



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.

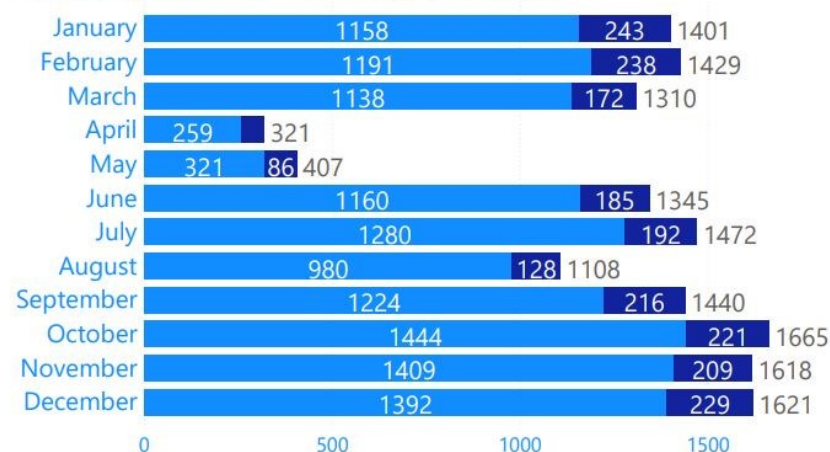
Rob Shotliff
Chairman Mosaic Middle East



St George's Clinic, Baghdad

St George's Clinic and St George's Dentist by Month

● St George's Clinic ● St George's Dentist



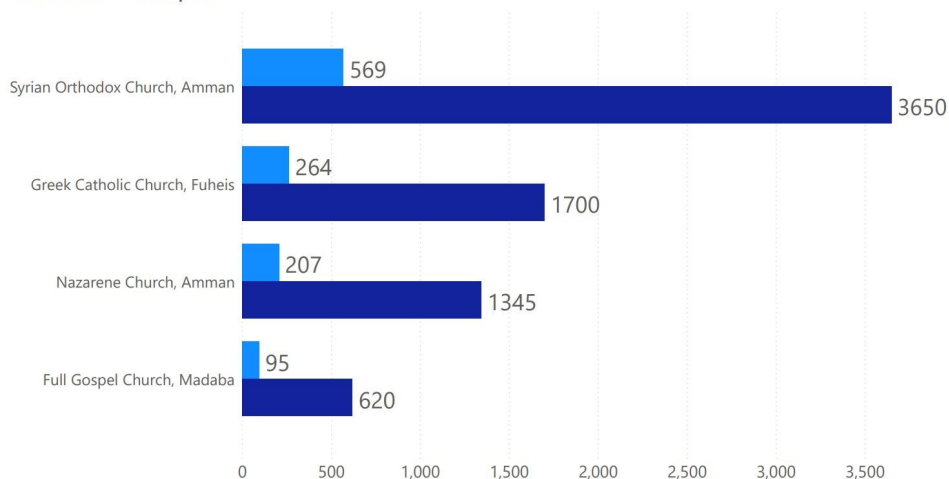
Lower patient numbers in April and May reflect partial closure due to the pandemic



Support for Iraqi refugees, Jordan

UN Registered Refugee Families Supported in Jordan

● Families ● People



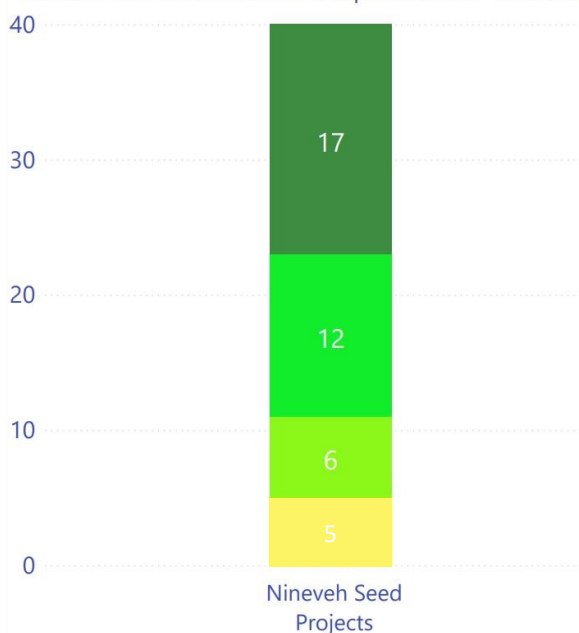
Average family size is 6.5. In addition we supported poor Jordanian families and unregistered Iraqi refugees.



Nineveh SEED projects, Iraq

NINEVEH SEED PROJECTS

● Actual 2019 ● Actual 2020 ● Expected 2021 ● Future



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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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.

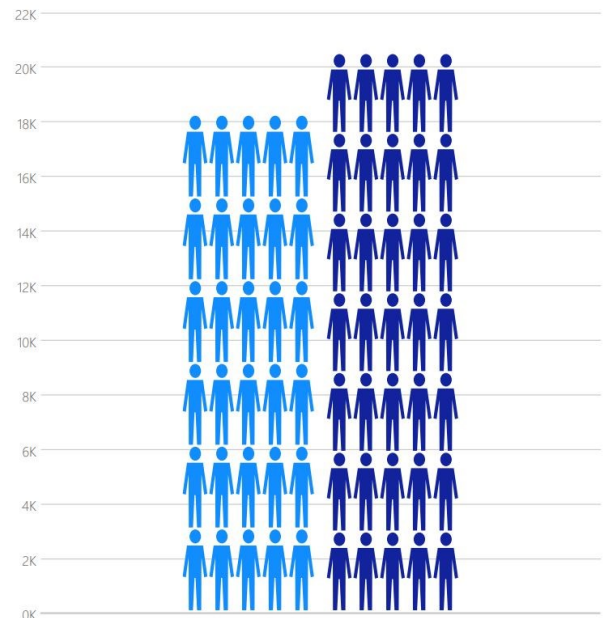
It is particularly encouraging that one-off donations were higher than anticipated as supporters responded to special appeals to provide much needed additional help to various projects both new and ongoing.

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.

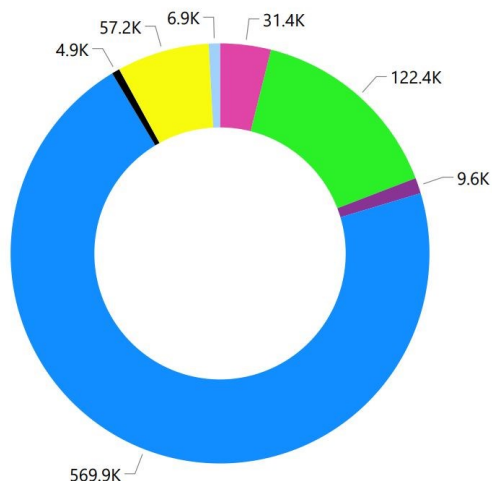
This has been my first full year as treasurer of Mosaic Middle East and I am so privileged and excited to be part of a charity which can respond so quickly and efficiently with love and practical support to those who have suffered so much. Thank you so much to all our donors for your support in 2020.

Monthly Standing Orders in £s

Year: ● 2019 ● 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 Yazidi 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 Yazidi girls living in
IDP camps received a winter coat

Nineveh SEED

Rebuilding Lives & Restoring Hope

“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



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

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

projects completed

30

families supported

69

jobs created

£114,657

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
Baashiq	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.

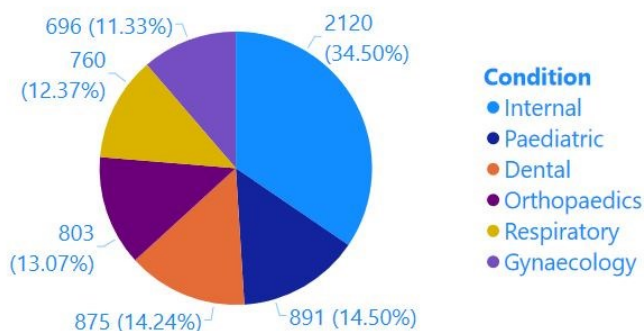
Rev'd Faez Jirjees



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

TOTAL BY CONDITION SEP-DEC 2020



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.

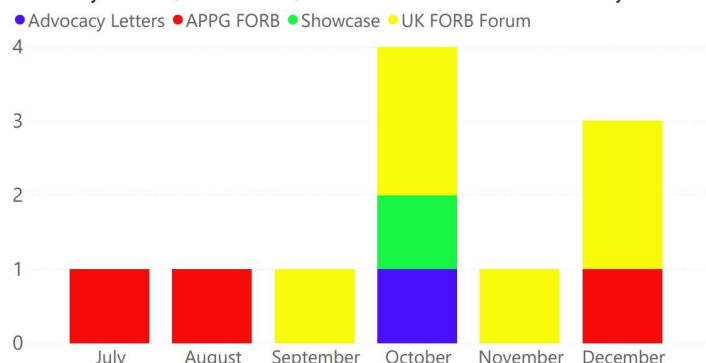
Our contribution to the Bishop of Truro's report to the Foreign Secretary was significant giving detailed accounts of what had happened to the Christian communities and the challenges they face. We held meetings with the UK Consul General in Erbil and with Ministers of the Kurdistan Regional Government (KRG) to alert them to the needs of the Christians and what needs to be 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.

Advocacy Letters, APPG FORB, Showcase and UK FORB Forum by Month



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.



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.



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.

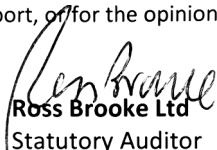
We also obtained an understanding of the legal and regulatory framework that the charity operates in, focusing on provisions of those laws and regulations that had a direct effect on the determination of material amounts and disclosures in the financial statements. The key laws and regulations we considered 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 1
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)

		Unrestricted Funds	Restricted Funds	31.12.20 Total Funds	31.12.19 Total Funds
	Notes	£	£	£	£
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

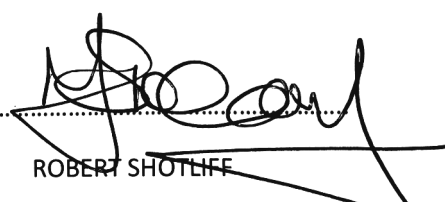
		Unrestricted Funds	Restricted Funds	31.12.20 Total Funds	31.12.19 Total Funds
	Notes	£	£	£	£
FIXED ASSETS					
Tangible Assets		-	-	-	-
CURRENT ASSETS					
Debtors	10	24,867	-	24,867	15,449
Cash at Bank and in Hand		232,359	12,700	245,059	207,265
		257,226	12,700	269,926	222,714
CREDITORS					
Amounts 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 SHOTLIFE
 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			
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.



Notes to the Financial Statement

FOR THE YEAR ENDED 31ST DECEMBER 2020

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.



Notes to the Financial Statement

FOR THE YEAR ENDED 31ST DECEMBER 2020

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 2020

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.



Notes to the Financial Statement

FOR THE YEAR ENDED 31ST DECEMBER 2020

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
<i>Total 2019</i>	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
<i>Total 2019</i>	9,250	-	9,250	



Notes to the Financial Statement

FOR THE YEAR ENDED 31ST DECEMBER 2020

4. INVESTMENT INCOME

	Unrestricted funds £	Restricted funds £	31.12.20 £	31.12.19 £
Investment income—local cash	864	-	864	348
<i>Total 2019</i>	<i>348</i>	<i>-</i>	<i>348</i>	

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
<i>Total 2019</i>	<i>233,541</i>	<i>317,670</i>	<i>264,728</i>	<i>815,939</i>	

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.



Notes to the Financial Statement

FOR THE YEAR ENDED 31ST DECEMBER 2020

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
	<u>4,904</u>	<u>7,143</u>

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	<u>4,800</u>	<u>5,200</u>

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
	<u>172,320</u>	<u>191,883</u>

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.
<u>5.1</u>	<u>5.7</u>

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).



Notes to the Financial Statement

FOR THE YEAR ENDED 31ST DECEMBER 2020

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
	<u> </u>	<u> </u>
	<u> </u>	<u> </u>

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
	<u> </u>	<u> </u>
	<u>20,859</u>	<u>13,989</u>

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
	<u> </u>	<u> </u>
Total	<u>10,395</u>	<u>23,325</u>

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



Notes to the Financial Statement

FOR THE YEAR ENDED 31ST DECEMBER 2020

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
	<u>208,725</u>	<u>604,771</u>	<u>(237,418)</u>	<u>(339,711)</u>	<u>236,367</u>
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	-
	<u>-</u>	<u>237,941</u>	<u>(564,952)</u>	<u>339,711</u>	<u>12,700</u>
TOTAL FUNDS	<u>208,725</u>	<u>842,712</u>	<u>(802,370)</u>	<u>0</u>	<u>249,067</u>

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
	<u>171,465</u>	<u>512,532</u>	<u>(228,337)</u>	<u>(246,935)</u>	<u>208,725</u>
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	-
	<u>-</u>	<u>351,182</u>	<u>(598,117)</u>	<u>246,935</u>	<u>-</u>
TOTAL FUNDS	<u>171,465</u>	<u>863,714</u>	<u>(826,454)</u>	<u>-</u>	<u>208,725</u>



Notes to the Financial Statement

FOR THE YEAR ENDED 31ST DECEMBER 2020

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)
	<u>208,867</u>	<u>27,500</u>	<u>12,700</u>	<u>249,067</u>

16. ANALYSIS OF NET ASSETS BETWEEN FUNDS—Prior Year

	<i>Unrestricted funds £</i>	<i>Restricted funds £</i>	2019 £
Current assets	222,714	-	222,714
Creditors due within one year	(13,989)	-	(13,989)
	<u>208,725</u>	<u>-</u>	<u>208,725</u>

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	<u>37,794</u>	<u>51,593</u>

18. ANALYSIS OF CASH AND CASH EQUIVALENTS

	2020 £	2019 £
Cash at bank and in hand	245,059	207,265
Total	<u>245,059</u>	<u>207,265</u>



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