



**The Council of Christians and Jews**

**(Registered Charity No. 238005)**

**Trustees' Report and Financial Statements  
For the Year Ended 31st March 2025**

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

**THE COUNCIL OF CHRISTIANS AND JEWS****CONTENTS**

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# THE COUNCIL OF CHRISTIANS AND JEWS

## LEGAL AND ADMINISTRATIVE INFORMATION

### Patron

His Majesty King Charles III

### 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 Moderator of the Free Churches Group  
 The Chief Rabbi of the United Hebrew Congregations of the Commonwealth  
 The Senior Rabbi of Masorti Judaism  
 The Chief Executive of Reform Judaism, Co-Lead for Progressive Judaism  
 The Chief Executive of Liberal Judaism, Co-Lead for Progressive Judaism  
 The Spiritual Head of the Spanish and Portuguese Jews' Congregation

### Vice Presidents

Henry Grunwald KC  
 Sir Timothy Sainsbury  
 Lord George Carey of Clifton P.C.  
 Maurice Ostro OBE KFO

The Revd Dr David Coffey  
 Irina Liner  
 Zaki Cooper

Rt Revd Dr Christopher Herbert  
 Lord Harries of Pentregarth  
 R Stephen Rubin OBE  
 Andrew Mainz

### Trustees

Chair: The Rt Revd Sarah Bullock  
 Vice Chairs: Lord Michael Farmer (until June 2025)  
 Hon. Treasurers: Susan Nyman, Duncan Irvine  
 Hon. Secretary: Fr Patrick Moriarty (to December 2024) and Dr Susan Siegel  
 Trustees: Sr Teresa Brittain, Tom Daniel, Elliot Steinberg, Anna Tobin, Tamara Handler (10<sup>th</sup> September 2024), Dr Ed Kessler MBE (10<sup>th</sup> September 2024)

**Co-Directors:** Georgina Bye and Revd Dr Nathan Eddy

### Independent Examiner:

**Ian Saunderson FCA**  
**BKL Audit LLP**  
 35 Ballards Lane,  
 London, N3 1XW

### Bankers:

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

### Registered Office:

St Andrew's House  
 16 Tavistock Crescent  
 Westbourne Park  
 London, W11 1AP

# THE COUNCIL OF CHRISTIANS AND JEWS

## TRUSTEES' REPORT FOR THE YEAR ENDED 31<sup>ST</sup> MARCH 2025

The Trustees present their report together with the Financial Statements of the Council of Christians and Jews ("CCJ" or "the Charity" or "the Council") for the year ended 31 March 2025.

### Reference and administrative details

The Charity is an unincorporated trust, registered with the Charity Commission under Charity Number 238005, and governed by a constitution adopted on 31 December 1997 and revised in November 2019 and November 2023. The original Council was formally constituted at a meeting of representatives of the Christian and Jewish communities on 20 March 1942.

### The Patronage of His Majesty The King

CCJ is delighted that His Majesty King Charles III graciously agreed to confer his patronage on the Charity in Summer 2024. CCJ was honoured to have Her Majesty Queen Elizabeth II as Patron from 1952 until her passing in 2022 and is most grateful to the King for this continuing recognition of the Charity.

### 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 supported CCJ's work in the year ended 31 March 2025 including members, stakeholders, employees, and donors. April 2024-March 2025 has continued to be a uniquely challenging period for the interfaith sector, including CCJ, for the Jewish community in the UK and for all concerned for peace in the Middle East, in light of the conflict in Gaza, Israel and the region. CCJ has remained consistent in its plea for the return of the hostages and for a swift end to the conflict.

CCJ has continued to fight the exponential rise in antisemitism and adapted programmes to address the challenges and rifts in an ever more polarised society. The need for CCJ's bridgebuilding work has been increasingly important; bringing people of different faiths and perspectives together is the only antidote and option available in increasing understanding and empathy for one another.

### Israel-Palestine Dialogue

With the ongoing conflict in the Middle East, CCJ has not been able to hold the Israel-Palestine study tour for the past two years. In Summer and Autumn 2024, CCJ adapted its commitment to Israel-Palestine dialogue, focusing instead on facilitating dialogue here in the UK. CCJ produced a well-received toolkit to guide Christian reflection on the war and the region, available on the CCJ website and widely disseminated.

In this period CCJ also ran a series on Zoom for alumni of the CCJ Israel-Palestine study tour, to enable them to be effective and confident ambassadors for good interfaith relations. The series, 'Conflict and

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### TRUSTEES' REPORT FOR THE YEAR ENDED 31<sup>ST</sup> MARCH 2025

Conversation' had two meetings with high-level leaders, including one with interfaith women leaders that was entitled 'Personal conflict: Conversations, interfaith friendships and the importance of relationships'. This series marked an important step into dialogue, with an audience who already have a solid understanding of the issues at hand and CCJ's approach to Israel-Palestine dialogue. These sessions provided much learning, and CCJ is grateful to alumni and the participants for their feedback.

#### **Campus Leadership Programme**

Despite the tension on UK university campuses and the fraught atmosphere, CCJ Campus Managers have continued to run the Campus Leadership Programme (CLP). The 2024-2025 cohort had 12 campus leaders at 7 campuses across the UK. Students took part in an in-person residential and have each held a minimum of two events on their university campus. These ranged from interfaith quizzes to speed faithing, to debates and more with an approximate reach of 350+ people.

Through bespoke training that was adaptable and relevant to the ever-changing experience of campus, the 2024-2025 cohort were resourced to not only run interfaith events on their campuses but to navigate difficult conversations and dialogue, recognise and stand against faith-based hate and intolerance and act as interfaith ambassadors on campus.

A new development in the 2024-2025 cohort is that CCJ has trained up several campus leaders on campuses where these may not have previously existed. This further reflects the broad impact of how the CLP is influencing wider interfaith spaces on university campuses.

As the programme continues to develop the Campus Managers have been reengaging campus leadership alumni from cohorts past to build a strong alumni programme and next steps for campus leaders to continue to engage with CCJ.

#### **Branches**

CCJ Branches have continued to hold local events and programmes across the UK. These have ranged from an event on the music of lament and an event highlighting Methodist leaders in the early years of CCJ (Oxford CCJ); a school choir concert and annual lecture featuring the Bishop of Leeds (CCJ Leeds); a guided visit to Lichfield Cathedral, and a celebration of the 20<sup>th</sup> anniversary of a Catholic seminary's gift of a Torah scroll to a local synagogue (CCJ Birmingham); and the planting of a peace pole (CCJ West of Scotland) -- and many more. Active branches include Belfast, Berkshire, Birmingham, Bournemouth, East of Scotland, Leeds, Leicester, Manchester, Norfolk, Oxford, South East London, South West London, and West of Scotland.

CCJ staff have continued to hold regular Zoom meetings for Branch Leaders to ensure they remain informed and engaged and to hear their reflections on their work locally. There is a wealth of wisdom and learning between Branch Leaders and these calls act as an opportunity to share successful events and ideas as well as excellent speakers and approaches to their work.

In addition to this, CCJ has facilitated and held space for dialogue within Branch Committees where challenges or misunderstandings have arisen.

Sadly, Lincoln CCJ Branch and the North East CCJ Branch have closed, however new CCJ Branches have opened in East of Scotland, new Regional Coordinators in Derbyshire, Derby and efforts to reopen Hampstead Branch are underway.

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## TRUSTEES' REPORT FOR THE YEAR ENDED 31<sup>ST</sup> MARCH 2025

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### **Education, mediation and support**

CCJ has conducted antisemitism training in more than a dozen settings, several different Church of England theological colleges, including at St Hild, West Yorkshire; Sarum College, Salisbury; and The Queen's Foundation, Birmingham and multiple individual church settings including Quaker, URC, Baptist, Church of Scotland, and Anglican. CCJ has consulted for the Quakers, Methodists, and the Church of Scotland around resources and statements. CCJ is considered, and proud to be, the leaders in educating on antisemitism for Christians.

In 2024, CCJ ran a Lent course in partnership with Saint Deiniol's Cathedral in Bangor, offering attendees from across the Church in Wales a chance to explore the profound, beautiful, and complex relationship between Christianity and Judaism. Entitled "You remember your covenant forever", Discerning a path for Christian-Jewish relations, the three-part online course ran over three days in February and March 2025. Each study session sought to deepen the understanding of Judaism, educate participants about historical instances of Christian anti-Judaism, and pave the way for a future marked by fruitful interfaith collaboration.

In April 2024, CCJ published a 'Seder Explainer' and hosted an Interfaith Seder for a small number of senior Christian leaders from across denominations. Among the presenters were two CCJ Presidents, Rabbi Joseph Dweck and Rabbi Jonathan Wittenberg, as well as Dr Lindsay Simmonds and Rabbi Nathan Godleman. Discussions from the attendees and presenters included the paramount place of memory within these rituals, and the role of trauma and response within the Seder liturgy and experience.

CCJ's AGM in November 2024 at Central Synagogue in London featured two CCJ Presidents for a keynote session. This was a conversation between the Chief Rabbi of the United Hebrew Congregations of the Commonwealth Sir Ephraim Mirvis KBE, and Revd Fiona Smith, Principal Clerk of the General Assembly of the Church of Scotland. They were joined by Rabbi David Mason, Executive Director of HIAS+JCORE, and Mirella Yandoli, Interfaith and Equality Officer at the Church of Scotland. These leaders revisited their groundbreaking Jewish-Christian Glossary project.

In December 2024, with Christmas and Chanukah coinciding, CCJ held a festive get-together with education and explanation of each festival shared by Rabbi Josh Levy, Dr Lindsay Simmonds and Bishop Paul Rochester. The event brought together friends and colleagues to share their traditions, network and have a moment for joy amongst the challenges of the previous year.

In February 2025, CCJ hosted a lecture from CCJ Trustee Dr Ed Kessler on Jewish Christian relations and to launch his new book, TITLE. The evening featured a conversation between Ed and Bishop Lusa Nsenga-Ngoy, sharing their personal histories, perspectives and insights. It was a powerful evening of meaningful reflections, sharing, listening and learning.

### **Holocaust Education**

To commemorate the 80<sup>th</sup> anniversary of the liberation of Auschwitz-Birkenau, CCJ held a powerful ceremony at Lambeth Palace in January 2025. Participants were welcomed by the most Revd and Rt Hon Stephen Cottrell, Lord Archbishop of York and expertly emceed by Emma Barnett. The ceremony also featured moving testimony from Holocaust Survivor Martin Stern MBE and Roma second generation survivor Daniela Abraham. Artist and writer Edmund de Waal also shared powerful words, as did CCJ Presidents who shared readings and prayers and lit candles alongside CCJ Campus Leaders. The event was attended by more than 100 guests and was featured in religious media and CCJ's social media.

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## TRUSTEES' REPORT FOR THE YEAR ENDED 31<sup>ST</sup> MARCH 2025

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CCJ's Poland study tours held in 2022 and 2023 also received an overwhelmingly positive evaluation, conducted by the University of Winchester and available on the CCJ website.

### **Public engagement: Social Change and Communication**

In July 2024 CCJ awarded its premier award, the Bridge Award, to Mala Tribich MBE at the House of Lords, kindly hosted and sponsored by Lord Shinkwin. It was a distinct honour and privilege to acknowledge the contribution Mala has made in educating and sharing her life story with tens of thousands, from school students to government officials, businesses and universities. She continues to share her testimony. Attendees included Jewish and Christian leaders, representatives from the Holocaust Memorial Day Trust, Peers, and Mala's family and friends.

In September 2024 CCJ held a Gala event on the theme of 'The Urgency of Now' a phrase of Dr Martin Luther King Jr's which was used in reference to the rise in antisemitism in the UK and the severe challenges facing interfaith relations at the moment. Dinner guests heard about antisemitism from keynote speakers Dave Rich, author of 'Everyday Hate: How Antisemitism is Built Into Our World and How You Can Change It', and noted author, broadcaster, and Anglican priest Revd Canon Dr Giles Fraser. The evening also featured several CCJ Presidents, including Rabbi Charley Baginsky, Rabbi Josh Levy, and Revd Helen Cameron. The event was hosted at Westminster Synagogue in Knightsbridge, London, and also featured a welcome from Lord Leigh, President of the synagogue. Two outgoing Student Leaders, Noah Arazi and Anika Goddard, powerfully shared about the impact the Campus Leadership Programme has had on them and on their campuses.

In May 2025, CCJ Chair Bishop Sarah Bullock was a signatory on a letter raising concerns about the government's rhetoric around migrants and immigration. Prepared by the charity HIAS + JCORE, the letter was featured in the Guardian newspaper and across Jewish and Christian media.

### **Internal Communications**

Internal communications have included regular Zoom meetings with CCJ Branch leaders. Considerable work has also been carried out by CCJ central office to update and improve internal systems used for communications.

### **External Communications/Press Coverage of CCJ**

CCJ has been a leader in effective, clear, and balanced communications in an increasingly turbulent media environment. CCJ received positive press coverage in the past year, sharing news of its work with a wide audience. Examples include articles in the Church Times, coverage in the Jewish News, and more.

CCJ's e-newsletter, published several times a month, has been sent regularly to nearly 3000 readers.

CCJ's annual magazine Common Ground has received resoundingly positive feedback. The magazine showcases CCJ's work and programmes around the year as well as articles on antisemitism and Branch features.

CCJ Co-Directors were featured on BBC News on Christmas Day 2024 discussing the coinciding of Christmas and the first night of Chanukah and the current challenging environment for interfaith relations.

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### TRUSTEES' REPORT FOR THE YEAR ENDED 31<sup>ST</sup> MARCH 2025

CCJ received press coverage of its Holocaust Memorial Day event in both the Church Times and Jewish press outlets.

In terms of social media, CCJ continued to engage with members, friends, and audiences on Facebook, Instagram, and LinkedIn. CCJ has significantly reduced its use of X (formerly Twitter), as have other charities in the sector.

In July 2024, CCJ reinvigorated a presence on LinkedIn. LinkedIn has been helpful as a platform to raise awareness of CCJ's work and its impact, and as a space where engagement is more considered and conducive to dialogue (in contrast to certain other social media platforms). CCJ has used LinkedIn to share briefing documents, helping followers to navigate interfaith challenges, as well as showcasing the Charity's work. CCJ's following has steadily grown and engagement and reach has been strong.

CCJ's prayer for Holocaust Memorial Day 2025 was shared through the Church of England's social media channels. It had very positive and high engagement:

- Facebook: 63,213 impressions and 8,050 engagements including over 1,000 shares
- LinkedIn: 1,034 impressions and 95 engagements.
- X: 12,438 impressions and 562 engagements.

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

CCJ is a member organisation of the International Council of Christians and Jews. The CCJ Chair and Senior Programme Manager attended the ICCJ conference in Salzburg in June 2024 and presented on CCJ's work alongside connecting with others globally who are committed to the field of interfaith. Opportunities and networks such as this allow us to learn, reflect, and share successes and challenges with others.

Following the closure of the Inter Faith Network, CCJ staff have sat on the ad hoc steering group, supporting and coordinating Inter Faith Week alongside colleagues and considering the future of this.

#### **Key Stakeholders**

CCJ has continued to work closely with all CCJ Presidents and their offices including Lambeth Palace and the Office of the Chief Rabbi and the newly announced Progressive Judaism as of May 2025.

A CCJ Presidents' meeting was held in-person at the library at Lambeth Palace, and many meetings were also held by the Co-Directors with leaders across Christian and Jewish communities.

CCJ has worked to reinvigorate its Vice Presidents circle and held a reception and visit to view artifacts held at the Lambeth Palace Library archive.

CCJ staff Beth Williams and Dr James Roberts were also featured speakers at a Churches' Higher Education Liaison Group conference in January 2025, and CCJ staff travelled to Leeds to meet with university chaplains there in June 2024.

#### **Partner Relationships**

CCJ has expanded and strengthened relationships with key stakeholders, and in particular with student chaplains, student unions, the Union of Jewish Students and other key stakeholders.



## THE COUNCIL OF CHRISTIANS AND JEWS

### TRUSTEES' REPORT FOR THE YEAR ENDED 31<sup>ST</sup> MARCH 2025

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CCJ has continued to be actively involved in partnership-building in relation to its Holocaust Education work, including with the Holocaust Memorial Day Trust, the Holocaust Education Trust, and the Association of Jewish Refugees.

CCJ maintained active channels of communication with other representative bodies including Interfaith Glasgow, Interfaith Scotland, Churches Together in Britain and Ireland, and the Board of Deputies of British Jews. The closure of the Inter Faith Network in May 2024 has made the work of these groups, including CCJ, more important than ever before.

#### **Future objectives**

In April 2025, CCJ staff began the process of reviewing the Charity's work. Staff approached members to complete a membership survey (in which over 13% of members took part) and have been conducting President and stakeholder interviews. A series of focus groups are also planned to complement this process and dive deeper as CCJ recalibrates and refocus its work, taking into consideration the current environment, challenges identified and needs for the future of the interfaith sector.

CCJ's campus leadership programme is an ongoing area of work, with an incoming cohort who will take part in a residential in September 2025 to form the 2025-2026 cohort.

It is clear that CCJ's work around Israel-Palestine dialogue will continue to be needed and the Charity will need to approach the landscape sensitively. CCJ hopes to run its study tour in the future and staff are mindful that additional opportunities for dialogue will also be needed here in the UK.

CCJ is planning to run the next Poland study tour in 2026 following the positive evaluation and robust feedback on this programme.

#### **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. The Board of Trustees may also appoint other Trustees as they deem expedient.

The Co-Directors have 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 CCJ if they subscribe to the purposes of CCJ. The property and assets of the Charity are administered and managed by the Board of Trustees.

#### **Methods of appointment or election of Trustees**

The power of appointing new Trustees is exercised by the Board of Trustees. New Trustees are appointed following a structured recruitment and interview process. Their appointment is then approved by the Board of Trustees. When Trustees join the Board, depending on their experience, they receive an introduction into the activities of CCJ which is developed in accordance with the role that it is intended

## THE COUNCIL OF CHRISTIANS AND JEWS

### TRUSTEES' REPORT FOR THE YEAR ENDED 31<sup>ST</sup> MARCH 2025

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they play on the Board. Decision-making is guided by the Trustees' collective expertise and CCJ's governing document.

#### Changes in Trustees

CCJ is grateful for all of the CCJ Trustees for their time, energy and diligence in supporting and holding the Co-Directors to account.

The following Trustees have departed from their roles, and we are grateful for their service. Revd Patrick Moriarty departed from his role as of February 2025 and Lord Michael Farmer completed his second term as Vice-Chair of CCJ in June 2025.

The Rt Revd Sarah Bullock, Bishop of Shrewsbury, has been Chair of CCJ since November 2023 and her guidance and support have been invaluable.

The Board of Trustees was also delighted to welcome two new Trustees: Tamara Handler and Dr Ed Kessler, in September 2024.

#### Staff and operations

The Charity employs eight members of staff including one full-time Co-Director, Georgina Bye and one part-time Co-Director Revd Nathan Eddy (as of May 2025).

Two members of staff had a period of parental leave during this reporting period and Rabbi Harvey Belovski served in a consultancy role for additional support. CCJ is grateful for his insight and wisdom throughout this period of time.

In the summer of 2024 CCJ moved offices to be based in the Anglican Communion Offices as a cost saving measure.

#### Volunteers

CCJ's local work is organised into Branches around the country, each led by a committee of volunteers. There are 13 active Branches across the UK. The Operations Manager supports the work of the Branch committees on a technical level and the joint Honorary Secretaries provide advice and assistance to the Branch leaders.

#### Senior management staff

The Trustees delegate the directing and operating of the Charity to the Co-Directors on a day-to-day basis.

#### How the Charity is supported:

1. **Membership:** Individual membership costs £50 a year; joint membership £65; and corporate membership (e.g. church or synagogue) £100.
2. **Donations:** The Charity benefits from regular and one-off donations by supporters. Appeals to members are 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: The Archbishop of Canterbury's Charitable Fund, Association of Jewish Refugees, Beaverbrooks Charitable Trust, The Claims Conference, The Davis Foundation, The Fidler Trust, The Headley Trust, The James Leek Trust, The John Mason Trust, The Pears Foundation, The Prism

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### TRUSTEES' REPORT FOR THE YEAR ENDED 31<sup>ST</sup> MARCH 2025

Charitable Trust, The Quaker Grant, The Rubin Foundation Charitable Trust, The Sobell Foundation, The Tikkun Olam Foundation, The United Reformed Church, Westhill Grant, and other anonymous grants and donations.

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 Trustees record their grateful thanks to donors in 2024/25, including Trustee Lord Farmer. The Trustees would also like to thank all those who include legacies to the Charity in their wills. The Charity has received substantial legacies in the last year which will support its continuing work.

#### Financial Review

The Financial Statements record the financial performance of the Charity and have been prepared in accordance with its accounting policies and to comply with the Charity's constitution and applicable law.

CCJ recorded a deficit of £10,101 for the year, comprising a deficit on operations of £16,114 and a gain on the value of its investments of £6,013.

While the overall result reflects a significant improvement on the prior year, the Trustees remain mindful that the Charity continues to operate at a deficit. This is despite CCJ policy that income from donations, grants and subscriptions should cover operating costs. The outcome this year was positively impacted by the success of the 2024 fundraising dinner.

CCJ recognises that rising staff numbers and operational demands will continue to place pressure on finances. In response, CCJ has appointed a fundraising consultant in the new financial year to help strengthen fundraising capacity and increase income from donations, grants and subscriptions.

The financial results for the year are shown on pages 12 to 13.

The Trustees will continue to monitor the Charity's financial performance closely and take action as appropriate. The value of its investments may continue to fluctuate.

#### Going concern

The Trustees consider CCJ to be a going concern based on the Charity's financial position at 31 March 2025, its drive for future funding, its strategy and the current reserves available to it. The Trustees review the financial position of the Charity regularly during each year.

#### 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 the next twelve months and to meet its liabilities. On 31 March 2025, the free reserves were £657,505 (2024: £668,451).

#### 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.

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## TRUSTEES' REPORT FOR THE YEAR ENDED 31<sup>ST</sup> MARCH 2025

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### 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 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 financial statements, 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 financial statements; and
- Confirm 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 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 11/08/2025 on their behalf by:



The Rt. Revd Sarah Bullock

Chair

# THE COUNCIL OF CHRISTIANS AND JEWS

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

I report to the Charity Trustees on my examination of the accounts of the Charity for the year ended 31 March 2025.

### Responsibilities and Basis of Report

As the Trustees of the Charity (and its directors for the purposes of company law) you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the 2011 Act').

Having satisfied myself that the accounts of the Charity are not required to be audited under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of the Charity's accounts carried out under section 145 of the Charities Act 2011 ('the 2011 Act'). In carrying out my examination I have followed the Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

### Independent Examiner's Statement

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:

1. accounting records were not kept in respect of the Charity as required by section 386 of the 2006 Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the accounting requirements of section 396 of the 2006 Act other than any requirement that the accounts give a 'true and fair' view which is not a matter considered as part of an independent examination; or
4. the accounts 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 accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102).

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 accounts to be reached.

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. My work has been undertaken so that I might state to the Charity's Trustees those matters I am required to state to them in an Independent examiner's report and for no other purpose. To the fullest extent permitted by law, I do not accept or assume responsibility to anyone other than the Charity and the Charity's Trustees as a body, for my work or for this report.

Signed:

Dated: 11/08/2025

*Ian Saunderson*

**Ian Saunderson FCA**  
**BKL Audit LLP**  
**35 Ballards Lane**  
**London**  
**N3 1XW**

# THE COUNCIL OF CHRISTIANS AND JEWS

## STATEMENT OF FINANCIAL ACTIVITIES FOR THE YEAR ENDED 31 MARCH 2025

	Notes	Unrestricted	Restricted	2025	2024
<b>Income</b>		<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>
Donations and legacies	3	200,729	58,788	<b>259,517</b>	<b>205,230</b>
Fundraising Dinner		108,886	-	<b>108,886</b>	-
Income from investments	4	14,859	-	<b>14,859</b>	<b>15,768</b>
Income from charitable activities	5	4,052	-	<b>4,052</b>	<b>5,694</b>
Total income		<u>328,526</u>	<u>58,788</u>	<b>387,314</b>	<b>226,692</b>
<b>Expenditure</b>					
Expenditure on raising funds	6	63,307	-	<b>63,307</b>	<b>50,657</b>
Expenditure on charitable activities	7	225,908	114,214	<b>340,121</b>	<b>363,365</b>
Total expenditure		<u>289,214</u>	<u>114,214</u>	<b>403,428</b>	<b>414,022</b>
Net (deficit)/income before gains on investments		39,312	(55,426)	<b>(16,114)</b>	<b>(187,330)</b>
Net gains/ losses on investments		<u>6,013</u>	<u>-</u>	<b>6,013</b>	<b>44,573</b>
Net income/(expenditure)		45,325	(55,426)	<b>(10,101)</b>	<b>(142,757)</b>
Transfers between funds	16	<u>(57,821)</u>	<u>57,821</u>	-	-
Net movements in funds		(12,496)	2,395	<b>(10,101)</b>	<b>(142,757)</b>
Reconciliation of funds					
Funds brought forward	16	<u>702,290</u>	<u>17,512</u>	<b>719,802</b>	<b>862,559</b>
Funds carried forward	16	<u>689,795</u>	<u>19,906</u>	<b>709,701</b>	<b>719,802</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 COUNCIL OF CHRISTIANS AND JEWS

## BALANCE SHEET AS AT 31 MARCH 2025

	Notes	2025 £	2025 £	2024 £	2024 £
<b>Fixed Assets</b>					
Tangible fixed assets	12a	1,919		600	
Intangible fixed assets	12b	-		-	
Investments	13	<u>565,670</u>		<u>604,955</u>	
			567,589		605,555
<b>Current assets</b>					
Debtors	14	22,072		20,307	
Cash at bank and in hand		94,039		62,353	
Branches - cash in hand and at bank		<u>48,186</u>		<u>50,751</u>	
		<u>164,297</u>		<u>133,411</u>	
<b>Current liabilities</b>					
Creditors	15	<u>(22,185)</u>		<u>(19,164)</u>	
<b>Net current assets</b>			142,112		114,247
<b>Net assets</b>			<u>709,701</u>		<u>719,802</u>
<b>Funds</b>					
Restricted funds	16		19,906		17,512
Unrestricted funds	16		689,795		702,290
<b>Total funds</b>			<u>709,701</u>		<u>719,802</u>

The notes on pages 16-27 form part of these financial statements.

Approved by the Trustees on 11/08/2025

and signed on their behalf by

*Susan Nyman*

Mrs Susan Nyman FCA: Hon Treasurer



Mr Duncan Irvine: Hon Treasurer

# THE COUNCIL OF CHRISTIANS AND JEWS

## NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2025

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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 St Andrew's House, 16 Tavistock Crescent, London W11 1AP.

#### Accounting convention

The financial statements have been prepared in accordance with the Statement of Recommended Practice "Accounting and Reporting by Charities published in January 2019", 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.

#### 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.

#### Allocation of overhead and support costs

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

#### 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.



# THE COUNCIL OF CHRISTIANS AND JEWS

## NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2025

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### Accounting policies (continued)

#### Debtors

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

#### Creditors

Creditors are recognised where the charity has a present obligation resulting from a past event that will probably result in the transfer of funds to a third party and the amount due to settle the obligation can be measured or estimated reliably.

#### 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 independent examination 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 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 2025

### 2. Detailed Statement of Financial Activities for 2024

<i>Income</i>	<i>Unrestricted</i> £	<i>Restricted</i> £	<i>2024</i> £
<i>Donations and legacies</i>	169,735	35,495	<b>205,230</b>
<i>Income from investments</i>	15,768	-	<b>15,768</b>
<i>Income from charitable activities</i>	3,710	1,984	<b>5,694</b>
<i>Total income</i>	<u>189,213</u>	<u>37,479</u>	<u><b>226,692</b></u>
 <i>Expenditure</i>			
<i>Expenditure on raising funds</i>	50,657	-	<b>50,657</b>
<i>Expenditure on charitable activities</i>	253,718	109,647	<b>363,365</b>
<i>Total expenditure</i>	<u>304,375</u>	<u>109,647</u>	<u><b>414,022</b></u>
<i>Net (deficit)/ income before losses on investments</i>	(115,162)	(72,168)	<b>(189,330)</b>
<i>Net losses on investments</i>	<u>44,573</u>	<u>-</u>	<u><b>44,573</b></u>
<i>Net expenditure</i>	(70,589)	(72,168)	<b>(142,757)</b>
 <i>Transfers between funds</i>	<u>(74,052)</u>	<u>74,052</u>	<u>-</u>
<i>Net movements in funds</i>	(144,641)	1,884	<b>(142,757)</b>
 <i>Reconciliation of funds</i>			
<i>Funds brought forward</i>	<u>846,931</u>	<u>15,628</u>	<u><b>862,559</b></u>
 <i>Funds carried forward</i>	<u>702,290</u>	<u>17,512</u>	<u><b>719,802</b></u>

# THE COUNCIL OF CHRISTIANS AND JEWS

## NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2025

<b>3 Donations and legacies</b>	<b>Unrestricted</b>	<b>Restricted</b>	<b>Total 2025</b>	<b>Total 2024</b>
	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>
Subscriptions	25,772	-	25,772	26,218
Grants	122,266	58,788	181,054	115,166
Donations	47,546	-	47,546	47,449
Campaign Appeals	1,645	-	1,645	9,397
Legacies	3,500	-	3,500	7,000
	<u>200,729</u>	<u>58,788</u>	<u>259,517</u>	<u>205,230</u>

### *Donations and legacies (Prior Year)*

	<b>Unrestricted</b>	<b>Restricted</b>	<b>Total 2024</b>
	<b>£</b>	<b>£</b>	<b>£</b>
<i>Subscriptions</i>	<i>26,218</i>	<i>-</i>	<i>26,218</i>
<i>Grants</i>	<i>79,671</i>	<i>35,495</i>	<i>115,166</i>
<i>Donations</i>	<i>47,449</i>	<i>-</i>	<i>47,449</i>
<i>Campaign Appeals</i>	<i>9,397</i>	<i>-</i>	<i>9,397</i>
<i>Legacies</i>	<i>7,000</i>	<i>-</i>	<i>7,000</i>
	<u><i>169,735</i></u>	<u><i>35,495</i></u>	<u><i>205,230</i></u>

<b>3 Other Trading Activities</b>	<b>Unrestricted</b>	<b>Restricted</b>	<b>Total 2025</b>	<b>Total 2024</b>
	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>
Fundraising Dinner	108,886	-	108,886	-
	<u>108,886</u>	<u>-</u>	<u>108,886</u>	<u>-</u>

<b>4 Income from investments</b>	<b>Unrestricted</b>	<b>Restricted</b>	<b>Total 2025</b>	<b>Total 2024</b>
	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>
Dividend income	14,636	-	14,636	15,226
Cash Balances held as Investments	223	-	223	
	<u>14,859</u>	<u>-</u>	<u>14,859</u>	<u>15,226</u>

### *Income from investments (Prior Year)*

	<b>Unrestricted</b>	<b>Restricted</b>	<b>Total 2024</b>
	<b>£</b>	<b>£</b>	<b>£</b>
<i>Dividend income</i>	<i>15,226</i>	<i>-</i>	<i>15,226</i>
	<u><i>15,226</i></u>	<u><i>-</i></u>	<u><i>15,226</i></u>

# THE COUNCIL OF CHRISTIANS AND JEWS

## NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2025

<b>5</b>	<b>Income from charitable activities</b>	<b>Unrestricted</b>	<b>Restricted</b>	<b>Total 2025</b>	<b>Total 2024</b>
		<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>
	Study tours	-	-	-	-
	Branch activities	4,052	-	4,052	5,694
		4,052	-	4,052	5,694
	<b>Total Income</b>	<b>328,526</b>	<b>58,788</b>	<b>387,314</b>	<b>226,692</b>
	<b><i>Income from charitable activities (Prior Year)</i></b>	<b><i>Unrestricted</i></b>	<b><i>Restricted</i></b>	<b><i>Total 2024</i></b>	
		<b><i>£</i></b>	<b><i>£</i></b>	<b><i>£</i></b>	
	Study tours	-	-	-	
	Branch activities	3,710	1,984	5,694	
		3,710	1,984	5,694	
	<b><i>Total Income (Prior Year)</i></b>	<b><i>189,213</i></b>	<b><i>37,479</i></b>	<b><i>226,692</i></b>	
<b>6</b>	<b>Expenditure on raising funds</b>	<b>Unrestricted</b>	<b>Restricted</b>	<b>Total 2025</b>	<b>Total 2024</b>
		<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>
	Staff costs	36,505	-	36,505	40,358
	Fundraising Dinner Costs	20,918	-	20,918	-
	Support costs and overheads (from note 8)	5,884	-	5,884	10,299
		63,307	-	63,307	50,657
	<b><i>Expenditure on raising funds (Prior Year)</i></b>	<b><i>Unrestricted</i></b>	<b><i>Restricted</i></b>	<b><i>Total 2024</i></b>	
		<b><i>£</i></b>	<b><i>£</i></b>	<b><i>£</i></b>	
	Staff costs	40,358	-	40,358	
	Support costs and overheads (from note 8)	10,299	-	10,299	
		50,657	-	50,657	

Contd..

# THE COUNCIL OF CHRISTIANS AND JEWS

## NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2025

### 7 Expenditure on charitable activities

	Unrestricted activities undertaken	Restricted activities undertaken	Support costs Unrestricted	Support costs Restricted	Total 2025	Total 2024
	£	£	£ (from Note 8)	£ (from Note 8)	£	£
Common Ground	6,655	-	9,281	-	15,936	13,730
Study tours	-	26,986	29,003	9,668	65,657	64,045
Branch activities	6,922	106	15,468	-	22,496	24,077
Social action projects	3,082	3,060	15,468	-	21,610	24,764
Education	26,638	399	3,867	11,601	42,505	45,011
Dialogue	31,796	-	15,468	-	47,264	58,746
Local projects	-	-	6,187	-	6,187	7,024
Campus Leadership	-	46,926	-	15,468	62,394	65,257
Communications	25,567	-	15,468	-	41,035	44,413
Governance*	7,302	-	7,734	-	15,036	16,298
	107,962	77,477	117,945	36,737	340,121	363,365

\*Included within governance costs are independent examination fees of £3,780 (2024: £3,600)

	Unrestricted activities undertaken	Restricted activities undertaken	Support costs Unrestricted	Support costs Restricted	Total 2024
Prior Year	£	£	£	£	£
Theology Advisory	-	-	-	-	-
Common Ground	3,194	-	10,536	-	13,730
Study tours	-	20,145	32,925	10,975	64,045
Branch activities	6,417	100	17,560	-	24,077
Social action projects	7,204	-	17,560	-	24,764
Education	27,451	-	4,390	13,170	45,011
Dialogue	41,186	-	17,560	-	58,746
Local projects	-	-	7,024	-	7,024
Campus Leadership	-	47,697	-	17,560	65,257
Communications	26,853	-	17,560	-	44,413
Governance*	7,518	-	-	-	16,298
	119,823	67,942	133,895	41,705	363,365

\*Included within governance costs are independent examination fees of £3,600

# THE COUNCIL OF CHRISTIANS AND JEWS

## NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2025

### 8 Allocation of support costs and overheads

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

	<b>Fundraising</b>	<b>Supporting charitable activities</b>	<b>Total 2025</b>
	<b>£</b>	<b>£</b>	<b>£</b>
Staff costs (from note 9)	-	121,342	121,342
Rent, rates and service charges	2,819	15,976	18,795
Insurance	251	1,424	1,675
Office equipment costs	843	4,774	5,617
Travel	596	3,380	3,976
Printing, postage and stationery	308	1,748	2,056
Depreciation (from note 12a)	73	415	488
Amortisation (from note 12b)	-	-	-
Other Costs	993	5,624	6,617
Provision – Cecil Musel IRS Tax	-	-	-
Bad Debts Write Off - Legacies	-	-	-
	<b>5,883</b>	<b>154,683</b>	<b>160,566</b>

### Prior Year

	<b>Fundraising</b>	<b>Supporting</b>	<b>Total 2024</b>
Staff costs (from note 9)	-	106,191	106,191
Rent, rates and service charges	5,201	29,475	34,676
Insurance	227	1,286	1,513
Office equipment costs	1,161	6,578	7,739
Travel	761	4,311	5,072
Printing, postage and stationery	615	3,485	4,100
Depreciation (from note 12a)	84	475	559
Amortisation (from note 12b)	1,875	10,625	12,500
Other Costs	375	2,123	2,498
Provision – Cecil Musel IRS Tax	-	3,518	3,518
Bad Debts Write Off - Legacies	-	7,533	7,533
	<b>10,299</b>	<b>175,600</b>	<b>185,899</b>

### 9 Staff Costs

	<b>2025</b>	<b>2024</b>
	<b>£</b>	<b>£</b>
Salaries and wages	239,554	257,154
Social security costs	19,711	21,683
Pension costs	10,070	10,538
Other staff costs - recruitment and temporary staff	25,041	2,740
	<b>294,376</b>	<b>292,115</b>
By expenditure category:		
Project Expenditure	110,962	118,713
Fundraising	36,505	40,358
Communication	25,567	26,853
Support Costs (Note 8)	121,342	106,191
	<b>294,376</b>	<b>292,115</b>

# THE COUNCIL OF CHRISTIANS AND JEWS

## NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2025

There were no employees who had emoluments greater than £60,000 in the year (2023: none)

The remuneration of key management personnel for the two co-directors during the year was £91,218 (2024: £113,778).

The average number of employees analysed by function was:

	2025	2024
Fundraising	1	1
Direct charitable activities	5	5
Supporting charitable activities	2	2
	<u>8</u>	<u>8</u>

### 10 Transactions with Trustees

No Trustees received remuneration during the year. Travel expenses amounted to £nil (2024: £nil), therefore none were reimbursed (2024: 0) during the year.

During the year £406 (2023: £374) was paid in respect of Trustees Indemnity Insurance.

During the year, 9 trustees (2024: 8 trustees) made donations to CCJ, totalling £56,061 (2024: £20,527).

### 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 8 (2024: 8). 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 £1,891 (2024: £1,929) was owed to NEST.

### 12a Tangible fixed assets

	Furniture & fittings £	Computer Equipment £	2025 Total £
<b>Cost</b>			
At 1 <sup>st</sup> April 2024	3,454	4,851	8,305
Additions	-	1,807	1,807
Disposals	(1,576)	-	(1,576)
At 31 <sup>st</sup> March 2025	<u>1,878</u>	<u>6,658</u>	<u>8,536</u>
<b>Accumulated depreciation</b>			
At 1 <sup>st</sup> April 2024	3,383	4,322	7,705
Charge for the year	50	438	488
Disposals	(1,576)	-	(1,576)
At 31 <sup>st</sup> March 2025	<u>1,857</u>	<u>4,760</u>	<u>6,617</u>
<b>Net book value</b>			
At 31 March 2025	<u>21</u>	<u>1,898</u>	<u>1,919</u>
At 31 March 2024	<u>71</u>	<u>529</u>	<u>600</u>

# THE COUNCIL OF CHRISTIANS AND JEWS

## NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2025

12b	Intangible Fixed Assets	Website Website Development £	2025 Total £
	<b>Cost</b>		
	At 1 <sup>st</sup> April 2024	75,000	75,000
	Additions	-	-
	At 31 <sup>st</sup> March 2025	<u>75,000</u>	<u>75,000</u>
	<b>Amortisation</b>		
	At 1 <sup>st</sup> April 2024	75,000	75,000
	Charge for the year	-	-
	At 31 <sup>st</sup> March 2025	<u>75,000</u>	<u>75,000</u>
	<b>Net book value</b>		
	At 31 March 2025	<u>-</u>	<u>-</u>
	At 31 March 2024	<u>-</u>	<u>-</u>

Included in Intangible Fixed Assets is a gift in kind with a total value of £75,000 received in 2021 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 has been in use since 2021. As of 31st March 2024, the website has been fully amortized.

13	Investments	2025 £	2024 £
	Balance at 1 April	604,955	544,623
	Additions	14,627	15,759
	Withdrawals	(60,915)	(59,915)
	Realised gains	6,017	5,778
	Unrealised gains/(losses)	(4)	38,795
	Cash in Transit	990	59,915
	Balance at 31 March	<u>565,670</u>	<u>604,955</u>
	Original cost	<u>438,289</u>	<u>424,455</u>

At 31 March 2025 the Council of Christians and Jews held the following investments representing more than 5% of its portfolio:

	2025 £	2024 £
Sarasin & Partners – Sarasin Endowments Fund Class A ACC	<u>550,119</u>	<u>589,824</u>



# THE COUNCIL OF CHRISTIANS AND JEWS

## NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2025

<b>14</b>	<b>Debtors</b>	<b>2025</b>	<b>2024</b>
		<b>£</b>	<b>£</b>
	Legacies receivable	-	-
	Accrued income	20,341	18,859
	Prepayments	1,731	1,448
		<u>22,072</u>	<u>20,307</u>
<b>15</b>	<b>Creditors</b>	<b>2025</b>	<b>2024</b>
		<b>£</b>	<b>£</b>
	Trade creditors	1,250	38
	Accruals	14,479	14,201
	PAYE & NIC	6,456	4,925
		<u>22,185</u>	<u>19,164</u>

<b>16</b>	<b>Funds</b>	<b>2024</b>	<b>Income</b>	<b>Expenditure</b>	<b>Investment</b>	<b>Transfers</b>	<b>2025</b>
		<b>£</b>	<b>£</b>	<b>£</b>	<b>Gains</b>	<b>£</b>	<b>£</b>
	<b>Restricted Funds</b>						
	Study Tours	-	35,227	(36,654)	-	1,426	-
	Social Action	-	3,060	(3,060)	-	-	-
	Campus Leadership	-	6,000	(62,394)	-	56,394	-
	Education	-	14,500	(12,000)	-	-	2,500
	North East – Louis Myers	5,298	-	-	-	-	5,298
	Glasgow – Jane Haining	4,984	-	(106)	-	-	4,878
	Leeds - Holocaust Education	7,230	-	-	-	-	7,230
	<b>Total Restricted Funds</b>	<u>17,512</u>	<u>58,787</u>	<u>(114,214)</u>	<u>-</u>	<u>57,821</u>	<u>19,906</u>
	<b>Unrestricted Funds</b>						
	Head office	506,395	324,474	(282,291)	(4)	(58,232)	490,341
	Branches	33,239	4,052	(6,922)	-	411	30,780
	Revaluation reserve	162,657	-	-	6,017	-	168,674
	<b>Total Unrestricted funds</b>	<u>702,290</u>	<u>328,526</u>	<u>(289,214)</u>	<u>6,013</u>	<u>(57,821)</u>	<u>689,795</u>
	<b>Total Funds</b>	<u>719,802</u>	<u>387,313</u>	<u>(403,428)</u>	<u>6,013</u>	<u>-</u>	<u>709,701</u>

The restricted Study Tours monies represent funds provided to support study tours and related events, in particular the Yad Vashem and Israel Palestine Study Tours. A Poland trip was also organised in October 2023 to commemorate the 75<sup>th</sup> anniversary of the liberation of Auschwitz to inform Christian clergy about the Holocaust.

Branches' funds are funds held by the Branches of the Charity.

The Campus Leadership Programme is a restricted project that engages Christian and Jewish groups on campus. There was £6,000 generated in income for 2024/25. All restricted expenditure has been matched by a transfer from unrestricted funds. We continue to attract funders to this restricted programme for the 2025/26 period.

# THE COUNCIL OF CHRISTIANS AND JEWS

## NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2025

The Louis Myers Fund is a restricted fund managed by the Northeast 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 Nottinghamshire

The Jane Haining Fund is managed by the Glasgow Branch and is to be used for educational purposes related to the memory of Jane Haining.

Revaluation Reserve is the updated book cost of CCJ investments with Sarasin and JP Morgan.

The shortfall of £57,821 in restricted funds was covered by transfers from unrestricted funds.

<b>Funds (Prior Year)</b>	<b>2023</b>	<b>Income</b>	<b>Expenditure</b>	<b>Investment</b>		<b>2024</b>
				<b>Gains</b>	<b>Transfers</b>	
	£	£	£	£	£	£
<b>Restricted Funds</b>						
<i>Study Tours</i>	-	12,000	(31,120)	-	19,120	-
<i>Local Projects</i>	-	-	-	-	-	-
<i>Campus Leadership</i>	-	13,000	(65,257)	-	52,257	-
<i>Education</i>	-	10,495	(13,170)	-	2,675	-
<i>North East – Louis Myers</i>	5,398	-	(100)	-	-	5,298
<i>Glasgow – Jane Haining</i>	3,000	1,984	-	-	-	4,984
<i>Leeds - Holocaust Education</i>	7,230	-	-	-	-	7,230
<b>Total Restricted Funds</b>	<b>15,628</b>	<b>37,479</b>	<b>(109,647)</b>	<b>-</b>	<b>74,052</b>	<b>17,512</b>
<b>Unrestricted Funds</b>						
<i>Head office</i>	689,827	185,503	(297,958)	5,778	(76,756)	506,395
<i>Branches</i>	33,242	3,710	(6,417)	-	2,704	33,239
<i>Revaluation reserve</i>	123,862	-	-	38,795	-	162,657
<b>Total Unrestricted funds</b>	<b>846,931</b>	<b>189,213</b>	<b>(304,375)</b>	<b>44,573</b>	<b>(74,052)</b>	<b>702,290</b>
<b>Total Funds</b>	<b>862,559</b>	<b>226,692</b>	<b>(414,022)</b>	<b>44,573</b>	<b>-</b>	<b>719,802</b>

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# THE COUNCIL OF CHRISTIANS AND JEWS

## NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2025

### 17 Allocation of assets to funds

	Unrestricted funds	Restricted funds	Total 2025
	£	£	£
Fixed assets	1,919	-	1,919
Investments	565,670	-	565,670
Current assets	144,391	19,906	164,297
Current liabilities	(22,185)	-	(22,185)
	<u>689,795</u>	<u>19,906</u>	<u>709,701</u>

<i>Allocation of assets to funds</i>	<i>(Prior Year)</i>	Unrestricted funds	Restricted funds	Total 2024
Fixed assets		600	-	600
Investments		604,955	-	604,955
Current assets		115,898	17,513	133,341
Current liabilities		(19,164)	-	(19,164)
		<u>702,289</u>	<u>17,513</u>	<u>719,802</u>

### 18 Related parties

CCJ is a member of the International Council of Christian and Jews (ICJ) 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

CCJ were located in offices at St Andrew's House at 16 Tavistock Crescent in Westbourne Park. The rent payable was £10,500 per annum.

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

	2025	2024
	£	£
Hire of plant and machinery	-	705
Office rent and service charges	14,793	31,668

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

	2025	2024
	Land and buildings	Land and buildings
	£	£
Leases payable within 1 year	-	13,370
Leases payable within 2-5 years	-	-
	<u>-</u>	<u>13,370</u>

As part of the charity's cost optimisation strategy, premises costs have reduced following the relocation from Tufton Street to Tavistock Crescent.