12.20 Total Funds	31.12.19 Total Funds
		£	£	£	£
INCOME FROM :					
Donations and legacies	2	603,907	237,941	841,848	862,101
Other trading activities	3	-	-	-	1,265
Investments	4	864	-	864	348
Total Income		**604,771**	**237,941**	**842,712**	**863,714**
EXPENDITURE ON :					
Raising Funds	3	9,615	-	9,615	10,515
Charitable Activities	5	227,803	564,952	792,755	815,939
Total Expenditure		**237,418**	**564,952**	**802,370**	**826,454**
NET INCOME / (EXPENDITURE) BEFORE TRANSFERS		**367,353**	**(327,011)**	**40,342**	**37,260**
Transfers Between Funds	13	(339,711)	339,711	-	-
Net Movement in Funds		**27,642**	**12,700**	**40,342**	**37,260**
RECONCILIATION OF FUNDS					
Total Funds at 1st January 2020		208,725	-	208,725	171,465
TOTAL FUNDS AT 31st DECEMBER 2020	13	**236,367**	**12,700**	**249,067**	**208,725**

All activities are classified as continuing operations.

The notes on pages 27-35 form part of these financial statements.

Balance Sheet

AS AT 31ST DECEMBER 2020

	Notes	Unrestricted Funds £	Restricted Funds £	31.12.20 Total Funds £	31.12.19 Total Funds £
FIXED ASSETS					
Tangible Assets		-	-	-	-
CURRENT ASSETS					
Debtors	10	24,867	-	24,867	15,449
Cash at Bank and in Hand		232,359	12,700	245,059	207,265
		257,226	12,700	269,926	222,714
CREDITORS					
Amounts Falling Due Within One Year	11	(20,859)	-	(20,859)	(13,989)
NET CURRENT ASSETS		**236,367**	**12,700**	**249,067**	**208,725**
NET ASSETS		**236,367**	**12,700**	**249,067**	**208,725**
CHARITY FUNDS	13				
Unrestricted Funds				208,867	208,725
Designated Funds				27,500	-
Restricted Funds				12,700	-
TOTAL FUNDS				**249,067**	**208,725**

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

The Trustees consider that the company is entitled to exemption from the requirement to have an audit under the provisions section 477 of the Companies Act 2006 ('the Act') and members have not required the company to obtain an audit for the year in question in accordance with section 476 of the Act. However, the Trustees have requested an audit under the Charities Act 2011.

The Trustees acknowledge their responsibilities for complying with the requirements of the Act with respect to accounting records and the preparation of financial statements.

The financial accounts were approved by the Trustees on 8th June 2021 and signed on their behalf by:

ROBERT SHOTLIFF

CHAIRMAN OF TRUSTEES

The notes on pages 27 to 35 form part of the financial statements.

Cash Flow Statement

FOR THE YEAR ENDED 31ST DECEMBER 2020

	Notes	2020 £	2019 £
CASH FLOWS FROM OPERATING ACTIVITIES			
Net cash used in operating activities	17	**37,794**	**51,593**
CHANGE IN CASH AND CASH EQUIVALENTS IN THE YEAR		**37,794**	**51,593**
Cash and cash equivalents at 1st January 2020		**207,265**	**155,672**
CASH AND CASH EQUIVALENTS AT 31ST DECEMBER 2020	18	**245,059**	**207,265**

ANALYSIS OF CHANGES IN NET DEBT	At 01.01.20 £	Cash flows £	At 31.12.20 £
Cash at Bank and in hand	**207,265**	**37,794**	**245,059**

The notes on pages 27 to 35 form part of the financial statements.

1. ACCOUNTING POLICIES

1.1 Basis of preparation of financial statements

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) (the 'SORP 2019'), FRS 102:the Financial Reporting Standard applicable in the UK and Republic of Ireland ('FRS 102') and the Companies Act 2006.

Foundation for Relief and Reconciliation in the Middle East 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.

Many of the original transactions in the Middle East have been conducted in US $ dollars or local currencies. The financial statements are presented in £ sterling as the common currency and rounded to the nearest pound for presentation purposes.

The accounts have been prepared on a going concern basis.

1.2 Company status

The company is a private company limited by guarantee incorporated in the UK on 20th May 2008. The members of the company are the Trustees named on page 21. In the event of the company being wound up, the liability in respect of the guarantee is limited to £1 per member of the company.

The registered address of the company is Town Hall Chambers, Heath Road, Petersfield, Hampshire GU31 4EA.

1.3 Fund accounting

General funds are unrestricted funds which are available for use at the discretion of the Trustees in furtherance of the general objectives of the company and which have not been designated for other purposes.

Restricted funds are funds which are to be used in accordance with specific restriction imposed by donors or which have been raised by the company for particular purposes. The costs of raising and administering such funds are charged against the specific fund. The aim and use of each Restricted Fund is set out in the notes to the Financial Statements.

1.4 Income

All income is recognised once the company has entitlement to the income, it is probable that the income will be received and the amount of income receivable can be measured reliably.

For legacies, entitlement is taken as the earlier of the date on which either: the company is aware that probate has been granted, the estate has been finalised and notification has been made by the executor(s) to the Trust that a distribution will be made, or when a distribution is received from the estate. Receipt of a legacy, in whole or in part, is only considered probable when the amount can be measured reliably and the company has been notified of the executor's intention to make a distribution. Where legacies have been notified to the company, or the company is aware of the granting of probate, and the criteria for income recognition have not been met, then the legacy is treated as a contingent asset and disclosed if material.

Donated service of facilities are recognised when the company has control over the item, any conditions associated with the donated item have been met, the receipt of economic benefit from the use by the company of the item is probable and that economic benefit can be measured reliably.

On receipt, donated professional services and donated facilities are recognised on the basis of the value of the gift to the company which is the amount the company would have been willing to pay to obtain services or facilities of equivalent economic benefit on the open market; a corresponding amount is then recognised in expenditure in the period of receipt.

Income tax recoverable in relation to donations received under Gift Aid or deeds of covenant is recognised at the time of the donation.

Investment income is credited on an accruals basis, and is inclusive of the income tax recoverable, where applicable.

1. ACCOUNTING POLICIES (CONTINUED)

1.5 Expenditure

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

Expenditure is classified 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 allocated on the portion of the asset's use.

Fundraising costs are those incurred in seeking voluntary contributions and do not include the costs of disseminating information in support of the charitable activities. Support costs are those costs incurred directly in support of expenditure on the objects of the company and include project management carried out centrally. Governance costs are those incurred in connection with administration of the company and compliance with constitutional and statutory requirements.

Cost of generating funds are costs incurred in attracting voluntary income, and those incurred in trading activities that raise funds.

Charitable activities and Governance costs are costs incurred on the company's operations, including support costs and costs relating to the governance of the company apportioned to charitable activities.

Grants payable are charged in the year when the offer is made except in those cases where the offer is conditional, such grants being recognised as expenditure when the conditions attaching are fulfilled. Grants offered subject to conditions which have not been met at the year end are noted as a commitment, but not accrued as expenditure.

1.6 Tangible fixed assets and depreciation

A review for impairment of a fixed asset is carried out if events or changes in circumstances indicate that the carrying value of any fixed asset may not be recoverable. Shortfalls between the carrying value of fixed assets and their recoverable amounts are recognised as impairments. Impairment losses are recognised in the Statement of financial activities incorporating income and expenditure account.

Tangible fixed assets are stated at cost less depreciation and any provision for impairment. Depreciation is provided at rates calculated to write off the cost of fixed assets, less their estimated residual value, over their expected useful lives.

The company currently has no fixed assets.

1.7 Interest receivable

Interest on funds held on deposit is included when receivable and the amount can be measured reliably by the company; this is normally upon notification of the interest paid or payable by the Bank.

1.8 Operating leases

Rentals under operating leases are charged to the Statement of financial activities incorporating income and expenditure account on a straight line basis over the term of the lease.

1.9 Debtors

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

1.10 Cash at Bank and in hand

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

1. ACCOUNTING POLICIES (CONTINUED)

1.11 Liabilities and provisions
Liabilities are recognised when there is an obligation at the Balance sheet date as a result of a past event, it is probable that a transfer of economic benefit will be required in settlement, and the amount of the settlement can be estimated reliably. Liabilities are recognised at the amount that the company anticipates it will pay to settle the debt or the amount it has received as advanced payments for the goods or services it must provide. Provisions are measured at the best estimate of the amounts required to settle the obligation. Where the effect of the time value of money is material, the provision is based on the present value of those amounts, discounted at the pre-tax discount rate that reflects the risks specific to the liability. The unwinding of the discount is recognised within interest payable and similar charges.

1.12 Financial instruments
The company only has financial assets and financial liabilities of a kind that qualify as basic financial instruments. Basic financial instruments are initially recognised at transaction value and subsequently measured at their settlement value with the exception of bank loans which are subsequently measured at amortised cost using the effective interest method.

1.13 Foreign currencies
Monetary assets and liabilities denominated in foreign currencies are translated into sterling at rates of exchanging ruling at the balance sheet date.

Transactions in foreign currencies are translated into sterling at the rate ruling on the date of the transaction.

Exchange gains and losses are recognised in the Statement of financial activities.

1.14 Pensions
The company operates a defined contribution pension scheme and the pension charge represents the amounts payable by the company to the fund in respect of the year.

1.15 Key Assumptions
The company is reliant on donations from private individuals, churches and partner organisations and grants from trusts. In recognition of this risk, the Directors have commissioned a Fundraising Strategy to diversify income streams thus minimising the risk.

The current Covid-19 pandemic has not had a negative impact on the financial standing of the charity. Indeed, the loyal supporters and donors have responded positively and income levels to date in 2020 are above budget. The Covid-19 crisis has given the charity an opportunity to promote the needs of people in the Middle East and to generate additional income to provide emergency humanitarian relief.

Neither of these factors have a detrimental effect on the financial standing of the charity.

1.16 Going Concern
The statements have been prepared on a going concern basis, which the Trustees consider is appropriate as the Covid-19 pandemic has not adversely affected the charity.

1.17 Staff costs
The charity operates with a small interdependent UK team under the management of a CEO. Total UK staff costs are £172,320 which, after recharges to the Middle East activities, represents 15% of gross expenditure.

1.18 Related Party transactions
There are no related party transactions.

1.19 Operating Leases
Expenditure includes an operating lease commitment in respect of the registered company office in Petersfield.

2. INCOME FROM DONATIONS AND LEGACIES

	Unrestricted funds £	Restricted funds £	31.12.20 £	31.12.19 £
Donations (including minor grants)	**577,507**	**98,842**	**676,349**	**611,439**
Legacies	**16,400**	**-**	**16,400**	**-**
Major grants	**10,000**	**139,099**	**149,099**	**250,662**
Total donations and legacies	**603,907**	**237,941**	**841,848**	**862,101**
Total 2019	**510,919**	**351,182**	**862,101**	

Memorandum

Major grants (over £5,000) received in 2020:

	£
American FRRME	*108,659*
Jerusalem Trust	*10,000*
Souter Trust	*10,000*
Release International	*10,440*
Highway One Trust	*10,000*
	149,099

3. CHARITY TRADING AND FUNDRAISING EXPENSES

	Unrestricted funds £	Restricted funds £	31.12.20 £	31.12.19 £
Charity trading income				
Sale of Books	**-**	**-**	**-**	**1,265**
Fundraising expenses	**9,615**	**-**	**9,615**	**10,515**
Fundraising expenses net of trading income	**9,615**	**-**	**9,615**	**9,250**
Total 2019	*9,250*	*-*	*9,250*	

4. INVESTMENT INCOME

	Unrestricted funds	Restricted funds	31.12.20	31.12.19
	£	£	£	£
Investment income—local cash	864	-	864	348
Total 2019	*348*	-	*348*	

5. CHARITABLE ACTIVITIES

	Direct Costs	Grant Funding of Activities	Support Costs	31.12.20	31.12.19
	£	£	£	£	£
Northern Iraq	85,023	4,590	-	89,613	82,838
Jordan	174,928	5,790	-	180,718	161,501
Middle East Projects:					
Nineveh SEED (Iraq)	-	69,765	-	69,765	45,322
Olive Tree Centre (Jordan)	22,323	-	-	22,323	14,316
Reconciliation and Advocacy	2,134	-	-	2,134	4,886
Front line delivery	-	-	60,695	60,695	66,889
St George's Church	4,058	28,344	-	32,402	32,183
St George's Clinic	-	109,436	-	109,436	195,069
Overseas travel	2,779	-	-	2,779	15,359
UK staff costs	-	-	122,390	122,390	136,032
Bank and online costs	-	-	6,931	6,931	8,406
Communications and office costs	-	-	88,665	88,665	45,995
Governance costs	-	-	4,904	4,904	7,143
TOTAL	**291,245**	**217,925**	**283,585**	**792,755**	**815,939**
Total 2019	233,541	317,670	264,728	815,939	

Communications in 2020 include one-off costs of website development and rebranding £31,444.

The majority of the rebranding costs were covered by two donors.

6. GOVERNANCE COSTS

	31.12.20	31.12.19
	£	£
Governance—Auditors' remuneration	4,800	5,200
Governance expenses (Trustees expenses and cost of meetings)	104	1,943
	4,904	7,143

7. TRUSTEES AND RELATED PARTIES REMUNERATION AND BENEFITS

Nobody is remunerated for acting as a Trustee. They are paid expenses for attending meetings and duties directly related to their duties as Trustees. For the year ended 31 December 2020, Trustees were paid expenses of Nil (2019 £703) for travel and subsistence.

8. NET INCOME/(EXPENDITURE)

	31.12.20	31.12.19
	£	£
This is stated after charging:		
Auditors' remuneration—audit	4,800	5,200

During the year, no Trustees received any remuneration (2019—£NIL).
During the year, no Trustees received any benefits in kind (2019—£NIL).

9. STAFF COSTS

	31.12.20	31.12.19
	£	£
Gross Salaries	157,632	174,087
Employers' NI	9,959	12,631
Pension	4,729	5,165
	172,320	191,883

The average monthly number of employees was: 7 (2019: 8) and the average monthly number of employees during the year expressed as full time equivalents was as follows (including casual and part-time staff):

2020	*2019*
No.	*No.*
5.1	*5.7*

No employees had employee benefits in excess of £60,000 (2019: nil). The key management personnel of the charity comprise the Chief Executive Officer, Projects Executive and Finance Manager. The total employee benefits of the key management personnel of the charity were £108,048 (2019: £97,148).

10. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	31.12.20	31.12.19
	£	£
Gift Aid recoverable	16,579	14,168
Prepayments and Accrued Income	8,288	1,281

11. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	31.12.20	31.12.19
	£	£
Trade Creditors	4,347	2,888
Other Creditors	16,512	11,101
	20,859	13,989

12. OPERATING LEASE COMMITMENTS

At 31 December 2020 the company had total commitments under non–cancellable operating leases as follows:

	31.12.20	31.12.19
	£	£
Amounts payable:		
Not later than 1 year	6,930	6,000
Later than 1 year and not later than 5 years	3,465	17,325
Total	10,395	23,325

Operating lease costs recognised as an expense in the Statement of Financial Activities amount to £6,930 (2019: £6,765).

13. FUNDS—Current Year

	At 01.01.20	Incoming Resources	Resources Expended	Transfers Between Funds	At 31.12.20
	£	£	£	£	£
Unrestricted Funds					
General Fund	208,725	604,771	(237,418)	(367,211)	208,867
Designated donor relationship management fund	-	-	-	12,500	12,500
Designated international development bid writer fund	-	-	-	15,000	15,000
	208,725	604,771	(237,418)	(339,711)	236,367
Restricted Funds					
St George's Church and Clinic	-	44,221	(141,837)	97,616	-
Northern Iraq	-	59,358	(89,614)	40,256	10,000
Jordan	-	134,362	(180,718)	49,056	2,700
Middle East and Projects	-	-	(152,783)	152,783	-
	-	237,941	(564,952)	339,711	12,700
TOTAL FUNDS	208,725	842,712	(802,370)	0	249,067

Restricted Funds were used for key charitable activities at St. George's Church and Clinic in Baghdad, provide humanitarian relief for Internally Displaced People in Northern Iraq, provide humanitarian relief to refugees in Jordan and deliver sustainable, employment projects to the needy in both Northern Iraq and Jordan. Unrestricted Funds are used to cover the shortfall in Restricted Funds in these 4 key activities.

14. FUNDS—Prior Year

	At 01.01.19	Incoming Resources	Resources Expended	Transfers Between Funds	At 31.12.19
	£	£	£	£	£
Unrestricted Funds					
General Fund	171,465	512,532	(228,337)	(246,935)	208,725
	171,465	512,532	(228,337)	(246,935)	208,725
Restricted Funds					
St George's Church and Clinic	-	151,508	(227,252)	75,744	-
Northern Iraq	-	73,613	(82,837)	9,224	-
Jordan	-	126,061	(161,501)	35,440	-
Middle East Projects	-	-	(126,527)	126,527	-
	-	351,182	(598,117)	246,935	-
TOTAL FUNDS	171,465	863,714	(826,454)	-	208,725

15. ANALYSIS OF NET ASSETS BETWEEN FUNDS—CURRENT YEAR

	General funds £	Designated funds £	Restricted funds £	2020 £
Current assets	**229,726**	**27,500**	**12,700**	**269,926**
Creditors due within one year	**(20,859)**	**-**	**-**	**(20,859)**
	208,867	**27,500**	**12,700**	**249,067**

16. ANALYSIS OF NET ASSETS BETWEEN FUNDS—Prior Year

	Unrestricted funds £	*Restricted funds £*	2019 £
Current assets	**222,714**	**`-**	**222,714**
Creditors due within one year	**(13,989)**	**-**	**(13,989)**
	208,725	**-**	**208,725**

17. RECONCILIATION OF NET MOVEMENT IN FUNDS TO NET CASH FLOW FROM OPERATING ACTIVITIES

	2020 £	2019 £
Net income for the year (as per Statement of financial activities)	**40,342**	**37,260**
Adjustment for:		
(Increase) / Decrease in debtors	**(9,418)**	**16,494**
Increase / (Decrease) in creditors	**6,870**	**(2,161)**
Net cash used in operating activities	**37,794**	**51,593**

18. ANALYSIS OF CASH AND CASH EQUIVALENTS

	2020 £	2019 £
Cash at bank and in hand	**245,059**	**207,265**
Total	**245,059**	**207,265**



Foundation for Relief and Reconciliation in the Middle East

Registered in England and Wales Charity No. 1133576

Registered Company No. 6598173

Working name

Mosaic Middle East

www.mosaicmiddleeast.org