



# **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 Shottliff (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





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

## **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





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

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 Reverend 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





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





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

### **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.





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

### **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





## **FOUNDATION FOR RELIEF AND RECONCILIATION IN THE MIDDLE EAST – OPERATING AS 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.



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

### **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:





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## **■ 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: 2<sup>nd</sup> 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 true 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 Reporting 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



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

## STATEMENT OF FINANCIAL ACTIVITIES (INCORPORATING INCOME AND EXPENDITURE ACCOUNT)

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

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 31<sup>ST</sup> DECEMBER 2024**

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

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)



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

## **CASH FLOW STATEMENT** **FOR THE YEAR ENDED 31ST DECEMBER 2024**

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



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

## NOTES TO THE FINANCIAL STATEMENT FOR THE YEAR ENDED 31<sup>ST</sup> 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 31<sup>ST</sup> 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 31<sup>ST</sup> 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.



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

## NOTES TO THE FINANCIAL STATEMENT FOR THE YEAR ENDED 31<sup>ST</sup> 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
<i>Total 2023</i>	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
<b>Total</b>	<b>74,895</b>	<b>40,440</b>

### 3. CHARITY TRADING AND FUNDRAISING EXPENSES

	Unrestricted funds £	Restricted funds £	31.12.24 £	31.12.23 £
<b>Charity trading income</b>				
Sale of books	-	-	-	-
<b>Fundraising expenses</b>	24,840	-	24,840	27,473
Fundraising expenses net of trading income	24,840	-	24,840	27,473
<i>Total 2023</i>	27,473	-	27,473	



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

## **NOTES TO THE FINANCIAL STATEMENT FOR THE YEAR ENDED 31<sup>ST</sup> 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
<i>Total 2023</i>	<i>5,117</i>	<i>-</i>	<i>5,117</i>	

### **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
<b>TOTAL</b>	<b>29,629</b>	<b>276,914</b>	<b>165,336</b>	<b>471,879</b>	<b>527,616</b>
<i>Total 2023</i>	<i>30,342</i>	<i>222,345</i>	<i>274,929</i>	<i>527,616</i>	





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

## NOTES TO THE FINANCIAL STATEMENT FOR THE YEAR ENDED 31<sup>ST</sup> 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
	<u>7,421</u>	<u>5,446</u>

### 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	<u>1,800</u>	<u>-</u>

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
	<u>123,821</u>	<u>202,650</u>

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.
<u>3.4</u>	<u>5.6</u>

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.



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

### NOTES TO THE FINANCIAL STATEMENT FOR THE YEAR ENDED 31<sup>ST</sup> DECEMBER 2024

#### 10. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	31.12.24	31.12.23
	£	£
Prepayments and Accrued Income	49,352	40,075
	<u>49,352</u>	<u>12,418</u>

#### 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
	<u>4,433</u>	<u>12,256</u>

#### 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
	£	£
<b>Amounts payable:</b>		
Not later than 1 year	-	2,888
Later than 1 year and not later than 5 years	-	-
Total	<u>-</u>	<u>2,888</u>

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



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

## NOTES TO THE FINANCIAL STATEMENT FOR THE YEAR ENDED 31<sup>ST</sup> DECEMBER 2024

### 13. FUNDS—Current Year

	At 01.01.24	Incoming Resources	Resources Expended	Transfers Between Funds	At 31.12.24
	£	£	£	£	£
<b>Unrestricted Funds</b>					
General Fund	234,332	356,583	(128,371)	(168,101)	294,441
Designated international development bid writer fund	10,000	-	-	10,000	20,000
	<u>244,332</u>	<u>356,582</u>	<u>(128,371)</u>	<u>(158,101)</u>	<u>314,441</u>
<b>Restricted Funds</b>					
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	-
	<u>16,457</u>	<u>254,427</u>	<u>(368,965)</u>	<u>158,101</u>	<u>60,020</u>
<b>TOTAL FUNDS</b>	<u>260,788</u>	<u>611,010</u>	<u>(497,336)</u>	<u>-</u>	<u>374,462</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, 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
	£	£	£	£	£
<b>Unrestricted Funds</b>					
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
	<u>239,480</u>	<u>365,635</u>	<u>(195,610)</u>	<u>(165,174)</u>	<u>244,331</u>
<b>Restricted Funds</b>					
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	-
	<u>48,027</u>	<u>162,735</u>	<u>(359,479)</u>	<u>165,174</u>	<u>16,457</u>
<b>TOTAL FUNDS</b>	<u>287,507</u>	<u>528,370</u>	<u>(555,089)</u>	<u>-</u>	<u>260,788</u>



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

**NOTES TO THE FINANCIAL STATEMENT  
FOR THE YEAR ENDED 31<sup>ST</sup> 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)
	<u>294,442</u>	<u>20,000</u>	<u>60,020</u>	<u>374,462</u>

**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)
	<u>234,331</u>	<u>10,000</u>	<u>16,457</u>	<u>260,788</u>

**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)
<b>Adjustment for:</b>		
(Increase)/Decrease in debtors	(9,397)	(27,657)
(Decrease) / Increase in creditors	(7,087)	(5,976)
<b>Net cash used in operating activities</b>	<u>97,190</u>	<u>(60,352)</u>

**18. ANALYSIS OF CASH AND CASH EQUIVALENTS**

	31.12.24 £	31.12.23 £
Cash at bank and in hand	330,159	232,969
<b>Total</b>	<u>330,159</u>	<u>232,969</u>