The Council of Christians and Jews

(Registered Charity No. 238005)

Trustees' Report and Financial Statements
For the Year Ended 31st March 2026

www.ccj.org.uk

THE COUNCIL OF CHRISTIANS AND JEWS

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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- Dame Sarah Mullally (January 2026)
The Cardinal Archbishop of Westminster- Archbishop Richard Moth (February 2026)
The Archbishop of Thyateira and Great Britain- Archbishop Nikitas
The Moderator of the General Assembly of the Church of Scotland- Rt Revd Gordon Kennedy (May 2026)
The Moderator of the Free Churches Group- Reverend Dr. Tessa Henry-Robinson (April 2025)
The Chief Rabbi of the United Hebrew Congregations of the Commonwealth- Sir Ephraim Mirvis
The Senior Rabbi of Masorti Judaism- Rabbi Jonathan Wittenberg
The Co-Leads of the Movement for Progressive Judaism- Rabbi Charley Baginsky and Rabbi Josh Levy
The Spiritual Head of the Spanish and Portuguese Jews' Congregation- Rabbi Amir Ellituv (January 2026)

Vice Presidents

Henry Grunwald KC
Sir Timothy Sainsbury
Lord George Carey of Clifton P.C.
Maurice Ostro OBE KFO
Elizabeth Harris-Sawchenko
(from February 2026)
The Revd Dr David Coffey
Irina Liner
Zaki Cooper
Lord Michael Farmer
(from February 2026)
Rt Revd Dr Christopher Herbert
Lord Harries of Pentregarth
(deceased April 2026)
Stephen Rubin CBE
Andrew Mainz

Trustees

Chair: The Rt Revd Sarah Bullock
Hon. Treasurers: Susan Nyman, Duncan Irvine
Hon. Secretary: Dr Susan Siegel
Trustees: Sr Teresa Brittain, Tom Daniel, Elliot Steinberg, Anna Tobin, Tamara Handler,
Dr Ed Kessler MBE, Helen Cameron (from November 2025).

Co-Directors: Georgina Bye and Revd Dr Nathan Eddy

Independent Examiner:
Edward Passmore 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 31ST MARCH 2026

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 2026.

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 2026 including members, stakeholders, employees, and donors. April 2025-March 2026 has continued to be an incredibly 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.

This period has been marked by worryingly high rates of antisemitic incidences in the UK and worldwide; in particular the violent terror attacks in October 2025 at Heaton Park Synagogue in Manchester followed by the Bondi Beach Chanukah attack and subsequent North London arson attacks on synagogues and Jewish communal buildings and the stabbing in Golders Green. Alongside this rise in antisemitism, we have seen Islamophobia rise in parallel; we know that increases in faith-based hatred go hand-in-hand, and we stand wholeheartedly opposed to this. People of faith should be able to live and practice their faith freely and safely. We seek to build a society where our differences are celebrated and we respect that there are things we will fundamentally disagree on, however we can treat one another with kindness and respect.

We have continued to combat antisemitism and adapted our programmes to address the challenges and rifts we see in an ever more polarised society. The need for our bridgebuilding work is ever more important; bringing people of different faiths and perspectives together is sorely needed and essential in increasing understanding and empathy for one another.

Campus Leadership Programme

Despite heightened tensions on UK University campuses our Campus Managers have continued to run the Campus Leadership Programme (CLP). The 2024-2025 cohort had 11 campus leaders at 9 campuses across the UK; Bristol, Imperial, Manchester, Nottingham, Oxford, Sheffield, St Andrews, UCL and Warwick. 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 25/26 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. Campus leader events include Interfaith quizzes, speed faithing events, picnics with games, Friday night dinners and much more.

Holocaust Education

During this timeframe we spent significant time preparing our Poland study tour for 12 senior Christian leaders. The study tour, which was held on 5-9 July 2026, brings together leaders from across the churches and ecumenical bodies of the UK, including the Church of Scotland, the Church in Wales, the Church of England, Pentecostal churches, the Society of Friends (Quakers), the Methodist Church, the United Reformed Church, the Roman Catholic Church, the Greek Orthodox Church, Churches Together in England, and more.

The 'Testimony of the Holocaust' programme involves an in-person, site-based visit to Poland (visiting sites in Warsaw, Krakow and Auschwitz-Birkenau). An all day, in-person seminar and online educational session was held ahead of the programme as well as planned post study-tour sessions upon return to the UK.

The programme has 3 core aims: to educate participants about Jewish life in Poland before, during, and after the Second World War, to learn about Christian-Jewish relations, and to explore contemporary issues in Poland. Through the programme, we aim for participants to have a deeper appreciation and understanding of Jewish life and identity, a detailed knowledge of the events of the Holocaust and the inspiration to foster positive interfaith relations between Christians and Jews back home in the UK.

Israel-Palestine Dialogue

With the ongoing conflict we have not been able to hold our Israel-Palestine study tour for the past two years. We hope to return to this programme in the future although it will require reflection and adaptation as we adjust to the current reality in the Middle East.

Rabbi-Clergy Conference

This was held in May 2025 and was designed to be a more intimate gathering, focussed around creating space for Rabbis and Christian Clergy to explore the impact of the Israel-Gaza war on themselves and their communities. The conference platformed keynote speakers from a coexistence organisation where we heard from an Israeli and a Palestinian. We also heard from CCJ Presidents Rabbi Charley Baginsky and Rabbi Josh Levy and had space for active listening and connection amongst attendees.

Branches

In this reporting period, two regions saw new dialogue initiatives started by CCJ volunteers. In Derbyshire two new regional coordinators were appointed: Eve Sacker from the newly formed Derbyshire Jewish Community and Revd Alan Griggs from Derby Diocese. They organized a Nottingham synagogue visit with Christian clergy as a first initiative. In the East of Scotland, local CCJ leaders gathered 75 people at Edinburgh's Orthodox Synagogue for the launch of a new East of Scotland branch with commitment from the Edinburgh Liberal Jewish Community and area churches. Elsewhere, Oxford CCJ met monthly, and their annual programme featured CCJ Trustee and leading scholar Dr Ed Kessler as a speaker, and CCJ President Joseph Dweck speaking at the annual Yom HaShoah commemoration. The Archbishop of York, the Rt Hon Stephen Cottrell, was the speaker at the Annual Public Lecture organized by Leeds CCJ, and Scriptural Reasoning biblical dialogue sessions were held at the end of 2025. West of Scotland CCJ held a number of events highlighting the Jewish heritage of Glasgow for the city's 850th birthday celebration. Birmingham CCJ organized a garden party with two klezmer bands, as well as other dialogue events.

Sadly, we had a branch closure for Northeast England CCJ, and, just after the reporting period, for Sheffield CCJ. However, we are delighted that new initiatives have started, including a relaunch of the Hampstead Branch under reinvigorated leadership (also just beyond the reporting period).

Education, mediation and support

We have 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; and we have consulted for the Quakers, Methodists, and the Church of Scotland around resources and statements. We are considered, and proud to be, the leaders in educating on antisemitism for Christians.

Public engagement: Social Change and Communication

In late October 2025, we awarded our premier award, the Bridge Award, to Cardinal Pierbattista Pizzaballa, the Latin Patriarch of Jerusalem, for his interfaith leadership in Israel and Palestine at the Anglican Centre in Rome.

We brought a small delegation to attend this event, including Trustees, CCJ President Rabbi Josh Levy, CCJ Vice Presidents and other key stakeholders. We were delighted to welcome the British Ambassador to the Holy See, Chris Trott, and other significant guests and local Jewish and Christian leaders to this reception. We were then honoured to be welcomed to the Vatican by Pope Leo XIV to attend an international commemoration of the 60th anniversary of Nostra Aetate, celebrating a turning point in Catholic-Jewish relations and broader interfaith relations, a significant moment of Vatican II. Nostra Aetate was also the primary focus of our 2025 edition of Common Ground.

CCJ's AGM was held in November 2025 in Manchester. This was scheduled prior to the Heaton Park attack, but it felt very meaningful to stand in solidarity and support the community. Our keynote speakers were local community leaders, Susie Gordon from Leeds Jewish Representative Council and Marc Levy from Manchester Jewish Rep Council/JLC. The panel was chaired by Campus Manager Beth Williams who provided university context and reflections alongside our business meeting which was followed by a tour of Manchester Cathedral.

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 remained consistent in our messaging encouraging nuance and consideration for multiple perspectives as is our role as a bridge building organisation. We received mixed press coverage in the past year, in particular around the Church of England General Synod, however alongside those who have raised questions around our work and role we have had many positive articles articulating our positive and sharing news of our work with a wide audience. Examples include articles in the Guardian, Church Times, coverage in the Jewish News, Jewish Telegraph and Jewish Chronicle.

CCJ's e-newsletter, published several times a month, has been sent regularly to nearly 3,000 readers.

Our annual magazine Common Ground has received very positive feedback and showcases our work and programmes throughout the year as well as articles on antisemitism and Branch features.

In terms of social media, we continue to engage with our members, friends, and audiences on Facebook, Instagram, and LinkedIn. We have significantly reduced our engagement on X (formerly Twitter) alongside many other charities within our network and have recently joined Bluesky.

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 Honorary Secretary and Programme Manager attended the ICCJ Member organisations gathering in Warsaw in July 2025 presenting updates on our 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 with others our successes and challenges.

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
We have continued to work closely with all CCJ Presidents and their offices including Lambeth Palace and the Office of the Chief Rabbi and the Movement for Progressive Judaism. We are delighted to have welcomed Rabbi Amir Ellituv as the new spiritual head of the Spanish and Portuguese Jews' Congregation and to have joined the momentous celebrations as part of the investiture of the 106th Archbishop of Canterbury, the Right Revd Sarah Mullally.

A CCJ Presidents' meeting was held in-person at Lambeth Palace in December 2025 following the extensive renovations and it was wonderful to return to this space. In addition to this many individual meetings were also held by the Co-Directors with leaders across Christian and Jewish communities.

CCJ Co-Director Revd Nathan Eddy was a featured speaker at a Churches' Higher Education Liaison Group conference in January 2025.

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.

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

We maintained active channels of communication with other representative bodies including Interfaith Glasgow, Interfaith Scotland, Churches Together in Britain and Ireland.

Future objectives
Following on from our strategic review process we will be sharing our refreshed goals and adjusting our website and language to reflect this process.

With the ongoing conflict in the Middle East, we have not held our Israel-Palestine study tour since we last travelled to the region in 2022. However, we have encouraged measured dialogue over the conflict and recognized regional leaders in the last year, thus increasing understanding and seeking to hold a firm centre in a polarized UK context.

We are looking to launch a new pilot programme of dialogue groups for Rabbis and Clergy and a parallel group for lay leaders.

Our campus leadership programme is an ongoing area of our work with an incoming cohort who will take part in a residential in September 2026 to form the 2026-2027 cohort.

We are hopeful that we can return to running an Israel Palestine Study tour in the future although this programme will need further reflection and adaptation based on the events of the past few years.

In 2027 CCJ will be marking our 85th anniversary. We plan to hold a fitting celebratory event to mark this moment.

We remain committed to combatting antisemitism through education and awareness-raising through our bespoke education for Churches and Christians and tackling difficult conversations whenever and wherever these arise.

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

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 the Council if they subscribe to the purposes of the Council.

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

Changes in Trustees

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

Bishop Sarah Bullock, Bishop of Shrewsbury, has been in place as the Chair of CCJ since November 2023 and her guidance and support have been invaluable.

Staff and operations

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

In the summer of 2025 Dr James Roberts and Avigail Simmonds-Rosten moved on from their roles at CCJ. We took the opportunity to reflect on our staffing and have since hired two part-time staff as a job-share to support our programming. Arabella Norton and Dr Jaime Ashworth joined the CCJ team in May 2026, and Beth Williams moved on from CCJ in May 2026.

Volunteers

CCJ's local work is organised into Branches around the country, each led by a committee of volunteers. There are 15 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 alongside CCJ staff.

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, The Claims Conference, Pears Foundation, Association of Jewish Refugees, The Rubin Foundation Charitable Trust, Tikkun

Olam Foundation, Beaverbrooks Charitable Trust, John Mason Trust, Headley Trust, The Davis Foundation, Westhill Grant, The James Leek Trust, The Prism Charitable Trust, Westminster Abbey, The United Reformed Church, the Childwick Trust, 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:** We are grateful to all those who have left a legacy to CCJ and hope that those who are able to will consider doing so.

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 £46,853 for the year, comprising an operating deficit of £65,840 and a gain of £18,987 on the value of its investments.

The Charity recorded a higher deficit than in the previous year, reflecting lower income during the year, including the absence of income from a fundraising dinner held in the prior year. This was partially offset by savings in staff costs resulting from a reduced staff complement. The Trustees remain mindful that the Charity continues to operate at a deficit and will continue to monitor income and expenditure closely.

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, including the performance and value of its investments, and will take appropriate action where necessary. Investment values may fluctuate in response to market conditions.

Going concern

The Trustees consider CCJ to be a going concern based on the Charity's financial position on 31 March 2026, its drive for future funding, its strategy and the current reserves available to it. The Trustees review the financial position of the Charity through monthly finance committee meetings ensuring it is closely monitored throughout the 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 2026, the free reserves were £621,102 (2025: £657,505).

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.

TRUSTEES' REPORT FOR THE YEAR ENDED 31ST MARCH 2026

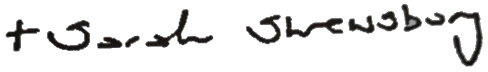
Risk Assessment
The Trustees have a risk management strategy which comprises a periodic review of the principal risks and uncertainties that the Charity faces and of the procedures in place to minimise and manage the potential impact on the Charity, should these risks materialise.

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 order of the board of Trustees on 5 October 2026 and signed 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 2026.

Responsibilities and Basis of Report

As the Trustees of the Charity you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the 2011 Act').

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 130 of the 2006 Act; or
2. the accounts do not accord with those records; or
3. 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: Edward Passmore **Dated:** 16/10/2026

Edward Passmore 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 2026

	Notes	Unrestricted	Restricted	2026	2025
Income		**£**	**£**	**£**	**£**
Donations and legacies	3	203,276	13,300	**216,576**	**259,517**
Fundraising Dinner	4		-	**-**	**108,886**
Income from investments	5	15,189	-	**15,189**	**14,859**
Income from charitable activities	6	3,650	-	**3,650**	**4,052**
Total income		222,115	13,300	**235,415**	**387,314**
Expenditure					
Expenditure on raising funds	7	37,744	-	**37,744**	**63,307**
Expenditure on charitable activities	8	156,232	107,280	**263,511**	**340,121**
Total expenditure		193,975	107,280	**301,255**	**403,428**
Net (deficit)/income before gains on investments		28,140	(93,980)	**(65,840)**	**(16,114)**
Net gains/ losses on investments		18,987	-	**18,987**	**6,013**
Net income/(expenditure)		47,126	(93,980)	**(46,853)**	**(10,101)**
Transfers between funds	17	(90,981)	90,981	**-**	**-**
Net movements in funds		(43,855)	(2,999)	**(46,853)**	**(10,101)**
Reconciliation of funds					
Funds brought forward	17	689,795	19,906	**709,701**	**719,802**
Funds carried forward	17	645,941	16,907	**662,848**	**709,701**

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 2026

	Notes	2026 £	2026 £	2025 £	2025 £
Fixed Assets					
Tangible fixed assets	13a	1,333		1,919	
Intangible fixed assets	13b	-		-	
Investments	14	597,519		565,670	
			598,852		567,589
Current assets					
Debtors	15	15,145		22,072	
Cash at bank and in hand		25,562		94,039	
Branches - cash in hand and at bank		40,424		48,186	
		81,131		164,297	
Current liabilities					
Creditors	16	(17,135)		(22,185)	
Net current assets			63,996		142,112
Net assets			662,848		709,701
Funds					
Restricted funds	17		16,907		19,906
Unrestricted funds	17		645,941		689,795
Total funds			662,848		709,701

The notes on pages 15-26 form part of these financial statements.

Approved by the Trustees on 5 October 2026 and signed on their behalf by



……. ……..

Mrs Susan Nyman FCA: Hon Treasurer **Mr Duncan Irvine: Hon Treasurer**

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2026

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.

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

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.

2. Detailed Statement of Financial Activities for 2025

	Unrestricted	*Restricted*	*2025*
Income	***£***	***£***	***£***
Donations and legacies	*200,729*	*58,788*	***259,517***
Fundraising Dinner	*108,886*	*-*	***108,886***
Income from investments	*14,859*	*-*	***14,859***
Income from charitable activities	*4,052*	*-*	***4,052***
Total income	*328,526*	*58,788*	***387,314***
Expenditure			
Expenditure on raising funds	*63,307*	*-*	***63,307***
Expenditure on charitable activities	*225,908*	*114,214*	***340,121***
Total expenditure	*289,214*	*114,214*	***403,428***
Net (deficit)/ income before losses on investments	*39,312*	*(55,426)*	***(16,114)***
Net losses on investments	*6,013*	*-*	***6,013***
Net expenditure	*45,325*	*(55,426)*	***(10,101)***
Transfers between funds	*(57,821)*	*57,821*	***-***
Net movements in funds	*(12,496)*	*2,395*	***(10,101)***
Reconciliation of funds			
Funds brought forward	*702,290*	*17,512*	***719,802***
Funds carried forward	*689,795*	*19,906*	***709,701***

3 Donations and legacies	Unrestricted	Restricted	Total 2026	Total 2025
	£	£	£	£
Subscriptions	26,881	-	26,881	25,772
Grants	110,711	13,300	124,011	181,054
Donations	65,684	-	65,684	47,546
Campaign Appeals	-	-	-	1,645
Legacies	-	-	-	3,500
	203,276	13,300	216,576	259,517

Donations and legacies (Prior Year)	*Unrestricted*	*Restricted*	*Total 2025*
	£	*£*	*£*
Subscriptions	*25,772*	*-*	*25,772*
Grants	*122,266*	*58,788*	*181,054*
Donations	*47,546*	*-*	*47,546*
Campaign Appeals	*1,645*	*-*	*1,645*
Legacies	*3,500*	*-*	*3,500*
	200,729	*58,788*	*259,517*

4 Other Trading Activities	Unrestricted	Restricted	Total 2026	Total 2025
	£	£	£	£
Fundraising Dinner	-	-	-	108,886
	-	-	-	108,886

5 Income from investments	Unrestricted	Restricted	Total 2026	Total 2025
	£	£	£	£
Dividend income	15,088	-	15,088	14,636
Cash Balances held as Investments	101	-	101	223
	15,189	-	15,189	14,859

Income from investments (Prior Year)	*Unrestricted*	*Restricted*	*Total 2025*
	£	*£*	*£*
Dividend income	*14,636*	*-*	*14,636*
Cash Balances held as Investments	*223*	*-*	*223*
	14,859	*-*	*14,859*

6 Income from charitable activities

	Unrestricted	Restricted	Total 2026	Total 2025
	£	£	£	£
Study tours	-	-	-	-
Branch activities	3,650	-	3,650	4,052
	3,650	-	3,650	4,052
Total Income	**222,115**	**13,300**	**235,415**	**387,314**

Income from charitable activities (Prior Year)	*Unrestricted*	*Restricted*	*Total 2025*
	£	*£*	*£*
Study tours	-	-	-
Branch activities	*4,052*	-	*4,052*
	4,052	-	*4,052*
Total Income (Prior Year)	***328,526***	***58,788***	***387,314***

7 Expenditure on raising funds

	Unrestricted	Restricted	Total 2026	Total 2025
	£	£	£	£
Staff costs	33,622	-	**33,622**	36,505
Fundraising Dinner Costs	-	-	**-**	20,918
Support costs and overheads (from note 8)	4,122	-	**4,122**	5,884
	37,744	-	**37,744**	63,307

Expenditure on raising funds (Prior Year)	*Unrestricted*	*Restricted*	*Total 2025*
	£	*£*	*£*
Staff costs	*36,505*	-	*36,505*
Fundraising Dinner Costs	*20,918*	-	*20,918*
Support costs and overheads (from note 8)	*5,884*	-	*5,884*
	63,307	**-**	***63,307***

Contd..

8 Expenditure on charitable activities

	Unrestricted activities undertaken	Restricted activities undertaken	Support costs Unrestricted	Support costs Restricted	Total 2026	Total 2025
	£	£	£ (from Note 9)	£ (from Note 9)	£	£
Common Ground	4,699	-	6,203	-	10,902	15,936
Study tours	-	*3,936*	23,261	7,754	34,951	65,657
Branch activities	3,928	*499*	18,609	-	23,036	22,496
Social action projects	-	-	-	-	-	21,610
Education	-	24,560	3,101	9,304	36,966	42,505
Dialogue	33,079	-	12,406	-	45,485	47,264
Local projects	-	-	6,203	-	6,203	6,187
Campus Leadership	-	42,618	-	18,609	61,227	62,394
Communications	18,063	-	12,406	-	30,469	41,035
Governance*	8,071	-	6,203	-	14,274	15,036
	67,804	71,613	88,392	35,667	263,511	340,121

*Included within governance costs are independent examination fees of £4,250 (2025: £3,780)

Prior Year	*Unrestricted activities undertaken*	*Restricted activities undertaken*	*Support costs Unrestricted*	*Support costs Restricted*	*Total 2025*
	£	*£*	*£*	*£*	*£*
Common Ground	*6,655*	*-*	*9,281*	*-*	*15,936*
Study tours	*-*	*26,986*	*29,003*	*9,668*	*65,657*
Branch activities	*6,922*	*106*	*15,468*	*-*	*22,496*
Social action projects	*3,082*	*3,060*	*15,468*	*-*	*21,610*
Education	*26,638*	*399*	*3,867*	*11,601*	*42,505*
Dialogue	*31,796*	*-*	*15,468*	*-*	*47,264*
Local projects	*-*	*-*	*6,187*	*-*	*6,187*
Campus Leadership	*-*	*46,926*	*-*	*15,468*	*62,394*
Communications	*25,567*	*-*	*15,468*	*-*	*41,035*
*Governance**	*7,302*	*-*	*7,734*	*-*	*15,036*
	107,962	*77,477*	*117,945*	*36,737*	*340,121*

*Included within governance costs are independent examination fees of £3,780

9 Allocation of support costs and overheads

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

	Fundraising	Supporting charitable activities	Total 2026
	£	£	£
Staff costs (from note 10)	-	100,702	100,702
Rent, rates and service charges	1,590	9,010	10,600
Insurance	285	1,617	1,902
Office equipment costs	943	5,346	6,289
Travel	309	1,752	2,061
Printing, postage and stationery	158	897	1,055
Depreciation (from note 13a)	106	601	707
Legal & Professional costs	2,265	340	1,925
Other Costs	390	2,209	2,265
	4,122	124,058	128,180

Prior Year	*Fundraising*	*Supporting*	*Total 2025*
Staff costs (from note 10)	*-*	*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	*73*	*415*	*488*
Other Costs	*993*	*5,624*	*6,617*
	5,883	*154,683*	*160,566*

10 Staff Costs

	2026	2025
	£	£
Salaries and wages	208,860	239,554
Social security costs	15,821	19,711
Pension costs	8,387	10,070
Other staff costs - recruitment and temporary staff	12,765	25,041
	245,833	294,376
By expenditure category:		
Project Expenditure	93,446	110,962
Fundraising	33,622	36,505
Communication	18,063	25,567
Support Costs (Note 9)	100,702	121,342
	245,833	294,376

There were no employees who had emoluments greater than £60,000 in the year (2025: none)

The remuneration of key management personnel for the two co-directors during the year was £88,318 (2025: £91,218).

The average number of employees analysed by function was:

	2026	2025
Fundraising	1	1
Direct charitable activities	4	5
Supporting charitable activities	2	2
	7	8

11 Transactions with Trustees

No Trustees received remuneration during the year. Travel expenses amounted to £nil (2025: £nil), therefore none were reimbursed (2025: 0) during the year.

During the year £469 (2025: £406) was paid in respect of Trustees Indemnity Insurance.

During the year, 7 trustees (2025: 9 trustees) made donations to CCJ, totalling £25,567 (2025: £56,061).

12 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 (2025: 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 £1,258 (2025: £1,891) was owed to NEST.

13a Tangible fixed assets

	Furniture & fittings £	Computer Equipment £	2025 Total £
Cost			
At 1st April 2025	1,878	6,658	8,536
Additions	-	120	120
Disposals	-	-	-
At 31st March 2026	1,878	6,778	8,656
Accumulated depreciation			
At 1st April 2025	1,857	4,760	6,617
Charge for the year	21	686	707
Disposals	-	-	-
At 31st March 2026	1,878	5,445	7,323
Net book value			
At 31 March 2026	-	1,333	1,333
At 31 March 2025	21	1,898	1,919

13b Intangible Fixed Assets

	Website Development £	2026 Total £
Cost		
At 1st April 2025	75,000	75000
Additions	-	-
At 31st March 2026	75,000	75,000
Amortisation		
At 1st April 2025	75,000	75,000
Charge for the year	-	-
At 31st March 2026	75,000	75,000
Net book value		
At 31 March 2026	-	-
At 31 March 2025	-	-

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 was fully amortized.

14 Investments

	2026 £	2025 £
Balance at 1 April	565,670	604,955
Additions	12,863	14,627
Withdrawals	(50,030)	(60,915)
Realised gains	16,225	6,017
Unrealised gains/(losses)	2,762	(4)
Cash in Transit	50,030	990
Balance at 31 March	597,519	565,670
Original cost	413,511	438,289

At 31 March 2026 the Council of Christians and Jews held the following investments representing more than 5% of its portfolio:

	2026 £	2025 £
Sarasin & Partners – Sarasin Endowments Fund Class Z ACC	578,146	550,119

15	Debtors	2026	2025
		£	£
	Accrued income	13,296	20,341
	Prepayments	1,849	1,731
		15,145	22,072

16	Creditors	2026	2025
		£	£
	Trade creditors	500	1,250
	Accruals	12,202	14,479
	PAYE & NIC	4,433	4,925
		17,135	22,185

17	Funds	2025	Income	Expenditure	Investment Gains	Transfers	2026
		£	£	£	£	£	£
	Restricted Funds						
	Study Tours	-	500	(11,690)	-	11,190	-
	Social Action	-	-	-	-	-	-
	Campus Leadership	-	5,500	(61,227)	-	55,727	-
	Education	2,500	7,300	(33,864)	-	24,064	-
	North East – Louis Myers	5,298	-	-	-	-	5,298
	Glasgow – Jane Haining	4,878	-	-	-	-	4,878
	Leeds - Holocaust Education	7,230	-	(499)	-	-	6,731
	Total Restricted Funds	19,906	13,300	(107,280)	-	90,981	16,907
	Unrestricted Funds						
	Head office	490,341	218,465	(190,047)	2,762	(83,995)	437,526
	Branches	30,780	3,650	(3,928)	-	(6,986)	23,516
	Revaluation reserve	168,674	-	-	16,225	-	184,899
	Total Unrestricted funds	689,795	222,115	(193,975)	18,987	(90,981)	645,941
	Total Funds	709,701	235,415	(301,255)	18,987	-	662,848

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 study tour was held in July 2026 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 £5,500 generated in income for 2025/26. All restricted expenditure has been matched by a transfer from unrestricted funds. We continue to attract funders to this restricted programme for the 2026/27 period.

The Louis Myers Fund is a restricted fund is now managed by Head Office as the North East branch is now closed. This is 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 £66,917 in restricted funds was covered by transfers from unrestricted funds.

Funds (Prior Year)	*2024*	*Income*	*Expenditure*	*Investment Gains*	*Transfers*	*2025*
	£	£	£	£	£	£
Restricted Funds						
Study Tours	-	35,227	(36,654)	-	1,426	-
Local Projects	-	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
Total Restricted Funds	17,512	58,787	(114,214)	-	57,821	19,906
Unrestricted Funds						
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
Total Unrestricted funds	702,290	328,526	(289,214)	6,013	(57,821)	689,795
Total Funds	719,802	387,313	(403,428)	6,013	-	709,701

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18 Allocation of assets to funds

	Unrestricted funds	Restricted funds	Total 2026
	£	£	£
Fixed assets	1,333	-	1,333
Investments	597,519	-	597,519
Current assets	64,224	16,907	81,131
Current liabilities	(17,135)	-	(17,135)
	645,941	16,907	662,848

Allocation of assets to funds (Prior Year)	*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)*
	689,795	*19,906*	*709,701*

19 Related parties

CCJ is a member of the International Council of Christian and Jews (ICCJ) which acts as an umbrella organisation for 21 national Christian-Jewish dialogue organisations worldwide. CCJ is also a member of the Inter Faith Network of the UK. There were no related party transactions during the year that require disclosure.

20 Operating leases

CCJ is located in offices at St Andrew's House at 16 Tavistock Crescent in Westbourne Park. The rent payable is £9,600 per annum.

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

	2026	2025
	£	£
Hire of plant and machinery	-	-
Office rent and service charges	10,600	14,793

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

	2026	2025
	Land and buildings	Land and buildings
	£	£
Leases payable within 1 year	-	-
Leases payable within 2-5 years	-	-
	-	-