



**The Council of Christians and Jews**

**(Registered Charity No. 238005)**

**Trustees' Report and Financial Statements  
For the Year Ended 31st March 2021**

**Registered Office:  
Faith House  
7 Tufton St.  
Westminster  
London, SW1P 3QB**

**[www.ccj.org.uk](http://www.ccj.org.uk)**

# **THE COUNCIL OF CHRISTIANS AND JEWS**

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# THE COUNCIL OF CHRISTIANS AND JEWS

## LEGAL INFORMATION

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### Patron

Her Majesty The Queen

### Presidents

The Archbishop of Canterbury  
The Cardinal Archbishop of Westminster  
The Archbishop of Thyateira and Great Britain  
The Moderator of the General Assembly of the Church of Scotland  
The Free Churches Moderator  
The Chief Rabbi of the United Hebrew Congregations of the Commonwealth  
The Senior Rabbi of Masorti Judaism  
The Senior Rabbi of the Movement for Reform Judaism  
The Senior Rabbi and Chief Executive of Liberal Judaism  
The Spiritual Head of the Spanish and Portuguese Jews' Congregation

### Vice Presidents

Mr Henry Grunwald QC	Revd Dr David Coffey	Mrs Elizabeth Corob
Sir Timothy Sainsbury	Lord Harries of Pentregarth	Rt Revd Dr Christopher Herbert
	Mr R Stephen Rubin OBE	Mr Clive Marks OBE FCA
	Revd Malcolm Weisman	
	OBE	

### Trustees

Chair: Rt Revd Dr Michael Ipgrave OBE  
Vice Chairs: Lord Michael Farmer, Maurice Ostro OBE KFO  
Hon. Treasurers: Andrew Mainz FCA, Duncan Irvine  
Hon. Secretaries: Rabbi David Mason (until March 2021), Fr. Patrick Moriarty  
Zaki Cooper, Michael Hockney MBE (until Nov 2020), Lord Howard of Lympne CH PC QC, Vivian Wineman,  
James Leek (passed away April 2020), Suzanne Jacobs (until Oct 2019), Sr Teresa Brittain, Tom Daniel,  
Lord Shinkwin; Rt Revd Sarah Bullock

**Director:** Elizabeth Harris-Sawczenko (until Sept, 2020); Revd Dr Nathan Eddy, Interim Director (Sept, 2020-March 2021)

### Auditors:

**Mazars LLP**  
6 Sutton Plaza  
Sutton Court Road  
Sutton Surrey SM1 4FS

### Bankers:

**Unity Trust Bank plc**  
Nine Brindley Place  
BIRMINGHAM  
B1 2HB

### Registered Office:

Faith House  
7 Tufton St  
Westminster  
London, SW1P 3QB

# THE COUNCIL OF CHRISTIANS AND JEWS

## TRUSTEES' REPORT FOR THE YEAR ENDED 31<sup>ST</sup> MARCH 2021

The Trustees present their report together with the financial statements of the charity for the year ended 31 March 2021.

### Reference and administrative details

The Council of Christians and Jews ("CCJ") is an unincorporated trust, registered with the Charity Commission under charity number 238005, and governed by a constitution adopted on 31 December 1997. The original Council was formally constituted at a meeting of representatives of the Christian and Jewish communities on 20 March 1942. A revised constitution was presented at an Annual General Meeting in November 2019 and was accepted.

### Objectives and Activities

The stated objectives of the charity as set out in the Constitution of the Council of Christians and Jews are:

1. To promote religious and cultural understanding between Christian and Jewish communities;
2. To work for the elimination of religious and racial prejudice, hatred and discrimination with particular reference to antisemitism; and
3. To promote religious and racial harmony on the basis of the ethical and social teachings common to Judaism and Christianity.

### How the charity has worked to achieve these objectives, for the public benefit

The Trustees express their appreciation to all who helped in CCJ's mission in the year ending 31 March: all members, stakeholders, employees, and donors. The past year has been a challenge for charities, and we are grateful that we have been able to continue our mission of dialogue, education, and social action between Jews and Christians.

CCJ's national programmes focus on 3 areas:

#### 1. Dialogue

CCJ's core dialogue activities continued in our 27 local branches across the country. Approximately 1,300 members attend activities throughout the year in communities up and down the UK.

- CCJ's planned Israel-Palestine study tour, scheduled for May 2020, was successfully transferred online in Spring 2021, for nearly 30 Jewish and Christian leaders over four days. CCJ continues to host a regular dialogue group of senior Jewish and Christian leaders with a range of perspectives on the Israeli-Palestinian situation.
- In July 2020 CCJ published an educational resource on Israel-Palestine written by tour alumni. The resource featured reflections on a range of debated issues and was commended by church leaders and Jewish communal groups.
- This year saw the completion of the fifth year of the CCJ Campus Leadership Programme. The programme seeks to identify, train and support students on campuses in the UK to be leaders in interfaith dialogue.
  - The programme worked across nearly a dozen universities
  - The programme manager was also instrumental in CCJ speaking out against antisemitism on campus in the past year
- CCJ Branch leaders met monthly from November 2020 to share best practice and focus on challenges and opportunities together. The meetings are chaired by the Interim Director and the Branch Secretaries.

# THE COUNCIL OF CHRISTIANS AND JEWS

## TRUSTEES' REPORT FOR THE YEAR ENDED 31<sup>ST</sup> MARCH 2021

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- A new conference for students on faith, identity, and protected characteristics was held in June 2021 at St Ethelburga's Centre for Peace and Reconciliation. The conference brought together Jewish and Christian students to discuss race, ethnicity, gender, and other protected characteristics in order to education about discrimination and hate crime. Culminating a year's worth of work, the conference also featured leading charities like the Union of Jewish Students and the Student Christian Movement, and many more.
- 2. Education**
- CCJ is the UK leader in grass-roots Jewish-Christian education, teaching at theological colleges, centres of Jewish learning, synagogues and churches, and at Limmud, one of the largest Jewish cultural festivals in the world
  - CCJ carried out the Generous Orthodoxy Project for St Mellitus Theological College, London, one of the largest theological colleges in the country. The project explored how Christian theology can be orthodox yet also inclusive, and featured a lecture series with leading American and British theologians; a colloquium; and book, to be published in August 2021. Several of the book chapters and lectures focussed on Jewish-Christian relations.
  - CCJ's flagship 10-day seminar for Christian leaders at the International School for Holocaust Studies at Yad Vashem was cancelled this year. Instead, CCJ ran a two-day seminar online with some of the same internationally-known scholars.
  - Our annual Holocaust Memorial Day resource for churches was used widely, and our Yad Vashem alumni also participated in HMD events around the country, reaching tens of thousands of people.
  - CCJ taught a two-part introductory Hebrew language course in June 2020, introducing the language to a broad range of new learners.

**3. Social Action**

CCJ pursues social action initiatives that demonstrate how Jews and Christians can practice shared values for the benefit of wider society.

- CCJ continues to raise awareness of antisemitism through its 'Still an Issue' campaign and to persecution of Christians in the Middle East through its 'If Not Now When' initiative.
- A Rabbi-Clergy Conference in March 2020 with 120 Rabbis and Clergy was cancelled due to the pandemic.
  - In its place, CCJ organised two well-attended conferences on Zoom, on ritual and on trauma
- A project in partnership with the Jewish cultural centre JW3 brought together nearly 700 individual quilt squares to create a tent for the Jewish festival of Sukkot and to raise awareness about refugee rights.

**4. Communications**

This year CCJ launched a brand new website. A newsletter is mailed to all members and stakeholders every Friday, and CCJ is also regularly active on social media. CCJ staff have been published widely in the Christian and Jewish press throughout the year and have been interviewed on radio and TV networks.

**International Council of Christians and Jews (ICCI) and other Interfaith Bodies**

CCJ is a member organisation of the International Council of Christians and Jews and the Inter Faith Network (IFN). The CCJ Interim Director presented the work of CCJ-UK at the annual ICCI conference in

# THE COUNCIL OF CHRISTIANS AND JEWS

## TRUSTEES' REPORT FOR THE YEAR ENDED 31<sup>ST</sup> MARCH 2021

June 2021; CCJ presented two workshops and CCJ Chair Bishop Michael Ipgrave presented a keynote webinar.

### **Covid-19 mitigation in year ending 31 March 2020**

Due to the Covid 19 pandemic, a number of planned programmes were been postponed. In order to mitigate any financial loss incurred by the pandemic, CCJ trustees took the decision to furlough two staff for two months, and all staff sustained a 20% pay cut from May-November 2020.

### **Future objectives**

- The Campus Leadership manager will produce a resource for students, university chaplains and others on the intersection between faith and other protected characteristics that affect the lives of students, in order to educate against discrimination and hate crime.
- CCJ will run its second Rabbi-Clergy conference in 2022. This was to have taken place in March 2020 but was postponed.
- Plans are in place to restart our Yad Vashem seminar and our Israel-Palestine study tour in 2022, and to launch a brand-new online Holocaust education series.
- CCJ build on its well-received Israel-Palestine resource by encouraging ongoing education initiatives.
- Plans are in place to launch a new Jewish-Christian consultative group to enhance relationships between leading Christian and Jewish bodies.
- CCJ's online and social media presence will be significantly enhanced due to staff training and a new website.
- CCJ continues to strengthen communication and cooperation between the branches and the national office.

### **Public Benefit**

The Trustees confirm that, in making decisions about activities, they have had due regard to the Charity Commission's public benefit guidance.

### **Structure, governance and membership**

CCJ is governed by a Constitution and is administered by a Board of Trustees, comprising the Chair, two Vice-Chairs, two Honorary Treasurers and two Honorary Secretaries. In addition, two elected CCJ members are invited by the Trustees to join the Board of Trustees. The Board of Trustees may also appoint other Trustees as they deem expedient.

The Director has responsibility for the daily management of the charity as delegated by the Trustees. The charity is a membership organisation. A person is eligible for membership of the Council if he or she subscribes to the purposes of the Council. The property and assets of the charity are administered and managed by the Board of Trustees.

### **Changes in Trustees**

Michael Hockney and Rabbi David Mason retired as trustees in the last year, and the Trustees wish to thank them for their work for the charity.

### **Staff**

The former Director Elizabeth Harris-Sawczenko left her post in Sept 2020. The Trustees thank her for all her work for CCJ and for leaving the organisation on such firm footing. Revd Dr Nathan Eddy has been serving as Interim Director since then.

One member of staff also left in August 2020, and another in February 2021; these staff members were replaced in June and July 2021, respectively.

# THE COUNCIL OF CHRISTIANS AND JEWS

## TRUSTEES' REPORT FOR THE YEAR ENDED 31<sup>ST</sup> MARCH 2021

The charity currently employs seven members of staff, and their remuneration is reviewed annually.

### Volunteers

CCJ's 27 local branches are each organised by a committee of volunteers.

The Operations Manager supports the work of the branch committees on a technical level and the joint Honorary Secretaries provide advice and assistance.

### Senior management staff

The Trustees delegate the directing and operating of the charity to the Director on a day-to-day basis.

### How the charity is supported:

1. **Membership:** Individual membership costs £30 a year; joint membership £45; and corporate membership (e.g. church or synagogue) £60.
2. **Donations:** The charity benefits from regular or one-off donations by supporters. The Trustees are particularly grateful to Lord Michael Farmer who donated substantial funds during this period. Appeals to members were made through CCJ's annual journal *Common Ground*.
3. **Gift Aid:** Tax on donations is reclaimed under Gift Aid where possible.
4. **Grants:** The charity makes applications and receives grants from trusts and foundations. These include: Sainsbury Family Charitable Trusts, The Methodist Church, The United Reformed Church, Association of Jewish Refugees, Pears Foundation, Michael and Barbara Davis Charitable Foundation, Gerald Ronson Family Foundation, The Bridging Trust, The Porter Foundation, Rubin Foundation Charitable Trust, Lewis Charitable Trust, Rothschild Trust, Westminster Abbey, St Mellitus, St Ethelburga's Centre for Reconciliation and Peace, and The Church Urban Fund. The Trustees record their appreciation to all the charitable trusts and foundations that have supported CCJ's work over the past year.
5. **Fundraising activities:** The charity relies on significant outreach to new and existing trusts and foundations as well as individual donors in order to raise funds.
6. **Legacies:** The charity benefitted from legacies during the reporting period and continued its own Legacy Campaign. The trustees wish to record their thanks for the generous legacy from the estate of James Leek, a former Trustee. The charity was notified about this legacy in 2021-22.

### Financial Review

The financial statements record the financial performance of the charity and have been prepared in accordance with the accounting policies and to comply with the charity's constitution and applicable law. CCJ achieved an overall surplus of £96,466 for the year, made up of a deficit on operations of £35,201 offset by a gain on investments of £131,667. The Trustees view this as a good outcome in a pandemic year.

The charity's policy continues to be that income raised from donations, grants and subscriptions should cover operating costs in normal times.

The Trustees have approved a cash flow forecast for the year to the end of March 2022. The charity is expected to have sufficient financial resources to be able to continue its operations during 2021/22 and beyond, despite the continuing financial impact of the pandemic.

The financial results of the year are shown on pages 11 and 12.

# THE COUNCIL OF CHRISTIANS AND JEWS

## TRUSTEES' REPORT FOR THE YEAR ENDED 31<sup>ST</sup> MARCH 2021

### Reserves Policy

The policy of the Trustees continues to be to maintain sufficient reserves to enable the charity to continue its operations for at least 12 months and to meet its liabilities. At 31 March 2021, the free reserves were £752,159 (2020: £640,527) and the trustees consider the level of reserves to be sufficient.

### Investment Policy

The investment policy of the trustees is to use professional investment managers to invest the reserves of the Charity in appropriate collective investment funds. The performance of these investments is monitored regularly by the trustees.

### Risk Assessment

The trustees have a risk management strategy which comprises: A periodic review of the principal risks and uncertainties that the charity faces and of the procedures in place to minimise and manage the potential impact on the charity, should these risks materialise.

### Statement of Disclosure to Auditors

So far as Trustees are aware:

- a) There is no relevant audit information of which the Charity's auditors are unaware; and
- b) They have taken all the steps that they ought to have taken as Trustees in order to make themselves aware of any relevant audit information and to establish that the charity's auditors are aware of that information.

### Statement of Trustees' responsibilities

The Trustees are required by charity law to prepare financial statements for each financial year, which give a true and fair view of the state of affairs of the charity and of the surplus or deficit of the charity at the end of the financial year.

In preparing the accounts, the Trustees are required to:

- Confirm that suitable accounting policies have been used and applied consistently;
- Make judgements and estimates that are reasonable and prudent;
- Confirm that applicable accounting standards have been followed, subject to any material departures disclosed and explained in the accounts; and
- That the financial statements have been prepared on the going concern basis.

The Trustees are also responsible for:

- Keeping proper accounting records that disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Companies Act 2006 and the Charities Act 2011; and
- Safeguarding the assets of the charity and taking reasonable steps for the prevention and detection of fraud and other irregularities.

Approved by the Trustees and signed on 21<sup>st</sup> October, 2021 on their behalf by:



The Rt. Revd Dr Michael Ipgrave OBE  
Chairman



# THE COUNCIL OF CHRISTIANS AND JEWS

## INDEPENDENT AUDITOR'S REPORT TO THE TRUSTEES OF THE COUNCIL OF CHRISTIANS AND JEWS

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### Opinion

We have audited the financial statements of The Council of Christians and Jews (the 'charity') for the year ended 31 March 2021 which comprise the Statement of Financial Activities, the Balance Sheet and notes to the financial statements, including a summary of significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including FRS 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 charity's affairs as at 31 March 2021 and of its income and expenditure for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- have been prepared in accordance with the requirements of the Charities Act 2011.

### Basis for opinion

We conducted our audit in accordance with International Standards on Auditing (UK) (ISAs (UK)) and applicable law. Our responsibilities under those standards are further described in the Auditor's responsibilities for the audit of the financial statements section of our report. We are independent of the charity 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 charity'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

In connection with our audit of the financial statements, 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 there is a material misstatement in the financial statements or a material misstatement of the other information. 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.

# THE COUNCIL OF CHRISTIANS AND JEWS

## INDEPENDENT AUDITOR'S REPORT TO THE TRUSTEES OF THE COUNCIL OF CHRISTIANS AND JEWS

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### **Matters on which we are required to report by exception**

In light of the knowledge and understanding of the charity and its environment obtained in the course of the audit, we have not identified material misstatements in the Trustees' Report.

We have nothing to report in respect of the following matters in relation to which the Charities (Accounts and Reports) Regulations 2008 requires 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
- sufficient accounting records have not been kept; or
- the financial statements are not in agreement with the accounting records; 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 7, the trustees 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 charity'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 charity 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 144 of the Charities Act 2011 and report in accordance with the Act and relevant regulations made or having effect thereunder.

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 the 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. Based on our understanding of the charity and its activities, we identified that the principal risks of non-compliance with laws and regulations related to the UK tax legislation, pensions legislation, employment regulation and health and safety regulation, anti-bribery, corruption and fraud, money laundering, non-compliance with implementation of government support schemes relating to COVID-19, and we considered the extent to which non-compliance might have a material effect on the financial statements. We also considered those laws and regulations that have a direct impact on the preparation of the financial statements, such as the Charities Act 2011 and the charities Statement of Recommended Practice.

We evaluated the trustees' and management's incentives and opportunities for fraudulent manipulation of the financial statements (including the risk of override of controls) and determined that the principal risks were related to posting manual journal entries to manipulate financial performance, management bias

# THE COUNCIL OF CHRISTIANS AND JEWS

## INDEPENDENT AUDITOR'S REPORT TO THE TRUSTEES OF THE COUNCIL OF CHRISTIANS AND JEWS

through judgements and assumptions in significant accounting estimates, in particular in relation to fund accounting, and significant one-off or unusual transactions.

Our audit procedures were designed to respond to those identified risks, including non-compliance with laws and regulations (irregularities) and fraud that are material to the financial statements. Our audit procedures included but were not limited to:

- Discussing with the trustees and management their policies and procedures regarding compliance with laws and regulations;
- Communicating identified laws and regulations throughout our engagement team and remaining alert to any indications of non-compliance throughout our audit; and
- Considering the risk of acts by the charity which were contrary to applicable laws and regulations, including fraud.

Our audit procedures in relation to fraud included but were not limited to:

- Making enquiries of the trustees and management on whether they had knowledge of any actual, suspected or alleged fraud;
- Gaining an understanding of the internal controls established to mitigate risks related to fraud;
- Discussing amongst the engagement team the risks of fraud; and
- Addressing the risks of fraud through management override of controls by performing journal entry testing.

There are inherent limitations in the audit procedures described above and the primary responsibility for the prevention and detection of irregularities including fraud rests with management. As with any audit, there remained a risk of non-detection of irregularities, as these may involve collusion, forgery, intentional omissions, misrepresentations or the override of internal controls. A further description of our responsibilities for the audit of the financial statements is located on the Financial Reporting Council's website at [www.frc.org.uk/auditorsresponsibilities](http://www.frc.org.uk/auditorsresponsibilities). This description forms part of our auditor's report.

### Use of the audit report

This report is made solely to the charity'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 charity's trustees 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 charity and the charity's trustees as a body, for our audit work, for this report, or for the opinions we have formed.

Signed:   
Mazars LLP

Chartered Accountants and Statutory Auditor

6 Sutton Plaza, Sutton Court Road, Sutton, Surrey, SM1 4FS

Date: 02-Nov-2021

Mazars LLP is eligible for appointment as auditor of the charity by virtue of its eligibility for appointment as auditor of a company under section 1212 of the Companies Act 2006.

# THE COUNCIL OF CHRISTIANS AND JEWS

## STATEMENT OF FINANCIAL ACTIVITIES FOR THE YEAR ENDED 31 MARCH 2021

	Notes	Unrestricted	Restricted	2021	2020
		£	£	£	£
<b>Income</b>					
Donations and legacies	3	187,622	25,360	<b>212,982</b>	<b>328,019</b>
Income from investments	4	21,508	-	<b>21,508</b>	<b>23,770</b>
Income from charitable activities	5	2,800	100	<b>2,900</b>	<b>25,054</b>
Total income		<b>211,930</b>	<b>25,460</b>	<b>237,390</b>	<b>376,843</b>
<b>Expenditure</b>					
Expenditure on raising funds	6	33,575	-	<b>33,575</b>	<b>52,375</b>
Expenditure on charitable activities	7	160,073	78,943	<b>239,016</b>	<b>382,825</b>
Total expenditure		<b>193,648</b>	<b>78,943</b>	<b>272,591</b>	<b>435,200</b>
Net expenditure before gains/(losses) on investments		18,282	(53,483)	<b>(35,201)</b>	<b>(58,357)</b>
Net gains/(losses) on investments		131,667	-	<b>131,667</b>	<b>(29,725)</b>
Net income/(expenditure)		149,949	(53,483)	<b>96,466</b>	<b>(88,082)</b>
Transfers between funds	16	(22,225)	22,225	-	-
Net movements in funds		127,724	(31,258)	<b>96,466</b>	<b>(88,082)</b>
Reconciliation of funds					
Funds brought forward	16	721,683	66,624	<b>788,307</b>	<b>876,389</b>
Funds carried forward	16	<b>849,407</b>	<b>35,366</b>	<b>884,773</b>	<b>788,307</b>

There are no recognised gains or losses in either the current or previous year other than those included in the Statement of Financial Activities. All activities relate to continuing operations.

The notes on pages 13-22 form part of these financial statements.

# THE COUNCIL OF CHRISTIANS AND JEWS

## BALANCE SHEET AS AT 31 MARCH 2021

	Notes	2021 £	2021 £	2020 £	2020 £
<b>Fixed Assets</b>					
Tangible fixed assets	12a	889		127	
Intangible fixed assets	12b	62,500		47,368	
Investments	13	<u>725,828</u>		<u>602,663</u>	
			789,217		650,158
<b>Current assets</b>					
Debtors	14	6,993		23,510	
Cash at bank and in hand		59,481		97,323	
Branches - cash in hand and at bank		<u>47,789</u>		<u>48,294</u>	
		<u>114,263</u>		<u>169,127</u>	
<b>Current liabilities</b>					
Creditors	15	<u>(18,707)</u>		<u>(30,978)</u>	
<b>Net current assets</b>			95,556		138,149
<b>Net assets</b>			<u>884,773</u>		<u>788,307</u>
<b>Funds</b>					
Restricted funds	16		35,366		66,624
Unrestricted funds	16		849,407		721,683
<b>Total funds</b>			<u>884,773</u>		<u>788,307</u>

The notes on pages 13-22 form part of these financial statements.

Approved by the Trustees on 21st October, 2021

and signed on their behalf by

AJ Mainz

Mr Andrew Mainz FCA: Hon Treasurer

[Signature]

Mr Duncan Irvine: Hon Treasurer

# THE COUNCIL OF CHRISTIANS AND JEWS

## NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2021

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### 1 Accounting policies

#### Charity details

The Council of Christians and Jews is an unincorporated charity registered in England and Wales (238005). The registered office is Faith House, 7 Tufton St, Westminster, London SW1P 3QB.

#### Accounting convention

The financial statements have been prepared in accordance with the Statement of Recommended Practice "Accounting and Reporting by Charities", FRS102, and applicable United Kingdom accounting standards.

These financial statements have been drawn up on the bases of historical cost accounting and as a going concern. The trustees deem the going concern basis appropriate because the charity has sufficient reserves to fund budgeted programmes for the foreseeable future.

#### Covid 19

The Trustees and staff of the Charity have taken steps to respond to the financial consequences of the Covid 19 pandemic. As a result, the Trustees consider there are no material uncertainties about the Charity's ability to continue as a going concern for at least the twelve months following the date on which these financial statements are signed. The financial statements have therefore been prepared on the going concern basis

#### Transition to FRS102

The charity has adopted FRS102 since the year ended 2016 and there have been no changes in accounting policy.

#### Funds structure

Unrestricted funds comprise those funds which Trustees are free to use for any purposes in furtherance of the charitable objects.

Restricted funds are funds which are to be used in accordance with specific restrictions imposed by the donor.

Any deficit arising in a restricted fund will be covered by a transfer from unrestricted funds.

#### Income

All income is accounted for in the Statement of Financial Activities when the charity is legally entitled to the income, receipt of the income is probable and the amount can be quantified with reasonable accuracy.

For legacies, income is recognised when receipt is probable and can be reliably measured. Donations and subscriptions are accounted for as they are received by the charity and all other income is credited to the Statement of Financial Activities on an accruals basis.

#### Expenditure

Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to the expenditure. All expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all costs related to the category.

#### Cash flow statement

No cashflow statement is prepared as the charity qualifies for exemption from this requirement under the small entities exemption in FRS102.

#### Tax status

CCJ is a registered charity and is not subject to corporation tax on its income which is applied for charitable activities. Irrecoverable VAT is included in the category of expenditure for which it was incurred.

# THE COUNCIL OF CHRISTIANS AND JEWS

## NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2021

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### Accounting policies (continued)

#### Allocation of overhead and support costs

Overhead and support costs have been allocated between fund generation, charitable activities and governance. Overhead and support costs relating to charitable activities have been apportioned on the basis of staff time.

#### Costs of raising voluntary income

The costs of raising funds consist of staff time and expenses in relation to publicising and fundraising events held by the charity.

#### Charitable activities

Costs of charitable activities include grants made and an apportionment of overhead and support costs.

#### Governance costs

Governance costs comprise all costs involving the public accountability of the charity and its compliance with regulation and good practice. These costs include costs relating to statutory audit and legal fees together with an apportionment of overhead and support costs.

#### Fixed assets

Tangible fixed assets are stated at cost less depreciation. Assets costing over £100 are capitalised and depreciation is provided at rates calculated to write off the cost less estimated residual value of each asset over its expected useful life, as follows:

Fixtures and fittings – 25% straight line

Computer equipment – 25% straight line

#### Intangible fixed assets

Intangible fixed assets are third party costs incurred to develop a new website. The costs are being amortised equally over 3 years.

#### Operating leases

Rentals payable under operating leases are charged against income on a straight line basis over the lease term.

#### Investments

Investments are included at their market value at the balance sheet date. The statement of financial activities includes the net gains and losses arising on revaluation and disposals throughout the year.

#### Realised gains and losses

All gains and losses are taken to the statement of financial activities as they arise. Realised gains and losses on investments are calculated as the difference between sales proceeds and market value at the start of the year (purchase date if later). Unrealised gains and losses are calculated as the difference between the market value at the start of the year (or purchase date if later) and at the year end.

#### Branches

CCJ operates many local voluntary branches, whose activities further the objectives of CCJ. Each branch has its own elected officers responsible for organising and running the branch's programme. Branches arrange regular meetings, outings, talks and visits to churches and synagogues.

Branches receive support from the head office and raise funds. Their results are reported back to head office and consolidated into the charity's accounts on an annual basis.

#### Pensions

The charity operates a defined contribution scheme which is open to all employees. Contributions are charged to the statement of financial activities on an accruals basis and in accordance with the rules of the scheme.

# THE COUNCIL OF CHRISTIANS AND JEWS

## NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2021

### 2. Detailed Statement of Financial Activities for 2020

	Notes	Unrestricted £	Restricted £	2020 £
<b>Income</b>				
Donations and legacies		212,764	115,255	328,019
Income from investments		23,770	-	23,770
Income from charitable activities		22,054	3,000	25,054
<b>Total income</b>		<b>258,588</b>	<b>118,255</b>	<b>376,843</b>
<b>Expenditure</b>				
Expenditure on raising funds		52,375	-	52,375
Expenditure on charitable activities		245,917	136,908	382,825
<b>Total expenditure</b>		<b>298,292</b>	<b>136,908</b>	<b>435,200</b>
<b>Net expenditure before losses on investments</b>		<b>(39,704)</b>	<b>(18,653)</b>	<b>(58,357)</b>
<b>Net losses on investments</b>		<b>(29,725)</b>	<b>-</b>	<b>(29,725)</b>
<b>Net expenditure</b>		<b>(69,429)</b>	<b>(18,653)</b>	<b>(88,082)</b>
<b>Transfers between funds</b>		<b>(45,159)</b>	<b>45,159</b>	<b>-</b>
<b>Net movements in funds</b>		<b>(114,588)</b>	<b>26,506</b>	<b>(88,082)</b>
<b>Reconciliation of funds</b>				
Funds brought forward		836,271	40,118	876,389
<b>Funds carried forward</b>		<b>721,683</b>	<b>66,624</b>	<b>788,307</b>



# THE COUNCIL OF CHRISTIANS AND JEWS

## NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2021

<b>3 Donations and legacies</b>	<b>Unrestricted</b>	<b>Restricted</b>	<b>Total 2021</b>	<b>Total 2020</b>
	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>
Subscriptions	27,912	-	27,912	29,319
Grants	39,556	25,360	64,916	210,961
Grants – Furlough	8,127	-	8,127	-
Donations	109,349	-	109,349	82,379
Campaign Appeals	511	-	511	360
Legacies	2,167	-	2,167	5,000
	<b>187,622</b>	<b>25,360</b>	<b>212,982</b>	<b>328,019</b>

Included in Donations is a gift in kind with a value of £27,632 (Part of £75,000) towards website development-see note 12b.

<b>4 Income from investments</b>	<b>Unrestricted</b>	<b>Restricted</b>	<b>Total 2021</b>	<b>Total 2020</b>
	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>
Dividend income	21,508	-	21,508	23,763
Interest received on cash balances	-	-	-	7
	<b>21,508</b>	<b>-</b>	<b>21,508</b>	<b>23,770</b>

<b>5 Income from charitable activities</b>	<b>Unrestricted</b>	<b>Restricted</b>	<b>Total 2021</b>	<b>Total 2020</b>
	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>
Study tours	-	-	-	11,884
Branch activities	2,800	100	2,900	13,170
	<b>2,800</b>	<b>100</b>	<b>2,900</b>	<b>25,054</b>
<b>Total Income</b>	<b>211,930</b>	<b>25,460</b>	<b>237,390</b>	<b>376,843</b>

# THE COUNCIL OF CHRISTIANS AND JEWS

## NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2021

### 6 Expenditure on Raising funds

	Total 2021 £	Total 2020 £
Staff costs	25,946	43,148
Direct costs	-	371
Support costs and overheads (from note 8)	7,629	8,856
	<u>33,575</u>	<u>52,375</u>

### 7 Expenditure on charitable activities

	Unrestricted activities undertaken	Restricted activities undertaken	Support costs Unrestricted	Support costs Restricted	Total 2021	Total 2020
	£	£	£ (from Note 8)	£ (from Note 8)	£	£
Theology advisory group	10,234	-	1,163	-	11,397	11,422
Common ground magazine	162	-	3,488	-	3,650	12,342
Study tours	-	22,940	17,442	-	40,382	120,109
Branch activities	1,554	790	6,977	-	9,321	19,344
Social action projects	8,826	-	6,977	-	15,803	21,863
Education	403	14,094	21,803	7,268	43,568	36,804
Dialogue	12,138	-	13,954	-	26,092	38,620
Local projects	1,149	-	4,651	-	5,800	31,900
Campus Leadership programme	-	22,223	-	11,628	33,851	40,872
Communications	19,054	-	17,442	-	36,496	34,781
Governance*	9,168	-	3,488	-	12,656	14,768
	<u>62,688</u>	<u>60,047</u>	<u>97,385</u>	<u>18,896</u>	<u>239,016</u>	<u>382,825</u>

\*Included within governance costs are audit fees of £8,820 (2020: £9,010).

# THE COUNCIL OF CHRISTIANS AND JEWS

## NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2021

### 8 Allocation of support costs and overheads

Staff costs and overheads were allocated between fundraising and supporting charitable activities as shown below.

	Fundraising	Supporting charitable activities	Total
	£	£	£
Staff costs (from note 9)	-	73,050	73,050
Rent, rates and service charges	3,524	19,970	23,494
Insurance	209	1,184	1,393
Office equipment costs	1,702	9,642	11,344
Travel	11	60	70
Printing, postage and stationery	176	1,000	1,176
Depreciation (from note 12a)	60	338	398
Amortisation (from note 12b)	1,875	10,625	12,500
Legal & Professional Costs	-	-	-
Other Costs	73	412	485
	<u>7,629</u>	<u>116,281</u>	<u>123,910</u>

### 9 Staff Costs

	2021 £	2020 £
Salaries and wages	177,935	225,015
Social security costs	13,758	20,191
Pension costs	8,046	11,975
Other staff costs - recruitment and temporary staff	1,468	1,438
	<u>201,207</u>	<u>258,619</u>
By expenditure category:		
Project Expenditure	83,157	114,774
Fundraising	25,946	43,148
Communication	19,054	14,293
Support Costs (Note 8)	73,050	86,404
	<u>201,207</u>	<u>258,619</u>

There were no employees who had emoluments greater than £60,000 in the year (2020: one)

The remuneration of key management personnel during the year was £71,348 (2020: £94,980).

The average number of employees analysed by function was:

	2021	2020
Fundraising	1	1
Direct charitable activities	3	4
Supporting charitable activities	2	2
	<u>6</u>	<u>7</u>

# THE COUNCIL OF CHRISTIANS AND JEWS

## NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2021

### 10 Transactions with Trustees

No Trustees received remuneration during the year. Travel expenses amounted to £0 (2020: £0), therefore none were reimbursed (2020: 0) during the year.

During the year £348 (2020: £314) was paid in respect of Trustees Indemnity Insurance.

During the year, 16 trustees (2020: 16 trustees) made donations to CCJ, totalling £51,750 (2020: £1,730).

### 11 Pensions

CCJ has made available to employees a defined contribution pension scheme, administered by National Employment Savings Trust (NEST). The number of employees with benefits accruing under this scheme which is a money purchase scheme is 4 (2020: 6). Contributions to the scheme are accounted for on an accruals basis. The cost to CCJ is shown at note 9 above. At the year-end £nil (2020: £nil) was owed to NEST but £2,298 was owed to Aviva in director's pensions. This was subsequently paid in full in June 2021.

### 12a Tangible fixed assets

	<b>Furniture &amp; fittings £</b>	<b>Computer Equipment £</b>	<b>2021 Total £</b>
<b>Cost</b>			
At 1 <sup>st</sup> April 2020	4,554	12,441	16,995
Additions	-	1,160	1,160
At 31 <sup>st</sup> March 2021	<u>4,554</u>	<u>13,601</u>	<u>18,155</u>
<b>Accumulated depreciation</b>			
At 1 <sup>st</sup> April 2020	4,427	12,441	16,868
Charge for the year	108	290	398
At 31 <sup>st</sup> March 2021	<u>4,535</u>	<u>12,731</u>	<u>17,266</u>
<b>Net book value</b>			
At 31 March 2021	<u>19</u>	<u>870</u>	<u>889</u>
At 31 March 2020	<u>127</u>	<u>-</u>	<u>127</u>

# THE COUNCIL OF CHRISTIANS AND JEWS

## NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2021

### 12b Intangible Fixed Assets

	Website Development £	2021 Total £
<b>Cost</b>		
At 1 <sup>st</sup> April 2020	47,368	47,368
Additions	27,632	27,632
At 31 <sup>st</sup> March 2021	<u>75,000</u>	<u>75,000</u>
<b>Amortisation</b>		
At 1 <sup>st</sup> April 2020	-	-
Charge for the year	12,500	12,500
At 31 <sup>st</sup> March 2021	<u>12,500</u>	<u>12,500</u>
<b>Net book value</b>		
At 31 March 2021	<u>62,500</u>	<u>62,500</u>
At 31 March 2020	<u>47,368</u>	<u>47,368</u>

Included in Intangible Fixed Assets is a gift in kind with a total value of £75,000 (2020: £47,368) used to develop CCJ's new national website. This gift has been provided by M&C Saatchi and was kindly made possible by the Secretary of State for the Home Department. The website is now complete and in use.

13	Investments	2021 £	2020 £
	Balance at 1 April	602,663	708,627
	Additions	21,508	23,771
	Withdrawals	(30,010)	(100,010)
	Realised gains	5,753	9,188
	Unrealised gains/(losses)	125,914	(38,913)
	Balance at 31 March	<u>725,828</u>	<u>602,663</u>
	Original cost	<u>580,418</u>	<u>583,356</u>

At 31 March 2021 the Council of Christians and Jews held the following investments representing more than 5% of its portfolio:

	2021 £	2020 £
Sarasin & Partners – Sarasin Endowments Fund Class A ACC	<u>712,584</u>	<u>593,652</u>

# THE COUNCIL OF CHRISTIANS AND JEWS

## NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2021

<b>14</b>	<b>Debtors</b>							
						<b>2021</b>	<b>2020</b>	
						<b>£</b>	<b>£</b>	
	Accrued income					-	14,378	
	Prepayments					6,993	9,132	
						<u>6,993</u>	<u>23,510</u>	
<b>15</b>	<b>Creditors</b>					<b>2021</b>	<b>2020</b>	
						<b>£</b>	<b>£</b>	
	Trade creditors					1,831	5,805	
	Sundry creditors					-	3,406	
	Accruals					13,332	15,033	
	PAYE & NIC					3,544	6,734	
						<u>18,707</u>	<u>30,978</u>	
<b>16</b>	<b>Funds</b>	<b>2020</b>	<b>Income</b>	<b>Expenditure</b>	<b>Investment</b>	<b>Gains</b>	<b>Transfers</b>	<b>2021</b>
		<b>£</b>	<b>£</b>	<b>£</b>		<b>£</b>	<b>£</b>	<b>£</b>
	<b>Restricted Funds</b>							
	Study Tours	44,378	-	(22,940)		-	-	21,438
	Campus Leadership	7,628	5,000	(33,851)		-	21,223	-
	Education	-	20,360	(21,362)		-	1,002	-
	North East – Louis Myers	6,298	100	-		-	-	6,398
	Holocaust Education	8,320	-	(790)		-	-	7,530
	<b>Total Restricted Funds</b>	<u>66,624</u>	<u>25,460</u>	<u>(78,943)</u>		<u>-</u>	<u>22,225</u>	<u>35,366</u>
	<b>Unrestricted Funds</b>							
	Head office	656,133	209,130	(192,094)		-	(21,177)	651,992
	Branches	33,661	2,800	(1,554)		-	(1,048)	33,859
	Revaluation reserve	31,889	-	-		131,667	-	163,556
	<b>Total Unrestricted funds</b>	<u>721,683</u>	<u>211,930</u>	<u>(193,648)</u>		<u>131,667</u>	<u>(22,225)</u>	<u>849,407</u>
	<b>Total Funds</b>	<u>788,307</u>	<u>237,390</u>	<u>(272,591)</u>		<u>131,667</u>	<u>-</u>	<u>884,773</u>

The Study Tours Fund represents funds provided to support study tours and related events, in particular the regular Yad Vashem seminars to inform Christian clergy about the Holocaust. The Yad Vashem seminar was cancelled due to Covid. However, a two day webinar was held in October 2020.

The Campus Leadership Programme is a project that engages Christian and Jewish groups on campus.

The Education fund is setup to administer the Generous Orthodoxy project and is funded by St. Mellitus.

The Louis Myers Fund is a restricted fund managed by the North East branch to be used locally for educational purposes related to the Holocaust and Israel.

The Holocaust Memorial Centre Fund provides educational visits for school students from the Leeds area to the Holocaust Memorial Centre in Northamptonshire.

The shortfall of £22,225 in restricted funds was covered by transfers from unrestricted funds.

# THE COUNCIL OF CHRISTIANS AND JEWS

## NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2021

### 17 Allocation of assets to funds

	Unrestricted funds	Restricted funds	Total 2021
	£	£	£
Fixed assets	63,389	-	63,389
Investments	725,828	-	725,828
Current assets	78,897	35,366	114,263
Current liabilities	(18,707)	-	(18,707)
	<u>849,407</u>	<u>35,366</u>	<u>884,773</u>

### 18 Related parties

CCJ is a member of the International Council of Christian and Jews (ICCJ) which acts as an umbrella organisation for 38 national Christian-Jewish dialogue organisations worldwide. CCJ is also a member of the Inter Faith Network of the UK.

### 19 Operating leases

As at 31 March 2021, CCJ occupied premises leased from Mothers' Union, for which the rent payable was £36,295 per annum. Due to the closure of these premises during the Covid lockdown, the rent paid for the year 2020/21 was reduced to £21,559. CCJ have now moved to offices at 7 Tufton Street leased from Faith House. The rent payable is £31,500 per annum.

The total rentals under operating leases, charged as an expense in the Statement of Financial Activities are disclosed below:

	2021	2020
	£	£
Hire of plant and machinery	705	705
Office rent and service charges	21,559	38,513

Total outstanding commitments at the year end under existing leases are as follows: -

	2021	2021	2020	2020
	Plant and machinery	Land and buildings	Plant and machinery	Land and buildings
	£	£	£	£
Leases which expire within 1 year	604	-	529	-
Leases which expire within 2-5 years	1,208	-	-	-
	<u>1,812</u>	<u>-</u>	<u>529</u>	<u>-</u>