Mosaic Middle East Annual Report 2025

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

Olive Tree Programme Update p

Nineveh SEED Programme p

Gaza Emergency Response p

St George's, Baghdad p

REGISTERED CHARITY NUMBER 1133576
COMPANY REGISTRATION 6598173

Registered Office
167-169 Great Portland Street, 5th Floor
London, W1W 5PF

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

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A Stanbrook, Finance and Operations Manager

Bankers
Barclays Bank plc

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

Index

Cover image: Al Ahli Hospital, Gaza

Executive Summary 2025
Mosaic Middle East Chairman, Scott Rye

In 2025, Mosaic Middle East continued to work across our five core pillars: psychosocial and trauma support, education, livelihoods, health, and emergency response. In close association with trusted local partners, we provided or supported programmes and projects to counter or mitigate the effects of trauma, violence, poverty, prejudice, and persecution, focusing primarily on minority communities.

From Iraqi Kurdistan to Baghdad, across Jordan, to the war-torn communities of Gaza or the West Bank, Mosaic Middle East strove to serve as an example of Christian love, whether by supporting education initiatives to Yazidi youth; providing music and art therapy, language and maths classes and more, as well as vocational training to Christian refugees at our Olive Tree Centres; or helping launch women-owned businesses in the Plain of Nineveh.

We continued our long-standing partnership with St George's, Baghdad, supporting the work of their medical and dental clinic with its multi-faith staff providing free healthcare to all, regardless of patients' religion or ability to pay. Similarly, we supported healthcare initiatives in Gaza and the West Bank, funding stand-alone clinics as well as mobile clinics taking healthcare to those who need it most.

You can read more about these initiatives in the following pages, and I encourage you to visit our website, mosaicmiddleeast.org, which underwent substantial improvements in 2025.

Mosaic Middle East also continued to expand our advocacy efforts and to work with an ever-growing network of like-minded organisations, groups, and individuals to call for political action to address inequalities and persecution stemming from religion or belief. There is no doubt that together, we are stronger and more effective.

With that in mind, I am most grateful for our loyal supporters and donors, along with our partners and grant-makers without whom Mosaic Middle East could not conduct the work that we do. Mosaic benefited from increased participation by our Patrons in 2025, and we were pleased to welcome Mr Alistair Burt, former MP and Minister of State for the Middle East and North Africa, as our newest Patron. Similarly, our Trustees remained engaged and committed to the charity's work and provided expert advice and guidance throughout the year. Of course, the lion's share of the work continues to fall to our incredible Staff, whose energy is only exceeded by their loyalty and commitment to the charity's mission. It truly is an honour to lead and work with such professionals.

Faithfully,

Captain Scott Rye MStJ

Our Year in Numbers
An overview of our impact in 2025

PSYCHOSOCIAL TRAUMA SUPPORT

Restoring hope, healing and a sense of belonging.

- Psychosocial support formed a specific element of 5 projects
- 4 psychosocial trauma support courses ran specifically for women

550+ women accessing support through our Olive Tree Centres

350+ refugees accessing therapeutic art activities

50+ boys accessing support through the northern Iraq football project

EDUCATION

Creating pathways to learning, confidence and brighter futures.

- Educational classes ran in all four Olive Tree Centres
- 2 centres offered preschool provision

870+ displaced children and young people accessing informal education provision

70 Yazidi youth successfully prepared for exams through the Accelerated Education programme

450+ adults accessing education classes to build skills for work and daily life

LIVELIHOODS

Building sustainable businesses and stronger communities.

- Supporting enterprise, skills and community recovery in northern Iraq

9 jobs created through establishing small businesses in northern Iraq

250+ refugees accessing vocational training

800+ families accessing services provided by new businesses

HEALTH

Sustaining life-saving healthcare for those who need it most.

- 1,800+ refugees accessed free health treatment and advice through medical days at our Olive Tree Centres

1,300+ patients treated across our partner hospitals and clinics

80+ medical and administrative staff supported

3 healthcare institutions supported across Gaza, the West Bank and Iraq

EMERGENCY RESPONSE

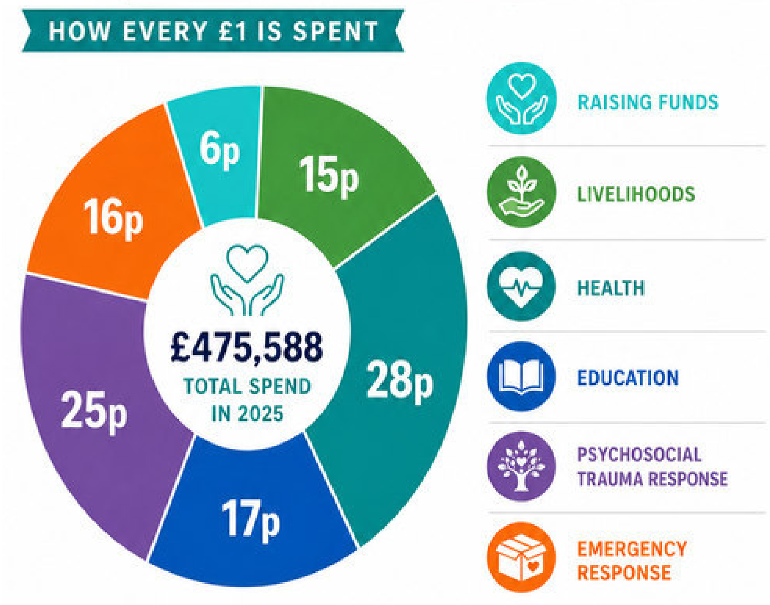
Providing urgent relief and practical hope in times of crisis.

- Emergency support delivered through trusted local partners

600+ families supported with food parcels

5 distribution points

1,300+ patients receiving lifesaving treatment across our partner hospitals and clinics



Thanks to the generosity of our supporters, Mosaic has been able to bring hope, provide help, and support healing to individuals and communities in the Middle East.

Mosaic Middle East 2025 Strategic Review
Helen Jackson, Executive Director

In 2025, Mosaic Middle East continued to work through trusted local partners to bring hope, help and healing to communities affected by conflict, displacement, poverty and trauma. Across Jordan, Iraq, Gaza and the West Bank, the needs facing families remained complex and deeply interconnected: interrupted education, lost livelihoods, poor health, food insecurity, trauma and uncertainty about the future.

During the year, I was privileged to visit our partners in Amman and see again the depth of care, commitment and faith that sits at the heart of this work. The Olive Tree Centres are places of practical support, but also of welcome, dignity and belonging.

I am deeply grateful to our team in the UK and the Middle East, to our Trustees for their wisdom and oversight, and to our supporters whose generosity makes this work possible. Together, we continue to stand alongside local communities and support compassionate, locally led action where it is needed most.

Psychosocial and trauma support

Many of the people Mosaic supports have experienced displacement, bereavement, violence, insecurity and repeated disruption to family and community life. Trauma is often compounded by poverty, uncertain legal status, lack of access to formal services, and the ongoing pressure of living in exile or in fragile post-conflict settings.

Psychosocial and trauma support therefore remains central to Mosaic's work. During the year, this was delivered particularly through the Olive Tree Centres in Amman and through youth-focused work in northern Iraq, including the football project.

Our Olive Tree Centres provide safe, welcoming community spaces for refugee and vulnerable families in Jordan. Through informal education, children's activities, women's groups, therapeutic arts, music, sport, pastoral care and practical assistance, the centres help people rebuild confidence, belonging and emotional resilience. For many families, the centres are not simply places to receive services, but places where they are known, valued and supported.

In northern Iraq, Mosaic's football project offered structured activity, positive mentoring and safe social connection for young people living with the long-term effects of displacement, conflict and insecurity. Sport provides a powerful entry point for psychosocial support, helping children and young people build confidence, teamwork, discipline and trust.

Key achievements

During the year, Mosaic continued to invest in community-based trauma support that is accessible, relational and locally led. At the Olive Tree Centres, psychosocial support was woven through centre life rather than treated as a standalone intervention. Children and adults were able to access safe spaces, supportive relationships and activities that helped reduce isolation and build resilience.

The football project in northern Iraq enabled young people to participate in regular, structured sessions that supported wellbeing as well as physical activity. Through coaching, teamwork and positive role models, the project helped young people develop confidence and experience a sense of normality and joy.

Mosaic recognises that trauma recovery is rarely linear, particularly where communities continue to experience uncertainty, poverty and regional instability. Mosaic's partners have therefore continued to adapt activities according to changing needs on the ground.

What we learnt

This year reinforced the importance of safe, consistent community spaces. For children, young people and adults who have experienced trauma, healing often begins not with formal counselling alone, but with trust, routine, belonging and the opportunity to participate in ordinary activities in a safe environment.

We also saw again that psychosocial support is strongest when integrated with other forms of practical help. Families are better able to engage in therapeutic and community activities when immediate pressures such as food, education and health needs are also being addressed.

Going forward

Mosaic will continue to strengthen psychosocial and trauma-informed practice across its programmes. Priorities include developing the Olive Tree Centre model further, exploring expansion into areas of high need, and continuing to use sport, creative activities and safe group work as accessible routes into wellbeing support for children and young people.

Fadi enjoying learning and writing at his new school

Fadi’s story: from isolation to belonging

Fadi’s family first fled Mosul in 2013, escaping the violence that forced so many families from their homes. For a time, his father, Haitham, travelled back and forth to Mosul to find daily labour, taking significant risks simply to provide for his wife, Rayya, and their children. Eventually, the danger became too great, and the family remained in Erbil, trying to rebuild their lives after displacement.

In 2021, they faced another painful decision. Fadi had developed serious ADHD-related health challenges and needed care that the family could not access in Iraq. Remaining meant going without the support he needed. Leaving meant beginning again, as refugees, in Jordan.

They chose to leave.

Life in Jordan remains extremely difficult for refugee families. With limited legal access to work, even basic needs such as rent, food, transport and medicine can quickly become unaffordable. For Fadi’s family, the cost of his ongoing care and medication placed them under intense pressure, especially after his father lost work. The family’s poor-quality housing also made it harder to manage Fadi’s health and wellbeing.

When Fadi first came into contact with Mosaic’s Olive Tree Centre in Fuheis, his world had become very small. He was withdrawn, isolated and barely speaking. Much of his time was spent alone, watching the world from a balcony.
Through the Olive Tree Centre, Fadi was welcomed into a safe and relational community. He joined the summer children’s programme, where he was given food, care, encouragement and the chance to play alongside other children. At first, he stood apart, unsure how to join in. But by the end of the day, he looked up and said simply: “I’m happy.”

That small sentence marked a significant step.

Since then, Mosaic has helped secure support for Fadi and his siblings to attend an informal school for refugee children, including tuition, supplies, uniforms and transport. This has given the children not only access to learning, but also routine, friendship and a renewed sense of possibility.

Fadi’s headteacher recently sent an update with a photograph of him smiling in class: “He is surprising everyone - his teachers and classmates. He understands, he participates; he is thriving.”

Fadi’s story reflects the wider impact of Mosaic’s Olive Tree Centres.

Psychosocial support is not only delivered through formal sessions, but through safe spaces, trusted relationships, education, play, food, encouragement and consistent care. For children affected by conflict and displacement, these everyday experiences can be deeply restorative.

Fadi is no longer alone on a balcony. He is learning, participating and making friends. His world is bigger, safer and more hopeful.

This is the kind of change the Olive Tree Programme makes possible.

Fadi and his siblings now enjoy having a safe space to play at the Olive Tree Centre

Education

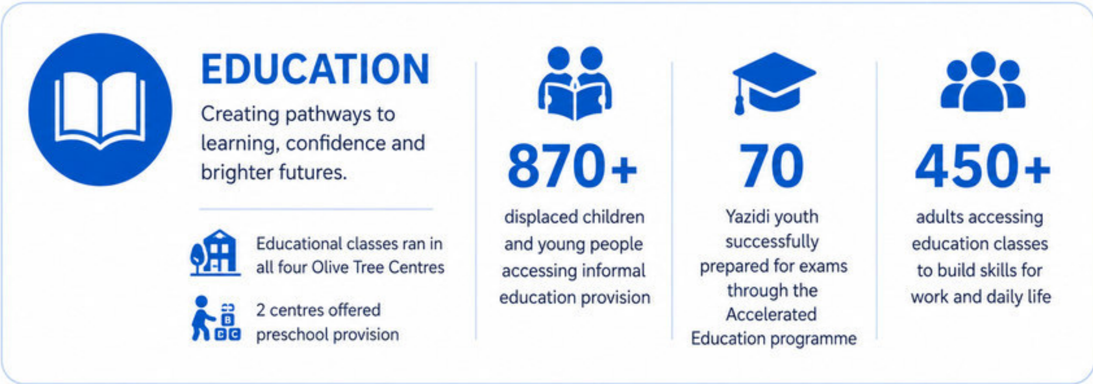
Education is one of the most urgent and hopeful aspects of Mosaic's work. For displaced and marginalised children and young people, access to education is often disrupted by conflict, poverty, language barriers, trauma, movement restrictions and exclusion from formal systems. Without support, children can fall behind, lose confidence and become increasingly vulnerable.

During the year, Mosaic supported education through two main routes: informal and supplementary education at the Olive Tree Centres in Jordan, and accelerated education for displaced Yazidi teenagers in northern Iraq.

At the Olive Tree Centres, education support included classes and activities for children and adults, helping learners develop core skills, confidence and social connection. These programmes serve families who may otherwise struggle to access appropriate education or support within the formal system.

In northern Iraq, the accelerated education programme supported displaced Yazidi teenagers whose schooling had been interrupted by ISIS violence, displacement and years of instability. The programme helped students prepare for exams and re-engage with learning in a structured and supportive environment.

Students learning in one of Mosaic's Accelerated Education programme classes



Key achievements

Through the Olive Tree Centres, children and adults were able to access learning opportunities in safe and familiar community settings. These activities supported educational progress while also strengthening confidence, routine and social integration.

The accelerated education programme in northern Iraq continued to provide targeted academic support for Yazidi students approaching key exams. The programme has been developed iteratively over several years, with teaching and support adapted in response to monitoring, partner feedback and student needs.

Education provision also contributed to wider outcomes. For children affected by displacement, learning activities supported not only academic progress but also wellbeing, stability and a renewed sense of possibility. For parents, the availability of education support within trusted community centres helped reduce anxiety about their children's future.

What we learnt

Education programmes for displaced children and young people must address more than curriculum gaps. Students often need emotional support, encouragement, routine and practical help to overcome the barriers created by trauma and long-term disruption.

We have also seen the value of flexible, locally delivered education models. In both Jordan and Iraq, local partners are best placed to understand the barriers facing children and families, and to adapt support accordingly.

Going forward

Mosaic will continue to invest in education as a core route to dignity, opportunity and long-term resilience. Priorities include strengthening education provision across the Olive Tree Centres, supporting young people approaching exams, and ensuring that education programmes remain closely linked with psychosocial support and family wellbeing.


The renovated shops in Sinjar

Livelihoods

Livelihoods are central to recovery and peacebuilding. In communities affected by conflict, displacement and economic collapse, the restoration of work and income is essential for dignity, family stability and sustainable return.

Mosaic's livelihoods work is delivered primarily through the Nineveh SEED programme in northern Iraq. The programme supports sustainable economic enterprise development among marginalised communities, particularly minorities and returnees rebuilding their lives after ISIS violence and displacement.

In 2025, Nineveh SEED included the solar engineering project and the Sinjar business project. These initiatives reflect Mosaic's commitment to practical, locally rooted economic recovery that creates jobs, restores livelihoods and supports community resilience.

This is the row of shops once it had been cleared of rubbis so that the renovation could begin

Key achievements

The solar engineering project supported the development of a renewable energy enterprise in the Nineveh Plains. This project was designed to create skilled employment and respond to local demand for more reliable and sustainable energy solutions. It also reflected the need to help young people and tradespeople access meaningful work in areas where economic opportunities remain limited.

The Sinjar business project supported families returning after years of displacement. Many returnees face the challenge of rebuilding homes, shops and livelihoods in places where infrastructure and economic life were devastated. By helping restore small businesses, the project supported household income, dignity and the wider recovery of community life.

Engineers meet and plan at the solar engineering office

What we learnt

This year reinforced the importance of livelihoods as a peacebuilding intervention. When families can earn an income, they are better able to remain in or return to their communities, support their children, and contribute to local stability.

We also learnt that post-conflict livelihoods work requires careful contextual judgement. Issues such as land, security, infrastructure, market demand and local trust all affect programme success. Locally led partner insight is therefore essential.

Going forward

Mosaic will continue to develop Nineveh SEED as a strategic livelihoods programme focused on dignity, resilience and sustainable return. Priorities include consolidating learning from the solar engineering and Sinjar business projects, supporting women's economic empowerment, and identifying further enterprise opportunities that create jobs and strengthen community stability.

Health

Access to healthcare remains a critical need across Mosaic's areas of work. Conflict, displacement, poverty and damaged infrastructure leave many people unable to access even basic medical care. Mosaic's health work supports trusted institutions that are already serving vulnerable communities, often in extremely difficult conditions.

During the year, Mosaic's health work included support for St George's Clinic in Baghdad, Al Ahli Hospital in Gaza, and St Luke's Hospital in Nablus.
St George's Clinic provides low-cost medical care to people who would otherwise struggle to access treatment. As part of the wider ministry of St George's Church, the clinic serves people from different faith and community backgrounds, reflecting the church's role as a place of welcome, practical help and hope.

In Gaza and the West Bank, Mosaic supported the Episcopal Diocese of Jerusalem's healthcare institutions: Al Ahli Hospital in Gaza City and St Luke's Hospital in Nablus. These hospitals provide vital services in contexts of immense pressure, including conflict, restrictions on movement, shortages of supplies and financial strain.

Al Ahli Hospital, Gaza City

Key achievements
During the year, Mosaic continued to support frontline healthcare through established and trusted partners. In Gaza and the West Bank, support for Al Ahli and St Luke's helped sustain medical services in exceptionally challenging circumstances.

St George's Clinic in Baghdad continued to provide a vital point of access for vulnerable people unable to afford private healthcare. Its work sits within the broader role of St George's as a place of worship, community support and interfaith welcome.

This health work demonstrates Mosaic's commitment to supporting institutions that are deeply rooted, trusted and able to serve vulnerable communities over the long term.

What we learnt
The year highlighted the importance of continuity in healthcare. In fragile contexts, the survival of trusted medical institutions can be as important as the delivery of specific projects. Hospitals and clinics need medicines, staff, equipment, fuel, infrastructure and stable funding if they are to keep serving people through crisis.

We also learnt that health work is closely linked to dignity and justice. For families living in poverty or under occupation, displacement or insecurity, access to healthcare can determine whether other forms of recovery are possible.

Going forward
Mosaic will continue to prioritise support for trusted healthcare partners. This includes sustaining relationships with the Diocese of Jerusalem, continuing to support St George's Clinic, and exploring where Mosaic can add value through advocacy, fundraising and partnership-building for healthcare institutions serving vulnerable communities.

Emergency Response

Emergency response remained a significant part of Mosaic's work during the year. Across Gaza, the West Bank, Baghdad and the Olive Tree Centres in Jordan, families faced acute needs linked to conflict, displacement, food insecurity, poverty and the erosion of basic services.

Mosaic's emergency response is delivered through trusted local partners and is designed to meet immediate needs while preserving dignity and strengthening longer-term resilience. Support included emergency healthcare, food parcels, practical assistance and targeted help for vulnerable families.

In Gaza and the West Bank, Mosaic's emergency response focused particularly on supporting healthcare provision through the Diocese of Jerusalem. In Baghdad, food parcels and practical assistance helped vulnerable families connected with St George's Church and its wider community outreach. Through the Olive Tree Centres, families in Jordan received practical support alongside education and psychosocial activities.

Patients and families queue in the streets outside the pharmacy to receive vital medication

Key achievements
Mosaic was able to respond to urgent needs through existing partner relationships. This meant that support could be directed through institutions already trusted by local communities and familiar with the specific vulnerabilities of those they served.

Emergency assistance through the Olive Tree Centres helped families facing economic hardship and insecurity. In Baghdad, food parcels supported some of the poorest families linked with St George's. In Gaza and the West Bank, emergency support contributed to the continued provision of healthcare in extremely difficult conditions.

What we learnt
This year again demonstrated the value of long-term local partnerships in emergency response. When crisis escalates, Mosaic is not starting from scratch. Existing relationships with churches, hospitals and community partners allow support to be channelled through trusted routes.

We also learnt that emergency response and long-term development cannot be separated neatly in the contexts where Mosaic works. Families may need food, healthcare and emergency support at the same time as education, trauma care and livelihood opportunities.

Going forward
Mosaic will continue to respond to emergencies where we have trusted partners and clear routes to impact. We will seek to balance immediate relief with longer-term recovery, ensuring that crisis response remains connected to our wider priorities of hope, help and healing.

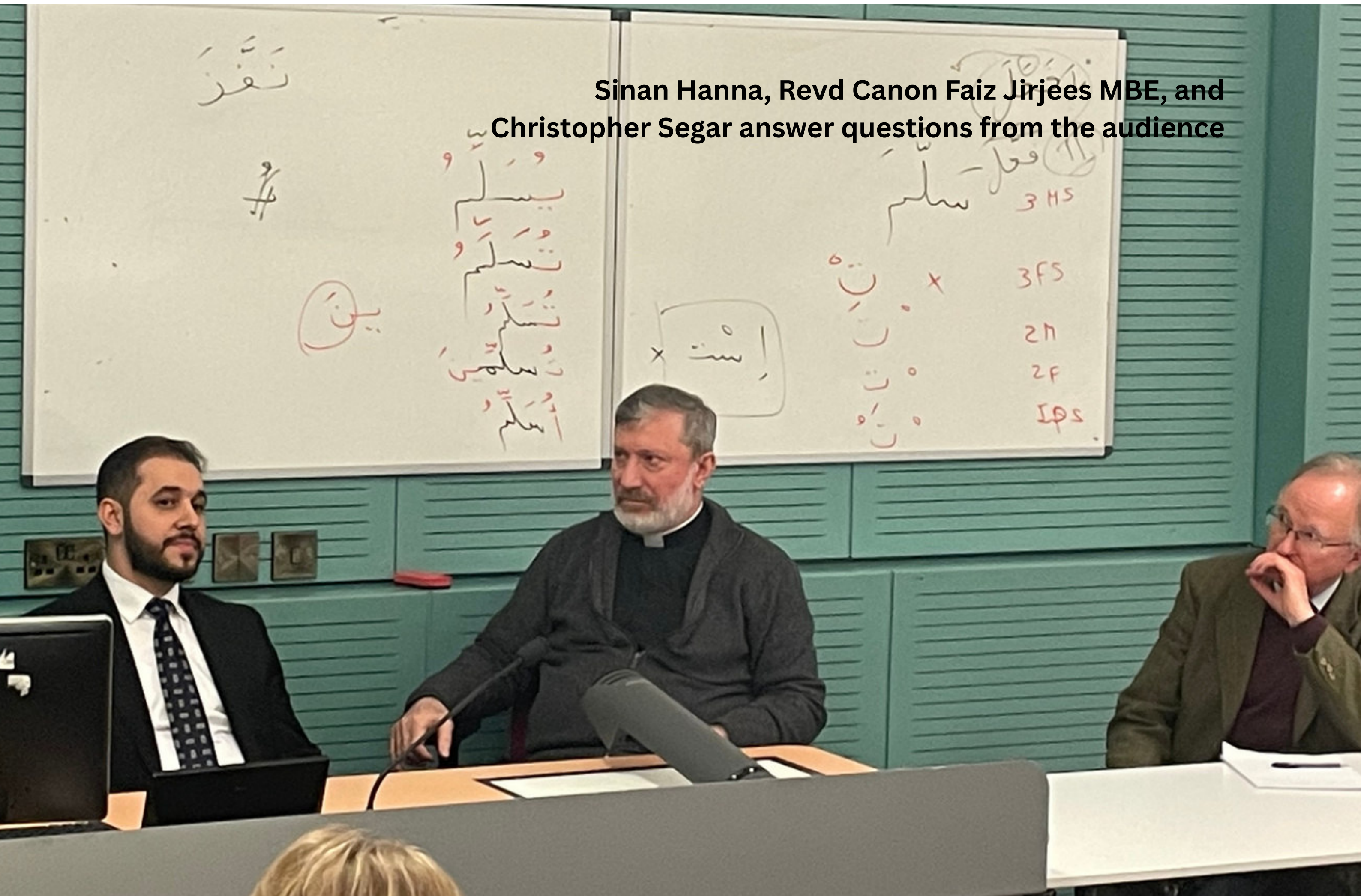
A refugee from one of our Olive Tree Centres going shopping using food coupons provided by Mosaic

Advocacy

Alongside direct programme support, Mosaic continued to develop its advocacy and communications work. We recognise that Mosaic's partner-led insight gives the charity a distinctive role in speaking about issues affecting vulnerable and marginalised communities in the Middle East.

During the year, Mosaic strengthened its engagement in the area of Freedom of Religion or Belief (FoRB), particularly in relation to Iraq. This included attending meetings of the All-Party Parliamentary Group on FoRB and meeting one-to-one with the new UK Special Envoy for FoRB together with the Rev'd Canon Faiz Jirjees of St George's Church, Baghdad. This provided an important opportunity to raise specific concerns relating to the situation of Christians and other vulnerable minority communities in Iraq, drawing directly on the experience of Mosaic's partners on the ground.

Mosaic also helped to create space for informed public and policy discussion through a roundtable event hosted at the School of Oriental and African Studies (SOAS), focused on the challenges facing Christians in Iraq. The event brought together academic, church, policy and civil society perspectives, enabling deeper reflection on the pressures facing Christian communities, the wider context for religious and ethnic minorities, and the importance of locally grounded responses. For Mosaic, this was an important opportunity to connect partner-led experience with wider advocacy, helping ensure that conversations about Iraq are shaped not only by analysis of the political and security context, but by the lived realities of communities seeking to remain, rebuild and contribute to a peaceful future.



Sinan Hanna, Revd Canon Faiz Jirjees MBE, and Christopher Segar answer questions from the audience

What we learnt this year

Across all programme areas, several themes emerged.

First, Mosaic's integrated model remains one of its key strengths. Families affected by conflict and displacement do not experience needs in separate categories. Education, trauma support, livelihoods, healthcare and emergency relief are deeply connected. Mosaic's programmes are strongest where they respond to the whole person and the wider family context.

Second, local partners remain central to effective delivery. Churches, clinics, hospitals and community organisations rooted in their context are able to build trust, identify needs and adapt quickly as circumstances change.

Third, long-term presence matters. In contexts where international attention often rises and falls with the news cycle, Mosaic's partners continue to serve faithfully. Sustained support allows trusted institutions to remain places of hope and practical help.

Finally, Mosaic's Christian identity continues to shape both why and how we work. Our faith calls us to stand with those who are marginalised, displaced, traumatised or forgotten, and to do so with compassion, humility and practical commitment.

Going forward

In the coming year, Mosaic will seek to strengthen and develop its work in the following areas:

- continuing to develop the Olive Tree Centre model in Jordan, including exploring the feasibility of a fifth centre in an area of high need;
- strengthening trauma-informed psychosocial support, including through safe spaces, sport, creative activities and community-based care;
- consolidating education provision for displaced and marginalised children and young people;
- developing Nineveh SEED as a strategic livelihoods and peacebuilding programme in northern Iraq with a particular focus on women's empowerment;
- sustaining support for trusted healthcare institutions in Baghdad, Gaza and the West Bank;
- continuing emergency response where Mosaic has trusted partners and clear routes to impact;
- expanding advocacy, supporter engagement and strategic partnerships;
- strengthening safeguarding, monitoring, evaluation and risk management across all programme areas.

Thank you for your support in 2025
Rachel Belshaw, Treasurer and Trustee, Mosaic Middle East

I'm pleased to be able to report to our supporters and stakeholders that, during 2025, the financial position of the charity remains strong, enabling us to be confident about future plans to provide more relief to the refugees we strive to help.

Total income increased by a modest 2.5% in 2025 compared to 2024 but general donations and grants were lower with overall income being boosted by a legacy of £105k received towards the end of the year. As in the previous year a particular success was participation in the “Big Give” campaign in December where, thanks to some generous pledges by donors, match funding was available to effectively quadruple any donations by supporters. There was also a very generous response to our second Gaza appeal.

Regular giving continued a slow decline with a modest drop of 5%. This source of funding is very valuable to enable us to plan more effectively for future projects and we really appreciate those who are able to donate in this way. Efforts continue to increase this source of funding.

Following a restructuring in 2023, and consequently a reduction in UK overheads, core costs have continued to be much lower than in previous years and this has enabled us to increase the amount of funding available to projects in the Middle East. Total grants to partners in the region were £311,660 in 2025 (2024: £276,914) up by 12.5%.

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

Thank you to all those who give to this incredibly valuable and needed work and thank you to the staff team who work tirelessly to ensure that Mosaic Middle East fulfils its mission.

Rachel Belshaw
Treasurer, Mosaic Middle East

Loving God,

Thank you for the hope, help and healing made possible through Mosaic's partners and supporters.

We pray for families facing conflict, displacement, poverty and uncertainty across the Middle East.

Strengthen teachers, health workers, church leaders and community volunteers. Bring comfort to those who are grieving, protection to those at risk, healing to those affected by trauma, and hope for a better future.

Bless Mosaic's team, Trustees and supporters. May all that is done through Mosaic reflect your compassion, justice and peace.

Olive Harvest at Mosaic's Olive Tree House

Trustees’ Financial Review

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

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

Charitable Purpose and Public Benefit
Mosaic Middle East exists to relieve poverty, advance education, support health and wellbeing, and promote community resilience among vulnerable and marginalised communities in the Middle East. The Trustees have had regard to the Charity Commission’s guidance on public benefit and are satisfied that Mosaic’s activities during the year have been carried out in furtherance of the charity’s purposes.

Mosaic’s programmes provide practical support to people experiencing displacement, trauma, poverty, interrupted education, ill health and the long-term effects of conflict. Public benefit is delivered through direct services such as education, psychosocial support, vocational training, medical care, food assistance and emergency relief, as well as through strengthening local partners who are trusted by the communities they serve.

Recruitment and Appointment of New Trustee Directors
New Trustees are selected for their relevant interest, expertise and experience and are elected by the existing Trustees.

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

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

Trustees’ Financial Review cont.

Partnership Approach
Mosaic’s delivery model is based on partnership. We work through local organisations, churches and community institutions with deep knowledge of their context and established relationships with those most in need. This enables our programmes to be locally led, culturally appropriate and responsive to changing circumstances.

During the year, key partnerships included work with church and community partners in Jordan through the Olive Tree Centres; local partners in northern Iraq delivering livelihoods and education initiatives; St George’s Church and Clinic in Baghdad; and the Episcopal Diocese of Jerusalem through Al Ahli Hospital in Gaza and St Luke’s Hospital in Nablus.

This approach reflects Mosaic’s conviction that local partners are not simply delivery mechanisms, but agents of transformation within their own communities. Our role is to resource, support, strengthen and stand alongside them.

Risk Management
The Trustees recognise that good risk management is essential to effective governance and responsible programme delivery. We recognise that risk awareness is integral to decision-making, partner relationships, financial planning, safeguarding and programme oversight.

Mosaic operates in complex and fragile contexts, including areas affected by conflict, displacement, political instability, economic hardship and restrictions on movement. These contexts create significant operational, financial, security and safeguarding risks. The Trustees seek to manage these risks through careful partner selection, regular reporting, appropriate due diligence, financial controls, safeguarding policies, field monitoring where possible, and ongoing dialogue with local partners.

Principal risks and mitigation

1. Security and access risk
Mosaic works in contexts where conflict, instability, checkpoints, movement restrictions, travel disruption and sudden escalations can affect programme delivery and partner safety.

Mitigation: Mosaic works through established local partners with strong contextual understanding. Travel and visits are considered carefully, with attention to local advice, security developments and proportionality. Programmes are adapted where necessary to protect staff, partners and beneficiaries.

Trustees’ Financial Review cont.

2. Safeguarding risk
Mosaic works with children, displaced people, women, trauma survivors, people living in poverty and adults who may be at risk. This creates a significant safeguarding responsibility.

Mitigation: Mosaic maintains safeguarding policies and expects staff, trustees, volunteers, representatives and partners to uphold appropriate standards. Safeguarding is included in partner engagement, training and monitoring. Concerns are escalated and addressed according to policy.

3. Partner delivery and capacity risk
As a partner-led organisation, Mosaic relies on local partners to deliver programmes effectively, safely and in accordance with agreed standards.

Mitigation: Mosaic seeks to work with trusted partners with established community relationships. Grant agreements, reporting requirements, due diligence, regular communication, monitoring visits where possible, and financial controls are used to strengthen accountability.

4. Financial sustainability risk
Mosaic’s programmes depend on voluntary income, grant funding and supporter generosity. Restricted funding can limit flexibility, while changes in donor behaviour or grant cycles can affect programme planning.

Mitigation: The Trustees review financial performance regularly. Mosaic seeks to diversify income through individual giving, churches, trusts and foundations, appeals, major donors and potential international giving routes. Reserves and budgets are reviewed to ensure responsible stewardship.

5. Reputational and communications risk
Mosaic works in politically and religiously sensitive contexts. Communications must be truthful, balanced, dignified and protective of vulnerable individuals and partners.

Mitigation: Mosaic seeks to communicate carefully, avoiding sensationalism and ensuring that stories and images are used ethically and with consent. The charity’s Christian identity, commitment to impartial support according to need, and partner-led insight guide its public messaging.

6. Compliance and governance risk
As a growing charity working internationally, Mosaic must ensure that its governance, legal, financial and reporting systems remain proportionate and robust.

Mitigation: Trustees receive regular updates from the Executive Director and staff team. The Board reviews finances, programme activity, risks and strategic priorities.

Trustees’ Financial Review cont.

Safeguarding

Safeguarding is central to Mosaic’s Christian mission and operational responsibility. Mosaic is committed to promoting the safety, dignity and wellbeing of all those who come into contact with our work, particularly children, young people, displaced people, trauma survivors, women, and adults who may be vulnerable or at risk.

Mosaic recognises that safeguarding risks are heightened in contexts of conflict, displacement, poverty and dependency on aid. Power imbalances, trauma, lack of access to services and social marginalisation can increase vulnerability. Safeguarding therefore requires not only policies, but a culture of awareness, accountability and care.

Safeguarding is seen as a distinct area of organisational responsibility, including reporting mechanisms, awareness raising, risk assessment and learning from cases. Mosaic’s approach is focused on prevention, clear reporting, partner accountability and continuous improvement.

Safeguarding practice

Mosaic’s safeguarding approach includes:

- maintaining safeguarding policies and procedures;
- requiring staff, trustees and relevant representatives to understand and follow safeguarding expectations;
- working with partners to strengthen safeguarding awareness and practice;
- ensuring safeguarding is considered in programme design and delivery;
- promoting safe, dignified and consent-based use of stories, images and case studies;
- responding promptly and appropriately to safeguarding concerns;
- keeping safeguarding under review at governance level.

At the Olive Tree Centres, safeguarding is especially important because activities involve children, families, displaced communities and trauma-affected individuals. Programmes are delivered through trusted local partners, with attention to safe spaces, appropriate supervision and child protection.

In Iraq, safeguarding considerations apply across education, livelihoods, sport, church-based outreach and health-related work. Where programmes involve children and young people, including the football project and accelerated education, Mosaic seeks to ensure that delivery is safe, supervised and appropriate.

In health and emergency response, safeguarding also includes protecting the dignity, privacy and agency of people receiving assistance, particularly when communicating their stories to supporters.

Trustees’ Financial Review cont.

Safeguarding priorities going forward

In the coming year, Mosaic will continue to strengthen safeguarding across the organisation and with partners. Priorities include:

- reviewing safeguarding policies and procedures to ensure they remain fit for purpose;
- continuing safeguarding training and awareness raising;
- strengthening partner safeguarding expectations and documentation;
- ensuring safeguarding is embedded in monitoring and evaluation;
- maintaining clear reporting routes for concerns;
- ensuring that communications, photography and storytelling uphold dignity, consent and protection.

The Trustees remain committed to ensuring that safeguarding is not treated as a compliance exercise only, but as a core expression of Mosaic’s values and Christian commitment to protect and uphold the dignity of every person.

Financial Review

The increase in income has led to a surplus for the year of £105,796 compared to a surplus in 2024 of £114,290. Unrestricted reserves remain above the levels set by the reserves policy.

The Trustees have set a balanced budget for 2026 with a continued focus on increasing regular giving, church income and grants as well as keeping costs as low as possible. Ongoing stability in the charity's finances and the ability to deliver new projects is a key focus and is only achieved by the generous support of private individuals (both regular giving and one-off donations), churches and partner organisations and on grants from trusts and grant bodies. Where applicable, income tax is reclaimed through the Gift Aid scheme.

Reserves Policy

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

The Unrestricted General Fund Reserve of £272,346 as at 31st December 2025 achieves that target level which, along with planned future budget surpluses, is considered an indicator that the charity is a going concern. Total Funds of £480,873 also include Designated Funds £180,493 and Restricted Funds £28,034.

Public benefit

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

Trustees’ Financial Review cont.

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

Statement of Trustees’ Responsibilities
The Trustees(who are also the Directors of FRRME [RB1] for the purposes of company law) are responsible for preparing the Report of the Trusteesand the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

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

·Select suitable accounting policies and then apply them consistently.
·Observe the methods and principles in the Charity SORP.
·Make judgements and accounting estimates that are reasonable and prudent.
·Prepare the financial statements on the going concern basis, unless it is inappropriate to presume that the Charitable Company will continue in business.

The Trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charitable company and to enable them to ensure that the financial statements comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the charitable company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

ON BEHALF OF THE BOARD:

Scott Rye
Chair of Trustees
Date: 16th June 2026

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

I report to the trustees on my examination of the financial statements of Foundation for Relief and Reconciliation in the Middle East (the charity) for the year ended 31 December 2025.

Responsibilities and basis of report

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

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

Independent examiner's statement

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

I have completed my examination. I confirm that no matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

1. Accounting records were not kept in respect of the charity as required by section 386 of the Companies Act 2006.
2. The financial statements do not accord with those records; or
3. The financial statements do not comply with the accounting requirements of section 396 of the Companies Act 2006 other than any requirement that the financial statements give a trust and fair view, which is not a matter considered as part of an independent examination; or
4. The financial statements have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities applicable to charities preparing their financial statements in accordance with the Financial Report Standard applicable in the UK and Republic of Ireland (FRS102).

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the financial statements to be reached.

John Caladine FCCA CTA FCIE
Caladine Limited
Chantry House
22 Upperton Road
Eastbourne
East Sussex
BN21 1BF
Date 27 August 2026

STATEMENT OF FINANCIAL ACTIVITIES
(INCORPORATING INCOME AND EXPENDITURE ACCOUNT)

	Notes	Unrestricted Funds	Restricted Funds	31.12.25 Total Funds	31.12.24 Total Funds
		£	£	£	£
INCOME FROM :					
Donations and legacies	2	444,153	174,099	618,252	604,475
Other trading activities	3	992	-	992	-
Investments	4	7,452	-	7,452	6,534
Total Income		**452,597**	**174,099**	**626,696**	**611,008**
EXPENDITURE ON :					
Raising Funds	3	28,313	-	28,313	24,840
Charitable Activities	5	99,038	393,549	492,587	471,879
Total Expenditure		**127,351**	**393,549**	**520,900**	**496,719**
NET INCOME / (EXPENDITURE) BEFORE TRANSFERS		**325,246**	**(219,450)**	**105,796**	**114,290**
Transfers Between Funds	13	(187,464)	187,464	-	-
Net Movement in Funds		**137,781**	**(31,986)**	**105,796**	**114,290**
RECONCILIATION OF FUNDS					
Total Funds at 1st January 2025		315,058	60,020	375,078	260,788
TOTAL FUNDS AT 31st DECEMBER 2025	13	**452,839**	**28,034**	**480,874**	**375,078**

All activities are classified as continuing operations.

The notes on pages 34-43 form part of these financial statements.

BALANCE SHEET

AS AT 31ST DECEMBER 2025

	Notes	Unrestricted Funds £	Restricted Funds £	31.12.25 Total Funds £	31.12.24 Total Funds £
FIXED ASSETS					
Tangible Assets		-	-	-	-
CURRENT ASSETS					
Debtors	10	25,491	-	25,491	49,352
Cash at Bank and in Hand		429,985	45,034	475,019	330,159
		455,476	45,034	500,510	379,511
CREDITORS					
Amounts Falling Due Within One Year	11	(2,636)	(17,000)	(19,636)	(4,433)
NET CURRENT ASSETS		**452,839**	**28,034**	**480,874**	**375,078**
NET ASSETS		**452,839**	**28,034**	**480,874**	**375,078**
CHARITY FUNDS	13				
Unrestricted Funds				272,347	295,058
Designated Funds				180,493	20,000
Restricted Funds				28,034	60,020
TOTAL FUNDS				**480,874**	**375,078**

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

The company is entitled to exemption from the audit requirement contained in section 477 of the Companies Act 2006, for the year ended 31 December 2025.

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

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

The financial accounts were approved by the Trustees on 16th June 2026 and signed on their behalf by:

SCOTT RYE - CHAIRMAN OF TRUSTEES

Company registration number 6598173 (England and Wales)

CASH FLOW STATEMENT
FOR THE YEAR ENDED 31ST DECEMBER 2025

	Notes	31.12.25 £	31.12.24 £
CASH FLOWS FROM OPERATING ACTIVITIES			
Net cash used in operating activities	17	144,860	97,190
CHANGE IN CASH AND CASH EQUIVALENTS IN THE YEAR		144,860	97,190
Cash and cash equivalents at 1st January 2025		330,159	232,969
CASH AND CASH EQUIVALENTS AT 31ST DECEMBER 2024	18	475,019	330,159

ANALYSIS OF CHANGES IN NET DEBT	At 01.01.25 £	Cash flows £	At 31.12.25 £
Cash at Bank and in hand	330,159	144,858	475,019

The notes on pages 34-43 form part of these financial statements.

NOTES TO THE FINANCIAL STATEMENT

FOR THE YEAR ENDED 31ST DECEMBER 2025

1. ACCOUNTING POLICIES

1.1 Basis of preparation of financial statements
The financial statements have been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (the 'SORP 2019'), FRS 102: the Financial Reporting Standard applicable in the UK and Republic of Ireland ('FRS 102') and the Companies Act 2006.

Foundation for Relief and Reconciliation in the Middle East meets the definition of a public benefit entity under FRS 102. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy.

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

The accounts have been prepared on a going concern basis.

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

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

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

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

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

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

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

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

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

1. ACCOUNTING POLICIES (CONTINUED)

1.5 Expenditure

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

Expenditure is classified by activity. The costs of each activity are made up of the total of direct costs and shared costs, including support costs involved in undertaking each activity. Direct costs attributable to a single activity are allocated directly to that activity. Shared costs which contribute to more than one activity and support costs which are not attributable to a single activity are apportioned between those activities on a basis consistent with the use of resources. Central staff costs are allocated on the basis of time spent, and depreciation charges allocated on the portion of the asset's use.

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

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

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

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

1.6 Tangible fixed assets and depreciation

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

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

The company currently has no fixed assets.

1.7 Interest receivable

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

1.8 Operating leases

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

1.9 Debtors

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

1.10 Cash at Bank and in hand

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

NOTES TO THE FINANCIAL STATEMENT

FOR THE YEAR ENDED 31ST DECEMBER 2025

1. ACCOUNTING POLICIES (CONTINUED)

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

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

1.13 Foreign currencies

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

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

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

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

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

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

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

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

1.18 Related Party transactions
There are no related party transactions.

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

2. INCOME FROM DONATIONS AND LEGACIES

	Unrestricted Funds £	Restricted Funds £	31.12.25 £	31.12.24 £
Donations (including minor grants)	**339,618**	**125,204**	**464,822**	**528,286**
Legacies	**104,535**	**-**	**104,535**	**1,294**
Major grants	**-**	**48,895**	**48,895**	**74,895**
Total donations and legacies	**444,153**	**174,099**	**618,252**	**604,475**
Total 2024	**350,048**	**254,427**	**604,475**	

Memorandum

Major grants (over £5,000) received in 2025:

	2025 £	***2024 £***
Allan & Nesta Ferguson Foundation		*20,000*
Jerusalem Trust		*21,000*
Highway One		*10,000*
Release International	*10,440*	*10,440*
BFFS	*13,455*	*13,455*
Anchor Foundation	*8,000*	
The Lancaster Foundation	*6,000*	
CMW	*11,000*	
Total	***48,895***	***74,895***

3. CHARITY TRADING AND FUNDRAISING EXPENSES

	Unrestricted funds £	Restricted funds £	31.12.25 £	31.12.24 £
Charity trading income				
Sale of books	**992**	**-**	**-**	**-**
Fundraising expenses	**28,313**	**-**	**28,313**	**24,840**
Fundraising expenses net of trading income	**28,313**	**-**	**28,313**	**24,840**
Total 2024	*24,840*	-	*24,840*	

NOTES TO THE FINANCIAL STATEMENT

FOR THE YEAR ENDED 31ST DECEMBER 2025

4. INVESTMENT INCOME

	Unrestricted funds	Restricted funds	31.12.25	31.12.24
	£	£	£	£
Investment income — bank interest	7,452	-	7,452	6,535
Total 2024	*6,535*	-	*6,535*	

5. CHARITABLE ACTIVITIES

	Direct Costs	Grant Funding of Activities	Support Costs	31.12.25	31.12.24
	£	£	£	£	£
Northern Iraq relief	11,999	-	-	11,999	12,636
Jordan relief	13,442	-	-	13,442	13,216
Middle East Projects:					
Nineveh SEED / Livelihoods (Iraq)	-	38,834	-	38,834	31,550
BFFS Grant Education Project		13,846		13,846	13,974
Olive Tree Centre (Jordan)		110,823	-	110,823	116,376
Gaza Relief		45,000	-	45,000	9,476
Reconciliation and Advocacy	-	-	-	-	2,400
Front line delivery	-	-	56,448	56,448	66,199
St George's Church	-	103,157	-	103,157	105,538
St George's Clinic	-		-		-
Overseas Travel	3,135	-	-	3,135	1,377
UK Office Salary Costs	-	-	75,884	75,884	75,117
Finance Costs	-	-	4,004	4,004	4,071
Communication and office costs	-	-	13,705	13,705	12,528
Governance Costs	-	-	2,310	2,310	7,421
TOTAL	**28,576**	**311,660**	**152,351**	**492,587**	**471,879**
Total 2024	29,629	276,914	165,336	471,879	

NOTES TO THE FINANCIAL STATEMENT
FOR THE YEAR ENDED 31ST DECEMBER 2025

6. GOVERNANCE COSTS

	31.12.25	31.12.24
	£	£
Governance—Independent Examination/Auditor remuneration	1800	6,900
Governance expenses (Trustees expenses and cost of meetings)	510	521
	2310	7,421

7. TRUSTEES AND RELATED PARTIES REMUNERATION AND BENEFITS

Nobody is remunerated for acting as a Trustee. Trustees are paid expenses for attending meetings directly related to their duties as Trustees. For the year ended 31 December 2025, no trustees were paid expenses (2024: one trustee was paid £95.50) for travel or subsistence.

Donations received in the year from trustees totalled £9,030 (2024: nil). All donations received were without conditions.

8. NET INCOME/(EXPENDITURE)

	31.12.25	31.12.24
	£	£
This is stated after charging:		
Auditors' remuneration—audit	-	
Independent Examiner's fees	1,800	1,800

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

9. STAFF COSTS

	31.12.25	31.12.24
	£	£
Gross Salaries	111,273	114,313
Employers' NI	2,576	5,022
Pension	4,451	4,486
	118,300	123,821

The average monthly number of employees was: 4 (2024: 4) and the average monthly number of employees during the year expressed as full-time equivalents was as follows (including casual and part-time staff):

2025	2024
No.	*No.*
3.26	3.4

No employees had employee benefits in excess of £60,000 (2024: nil). The key management personnel of the charity comprise the Executive Director and Finance and Operations Manager. The total employee benefits of the key management personnel of the charity were £75,895 (2024: £67,792). Staff Remuneration is approved by the Trustees.

NOTES TO THE FINANCIAL STATEMENT

FOR THE YEAR ENDED 31ST DECEMBER 2025

10. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	31.12.25	31.12.24
	£	£
Gift Aid recoverable	-	-
Prepayments and Accrued Income	25,491	49,352
	25,491	49,352

11. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	31.12.25	31.12.24
	£	£
Trade Creditors	836	1,040
Other Creditors	18,800	3,393
	19,636	4,433

12. OPERATING LEASE COMMITMENTS

At 31 December 2025 0 commitments under an operating lease, which may be cancelled by giving 12 months' notice, as follows:

	31.12.25	31.12.24
	£	£
Amounts payable:		
Not later than 1 year	-	-
Later than 1 year and not later than 5 years	-	-
Total	-	-

Operating lease costs recognised as an expense in the Statement of Financial Activities amount to £0 (2024: £0).

NOTES TO THE FINANCIAL STATEMENT

FOR THE YEAR ENDED 31ST DECEMBER 2025

13. FUNDS—Current Year

	At 01.01.25	Incoming Resources	Resources Expended	Transfers Between Funds	At 31.12.25
	£	£	£	£	£
Unrestricted Funds					
General Fund	294,441	452,596	(127,351)	(347,957)	272,346
Designated Oversea Projects	20,000			20,000	40,000
Olive Tree Centres				60,000	60,000
Gaza Relief Fund				12,993	12,993
Women's Empowerment				40,000	40,000
Water Filter Project Ninevah Seed				10,000	10,000
US Donor Engagement				5,000	5,000
Ninevah Impact Evaluation Report				7,500	7,500
Website		-	-	5,000	5,000
	314,441	452,596	(127,351)	(187,464)	452,839
Restricted Funds					
St George's Church and Clinic	-	40,406	(103,157)	62,751	-
Northern Iraq	8,192	16,244	(50,833)	26,897	500
BFFS Education Grant		13,455	(13,846)	391	-
Gaza Emergency Relief	51,828	20,706	(45,000)	0	27,534
Jordan	-	83,288	(124,265)	40,977	-
Middle East Projects	-	-	(56,448)	56,448	-
	60,020	174,099	(393,549)	187,464	28,034
TOTAL FUNDS	374,461	626,695	(520,900)	-	480,873

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

14. FUNDS—Prior Year

	At 01.01.24	Incoming Resources	Resources Expended	Transfers Between Funds	At 31.12.24
	£	£	£	£	£
Unrestricted Funds					
General Fund	234,332	356,583	(128,371)	(168,101)	294,441
Designated international development	10,000	-	-	10,000	20,000
	244,332	356,582	(128,371)	(158,101)	314,441
Restricted Funds					
St George's Church and Clinic	-	48,088	(105,538)	57,451	-

Northern Iraq	16,457	35,921	(44,186)	-	8,192
BFFS Education Grant		13,455	(13,974)	519	
Gaza Emergency Relief		61,304	(9,476)		51,818
Jordan	-	95,659	(129,592)	33,933	-
Middle East Projects		-	(66,199)	66,19[illegible]	-
	16,457	254,427	(368,965)	158,101	60,020
TOTAL FUNDS	260,788	611,008	(496,719)	-	374,462

NOTES TO THE FINANCIAL STATEMENT

FOR THE YEAR ENDED 31ST DECEMBER 2025

15. ANALYSIS OF NET ASSETS BETWEEN FUNDS— CURRENT YEAR

	General funds £	Designated funds £	Restricted funds £	31.12.25 £
Current assets	274,982	180,493	45,034	500,509
Creditors due within one year	(2,636)	-	(17,000)	(2,636)
	272,346	180,493	28,034	497,873

16. ANALYSIS OF NET ASSETS BETWEEN FUNDS Prior Year

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

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

	31.12.25 £	31.12.24 £
Net income for the year (as per Statement of financial activities)	105,796	113,673
Adjustment for:		
(Increase)/Decrease in debtors	23,861	(9,397)
(Decrease) / Increase in creditors	15,203	(7,087)
Net cash used in operating activities	144,860	97,190

18. ANALYSIS OF CASH AND CASH EQUIVALENTS

	31.12.25 £	31.12.24 £
Cash at bank and in hand	475,017	330,159
Total	475,017	330,159